

# TUITION AND FINANCIAL AID

## Student Finances

### Billing Policies

Charges for tuition and fees, on-campus housing, and meals are assessed on a semester basis. Billing statements will only be available online through the ConnectCarolina Student Center. Students are responsible for accessing their statements online and insuring they are paid on time.

Any past due charges will result in a hold on registration, diploma, and/or transcripts. Students must pay past due balances from prior terms before they will be allowed to register for future semesters. Students registering after the first tuition bill of the semester must either prepay tuition and fees or provide documented eligibility of financial aid to the Office of the University Cashier.

Students who are receiving financial aid are eligible to request a student aid deferment to extend their payment due date until after the initial financial aid disbursement of the semester. Deferments (<https://cashier.unc.edu/payment-options/financial-aid/>) can only be requested in ConnectCarolina by the student before the due date on the first bill of each semester.

It is extremely important for students to refer to the Office of the University Cashier website (<http://cashier.unc.edu/>) prior to each term for announcements and up-to-date information, and to follow instructions concerning payment/deferment due dates to avoid registration cancellation.

### Tuition and Fees

Tuition and fees (<http://cashier.unc.edu/tuition-fees/>) for each academic year, including detailed information about the mandatory student fees, (<http://cashier.unc.edu/tuition-fees/student-fees/>) are published on the Office of the University Cashier website. Additional fees such as incoming student, special laboratory, and other designated program and course fees also may be charged.

A late registration fee of \$20 is charged for registration on or after the first day of class for a term.

### Proxy and Authorized User Access

Federal law (FERPA (<http://registrar.unc.edu/academic-services/uncferpa/#details-0-0>)) restricts access to student information. Proxy and/or Authorized User Access (<https://ccinfo.unc.edu/give-proxyauthorized-users-access-information-2-2/>) is for anyone the student authorizes to access and/or discuss the student account. Only authorized users have access to view the billing statements and make payments online.

### Payment Options

Payments can be made in person at the Office of the University Cashier, through the mail, or by check or credit card online. For up-to-date information on payment options, please visit the payments section (<http://cashier.unc.edu/payment-options/>) of our website. Our returned check fee is \$35.

Each student is responsible for payment of his or her University charges. If a third party sponsor will be paying the charges, the Office of the University Cashier must receive a written authorization from the third

party well in advance so that a separate invoice can be sent to the proper agency or organization in order to ensure timely payment.

### Financial Aid Refunds

The Office of the University Cashier encourages students who are receiving financial aid in excess of tuition, fees, housing, and meal plan costs to sign up for eRefunds (<https://cashier.unc.edu/wp-content/uploads/sites/259/2016/05/setting-up-an-electronic-refund-account-for-student-account-refunds.pdf>) as soon as possible. Excess funds from the account will be deposited to either a checking or savings account at the student's bank. Students should also promptly update their eRefund information if there are any changes to their banking information.

### Drop/Withdrawal Policies for Tuition and Fees

The last day to reduce a course load for credit on a student's financial account is the tenth day of the semester, commonly referred to as the "census date." Dropping the only course a student is registered for requires an official withdrawal.

In case of withdrawal from the University, tuition and fees will be prorated according to the withdrawal refund calendar posted on the Important Dates (<http://cashier.unc.edu/tuition-fees/important-dates/>) section of our website for that semester. The last date for credit on a student's financial account for withdrawal is nine weeks after the first day of classes for the fall and spring semesters. If a student drops the only course he or she is taking, this constitutes a withdrawal from the University.

### Tuition Guarantee Program

Under a North Carolina state law effective fall 2016, students classified as North Carolina residents for tuition purposes in undergraduate degree programs at UNC system schools are eligible for fixed (or guaranteed) tuition for up to eight consecutive semesters (or ten semesters, if enrolled in an approved five-year program). Further information about the Tuition Guarantee Program can be found on the website for the Office of the University Registrar (<http://registrar.unc.edu/academic-services/policies-procedures/student-rights/guaranteed-tuition/>).

