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.fafsa.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 July, and after you register for classes. To monitor your account charges, log in to My UNC Charlotte and click on 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.) you will receive an email that a new statement is available to view in My UNC Charlotte.
- You can pay your bill by cash, check, 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 payments throughout the semester.
- To sign up for the plan, there is a non-refundable fee of $55 for the fall-only plan, or $99 if you enroll for both fall and spring at the same time.
- Installments are calculated based on actual charges on your account. Past due balances are included in recalculations and split evenly across your installments.
- Payment plan installment due dates are listed at ninercentral.uncc.edu/payment-plan.
Enrollment Management
9201 University City Blvd.
Charlotte, NC 28223-0001

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.fafsa.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 July, and after you register for classes. To monitor your account charges, log in to My UNC Charlotte and click on 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.) you will receive an email that a new statement is available to view in My UNC Charlotte.
   - You can pay your bill by cash, check, 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 payments throughout the semester.
   - To sign up for the plan, there is a non-refundable fee of $55 for the fall-only plan, or $99 if you enroll for both fall and spring at the same time.
   - Installments are calculated based on actual charges on your account. Past due balances are included in recalculations and split evenly across your installments.
   - Payment plan installment due dates are listed at ninercentral.uncc.edu/payment-plan.
Knowing the terms used for financial aid will help you understand your account.

Frequently Asked Questions

Q. 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.

Q. How do I add an Authorized Payee to my account?
A. Log in to My UNC Charlotte at my.uncc.edu. Click the View or Add Authorized Payee 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.

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

Q. 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.

Q. When and how will I receive my financial aid refund?
A. Refunds begin processing seven business days before classes begin each semester. 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 5-7 business days from the date the refund was posted to your student account.

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 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.

Q. Why do I have a Health Insurance charge on my bill?
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 an online waiver. The waiver can be submitted after you have registered for classes. The student insurance waiver credit 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.

Q. 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 itervices.uncc.edu/laptop.

Q. 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.

Q. 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.

Q. I received a scholarship from an outside source. Who do I inform that this will be credited to my account?
A. Email a copy of the scholarship letter to Niner Central at ninercentral@uncc.edu, or fax it to 704-687-1715.

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

Q. 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.

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

<table>
<thead>
<tr>
<th>Class Registration Date</th>
<th>Your Payment Due Date</th>
<th>You Must Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 26</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>Sept 15, 2020</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For charts showing payment due dates for all terms, please visit ninercentral.uncc.edu/payment-due-dates.
Knowing the terms used for financial aid will help you understand your account.

Frequently Asked Questions

Q. Why do I have a Health Insurance charge on my bill?
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 an online waiver. The waiver can be submitted after you have registered for classes. The student insurance waiver credit 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 studentshealth.uncc.edu for the insurance premium fee amount and instructions on the waiver process.

Q. 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 usage of financial aid for the cost of the laptop is available at itservices.uncc.edu/laptop.

Q. 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.

Q. 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 informing them that they have been granted access.

Q. 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 view account & 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.

Q. 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.

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

Q. 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.

Q. When and how will I receive my financial aid refund?
A. Refunds begin processing seven business days before the refund is processed. Refunds begin to show in your account seven business days before classes begin, and checks are deposited/mail sent with the first week of class. A negative balance on your account is a good thing! You do not owe this amount. You should be receiving a financial aid refund.

Q. How often will my student account balance be updated?
A. Your account balance is updated weekly on Wednesdays at 11:59 PM.

Q. What is the process for financial aid disbursement?
A. Disbursement of aid occurs on a term-by-term basis. Financial aid is credited to your account prior to the start of each term. Financial aid is typically disbursed over two pay periods. However, if payments are required by your financial aid award, you may receive a smaller disbursement if you have other financial obligations. Financial aid is disbursed to your student account balance first. Any remaining balance is then credited to your account.

Q. Who is eligible for financial aid?
A. Financial aid is available to students who meet the eligibility requirements and complete the application process. Eligibility requirements vary depending on the type of aid.

Q. How does financial aid affect my student account balance?
A. Financial aid is credited to your account, reducing the amount you owe. If your financial aid is less than your charges, you will have a negative balance. Refunds are issued to you when the amount of financial aid disbursed is greater than the charges on your account. If you are due a refund, you will see a negative balance on your account before the refund is processed. Refunds begin to show in your account seven business days before classes begin, and checks are deposited/mail sent with the first week of class.

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

Understanding Your Account

<table>
<thead>
<tr>
<th>Current Activity</th>
<th>Student Account Balance</th>
<th>Health Insurance Waiver (if applicable)</th>
<th>Tuition, fees, room &amp; board, and other expenses listed under Description. Credits, such as financial aid or a health insurance waiver, will be listed as a negative amount.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disbursement</td>
<td>Postage</td>
<td>University Fees</td>
<td>If term balance is negative, you do NOT need to pay this amount; you will receive a refund. If the number is positive, the amount you must pay by the due date.</td>
</tr>
<tr>
<td></td>
<td>Date</td>
<td>Term Balance</td>
<td>For charts showing payment due dates for all terms, please view ninercentral.uncc.edu/payment-due-dates.</td>
</tr>
<tr>
<td></td>
<td>Amount ($)</td>
<td>Term Balance Including Estimated Aid</td>
<td>Q. Why do I have a Health Insurance charge on my bill? 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 an online waiver. The waiver can be submitted after you have registered for classes. The student insurance waiver credit 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 studentshealth.uncc.edu for the insurance premium fee amount and instructions on the waiver process.</td>
</tr>
</tbody>
</table>

GET HELP FROM THE NINER CENTRAL STUDENT SERVICES CENTER

Conveniently located in the Cone University Center, Niner Central is our student services center with resources and staff to support students and families with information about student accounts/billing, financial aid, registration, transcripts, and more. Ask all your questions in one location. The Niner Central team can respond to your questions quickly via phone, email, and walk-in.

704-687-8622 | NinerCentral@uncc.edu | NinerCentral.uncc.edu