Types of Financial Aid
There are many different types of financial aid available to students: federal grants, state grants, student loans, parent loans, and work-study employment. But for UNC Charlotte, only one application is required to apply for all of these types of financial aid; it is commonly referred to as the “FAFSA”.

How to Apply for Financial Aid
In order to apply for federal or state financial aid, students must complete the Free Application for Federal Student Aid (FAFSA) each year. It is available online at www.fafsa.gov.

Most institutions use the FAFSA. You do not have to complete a FAFSA for each institution to which you have applied for admission; just be sure you have listed the UNC Charlotte school code (002975) on the application so that we receive your FAFSA information.

When to Apply for Fall Financial Aid: A Timeline
It is important to get started applying for financial aid as soon as possible. Although there are deadlines for applications and submitting required forms, it’s never too soon to begin the process of gathering your information. The 2014-2015 FAFSA will apply to the academic year starting with Fall 2014, concluding with Summer 2015.

Jan. 1: The Free Application for Federal Student Aid (FAFSA) is available online at www.fafsa.gov beginning January 1. You will need to have your completed 2013 federal income tax returns (and those of your parents or spouse, if applicable) with you when you fill out the FAFSA. Be sure to enter the UNC Charlotte school code in the school section so that we will be sure to receive your application. Our school code is 002975.

Mar. 1: Your FAFSA must be completed and submitted online by March 1 for priority consideration. If you have missed this deadline, we encourage you to complete the FAFSA as soon as possible, even if you haven’t received your acceptance letter. Since some financial aid sources are limited, applying early is strongly encouraged in order to be considered for all sources of financial aid.

Mid-April: Be sure to visit www.uncc.edu and log into 49er Express. Then click on ‘Banner Self-Service’ to check your financial aid status weekly. Log in with the username and password printed in the top right of your acceptance letter from the Undergraduate Admissions office.

July: Students enrolled in classes for Fall will receive an eBill via their campus email in July. Paper bills will NOT be mailed. The eBill reflects all charges and credits on the student’s account. The payment due date will be posted on the eBill. Students may enroll in the UNC Charlotte Payment Plan via their 49er Express account to spread out their payments into three installments. A non-refundable enrollment fee of $55.00 will be charged when you sign up for the payment plan each semester.

Your student account in 49er Express (49erExpress.uncc.edu) answers these questions: Did we receive your FAFSA? Do you have any more requirements to complete in order to be awarded financial aid? In 49er Express, students can review the status of their financial aid, check the status of requirements, check the status of documents submitted to complete financial aid requirements, and accept their financial aid awards.
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How much aid will I receive?

The information you provide on the FAFSA is put through a calculation established by the federal government. This calculation provides an amount the government has determined that your family may contribute toward your college expenses. This is called your Expected Family Contribution, or EFC.

Next, the University’s Cost of Attendance is determined. Subtracting the EFC from the Cost of Attendance gives the Office of Student Financial Aid your financial aid need at UNC Charlotte.

Cost of Attendance - Expected Family Contribution = Financial Aid Need

If the Cost of Attendance is more than your determined Expected Family Contribution, then you may have financial need. Every effort is made to meet that need with a package that may include grants, work-study, and loans.

Other sources of aid

To locate other sources of aid, don’t forget to look in your own community. Many groups and organizations offer both need and merit-based aid local students. The following are some sources you may want to consider:

- UNC Charlotte Scholarships: finaid.uncc.edu/scholarship-search
- CollegeBoard Scholarships https://bigfuture.collegeboard.org/scholarship-search
- Civic or social organizations
- Employers – both yours and your parents/spouse’s
- Religious organizations
- Corporate groups
- Private foundations
- Veteran organizations
- Military benefits programs such as the GI Bill and National Guard Programs

Financial Aid and Scholarships Applied to the Student’s Account

If you are receiving scholarships and/or financial aid, these payments will be applied to and will go toward the charges on the student’s account. Please note that if you receive a scholarship after the initial financial aid award, it is possible that the amount of your federal or state aid may be reduced.

Receiving and Accepting Your Financial Aid Offer

Once UNC Charlotte has received your FAFSA and you have been officially admitted to the university, we will notify you by email (generally starting in late March of each year) that your Financial Aid offer has been posted in your 49er Express Account.

This notification will specify all the aid for which you are eligible. If you are awarded a loan, you have the right to decide if you want to accept, reduce or decline each award. You also have the option of accepting the loan in full, declining in full, or accepting an amount less than the amount offered.

First-time loan borrowers will be required to sign a Master Promissory Note and complete online “Entrance Counseling”, which provides you with information about your rights and responsibilities as a borrower, as well as interest rates, expenses, repayment plans, and other important details about borrowing.

Students who are awarded a loan, you have the right to decide if you want to accept, reduce or decline each award. You also have the option of accepting the loan in full, declining in full, or accepting an amount less than the amount offered.

Payment Plans

Payment in full, or enrollment in a payment plan, is required prior to the start of each semester. Students may enroll in a UNC Charlotte Payment Plan each fall and spring term to spread tuition and fees, on-campus housing, meal plan, and other charges billed to the student’s account into three smaller payments. For more information, or to enroll in a payment plan, visit studentaccounts.uncc.edu.

Payments

Payment to the university can be made by cash, check, online from your checking or savings account (eCheck) or by credit card (Visa, MasterCard or American Express). All payments must be in U.S. currency.

Remittance should be made payable to UNC Charlotte and identified with the student’s name and student ID number. Receipts WILL NOT be mailed.

Tuition and Fees

The charges for tuition, fees, housing, meal plans and student health insurance can be viewed online through Banner Self-Service at 49erExpress.uncc.edu.

Once the student registers for classes, charges are incurred. Students will receive monthly notifications via their UNC Charlotte email if a balance is due to the University. No paper bills will be mailed.

Can my parents view my student account?

Only if you give them permission. Here’s why: In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), student financial records may not be shared with a third party without the student’s written consent.

Students may authorize a parent or other individual to view their student account online and to conduct business (i.e., view charges, enroll in a payment plan, make payments) on their behalf. Students can add an Authorized User in their 49er Express account.

Authorized Users DO NOT have access to student account statements, academic records or other personal information. Also, the financial aid office must have a written consent form on file to be able to give specific financial aid information to parents. The form is available for download at finaid.uncc.edu/aid-basics/parent-information/ferpa.

Authorized Users must receive an e-mail informing them that they have been granted access to the student’s account information. The e-mail notification will include necessary information that will be used to access student account information at https://ecom.uncc.edu/C21561_tsa/web/login.jsp.

eBills & Payments

For additional information on FERPA please visit legal.uncc.edu/FERPA.html.