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.studentaid.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 Activity & Statements button in the My Student Account block.
   - You can access your billing statement by clicking 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.) and you are not enrolled in a payment plan, you will receive an email that a new billing statement is available to view in My UNC Charlotte.
   - You can pay your bill by check (electronic or paper) 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 monthly payments, beginning July 31. If you enroll in a payment plan after July 30, your plan will consist of four monthly payments.
   - To sign up for the plan, there is a non-refundable fee of $55 for the spring-only plan.
   - Installments are calculated based on actual charges on your account. Past due balances up to $1,000 are included in recalculations and split evenly across your installments.
   - You cannot enroll in a spring payment plan if you owe $1,000 or more from a prior term.
   - 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.

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 tax documents are based on the prior-year tax return (i.e., 2019 tax forms for 2021-2022 aid 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/deselect each item.

Memed 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 have one refund, you will see your account balance, and before the refund is processed. Refunds begin to show in your account seven business days before classes begin, and checks are deposited/mail sent 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.

Tuition, fees, room & board, student health insurance, and books are listed individually. The premium charge is a credit to your account.

Grants and scholarships may not disburse until after the add/drop period ends. If applicable, another refund will be issued if a credit balance is created at that time.

Grants and scholarships may be prorated. This means a refund should be paid to you. You may use this refund check for other expenses related to attending college.

If this is the first time you have accepted a direct loan offer, you must complete the 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.

A. Do you have a Health Insurance charge on your bill?

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, please have your insurance agency confirm the criteria. If you are not covered, a paper check will be sent to your mailing address if 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.

If you registered for classes on or before Aug 11 by 11:59pm on Aug 11, 2021

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.

For charts showing payment due dates for all terms, please visit scholarships.uncc.edu.