

2025-2026

# UNM Freshman Financial Aid Guide



## Getting Started

YOUR GUIDE TO FINANCIAL AID AT UNM



### Step 1: Complete your FAFSA

- Complete a 2025-2026 **FAFSA** as early as December 1, 2024. The FAFSA is your application for Grants, Work Study and Student loans.
- Begin by creating an **FSA ID and password at [studentaid.gov](https://studentaid.gov)**. Both students and Parents of dependent students will need to each apply for their own FSA ID login.
- When completing your FAFSA send your FAFSA to UNM, by entering our school code 002663.
- Students and Parents of dependent students must complete each section of the FAFSA and provide consent and an electronic signature (FSA ID and password). By providing consent parents and students are agreeing to have their **2023** IRS tax information applied to the FAFSA application. This is a requirement for the **2025-2026 FAFSA**.
- The UNM FAFSA priority date is January 31, 2025 with a requirement to have all Additional Documentation submitted by March 1, 2025. Additional Documentation must be submitted before awarding can occur. You can still submit a FAFSA after these dates; these dates are for priority awarding only.
- Remember to complete your UNM Admission, which includes final High School transcripts and New Student Orientation. Learn more about freshman housing opportunities at UNM by visiting [campusexperience.unm.edu](https://campusexperience.unm.edu) and follow the freshman checklist at [apply.unm.edu](https://apply.unm.edu) for admission requirements.

## IMPORTANT DATES

**DEC 1, 2024**

UNM Regent's and Presidential Scholarship Deadline

**DEC 1, 2024**

FAFSA Available

**JAN 31, 2025**

UNM FAFSA Priority Date

**MAR 1, 2025**

Additional Documentation Date

**Feb 1, 2025**

Scholarship Admission Deadline

**MARCH 2025**

Financial Aid Packages published and students notified

**MAY 1, 2025**

Scholarships Acceptance Deadline



# NEXT STEPS

## MY FAFSA IS DONE BUT NOW WHAT?



### Step 2: Apply for Admission and Freshmen Scholarships

- Apply for Admission and Complete UNM Freshmen Scholarship applications and requirements. [unm.edu/apply/](https://unm.edu/apply/)
- Many UNM scholarships require students be admitted by December 1, 2024. Our top scholarships, the Regent's and Presidential scholarship, also requires an application by December 1, 2024. For requirements and deadlines visit [scholarship.unm.edu](https://scholarship.unm.edu).
- The Bridge Scholarship, New Mexico Lottery Scholarship and Opportunity Scholarship are automatically awarded if you are an eligible NM resident.
- The FAFSA priority date is January 31, 2025; however FAFSA's are accepted after this date. It is in your best interest to apply, even if you are eligible for scholarships already.
- You should also let our office know if you are receiving any external or private funding such as scholarships
- Most scholarships at UNM have an acceptance date of May 1, 2025. You will receive an email with instructions on accepting your scholarship. Note: Lottery and Opportunity are automatically offered to you and accepted for you.



### Step 3: Complete your File

- If your FAFSA was selected for a process called "Verification" you and/or your parents may need to submit income verification or complete supplementary forms. The awarding process cannot begin until you have a complete financial aid file, this step is important.
- You will receive an email at your UNM email account notifying you of an incomplete file and instructions on how to check "Unsatisfied Requirements" on LOBOWEB.
  - Log in with your netid and password at [loboweb.unm.edu](https://loboweb.unm.edu)
  - Select the Financial Aid Tab and choose an aid year
  - Select "Overall status of Financial Aid"
  - Click "student requirements" to see required items to complete your financial aid file
  - All requirements will link to a form and/or instructions.

# CHAT WITH US!

STUDENTINFO.UNM.EDU



### Step 4: Manage Awards

- Financial Aid awarding is delayed this year, we'll begin award notifications in March 2025. Only when your financial aid file is complete, are you awarded aid (see step 3).
- Grants are awarded to students automatically depending on eligibility and availability of funds. Loans, work study and some scholarship awards are posted in an "offered" status; and must be accepted or declined via LOBOWEB. Lottery and Opportunity Scholarship are automatically awarded and disburse as long as you meet requirements.
- You will receive an email with instructions on how to view awards in [loboweb.unm.edu](https://loboweb.unm.edu).
- New loan borrowers must complete Entrance Counseling and a Master Promissory Note (MPN) at [studentaid.gov](https://studentaid.gov).
- UNM Scholarships require an acceptance by May 1, 2025.



### Step 5: Obtain your Funds

- Disbursement of aid occurs the first week of classes at the start of each semester. Fall 2025 semester starts **August 18, 2025**.
- Aid is sent directly to your Bursar Account Suite to pay charges, any excess is refunded to you via check or direct deposit.
- Sign up for direct deposit with the UNM Bursar's office to receive any refunds.
- Parents can also make payments to their student's Bursar Account as an authorized user. This is also setup via the Bursar's Office.
- If you plan on attending less than fulltime (>12hrs) and you have been awarded loans, you will need to inform our office of your expected enrollment.
- For detailed information on your Bursar's Account Suite, what you may owe, how to pay a bill or billing issues please see the Bursar's studentinfo.unm.edu FAQs.



Meet with a Fin Aid Advisor |  
Set up a virtual appt at  
[onestop.unm.edu/](https://onestop.unm.edu/)

P (505)277-8900 / F (505)277-6326 /  
UPLOAD: [FINAID.UNM.EDU/FORMS](https://finaid.unm.edu/forms)  
EMAIL: [ONESTOPEM@UNM.EDU](mailto:ONESTOPEM@UNM.EDU)