



THE UNIVERSITY OF
ALABAMA IN HUNTSVILLE



A GUIDE TO
UNDERSTANDING

**YOUR 2022–2023
FINANCIAL AID OFFER**

www.uah.edu/financialaid



UAH
IS CONSISTENTLY
RANKED THE
#1 RETURN
ON INVESTMENT
IN ALABAMA
FOR BOTH
IN-STATE AND
OUT-OF-STATE
STUDENTS



HOW MUCH DOES IT COST TO ATTEND?

The costs below represent a full academic year with 12-18 hours per semester for two academic semesters.

RESIDENTS

Direct Costs	Tuition	\$9,730
	Fees	\$1,758
	Housing	\$7,204
	Meal Plan	\$3,560
Total		\$22,252

Indirect Costs	Books	\$2,300
	Transportation	\$1,512
	Miscellaneous	\$2,600
	Loan Fees	\$44
Total		\$6,456

2021-2022 TOTAL \$28,708

NON-RESIDENTS

Direct Costs	Tuition	\$22,126
	Fees	\$1,758
	Housing	\$7,204
	Meal Plan	\$3,560
Total		\$34,648

Indirect Costs	Books & Supplies	\$2,300
	Transportation	\$2,016
	Miscellaneous	\$2,600
	Loan Fees	\$44
Total		\$6,960

2021-2022 TOTAL \$41,608

The figures above represent the cost for students who live in a traditional residence hall with a dining plan. Fees may be higher depending on the student's major. A complete listing of all tuition, fees, and room and board charges can be found at uah.edu/bursar. These amounts are subject to change.

COSTS

RESIDENCY

All students registering at UAH who do not demonstrate satisfactory evidence, that they are "resident students" will pay a "non-resident student" tuition.

RESIDENT TUITION APPLIES TO ALABAMA RESIDENTS AND RESIDENTS OF THE FOLLOWING TENNESSEE COUNTIES: BEDFORD, COFFEE, FRANKLIN, GILES, LAWRENCE, LINCOLN, MARSHALL, MOORE, AND MARION.

GRANTS

FEDERAL PELL GRANT: This is available to students who demonstrate exceptional financial need, determined by the Expected Family Contribution (EFC) calculated from the Free Application for Federal Student Aid (FAFSA). This grant does not have to be repaid.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG): This is a federal grant for students with exceptional financial need. The Federal SEOG provides aid to undergraduate students who would not otherwise be financially able to attend college.

Once awarded, grants may be renewed, subject to the availability of funds, unless a change in the family's financial condition causes the student to be ineligible.

TO BE ELIGIBLE FOR A FEDERAL GRANT A STUDENT MUST:

- ▶ Be accepted for enrollment
- ▶ Complete FAFSA
- ▶ Demonstrate financial need



SCHOLARSHIPS

FRESHMAN ACADEMIC SCHOLARSHIPS

UAH's Freshman Academic Scholarships recognize incoming first-time freshmen (including international students) who have demonstrated superior academic achievement in high school. First-time freshman students admitted for the summer 2022, fall 2022, and spring 2023 terms will be considered for these awards based upon residency, standardized test scores, and high school GPA. View more information about Freshman Academic Scholarships at uah.edu/scholarships.

These four-year academic-based awards will be credited directly to your myUAH account each semester as long as the requirements below are met. The scholarship you have been awarded is listed on your acceptance letter as well as in your myUAH account. UAH will take the highest ACT or SAT score from any one test sitting until May 1 of the year you graduate high school. Any updated scores will need to be sent to the Office of Admissions.

TRANSFER STUDENT SCHOLARSHIPS

UAH recognizes the academic success of new transfer students who are seeking their first bachelor's degree by offering special two-year transfer scholarships. View more information about Transfer Student Scholarships at uah.edu/scholarships. These two-year academic-based awards will be credited directly to your myUAH account each semester as long as the requirements below are met. The scholarship amount you have been awarded is listed on your acceptance letter as well as in your myUAH account. If your GPA increases once we receive your final transcript and it puts you in a higher scholarship bracket, we will automatically upgrade your scholarship. Any updated transcripts will need to be sent to the Office of Admissions.

RENEWAL CRITERIA FOR FRESHMAN ACADEMIC SCHOLARSHIPS AND TRANSFER SCHOLARSHIPS

- ▶ Remain classified as an undergraduate student
- ▶ Enroll full-time each consecutive fall and spring term
- ▶ Maintain a minimum cumulative UAH GPA of 3.00
- ▶ Earn a minimum of 24 combined credit hours from fall and spring of the same academic year
- ▶ Earn a minimum 2.00 UAH GPA each semester



Although award recipients are only required to take a minimum of 12 credit hours per semester, students are encouraged to take at least 15 credit hours each semester to ensure timely completion of their degree.

18 > 12

UAH encourages recipients to take full advantage of these academic awards.

