TRY THESE TIPS TO GET A HANDLE ON MANAGING YOUR UPCOMING UNIVERSITY EXPENSES.

1. APPLY/ACCEPT FINANCIAL AID

• The Free Application for Federal Student Aid (FAFSA), available at www.studentaid.gov, is the only application required to apply for financial aid at UNC Charlotte.
• An email will be sent to your UNC Charlotte email address when your financial aid offer is available for you to review.
• If you have accepted a financial aid offer, funds will be applied to your student account starting 5-7 days prior to the first day of class. Refunds are processed beginning the first week of classes.
• If applicable, be sure to complete any missing requirements (i.e., entrance counseling) or submit all required documents. You’ll receive email notifications if these are needed.

2. MONITOR YOUR CHARGES

• All charges for tuition, fees, housing, meal plans, and health insurance are charged to your student account, which is accessible at My UNC Charlotte (my.uncc.edu).
• After you sign up for on-campus housing or meal plans, these charges will be added to your bill. Parking permits are not billed to your student account.
• Charges will not be added to your account until the beginning of December, and after you register for classes. To monitor your account charges, log in to My UNC Charlotte and click on the View Activity & Statements button in the My Student Account block.
• You can access your billing statement by clicking the View Accounts & Statements button in the My Student Account block. UNC Charlotte does not mail paper bills.

3. CONSIDER ADDING AN AUTHORIZED PAYER

• Will someone other than you (i.e., parents) pay the bill? If so, they will need your permission to have access to your account.
• To add an Authorized Payer, log in to My UNC Charlotte (my.uncc.edu). In the My Student Account block, click the View or Add Authorized Payer button. Select Add Authorized User, then enter in the email address of the authorized user you want to establish. Follow the instructions on the screen to complete the process.

4. PAY YOUR BILL

• After registering for classes, if you have outstanding charges on your account (tuition, fees, meal plans, etc.) and you are not enrolled in a payment plan, you will receive an email that a new billing statement is available to view in My UNC Charlotte.
• You can pay your bill by check (electronic or paper) or credit card.
• The university requires that account balances be paid in full 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 MINUS offered & accepted aid,
  - OR-
  - Enrollment in a UNC Charlotte payment plan.

5. TAKE ADVANTAGE OF OUR OPTIONAL PAYMENT PLAN

• UNC Charlotte offers an optional payment plan that spreads out your charges into five smaller monthly payments, beginning December 31. If you enroll in a payment plan after December 30, your plan will consist of four monthly payments.
• To sign up for the plan, there is a non-refundable fee of $55 for the spring-only plan.
• Installments are calculated based on actual charges on your account. Past due balances up to $1,000 are included in recalculation and split evenly across your installments. You cannot enroll in a spring payment plan if you owe $1,000 or more from a prior term.
• Payment plan installment due dates are listed at ninercentral.uncc.edu/payment-plan.
Try these tips to get a handle on managing your upcoming university expenses.

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Knowing the terms used for financial aid will help you understand your account.

Frequently Asked Questions

Why do I have a Health Insurance charge on my bill?
A. All students enrolled in 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 an online waiver. The waiver can be submitted after you have registered for classes. The student insurance waiver will appear on your account as “Health Insurance Waiver.” It may take up to 15 business days for the waiver 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.

Do I need a laptop for my classes?
A. Yes, particularly as classes adapt to include more online options. You can bring a laptop you already have or buy a new laptop from any vendor. More information, including hardware requirements, discount packages, and using financial aid for the cost of the laptop is available at theservices.uncc.edu/laptop.

I’ve accepted my loan offers. What’s my next step?
A. If this is the first time you have accepted a direct loan offer, you must sign a Master Promissory Note (MPN) and complete Entrance Counseling at StudentAid.gov. The funds for your loan(s) will not be applied to your account until you have completed these two steps. Also, you must be enrolled in at least 6 credit hours to be eligible for disbursement.

How do I view my student account information and pay my bill online?
A. Log in to My UNC Charlotte at my.uncc.edu. In the My Student Account block, click the balance due message or the View Accounts & Statements button. You can view charges and credits by selecting View Activity under the Student Account section. You can make a payment by clicking on the green button that says Make Payment on the home page. On the next screen you will have the opportunity to adjust the payment amount if you would like to make a partial payment.

