

# FINANCING YOUR UNC CHARLOTTE EDUCATION

A GUIDE TO FINANCIAL AID  
AND PAYMENT PLANS

2018-2019





## 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".

## Financial Aid: Your Timeline

*It is important to apply 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. The 2018-2019 FAFSA applies to the academic year starting with Fall 2018, concluding with Summer 2019.*

**Now:** The Free Application for Federal Student Aid (FAFSA) is available online at [fafsa.gov](https://fafsa.gov). You will need to have your completed 2016 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:** Regular decision deadline for the FAFSA. If you have missed this deadline, we encourage you to complete the FAFSA as soon as possible. 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:** View your award. If you have received notification that you have been awarded, visit [my.uncc.edu](https://my.uncc.edu) and log in to your account with your NinerNET username and password. View the information in the My Financial Aid block to check your award status.

**July:** Students who registered for classes 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. To spread out payments into three installments, you may enroll on the UNC Charlotte payment plan. A 10% deposit and \$55.00 fee will be charged when you sign up for the payment plan each semester.

## How to Apply

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 [fafsa.gov](https://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.



## Questions?

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

### FINANCIAL AID

Office of Financial Aid  
Reese Building, First Floor  
704-687-5504  
[finaid.uncc.edu](https://finaid.uncc.edu)

### TUITION / PAYMENT PLANS

Student Accounts Office  
Reese Building, Second Floor  
704-687-5506  
[studentaccounts.uncc.edu](https://studentaccounts.uncc.edu)

# 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.

# How Do I Accept My Aid Offer?

Once UNC Charlotte has received your FAFSA and you have been officially admitted to the university, we will notify you by email that your Financial Aid offer has been posted in your My UNC Charlotte 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" at [www.studentloans.gov](http://www.studentloans.gov). This will provide 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.



# Scholarships

If you are receiving scholarships and/or financial aid, these payments will be applied toward charges on your student 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.

# Other Sources of Aid

Don't forget to look in your own community. Many groups and organizations offer both need-based and merit-based aid to local students. The following are some sources you may want to consider:

- UNC Charlotte Scholarship Portal: [scholarships.uncc.edu](http://scholarships.uncc.edu)
- CollegeBoard Scholarships: [bigfuture.collegeboard.org/scholarship-search](http://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

**In 2017, more than 21,000 students were awarded financial aid.**



## Tuition and Fees

The charges for tuition, fees, housing, meal plans and student health insurance can be viewed on your account statement. Log in to [my.uncc.edu](https://my.uncc.edu) to access your student account details.

Once you register 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. Student financial records may not be shared with a third party without the student's consent due to the FERPA policy.

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 Payer in their My UNC Charlotte account. Instructions can be found at [finance.uncc.edu/student-accounts/parent-information](https://finance.uncc.edu/student-accounts/parent-information).

Authorized Payers 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.

Authorized Payers DO NOT have access to stored payment methods, academic records (grades, class schedule, transcripts, etc) or other personal information. In order to access this information, the student would have to grant Guest Access. Read more about this process at [registrar.uncc.edu/gap](https://registrar.uncc.edu/gap).

For more information on FERPA, visit [legal.uncc.edu/legal-topics/ferpa](https://legal.uncc.edu/legal-topics/ferpa).

## Cancelling Enrollment

If you have decided not to attend UNC Charlotte, you must cancel your enrollment by withdrawing from all classes in [my.uncc.edu](https://my.uncc.edu) prior to the first day of class to avoid charges.

## Semester Costs

Tuition and fees are billed by the semester for fall and spring terms and by credit-hour for summer terms. Enrollment in 12 or more credits is considered full-time for undergraduates. For current tuition and fees, visit [studentaccounts.uncc.edu](https://studentaccounts.uncc.edu).

## Payments

Payment to the university can be made by check, online from your checking or savings account (eCheck) or by credit card (Visa, MC, AmEx or Discover). All payments must be in US 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.

## 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. The payment plan will split the balance due for tuition and fees, on-campus housing, meal plan, and other charges into three smaller payments. For more information, or to enroll in a payment plan, visit [studentaccounts.uncc.edu](https://studentaccounts.uncc.edu).

## Payment Deadlines

Payment deadlines are noted on the eBill. Failure to receive an official University bill and/or email notification does not relieve any student of financial responsibility for payment by the due dates.

For current billing and payment information, please visit the student accounts website at [studentaccounts.uncc.edu](https://studentaccounts.uncc.edu).