Welcome to Niner Nation

Understanding Your Bill

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

Don’t worry. We’re here to help.

When it comes to paying for school, you have options.

Try these tips to get a handle on managing your university expenses.

1. **Apply for Financial Aid.** Students starting in Spring should complete the 2015-2016 Free Application for Federal Student Aid (FAFSA), available at www.fafsa.ed.gov. The FAFSA is the only application required to apply for financial aid at UNC Charlotte. Our FAFSA school code is 002975. Aid will be awarded to new, incoming students beginning in mid-November. An email will be sent to your UNC Charlotte email address when your financial aid has been awarded to you.

2. **Monitor your charges.** All charges for tuition, fees, housing, meal plans, and health insurance are charged to the student’s account, which is accessible at my.uncc.edu. You will not be charged for tuition until after you register for classes at SOAR. Log in to My UNC Charlotte and click on Student Accounts/Payments (under Financial Resources) to monitor your account charges.

3. **Consider Adding an Authorized User.** Will someone other than yourself (i.e., your parents) pay your bill? If so, they will need your permission to have access to your account. To add an Authorized User, log in to My UNC Charlotte (my.uncc.edu). Under Financial Resources, click the ‘Make a Payment/View Account’ link. This option will load the Student Accounts Payment/Billing suite. Select the ‘My Account’ tab. Select ‘Authorized User’, then enter in the email address of the authorized user you want to establish. Select the ‘continue’ button and complete the next steps to add a user.

4. **Keep Up with Your eBill.** Each month, students with outstanding charges on their accounts (tuition, fees, meal plans, etc.) receive an email that your statement is available to view in My UNC Charlotte. UNC Charlotte does not mail paper bills. In December, you will receive a statement for charges incurred by that date. If you are registering for classes in January, your tuition charges will be added to your student account after registration.

5. **Take Advantage of our Payment Plan.** UNC Charlotte offers a payment plan each term, to spread your charges out into three smaller payments throughout the semester. Billing payments can be made by cash, check, or by credit card (Visa, MasterCard, AMEX or Discover). There is a $55 non-refundable fee (per semester) to enroll in a payment plan. If charges are added to your account after you set up your three payments, the payments will NOT be adjusted automatically. If you wish to increase/decrease your payments to cover a new adjustment, please email studentaccounts@uncc.edu or call 704-687-5506.

6. **Be aware of the timing of Financial Aid payments.** When you sign up for housing or meal plans, these charges will be added to your bill. At the time when you register for classes, charges for tuition and fees are incurred. If you have accepted financial aid, it will be applied 5-7 days prior to the first day of class. If the amount of financial aid disbursed is greater than your charges, then you will see a negative balance on your account. This means a refund will be paid to the student. Refunds are processed on the first day of class at the earliest. Students may use this refund check to purchase books or for other expenses. If there is a balance due after financial aid is applied, that balance must either be paid in full, or you will need to enroll in a payment plan before the payment due date shown on your e-bill.

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Your investment in higher education pays off.

Individuals with higher levels of education earn more and are more likely than others to be employed.

The median annual earnings of young adults with a Bachelor's degree or higher is $50,000. That's $20,050 higher than high school graduates with no further education.

For young adults between the ages of 20 and 24, the unemployment rate for high school graduates (with no further education) is 18.3% - more than three times higher than the unemployment rate for college graduates (6.0%).

{PREPARING IN ADVANCE FOR COLLEGE EXPENSES IS ONE OF THE MOST IMPORTANT FINANCIAL PROJECTS THAT YOU WILL UNDERTAKE.}

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Did you know... In 2015, UNC Charlotte awarded more than 20,000 students with Financial Aid.
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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.

Quick Reference Guide

Frequently Asked Questions

Q. How do I view my student account information and pay my e-bill online?
A. Log in to My UNC Charlotte at my.uncc.edu. Under Financial Resources, click the ‘Make a Payment/View Account’ link. This option will load the Student Accounts Payment/Billing suite. You will see charges and credits by selecting ‘Account Activity’ under the ‘My Account’ section. You can make a payment by clicking on the green button that says ‘Make a Payment’ on the ‘My Account’ 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 User to my account?
A. Log in to My UNC Charlotte at my.uncc.edu. Under Financial Resources, click the ‘Make a Payment/View Account’ link. This option will load the Student Accounts Payment/Billing suite. Select the ‘My Account’ tab. Select ‘Authorized User’, then enter the email address of the authorized user you want to establish. Select the ‘continue’ button and complete the next steps to add a user.

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. Do not send tax returns, W-2s, etc., to the Office of Financial Aid unless we ask for them.

Q. I received a scholarship from an outside source. Who do I inform that this will be credited to my account?
A. You can contact Student Accounts at 704-687-5506 or by email at studentaccounts@uncc.edu.

