

## Student-Athlete Financial Aid FAQ

*University of Iowa Athletics Department*

In addition to university requirements, student-athletes must also meet NCAA requirements for scholarships and financial aid. If you are a student-athlete (SA) at the University of Iowa, or interested in becoming a student-athlete, the following has been created to answer any questions you may have.

### **Q. How do I apply for financial aid at the University of Iowa that is not related to athletics?**

- A. There are a few merit scholarships that are awarded by the UI Office of Admissions. You are automatically considered for these scholarships based on your high school academic achievements when you apply for admission. You will be notified of these scholarships when you are officially admitted.

To be considered for need-based scholarships, grants, loans, and work-study, you are required to complete a Free Application for Federal Student Aid (FAFSA). The FAFSA is available on October 1st. The FAFSA filing deadline for priority consideration is November 15. Financial aid is awarded first-come first-served based on the completion date of your financial aid file. Grants and scholarships are limited. First awards are made mid-January. For details on the application process, please go to <https://financialaid.uiowa.edu/apply>

### **Q. Do I need to complete a Free Application for Federal Student Aid (FAFSA)?**

- A. It is highly recommended because it is a requirement for qualifying for need-based aid. In addition to need-based aid, all students can be considered for Federal Direct Loans up to the cost of their education. Even a full athletic grant does not cover the estimated personal and transportation expenses that are built into every student's cost of attendance and financial aid may be available to assist with these expenses.

### **Q. What kind of aid can I accept?**

- A. You should accept all aid when initially offered. If you decline institutional aid when it is offered during the admissions process, it is lost forever. If you accept the admissions award, it may be available annually.

All aid for a given SA is evaluated annually by the athletics department and the financial aid office. The permissibility to receive the aid may vary year-to-year dependent on current rules, the sport's scholarship situation, or the SA's overall academic or financial status.

### **Q. Am I considered a recruited student-athlete?**

- A. For financial aid purposes, the NCAA has defined a recruited student-athlete as one who (a) was provided an expense paid official visit to campus; (b) had an arranged, in-person, off-campus encounter with a member of the UI's coaching staff; or (c) was issued a National Letter of Intent or a written offer of athletically related financial aid.

### **Q. Can I apply for additional private awards?**

- A. You should apply for as many grants/scholarships as possible through local community agencies, your high school, national competitions, etc. Your high school guidance counselor may be able to assist you. Always accept awards offered. Always declare those awards during your annual student-athlete certification meeting that occurs at the start of the academic year. Athletics is required to review the criteria for outside awards and will ask for your assistance in contacting the awarding agency to complete the [Student Athlete Financial Award Form](#).

### **Q. Why would my aid have to be returned or reduced after I accept it?**

- A. It is possible that the University will determine some money cannot be accommodated. Reasons can include (a) your total aid exceeds your Cost of Attendance (COA) limit, (b) your countable athletics aid exceeds the NCAA athletics grant-in-aid (GIA) limit, or (c) NCAA rules require that your non-athletics aid counts against the sport's allowable scholarship total and cannot be accommodated.

NCAA requires incoming freshmen awarded academic merit-based aid to meet one of the following requirements in order to receive the award in addition to any athletics aid:

- A minimum 3.5 high school cumulative GPA;
- 105 ACT sum score/1200 SAT score; or
- Ranked in upper 10% of high school class.

You are required to maintain a 3.0 cumulative GPA throughout your career to maintain the merit-based award.

In the sport of football and basketball, recruited student-athletes that receive non-athletics institutional aid may not be permitted to participate in competition during their first year of enrollment if the sport is not able to accommodate the scholarship within their team limit.

**Q. Can I get an early estimate of financial aid?**

A. Incoming first-year and transfer students can utilize the Net Price Calculator (NPC) available on the Admissions and Financial Aid websites ([www.admissions.uiowa.edu/finances](http://www.admissions.uiowa.edu/finances) or <https://financialaid.uiowa.edu/resources/calculators>) to receive an early estimate of your expected family contribution, your potential merit awards from Admissions and your merit/need-based awards from the Office of Student Financial Aid. **You will need your academic information and parental income and assets to complete the NPC.** This information is only an estimate and may vary based on the accuracy of the information you provided and the completion date of your financial aid file.

**Q. Who should I contact if I have further questions?**

A. Questions regarding merit or need-based aid can be directed to Cindy Seyfer in the Office of Student Financial Aid at (319) 335-1444 or [cynthia-seyfer@uiowa.edu](mailto:cynthia-seyfer@uiowa.edu).

Questions regarding athletic aid can be directed to the Shawna Rawson in the Compliance Office at (319) 335-9598 or you may contact the University of Iowa Coach.