<table>
<thead>
<tr>
<th>Financial Aid</th>
<th>Grants</th>
<th>Direct Student Loans</th>
<th>Alternative Loans</th>
<th>Parent Plus Loans</th>
<th>Work-Study Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAFSA required for eligibility</td>
<td>Yes</td>
<td>No. More info at ninercentral.uncc.edu/dfi-loans</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Interest rate</td>
<td>3.7% **</td>
<td>Based on credit score</td>
<td>5.3% **</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>When does interest begin?</td>
<td>N/A</td>
<td>Interest not deferred</td>
<td>Interest not deferred</td>
<td>10-Year Repayment Schedule</td>
<td>No interest. Money is earned.</td>
</tr>
<tr>
<td>Minimum aid amounts (for dependent students)</td>
<td>Average grant ranges from $500-$6495</td>
<td>Varies</td>
<td>Varies</td>
<td>Funds are limited</td>
<td></td>
</tr>
<tr>
<td>Who is borrowing the money?</td>
<td>Loan in student’s name</td>
<td>Loan in student’s name</td>
<td>Loan in parent’s name</td>
<td>Money is earned by working; it is not borrowed</td>
<td></td>
</tr>
<tr>
<td>Eligibility</td>
<td>Eligibility determined upon FAFSA submission and based on EFC</td>
<td>Eligibility determined by Dept. of Education. Credit approval required.</td>
<td>Eligibility determined upon FAFSA submission and based on EFC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Requirements</td>
<td>Accept offered grant aid through Banner Self-Service at uncc.edu</td>
<td>Meet complete online Entrance Counseling, Master Promissory Note, Annual Student Loan Acknowledgment and use Informed Borrower Tool at StudentAid.gov</td>
<td>Apply for Studentaid.gov to complete application &amp; MPN, and the Annual Student Loan Acknowledgment</td>
<td>Accept offered work-study aid in Banner Self-Service (my.uncc.edu), then apply for jobs</td>
<td></td>
</tr>
<tr>
<td>Keeping Aid</td>
<td>Maintain SAP*</td>
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### Top 10 Best Value in North Carolina
NICHE.com

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**UNC CHARLOTTE**

9201 UNIVERSITY CITY BLVD
CHARLOTTE NC 28223

TEL: 704-687-8622

FAX: 704-687-1461

WEB: NINERCENTRAL.UNCC.EDU

EMAIL: NINERCENTRAL@UNCC.EDU

**FINANCIAL AID COMPARISON.**

**UNDERSTANDING YOUR FINANCIAL AID OFFER**

**SETTING UP GUEST ACCESS TO VIEW YOUR EDUCATION RECORDS**

Students may grant access to parents and/or guests using the Guest Access Portal in Banner Self-Service. Follow the instructions at ninercentral.uncc.edu/guest-access to allow guest access to view your educational records.

**SETTING UP AUTHORIZED PAYERS FOR YOUR STUDENT ACCOUNT**

Authorized payers are granted access to your student account. They are permitted to view your account info and make payments on your behalf. More info at ninercentral.uncc.edu/authorized-payers.

**WE’RE HERE TO HELP YOU.**

1. New students must first activate your NinerNET account at ninernet.uncc.edu.
2. Log in to My UNC Charlotte at my.uncc.edu.
3. Click on your award notification in the Financial Aid block, or click the Banner Self-Service icon.
4. Click on the “Financial Aid” tab, then “Award by Aid Year.”
6. Click on the “Accept Award Offer” tab.
7. Review your award and select “Accept” or “Decline” for each offer.
8. Click “Submit Decision.”

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Understanding your financial aid offer

**FINANCIAL AID COMPARISON.**

- **GRANTS**
  - Yes
  - No. More info at ninercentral.uncc.edu/etc-aid

- **DIRECT STUDENT LOANS**
  - 2.75% **
  - Based on credit score

- **ALTERNATIVE LOANS**
  - N/A
  - N/A

- **PARENT PLUS LOANS**
  - No interest. Money is earned.

- **WORK-STUDY EMPLOYMENT**
  - Funds are limited

**When does interest begin?**

- **GRANTS**
  - Interest deferred as long as student is enrolled at least half time.

- **DIRECT STUDENT LOANS**
  - Interest not deferred

- **ALTERNATIVE LOANS**
  - Interest not deferred. 10-Year Repayment Schedule.