COMPETITIVE SCHOLARSHIPS

Any student who has been accepted to UAH may apply for Competitive Scholarships. A separate application is required and can be found at uah.edu/scholarships. The priority date for consideration is December 15; however, students may still apply after the 15th.



DIRECT LOAN ANNUAL LIMITS SUBSIDIZED AND UNSUBSIDIZED

The annual limits below govern the subsidized and unsubsidized Direct Loan programs.

- ▶ **Freshman: \$5,500**
(\$3,500 subsidized/
\$2,000 unsubsidized)
- ▶ **Sophomore: \$6,500**
(\$4,500 subsidized/
\$2,000 unsubsidized)
- ▶ **Junior/Senior: \$7,500**
(\$5,500 subsidized/
\$2,000 unsubsidized)



LOANS

FEDERAL DIRECT LOANS: These are low-interest loans for students and parents to help pay for the cost of a college education. The lender is the U.S. Department of Education. These loans typically have low interest rates and offer attractive repayment terms, benefits, and options. Generally, repayment of a federal loan does not begin until after the student leaves school.

THESE LOANS ALLOW YOU TO:

- ▶ Borrow directly from the federal government and have a single contact for everything related to repayment.
- ▶ Choose from several repayment plans and change repayment plans if necessary.

TYPES OF FEDERAL DIRECT LOANS

SUBSIDIZED AND UNSUBSIDIZED: Both have a fixed interest rate of 3.73% for undergraduate students.

SUBSIDIZED LOAN: Awarded on the basis of need and other specific federal requirements. The student is not responsible for interest while in school or during deferment periods as long as the borrower is enrolled at least half-time (6 hours per semester).

UNSUBSIDIZED LOAN: Not based on financial need. Borrowers of unsubsidized loans are charged interest from the time the loan is disbursed until it is paid in full.

Additional unsubsidized loan funds may be available for borrowers who are independent of their parents, according to the federal financial aid definition, or whose parent(s) can document denial of a Federal Direct Parent Loan for Undergraduate Studies (PLUS) due to adverse credit history. The additional unsubsidized limits are \$4,000 for first- and second-year students, and \$5,000 for third- and fourth-year students.

If you are eligible for a subsidized/unsubsidized Direct Loan, it will appear on your financial aid award letter. You have the option to accept, decline, or reduce the amount of the loan. All Direct Loan borrowers are required to sign a Master Promissory Note (MPN) and complete Entrance Counseling before the loan can be processed and funds disbursed to the student account. To complete the MPN and Entrance Counseling, follow instructions at studentloans.gov.

TO ADJUST OR CANCEL YOUR LOAN:

- ▶ Log in to your student account via my.uah.edu using your Charger ID and password.
- ▶ Select first "Financial Aid," then "Award," then "Award for Aid Year," then "Aid Year," and finally the "Accept Award Offer" tab.
- ▶ Click on the Loan Adjustment option.

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS

The Federal Direct Parent Loan for Undergraduate Students (PLUS) is an option for your family once any remaining balance due is determined. Parents may wish to consider a Federal Direct PLUS. This can be used in addition to or in place of using savings or other investments.

This is a 5.28% fixed-rate loan that enables a parent with good credit history to borrow up to the cost of attendance. Parents are charged interest from the time the loan is disbursed until the loan is paid in full. The student must be enrolled at least half-time (6 hours per semester). While demonstrated financial need is not required, a credit check is. Repayment of a Federal Direct PLUS begins following the final disbursement for the year.

If a parent is denied the Federal Direct PLUS, their student is automatically eligible for additional unsubsidized Direct Loan funds: \$4,000 freshman/sophomore; \$5,000 junior/senior.



APPLICATION PROCESS

Federal Direct PLUS loan applications and instructions can be found at studentloans.gov.

Need additional funds beyond scholarships and federal aid?

See our website for more information on private student loans: uah.edu/loans.



2/3 OF STUDENTS AT UAH RECEIVE FINANCIAL AID.





3 PAYMENT OPTIONS

Students may check account balances and make payments by going online to MyUAH.

► **ONLINE:** Students will be logged in through myUAH and will be taken to the Flywire Student Account. There, you can see a breakdown of charges and can click the "Make Payment" tab. After clicking "Make Payment", you will be given options to pay via E-check, Credit/Debit Card, or International Payment.

Anyone who needs to make payments on the Student's account must be set up as an Authorized User first. This can be done through the Flywire Student Account also.

► **IN PERSON:** Payments can be made in person in Suite 123 of the Student Services Building. Please have your student number ready for the cashier.

► **MAIL:** Payments can be sent to the Bursar's Office via the mail. Please write your student number on your check/money order. Please do not send cash through the mail. Payments must be received, NOT post marked, by the due date published to be considered received on time.