How do I add an Authorized Payer to my account?
A. Log in to My UNC Charlotte at my.uncc.edu. Click the View or Add Authorized Payer button in the My Student Account block. This will load the billing/payment site. Click Add Authorized User, enter email address, and follow instructions to complete the process. Authorized Payers will receive an email informing them that they have been granted access.

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., unless we ask for them. For information about scholarships, visit scholarships.uncc.edu.

What does a negative balance on my account mean?
A. If the amount of financial aid you receive is greater than your charges, then you will see a negative balance on your account. This means a refund should be paid to you. You may use this refund check for other expenses related to attending college.

When and how will I receive my financial aid refund?
A. Refunds begin processing 5-7 business days before classes begin. If you have direct deposit, you will receive your refund 3-5 days from the date the refund was posted to your student account. If you do not have direct deposit, a paper check will be mailed to your permanent address as shown in Banner Self Service. You should receive it about 7-10 business from the date the refund was posted to your student account.

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 bill 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 minus offered and accepted financial aid; or enrollment in the UNC Charlotte payment plan.

How do I purchase textbooks with financial aid funds?
A. You are not able to charge textbooks to your student account unless you are eligible for and enrolled in the Bookstore Advance Program or First Day Courses. If you are eligible, you will receive an email with more information. Be prepared to purchase textbooks with personal funds in case financial aid refunds are delayed.

I received a scholarship from an outside source. Who do I inform UNC Charlotte?
A. The scholarship should credit your account when received. If you do not see a credit, please contact the scholarship agency to confirm they have sent your award. If you still have questions or concerns regarding credits to your account, you can email a copy of the scholarship letter to Niner Central at ninercentral@uncc.edu, or fax it to 704-687-1775.

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. After the add/drop deadline, once you have finalized your course charges, it will not change.

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

When is my payment due?
A. Refer to your bill or view the chart below:

| Class Registration Date | Your Payment is Due | You Must Pay:
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Before Jan 13</td>
<td>Pay the total amount due on your account, or pay the difference of all charges minus offered and accepted aid, or enroll in a UNC Charlotte payment plan.</td>
<td></td>
</tr>
<tr>
<td>Jan 14 to Jan 27</td>
<td>Pay the total amount due on your account, or pay the difference of all charges minus offered and accepted aid, or enroll in a UNC Charlotte payment plan.</td>
<td></td>
</tr>
<tr>
<td>Jan 28</td>
<td>Pay the total amount due on your account, or pay the difference of all charges minus offered and accepted aid, or enroll in a UNC Charlotte payment plan.</td>
<td></td>
</tr>
</tbody>
</table>

For charts showing payment due dates for all terms, please view ninercentral.uncc.edu/payment-due-dates.
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FAFSA stands for Free Application for Federal Student Aid. Available online at www.fafsa.gov. This is the only application required to apply for financial aid at UNC Charlotte.

Verification is the process by which schools review student financial aid applications for accuracy. Verification is done by collecting the documents you used to complete the FAFSA and comparing them with the information you provided on the FAFSA. If you are selected for verification, you will be notified by email and you will not be able to receive financial aid until you complete the verification process. Please note that tax documents are based on the prior-year (i.e., 2018 tax forms for 2020 aid year).

Offered/Awarded Aid refers to the loans, grants, and/or scholarships and the dollar amount of each that you are offered. Offered/awarded aid amounts are shown in My UNC Charlotte (my.uncc.edu). It will remain as offered aid until you accept/decline each item.

Memorized Financial Aid is pending financial aid, including all loans. Requirements/documentation for financial aid must be completed before this amount can be disbursed/credited to your account.

Disbursed Aid is financial aid, including loans, that you accepted, and will post to your account.

A negative balance on your account is a good thing! You do not owe this amount. You should be receiving a financial aid refund.

Federal Work-Study aid is awarded as part of a program that enables students with financial need to work a part-time job in departments on campus, earning a bi-weekly paycheck for hours worked; this money is not posted in the student’s account.

Q. How do I view my student account information and pay my bill online?
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A. Your grant amount changed as estimated aid.

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