



Your Initial Guide to Financial Aid

Applying for Financial Aid

Login to FAFSA or Get your FSA ID

- a. Complete the Free Application for Federal Student Aid (FAFSA)
- b. **If you do not have your FSA ID**, go to www.fafsa.ed.gov.
- c. Check the button next to “Enter the student’s Information.”
- d. After you enter your information, click the “NEXT” button.
- e. At the “My FAFSA” window, scroll down to “FSA ID” and click “Create FSA ID.”
- f. You will be taken to the Federal Student Aid site where you will enter your information and create your username and password.
- a. Have a copy of your Federal 1040 or 1040EZ Tax Return or [Tax Transcript](#) for the prior year’s taxes.
- b. Have the UI&U School Code: **010923**
- c. Go to www.fafsa.ed.gov.
- d. Check the button next to “Enter your (the student’s) FSA ID”
- e. Enter your Username and Password
- f. On the My FAFSA page, be sure you complete the FAFSA for the academic year in which you are enrolling:
 - *Example 1: 2019-20 FAFSA is for July-June for the 2019-20 academic year that begins in the Fall of 2019*
 - *Example 2: 2020-21 FAFSA is for July- June for the 2020-21 academic Year that begins in the Fall of 2020*

Your Financial Aid Awards

The Student Aid Report (SAR)

- a. Once you complete the FAFSA a Student Aid Report (SAR) is prepared and sent to the Office of Financial Aid Processing and Compliance.
- b. The Office of Financial Aid Processing and Compliance will review your SAR to package you for a Financial Aid Award.
- c. You are notified via email of your award with instructions for how to accept your award

Students who accept Federal Direct Loan Awards must complete:

- A Master Promissory Note (MPN)
- Loan Entrance Counseling
- And in some cases, a Verification Worksheet

How to complete an MPN and Loan Entrance Counseling

- a. Gather the following items
 - FSA ID
 - Driver’s License
 - Two References: Full Name, Address and Phone Number
- b. Go to <https://studentaid.gov>
- c. Click on “Complete Entrance Counseling” and follow the instructions
- d. Then, Click on Complete Master Promissory Note and follow the instructions
- e. To select our school please find us under the state of Ohio **not** (California, Florida or Vermont).

Receiving Your Financial Aid Awards

For students awarded Federal Direct Loans, the Office of Financial Aid is notified when your Entrance Counseling and MPN are complete. After the first day of the semester in which you are registered, your award is disbursed to your Student Account, which is accessible in CampusWeb.

Keeping Your Financial Aid Awards

- Students receiving loans must be registered for a minimum of 6.0 credit hours for the **entire** semester to receive Financial Aid Awards. An entire semester at UI&U includes two 8-week sessions, i.e. (FA11+F12), (SP21+SP22), and (SU31+SU32).
- Notify the Office of Financial Services when you receive any private scholarships, employer tuition benefits, Veterans benefits or other private financial aid resources while you attend Union Institute & University.
- Notify the Office of Financial Services if you plan to change your enrollment status (drop or add classes, withdraw, take a leave of absence, etc.). **These changes can affect your financial aid awards.**
- Please respond to requests from the Office of Financial Services for documentation or information as quickly as possible.
- If you receive a refund of excessive Title IV loans, keep in mind you may need to use this for tuition for future session registrations. Refunds are processed by the Business Office.

Check your Student Loan History at least once a year at https://nslsdfap.ed.gov/nsls_SA/

For more information about [Articulation Scholarships](#), [Student Loan Limits](#), and [the UI&U Financial Aid SAP Policy](#), please visit www.myunion.edu/current-students/financial-resources

To contact the Federal Application For Student Aid, please call 1-800-433-3243

Veteran’s Benefits please contact Ms. Angela Byles at Angela.Byles@myunion.edu or 1-800-861-6400 x2108

For questions regarding Refunds and Student Accounts, please contact the UI&U Business Office at businessoffice@myunion.edu 1-800-861-6400 x1095 (EST)