PAYMENT OPTIONS

Students can access their account information or check account balances for any semester by logging into their MyUAH account.

PAYMENT METHODS

CASH: UAH will accept cash, money orders, cashier's checks, and traveler's checks drawn in U.S. dollars for payment of tuition and other fees.

ONLINE ACH: You may make an online ACH payment from a checking or savings account through the Student Account. There is no charge for ACH payments.

CREDIT CARDS/DEBIT CARDS: Visa, MasterCard, Discover/NOVUS, and American Express are accepted in person or through the Student Account. A service charge of 2.85% will be assessed for each transaction.

You do not have to wait until your due date to pay your tuition and fees.

INSTALLMENT PLANS

UAH uses Flywire Payment Solutions to administer installment payment plans. The following provisions apply to all payment plans:

- A \$50 enrollment fee is charged for each semester's plan
- A student may set up their own plan or give access to an authorized user who may establish a plan on the student's behalf
- All installment payments are made by automatic deduction from a designated bank account or charged to a credit card on the fifteenth of each month of the plan.

For more information and to set up an installment plan, please visit uah.edu/bursar/installment-plans.

FAQ

HOW DO I APPLY FOR A FEDERAL DIRECT LOAN?

Once UAH receives your FAFSA results you are automatically awarded the Federal Direct Loan, either subsidized or unsubsidized, depending on the FAFSA results.

WHAT IF I RECEIVE AID FROM ANOTHER ORGANIZATION?

Students are required to report scholarships from sources outside of UAH. If it's necessary to make an adjustment to the financial aid package our Office of Financial Aid will reduce self-help aid first (e.g., loans with the highest interest rate).

WHEN DO I PAY MY BILL?

Tuition bills are posted electronically on your student account prior to the beginning of each semester. All tuition and fees are due on the first official day of each semester. Tuition bills are not mailed to students.

WHAT IS VERIFICATION AND WHAT SHOULD I DO IF I AM SELECTED?

The U.S. Department of Education and/or UAH will select students for a process called verification. If you are selected for verification of information, the Office of Financial Aid will send you a request, by UAH email, for additional, missing, or incomplete documents. Please respond to these requests as soon as possible, as awards are not final until the verification process is complete.

HOW DOES PARTICIPATING IN A CO-OP PROGRAM AFFECT MY SCHOLARSHIP?

For students who participate in a university registered/approved co-op program, scholarship funds will be only disbursed for the semesters during which the student is enrolled for a minimum of 12 credit hours. For additional information, please contact the Office of Career Services.



HOW MUCH WILL BOOKS COST?

The UAH Bookstore offers a variety of used, new, and electronic textbooks available for purchase or rent. The cost of books will vary depending on your major and the number of classes that you take. Finding your textbooks is easy due to automatic registration integration that automatically shows the required textbooks for your classes. Please visit uah.edu/bookstore for more information and specific pricing.

PAYMENTS SHOULD BE SENT TO THE FOLLOWING ADDRESS:

The University of Alabama in Huntsville
Attn: Cashier
Student Services Building, Suite 123
Huntsville, AL 35899-5050

HOW DO I ACCEPT MY SCHOLARSHIP OFFER?

- 1 Log into myUAH (my.uah.edu)
- 2 Under the "Financial Aid" heading, select "Financial Aid Self Service"
- 3 Select the Award Year
- 4 Click on "Award Offer"
- 5 Under "Take Action" select "Accept" or "Decline"
- 6 Click "Submit"

FINANCIAL AID TERMINOLOGY

- ▶ **COMPETITIVE SCHOLARSHIPS:**
UAH-specific scholarships that are funded by individual or corporate endowments and whose disbursement is overseen by the Office of Financial Aid.
- ▶ **COST OF ATTENDANCE:**
The estimate of total expenses that students may incur while attending UAH for the academic year.
- ▶ **DIRECT COSTS:**
Tuition, required fees, room, and board.
- ▶ **INDIRECT COSTS:**
Discretionary costs such as travel, transportation, personal expenses, books, supplies, etc.
- ▶ **ESTIMATED FAMILY CONTRIBUTION**
A factor that is based on income, assets, household size, and number of children in college and is calculated by the FAFSA.
- ▶ **FEDERAL SUBSIDIZED LOAN:**
Federal loan that accrues no interest while the student is enrolled.
- ▶ **FEDERAL UNSUBSIDIZED LOAN:**
Federal loan that accrues interest while the student is enrolled.
- ▶ **FINANCIAL AID PACKAGE:**
The sum of all types of aid being offered to offset direct and indirect college costs.
- ▶ **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA):**
Form filled out annually by current and prospective college students to determine eligibility for need-based federal aid. The FAFSA is filed after October 1.

QUESTIONS?

Office of Admissions

256.824.2773

800.824.2255

admissions@uah.edu

Office of Financial Aid

256.824.6650

finaid@uah.edu