Q. When will my grants/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.

Q. Why has my grant amount changed?
A. Grants and scholarships may be eligible for and pre-encroached in the Bookstore Advance Program. Be prepared to purchase textbooks with personal funds in case financial aid refunds are delayed.

Q. Where can I find help with budgeting and managing my debt?
A. At UNC Charlotte, we want to help you manage your money and get through college without racking up unnecessary debt. Learn tips for budgeting smarter, saving money, and becoming financially stable at ManageYourMoney.uncc.edu.
Knowing the terms used in Financial Aid will help you understand your eBill.

**FINANCIAL AID**  
Grants, Scholarships, and Loans  
704.687.5504  
finaid.uncc.edu

**STUDENT ACCOUNTS**  
Billing and Account Information  
704.687.5506  
studentaccounts.uncc.edu

**STUDENT HEALTH CENTER**  
Health Insurance and Immunization Records  
704.687.7435  
studenthealth.uncc.edu

**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.

### FAFSA

The Free Application for Federal Student Aid (FAFSA) is the only application required for financial aid at UNC Charlotte. Visit www.fafsa.ed.gov for instructions on the waiver process. Student Insurance waivers are credits and appear on your account as a “Health Insurance Waiver”. It may take up to 30 days for the credit to be processed and credited to your account.

### Refunds

A refund check will be mailed to your permanent address. Please allow 7 to 10 days to receive a mailed refund check. If you have Direct Deposit, a refund check will be mailed to your permanent address. Please allow 7 to 10 days to receive a mailed refund check once the refund has posted.

### Financial Aid 101

IF YOU RECEIVED A SCHOLARSHIP FROM AN OUTSIDE SOURCE, DO NOT FILL OUT THE FAFSA. You will not be eligible for and pre-enrolled in the Bookstore Advance Program. Be prepared to purchase textbooks with personal funds in case financial aid refunds are delayed.

### Frequently Asked Questions

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A. Log in to My UNC Charlotte at my.uncc.edu. Under Financial Resources, click the ‘Make a Payment/View Account’ link. This option will load the Student Accounts Payment/Billing suite. You can view charges and credits by selecting ‘Account Activity’ under the ‘My Account’ section. You can make a payment by clicking on the green button that says ‘Make a Payment’ on the ‘My Account’ page. On the next screen you will have the opportunity to adjust the payment amount if you would like to make a partial payment.

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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. Do not send tax returns, W-2s, etc., to the Office of Financial Aid unless we ask for them.

Q. What does a negative balance on my e-bill mean?  
A. If the amount of financial aid disbursed is greater than your charges, then you will see a negative balance on your account. This means a refund will be paid to the student. Refunds are processed on the first day of class at the earliest. Students may use this refund check to purchase books or for other expenses.

Q. When and how will I receive my financial aid refund?  
A. Refunds are disbursed on the first day of class at the earliest. If you have Direct Deposit, you will receive a refund through your direct deposit account within 5 to 7 days after the refund is posted to your account. If you don’t have Direct Deposit, a refund check will be mailed to your permanent address. Please allow 7 to 10 days to receive a mailed refund check once the refund has posted.

Q. Is there a deadline to apply for financial aid?  
A. Students admitted for Spring are encouraged to apply for financial aid as soon as possible. Since financial aid is limited, filing early means there is a better chance to receive aid.

Q. What is the Student Health Premium Charge?  
A. A premium fee for health insurance. The premium for Spring 2016 is $863.50. This premium covers you from January 1 through July 31, 2016. If you are covered by another policy, you can waive the Student Health Insurance fee by submitting a waiver. The deadline to submit the waiver is approx. 30 days before the start of class. Please visit studenthealth.uncc.edu for instructions on the waiver process. Student Insurance waivers are credits and appear on your account as a “Health Insurance Waiver”. It may take up to 30 days for the credit to be processed and credited to your 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 e-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 ess offered financial aid; or enrollment in a UNC Charlotte payment plan that will cover the total balance.

Q. How do I purchase textbooks with financial aid funds?  
A. Students are not allowed to charge textbooks to their UNC Charlotte account unless you are eligible for and pre-enrolled in the Bookstore Advance Program. 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. You can contact Student Accounts at 704-687-5506 or by email at studentaccounts@uncc.edu.

Q. When will my grants/scholarship disburse to my account?  
A. Federal and state scholarships may not disburse until after the drop/ add period ends. If applicable, another refund will be issued if a credit balance is created.

Q. Why has my grant amount changed?  
A. Grants amounts are based on the number of enrolled hours you have. Therefore, as you add/drop classes, the total amount gets prorated. Once you have set your course credits, it will not change.

Q. Where can I find help with budgeting and managing my debt?  
A. At UNC Charlotte, we want to help you manage your money and get through college without racking up unnecessary debt. Learn tips for budgeting smarter, saving money, and becoming financially stable at ManageYourMoney.uncc.edu.