**Maximum aid amounts (for dependent students)**

- **GRANTS**
  - $5500 - Freshmen
  - $6500 - Sophomores
  - $7500 - Juniors & Seniors

- **DIRECT STUDENT LOANS**
  - N/A

- **ALTERNATIVE LOANS**
  - N/A

- **PARENT PLUS LOANS**
  - N/A

- **WORK-STUDY EMPLOYMENT**
  - N/A

**Who is borrowing the money?**

- **GRANTS**
  - Loan in student’s name

- **DIRECT STUDENT LOANS**
  - Loan in student’s name

- **ALTERNATIVE LOANS**
  - Loan in parent’s name

- **PARENT PLUS LOANS**
  - Loan in parent’s name

- **WORK-STUDY EMPLOYMENT**
  - Money is earned by working; it is not borrowed

**Eligibility determined upon FAFSA submission and based on EFC**

- **GRANTS**
  - Eligibility determined upon FAFSA submission and based on EFC

- **DIRECT STUDENT LOANS**
  - Eligibility determined by Dept. of Education. Credit approval required.

- **ALTERNATIVE LOANS**
  - Eligibility determined upon FAFSA submission and based on EFC

- **PARENT PLUS LOANS**
  - Eligibility determined upon FAFSA submission and based on EFC

- **WORK-STUDY EMPLOYMENT**
  - Eligibility determined upon FAFSA submission and based on EFC

**Application and entrance counseling requirements**

- **GRANTS**
  - Accept offered grant aid through Banner Self-Service at ninercentral.uncc.edu

- **DIRECT STUDENT LOANS**
  - Must complete online Entrance Counseling, Master Promissory Note, Annual Student Loan Acknowledgment and use Informed Borrower Tool at StudentAid.gov

- **ALTERNATIVE LOANS**
  - Requirements vary per lender.

- **PARENT PLUS LOANS**
  - Apply at StudentAid.gov to complete application & MPN, and the Annual Student Loan Acknowledgment

- **WORK-STUDY EMPLOYMENT**
  - Accept offered work-study aid in Banner Self-Service (my.uncc.edu). Then apply for jobs

**Maintain SAP**

- **GRANTS**
  - Maintain SAP

- **DIRECT STUDENT LOANS**
  - Maintain SAP

- **ALTERNATIVE LOANS**
  - Maintain SAP

- **PARENT PLUS LOANS**
  - Maintain SAP

- **WORK-STUDY EMPLOYMENT**
  - Maintain SAP

* SAP stands for “Satisfactory Academic Progress.” It refers to these minimum academic standards required to maintain in order to keep financial aid: cumulative 2.0 GPA, minimum 66.6% ratio of attempted-to-earned hours (including transfer hours), and completing an undergraduate degree within 180 hours.

**Current interest rates for 2020-21 academic year. 2021-22 interest rates are available after July 1, 2021. Due to COVID-19, interest rates are automatically and temporarily 0%. View Niner Central website for updates.**

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4. Click on the “Financial Aid” tab, then “Award by Aid Year.”
6. Click on the “Accept Award Offer” tab.
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8. Click “Submit Decision.”
9. Review the information under the “Terms and Conditions” tab.

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**WE’RE HERE TO HELP YOU.**

**ACCEPTING YOUR AID.**

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These are also loans from the federal government to your education. Every effort is made to meet your need with Charlotte. This is determined. Subtracting the EFC from your Expected Family Contribution, or EFC, toward your college expenses. This is called the Cost of Attendance - EFC = Your Financial Aid Need. Every effort is made to meet your need with your award package.

Cost of Attendance - EFC = Your Financial Aid Need

Next, the university's cost of attendance is determined. Subtracting the EFC from the cost of attendance gives the Office of Financial Aid your financial aid need at UNC Charlotte.

The Cost of Attendance is an ESTIMATED cost of completing a full year as a full time student. It is an average amount for what your expenses might be - your cost of attendance may vary from this estimate. While the budget hasn’t been finalized for 2021-2022, you can plan ahead using the budget for the current year. You will receive your exact charges on your account after you register for classes and if you apply for housing.

### Example Budget
Below is an example of the one-year cost of attendance for a new undergraduate North Carolina resident, living on campus, using the 2020-2021 budget:

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<tr>
<td>Loan Fees</td>
<td>$99</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,250</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$12,800</td>
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<td>Transportation</td>
<td>$2,140</td>
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<td>Miscellaneous</td>
<td>$1,628</td>
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<td>Total</td>
<td>$25,106</td>
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### Estimated Costs
The Cost of Attendance is an ESTIMATED cost of completing a full year as a full time student. It is an average amount for what your expenses might be - your cost of attendance may vary from this estimate. While the budget hasn’t been finalized for 2021-2022, you can plan ahead using the budget for the current year. You will receive your exact charges on your account after you register for classes and if you apply for housing.

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