



UNDERSTANDING YOUR BILL

We want your finances to run smoothly, so you can focus on your academics.

FALL 2019

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

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.

5

TAKE ADVANTAGE OF OUR OPTIONAL PAYMENT PLAN

- 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 nincercentral@uncc.edu or call 704-687-8622.
- Payment plan installment due dates are listed at nincercentral.uncc.edu/payment-plan.

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 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.

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 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 the verification process is complete**. Please note that the tax documents are based on the prior-prior year (i.e., 2017 tax forms for 2019 aid year).

Awarded 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).

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.

Authorized Aid is **accepted** financial aid, including loans, that should 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

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.

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.

Current Activity

Student Accounts Balance		
▼ Fall 2019		
Account Activity		
Description	Date	Amount (\$)
> Web Payment-Visa		
> Health Insurance Waiver		
> Student Health Premium		
> Tuition Undergrad In-State		
> Educ & Tech Fee		
> Direct Lending Sub Loan Award		
> Safety and Security Fee		
> University Fees		
> Direct Lending UN-Sub Loan Award		
> UNC System Student Assoc Fee		
> Transportation		
		Term Balance:
		Term Balance Including Estimated Aid:

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

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, 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 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 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. 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. 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 financial aid; or enrollment in the UNC Charlotte payment plan that will cover the total balance.

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 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 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 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 fall payment due?

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

Class Registration Date:	Your Payment is Due:	You Must Pay:
If you registered for classes on or before Aug 7	by 11:59pm on Aug 7, 2019	Pay the total amount due on your account, or pay the difference of all charges minus "offered" financial aid, or enroll in a UNC Charlotte payment plan that will cover the total balance due.
If you registered for classes between Aug 8 and Aug 26, or incurred any new charges after Aug 7	by 11:59pm on Aug 26, 2019	

For charts showing payment due dates for all terms, please view ninercentral.uncc.edu/payment-due-dates.