Funding Your Future
Financial Aid Overview 2017–2018

TUITION & FEES

FREE APPLICATION FOR FINANCIAL STUDENT AID (FAFSA)
- Need based
- Completed annually

Financial aid available to those who qualify.
www.FAFSA.ed.gov School Code: 010923

FEDERAL GRANTS
- Does not have to be repaid (exceptions for withdrawal)
- Awarded only to undergraduate students without a bachelor's degree
- Based on financial need

FEDERAL PELL GRANT
- Eligible full-time students: Receive up to $5,815 per year
- Eligible part-time students will receive smaller amounts.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT
- Eligible students typically receive $200–$3,300 per year

FEDERAL WORK-STUDY
- Financial need is determined by the results of your annual FAFSA.
For more information, visit www.studentaid.ed.gov

STATE GRANTS
- Does not have to be repaid
- Available in eligible states

FEDERAL LOANS
- Not credit-based/Fixed Interest Rates
- Repayment begins 6 months after final day of at least halftime enrollment
- Student loans can be costly and default can have serious consequences

FEDERAL DIRECT STUDENT LOAN
Aggregate lifetime loan limits of $57,500 undergraduate/$138,500 graduate apply

<table>
<thead>
<tr>
<th>Federal Loan Limits for Undergraduate Students</th>
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<tr>
<td>Year</td>
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<td>Third+</td>
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<td>Graduate/Professional</td>
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Options to manage the BALANCE of remaining tuition and fees

FEDERAL DIRECT PARENT LOAN
(FEDERAL DIRECT PLUS)
- For parents of dependent students
- Credit-based
- Endorser option
- Can cover total balance after all other financial aid
- Graduate PLUS Loans are credit-based loans available to graduate and professional degree students. Financial need is not a requirement.

ALTERNATIVE LOANS
- Credit-based
- Co-signer may be required
- Can use any lender
- Lenders reserve the right to approve any school or borrower of their choice

PAYMENT PLANS
- Monthly and quarterly options available

ADDITIONAL RESOURCES
- Institutional aid/scholarships
- Veterans Education Act
- Department of Defense
- Vocational Rehabilitation
- Employer Reimbursement

SCHOLARSHIP PROGRAMS (additional scholarships are available)

WOMEN IN UNION
- Recipients are women in need, with children, residing in the Greater Cincinnati Area who are urgently in need of financial assistance to continue and complete their education

VETERANS IN UNION
- Available to veterans, active duty, spouses, and dependants
- Reduces per credit hour cost for any undergraduate program
- Can be used to obtain one UI&U degree

For more information, visit
www.myunion.edu/funding-your-future
Finaid@myunion.edu | 800.486.3116 x2005 | Fax 513.487.1078