## When it Comes to Paying for School, You Have Options.

**Try These Tips to Get a Handle on Managing Your Upcoming University Expenses.**

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<th>Step</th>
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| **1** | **Apply/Accept Financial Aid**
- The Free Application for Federal Student Aid (FAFSA) is the only application required to apply for financial aid at UNC Charlotte. Our FAFSA school code is 002975.
- For Spring and Summer, complete the 2016-2017 FAFSA, available at [www.fafsa.gov](http://www.fafsa.gov) (if you haven’t already). We also encourage you to complete the 2017-2018 FAFSA for Fall 2017. You can do so using your 2015 tax information.
- Spring financial aid will be awarded beginning in mid-November. An email will be sent to your UNC Charlotte email address when your aid has been awarded to you.
- If you have accepted a financial aid award, it will be applied to your student account 5-7 days prior to the first day of class.

| **2** | **Monitor Your Charges**
- All charges for tuition, fees, housing, meal plans, and health insurance are charged to the student’s account, which is accessible at My UNC Charlotte (my.uncc.edu). Once you sign up for on-campus housing or meal plans, these charges will be added to your bill.
- You will not be charged for tuition until after you register for classes. To monitor your account charges, log in to My UNC Charlotte and click on Make a Payment (under Financial Resources), then click on the View Account Activity button.
- UNC Charlotte does not mail paper bills.

| **3** | **Consider Adding an Authorized User**
- Will someone other than the student (i.e., parents) pay the bill? If so, they will need the student’s permission to have access to the student’s account.
- To add an Authorized User, students must log in to My UNC Charlotte (my.uncc.edu). Under Financial Resources, click the ‘Make a Payment’ link. This option will load the Student Accounts Payment/Billing suite. Select the ‘My Account’ tab. Select ‘Authorized User’, then enter in the email address of the authorized user you want to establish. Select the ‘continue’ button and complete the next steps to add a user.

| **4** | **Keep Up with Your eStatement**
- After registering for classes, students with outstanding charges on their accounts (tuition, fees, meal plans, etc.) receive an email that a new statement is available to view in My UNC Charlotte.
- The university requires that account balances be paid in full PRIOR TO THE START OF CLASSES in order to avoid cancellation of courses at the beginning of the term. Paying in full means:
  - Complete payment of tuition, fees, and charges.
  - Payment of the difference of all charges LESS offered financial aid.
  - Enrollment in a UNC Charlotte payment plan that will cover the total balance.

| **5** | **Take Advantage of Our Payment Plan**
- UNC Charlotte offers a payment plan each term, to spread your charges out into three smaller payments throughout the semester. Billing payments can be made by cash, check, or by credit card (Visa, MasterCard, AMEX or Discover).
- There is a $55 non-refundable fee (per semester) and 10% down payment to enroll in the payment plan. If charges are added to your account after you set up your three payments, the payments will NOT be adjusted automatically. If you wish to increase/decrease your payments to cover a new adjustment, email studentaccounts@uncc.edu or call 704-687-5506.
TRY THESE TIPS TO GET A HANDLE ON MANAGING YOUR UPCOMING UNIVERSITY EXPENSES.

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3. **CONSIDER ADDING AN AUTHORIZED USER**
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   - UNC Charlotte offers a payment plan each term, to spread your charges out into three smaller payments throughout the semester. Billing payments can be made by cash, check, or by credit card (Visa, MasterCard, AMEX or Discover).
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Grants and scholarships may not disburse until after the drop/drop date. Grant amounts are based on the number of enrolled hours you have. Therefore, as you add/drop classes, the total amount gets prorated. Once you have set your course credits, it will not change.

Tuition, fees, room & board, and other expenses are listed under 'Description'. Credits, such as financial aid or a health insurance waiver, will be listed as a negative amount.

If ‘term balance’ is negative, you do NOT need to pay this amount - you will receive a refund. If the number is positive, this is the amount you must pay by the due date.

Knowing the terms used in Financial Aid will help you understand your eStatement.

Frequently Asked Questions

Q. How do I view my student account information and pay my e-bill online?
A. Log in to My UNC Charlotte at my.uncc.edu. Under Financial Resources, click the ‘Make a Payment’ link. This option will load the Student Accounts Payment/Billing suite. You can view charges and credits by selecting ‘Account Activity’ under the ‘My Account’ section. You can make a payment by clicking on the green button that says ‘Make a Payment’ on the ‘My Account’ page. On the next screen you will have the opportunity to adjust the payment amount if you would like to make a partial payment.

Q. How do I add an Authorized User to my account?
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Q. Do I have to fill out anything else to apply for financial aid at UNC Charlotte?
A. The FAFSA is the only application required for financial aid at UNC Charlotte. If additional information is needed, we will contact you with specific requests. Please do not send tax returns, W-2s, etc., to the Office of Financial Aid unless we ask for them.

Q. Why has my grant amount changed?
A. A. If the amount of financial aid disbursed is greater than your charges, then you will see a negative balance on your account. This means a refund will be paid to the student. Refunds begin disbursing seven business days before classes begin. Students may use this refund check to purchase books or for other expenses.

Q. Is there a deadline to apply for financial aid?
A. Students enrolling for spring are encouraged to apply for financial aid as soon as possible (2016-17 FAFSA) if you haven’t already. The FAFSA is also open, and the priority deadline is March 1. Since financial aid is limited, filing early means there is a better chance to receive aid.

Q. Why do I have a Health Insurance charge on my eStatement?
A. All students enrolled in six or more degree-seeking credit hours are required to have health insurance. If you are covered by another policy, you can waive the Student Health Insurance fee by submitting a waiver. The deadline to submit the waiver is approx. 30 days after the first day of class. Student Insurance waivers are credits and appear on your account as a ‘Health Insurance Waiver’. It may take up to 30 days for the credit to be processed and credited to your account. Please visit studenthealth.uncc.edu for the insurance premium fee amount and instructions on the waiver process.

Q. What is the cancellation policy for courses?
A. The university requires that account balances be paid in full by the due dates shown on your eStatement in order to avoid cancellation of courses at the beginning of the term. Full payment is defined as: complete payment of tuition, fees, and charges; payment of the difference of all charges and/or financial aid or enrollment in a UNC Charlotte payment plan that will cover the total balance.

Q. How do I purchase textbooks with financial aid funds?
A. You are not allowed to charge textbooks to your UNC Charlotte account unless you are eligible for and pre-enrolled in the Bookstore Advance Program. Be prepared to purchase textbooks with personal funds in case financial aid refunds are delayed.

Q. I received a scholarship from an outside source. Who do I report this with personal funds in case financial aid refunds are delayed.

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Q. When will my grant/scholarship disburse to my account?
A. Grants and scholarships may not disburse until after the drop/drop period ends. If applicable, another refund will be issued if a credit balance is created.

Q. Why has my grant amount changed?
A. Grant amounts are based on the number of enrolled hours you have. Therefore, as you add/drop classes, the total amount gets prorated. Once you have set your course credits, it will not change.

Q. Where can I find help with budgeting and managing my debt?
A. At UNC Charlotte, we want to help you manage your money and get through college without racking up unnecessary debt. Learn tips for budgeting smarter, saving money, and becoming financially stable at ManageYourMoney.uncc.edu.
Knowing the terms used in Financial Aid will help you understand your eStatement.

Frequently Asked Questions

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A. A negative balance on your account before classes begin. Students may use this refund check to purchase books or for other expenses.

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