TRY THESE TIPS FOR 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, it 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. Books and parking permits will not be billed to 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 for the person you want to give access to. 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.
   - The university requires that account balances be paid in full by the payment due date 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 financial aid, -OR-
     - Enrollment in a UNC Charlotte payment plan that will cover the total balance.
   - UNC Charlotte offers an optional payment plan each term, spreading your charges out into five smaller payments throughout the semester. You can pay your bill by cash, check, or by credit card (Visa, MasterCard, AMEX or Discover).
   - 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 payments, the payments will NOT be adjusted automatically. If you wish to increase/decrease your payments to cover any account changes, email ninercentral@uncc.edu or call 704-687-8622.
   - Payment plan installment due dates are listed at ninercentral.uncc.edu/payment-plan.

5. TAKE ADVANTAGE OF OUR OPTIONAL PAYMENT PLAN
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   - 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**

1. **How do I view my student account information and pay my bill online?**
   - 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.

2. **How do I add an Authorized Payer to my account?**
   - 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.

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

4. **Why do I have a Health Insurance charge on my bill?**
   - If you are covered by another insurance plan, if you are not required to have health insurance, and/or if you opted out of the student insurance waiver, you will receive a Health Insurance Waiver credit. It may take up to 15 business days for the credit to be processed and credited to your account. For information about scholarships, visit scholarships.uncc.edu.

5. **How do I purchase textbooks with financial aid funds?**
   - 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 by early August. Personal funds must be used in the case of financial aid refunds.

6. **Why has my grant amount changed?**
   - Grant amounts are based on the number of enrolled hours you have. Therefore, if 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.

7. **When will my scholarship disburse to my account?**
   - 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.

8. **When is my fall due payment?**
   - Refer to your bill or view the chart below.

<table>
<thead>
<tr>
<th>Student Accounts Balance</th>
<th>Current Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall 2019</strong></td>
<td><strong>Payment Due</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Term Balance</strong></td>
</tr>
<tr>
<td>Student Aid</td>
<td>Aug 8 and Aug 26, 2019</td>
</tr>
<tr>
<td>Health Insurance Waiver</td>
<td>Aug 7, 2019</td>
</tr>
<tr>
<td>Student Health Premium</td>
<td>Aug 7, 2019</td>
</tr>
<tr>
<td>Indirect Loan Fee</td>
<td>Aug 8, 2019</td>
</tr>
<tr>
<td>Direct Loan Fee</td>
<td>Aug 26, 2019</td>
</tr>
<tr>
<td>Direct Loan Refund</td>
<td>Aug 8 and Aug 26, 2019</td>
</tr>
<tr>
<td>Transportation</td>
<td>Aug 8 and Aug 26, 2019</td>
</tr>
</tbody>
</table>

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.

**Understanding Your Account**

- **Fees and Other Payments:**
  - 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.

- **Refunds:**
  - If you are a direct borrower, you will receive a refund. If you do not have a direct loan, you will receive a refund. If you have a direct loan, you will receive a refund.

- **Health Insurance:**
  - If you have health insurance, you will receive a Health Insurance Waiver credit. It may take up to 15 business days for the credit to be processed and credited to your account. For information about scholarships, visit scholarships.uncc.edu.

- **Financial Aid 101:**
  - 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:**
  - Verification is the process by which school reviews 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 the verification process is complete. Please note that the tax documents are based on the prior year (i.e., 2017 tax forms for 2019 aid year).

- **Discounts:**
  - Disbursements are listed as "discounted credits" to your account. Prior to disbursement, it will show as "estimated aid."

- **Grants and Loans:**
  - All requirements/documentation for financial aid must be completed before this amount can be disbursed (credited) to your account.

- **Authorized Aid:**
  - Authorized Aid is the list of loans, grants, and/or scholarships and the dollar amount of financial aid for which a student is eligible. Awarded aid amounts are shown in My UNC Charlotte (my.uncc.edu).

- **Tuition and Fees:**
  - Tuition and fees are prorated. After the add/drop deadline, once you have finalized your course credits, it will not change.

- **Credit Waivers:**
  - Credit waivers, if applicable, are listed as "estimated aid."
Knowing the terms used for financial aid will help you understand your account.

FINANCIAL AID 101

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 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. Is there a deadline to apply for financial aid?
A. Students are encouraged to apply for financial aid (2019-2020 FAFSA) as soon as possible if you haven’t already. Since financial aid is limited, filing early means there is a better chance to receive aid. Keep in mind for future years that the FAFSA opens on October 1 and the priority deadline for financial aid is January 1. All students must reapply each year.

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 Student Loans.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 by early August. 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 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. Refunds begin processing seven business days before 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.

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