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 2015-2016 FAFSA will apply to the academic year starting with Fall 2015, concluding with Summer 2016.

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 2014 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 in to 49er Express. Then click on ‘Banner Self-Service’ to check your financial aid status weekly. You will log in with your NinerNet username and password.

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 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.

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, repayment plans, and other important details about borrowing.

Loans are funds that students borrow from the federal government or other lenders that must be repaid. Repayment may begin immediately, or after graduation, depending upon the type of loan you choose. We recommend that students borrow only what they need.

SEMMETER COSTS

Tuition and fees are billed by the semester for fall and spring terms and by credit-hour for summer terms. Enrollment in twelve or more credit hours is considered full-time for undergraduates.

For current tuition and fees, visit studentaccounts.uncc.edu.

In 2014, UNC Charlotte awarded more than 21,000 students with financial aid.

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 stored payment methods, 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 will 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.

For more information on FERPA please visit legal.uncc.edu/legal-topics/ferpa.

Questions?

We encourage students and their parents to contact the university with any questions about financial aid or payment plans.

FINANCIAL AID
Office of Student Financial Aid
Reese Building, First Floor
704-687-5504
finaid.uncc.edu

TUITION / PAYMENT PLANS
Office of Student Accounts
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704-687-5506
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