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.
   - For Spring and Summer, complete/update your 2019-2020 FAFSA, ensuring you have listed UNC Charlotte (if you haven't already). Our school code is 002975. We also encourage you to complete the 2020-2021 FAFSA for Fall 2020-Spring 2021.
   - An email will be sent to your UNC Charlotte email address when your aid offer is ready to view.
   - 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. Books and parking permits are not billed through your student account.
   - 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 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 each semester. Your charges can be paid in monthly installments (up to 5 installments, depending on when you sign up for the plan and when first bill is issued.)
   - There is a $55 non-refundable fee (per semester) to enroll in the payment plan. If charges are added to your account after you set up your plan, the installments will be adjusted automatically. If you have an overdue prior term balance, this amount should be paid in full before enrolling in a payment plan.

We want your finances to run smoothly, so you can focus on your academics.
Enrollment Management
9201 University City Blvd.
Charlotte, NC 28223-0001

SPRING 2020

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

WHEN IT COMES TO PAYING FOR SCHOOL, YOU HAVE OPTIONS.

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UNDERSTANDING YOUR BILL
We want your finances to run smoothly, so you can focus on your academics.
Knowing the terms used for financial aid will help you understand your account.

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 the tax documents are based on the prior-year financial 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.

Memoed Financial Aid is pending financial aid, including loans. All requirements/documentation for financial aid must be completed before this amount can be disbursed (applied) to your account.

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

Disbursed Aid is the total amount of aid that has credited (applied) to your account.

Refunds are issued if 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/mailed starting 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.

UNDERSTANDING YOUR ACCOUNT

Current Activity

Student Account Balance

<table>
<thead>
<tr>
<th>Date</th>
<th>Activity Description</th>
<th>Due</th>
<th>Amount ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Spring 2020</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Health Insurance Waiver (if applicable) is a credit for the Student Health Premium charge.

Term Balance Including Estimated Aid

Term Balance

Each financial aid award is listed individually. The amount shown is how much financial aid was disbursed (credited) to your account. Prior to disbursement, it will show as estimated aid.

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, look for the balance button or the View Account & Statements button. You can view charges and credits by selecting View Activity under the Account Description. Credits, if applicable, will show as a refund (if you 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 after the date the refund was posted to your student account). You will need to apply for financial aid through 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 the tax documents are based on the prior-year financial year.

Q. How do I check my student account balance?
A. 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/mailed starting with the first week of class.

Q. What does a negative balance on my account mean?
A. If the amount of financial aid paid to you is greater than your charges, then you will see a negative balance on your account. This means a refund should be paid to you. Refunds begin to show in your account seven business days after classes begin, and checks are deposited/mailed starting with the first week of class. 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 after 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. 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 (2019-20 FAFSA) if they haven’t already. The 2020-21 FAFSA is also open. If you submit your 2020-21 FAFSA by Jan 1, you will receive an aid offer by Mar 1. If you submit your FAFSA by Mar 1, you will receive a aid offer by April 15.

Q. If 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 StudentLoans.gov. The funds for your loan(s) will not be applied to your account until you have completed these two steps.

Q. How do I purchase textbooks with financial aid funds?
A. You are not allowed to charge textbooks to your student account unless you are eligible for and enrolled in the Bookstore Advance Program. 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 NinerCentral 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. If you need your grant disburseable, another refund will be issued if a credit balance is created at that time.

Q. When is my spring 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>Class Registration Date</th>
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<tr>
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<td>If you registered for classes between Dec 5 and Jan 15, or incurred any new charges after Dec 4</td>
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<td>For charts showing payment due dates for all terms, please visit <a href="mailto:ninercentral@uncc.edu">ninercentral@uncc.edu</a>/payment-due-dates.</td>
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GET HELP FROM THE NINER CENTRAL STUDENT SERVICES CENTER

Conveniently located in the Cone University Center, Niner Central is our new student services center with resources and staff to support students and faculty with questions about student accounts/billing, financial aid, registration/transcripts, and more. Ask all your questions in a single 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

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?

- 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.

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Q. When is my spring payment due?

- A. Refer to your bill or view the chart below.

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**Scholarship/Financial Aid**

- **Scholarship**
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**Questions**

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

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  - A. If the amount of financial aid paid to you is greater than your charges, then you will see a negative balance on your account. This means a refund should be paid to you. Refunds begin to show in your account seven business days before classes begin, and checks are deposited/mailed starting with the first week of class.

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Term Balance Including Estimated Aid

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