## Scholarships and Financial Aid For Undergraduates

The University works to keep Carolina affordable for all students. Scholarships, grants, loans, and work-study funds are offered to help eligible students with their financial needs.

Detailed information on scholarships and student aid can be found on the Office of Scholarships and Student Aid (<https://studentaid.unc.edu/>) website. You are also welcome to email [help@studentaid.unc.edu](mailto:help@studentaid.unc.edu). We are here to help!

### Applying for Financial Aid

To apply for financial aid:

- Complete the Free Application for Federal Student Aid (FAFSA) (<http://fafsa.ed.gov>)  
UNC school code 002974
- Complete the CSS Profile (<https://cssprofile.collegeboard.org/>) (incoming first-degree seeking students only, for University grants and scholarships)  
UNC school code 5816
- Monitor UNC email and regularly check ConnectCarolina (<http://connectcarolina.unc.edu>) for updates.

If we need more information, we will notify you by email.

Aid is an annual process, so returning students should complete the FAFSA each year. The application is available beginning October 1 each year. You should apply as early as possible, even before admission to Carolina in the case of new students. You only need to complete the CSS Profile as an incoming first degree-seeking student one time. Although you should apply prior to admission, aid offers will not be released until you are formally admitted.

### Aid Offers

Financial aid offers are generally released in early February for returning students. Admitted students will get aid offers shortly after they are admitted.

### Types of Need-Based Financial Aid

Scholarships, grants, and work-study do not have to be repaid; loans require repayment. Aid offers will include self-help first (need-based loans, and work-study if eligible) with remaining need met through grants and/or scholarships. Graduate and professional students will receive loan offers to meet any eligibility remaining after awards from schools or departments.

You can always reduce or choose not to borrow offered loans, so budget carefully before borrowing. To get an idea of your borrowing needs, use our budgeting calculator (<https://studentaid.unc.edu/2023/01/26/budgeting-calculator-instructions/>).

### Eligibility for Need-Based Financial Aid

To be eligible for financial aid, a student must be enrolled and making satisfactory academic progress in a degree or eligible certificate program. Information about the Satisfactory Academic Progress Policy (<https://studentaid.unc.edu/current/sap/>) can be found on the Office of Scholarships and Student Aid website.

You can find additional eligibility information (<https://studentaid.unc.edu/current/how-to-apply/>) on the website on the How to Apply page.

### The Carolina Covenant

Covenant scholars can graduate debt-free through a combination of scholarships, grants, and work-study. Covenant scholars also have access to faculty and staff mentors, enrichment activities, and other support services.

The Carolina Covenant is offered to eligible undergraduates who have a family income at or below 200 percent of the federal poverty level and limited assets. No special application is necessary; eligible students will be notified after applying for financial aid and being admitted. Details are on the Carolina Covenant website (<https://studentaid.unc.edu/incoming/what-aid-is-available/carolina-covenant/>).

### Federal Aid Programs

Rules for federal student aid are set by Congress. Eligibility is set by a federal formula. Scholarships and awards from private sources are also factored into the eligibility formula.

The Federal Pell Grant Program provides assistance to first time degree-seeking undergraduate students who meet the eligibility criteria.

More detailed information is available at the Federal Student Aid website (<https://studentaid.gov/understand-aid/types/grants/pell/>).

### University Scholarships and Grants

Undergraduate students are considered for university funded scholarships and grants, which do not have to be repaid, based on a detailed analysis of family financial circumstances. This may include home equity, other income, and family assets that may not have been considered in the calculation of federal aid. Institutional scholarship and grant funds are combined with federal aid to provide a total offer of financial aid based on financial need.

### Academic Scholarships

Each year, the University offers a limited number of academic scholarships to entering first-year students. These highly competitive programs recognize academic achievement, leadership, commitment to service, and potential for success at the University. Some of these awards consider a combination of financial need and academic merit.

Because Carolina is a highly selective university, competition for academic scholarships is strong. Very few academic scholarships are awarded each year.

There is no separate application for UNC academic scholarships. Selection is based on the information provided in a student's admission application. Academic scholarship finalists will be notified shortly after they are admitted.

The Morehead-Cain (<http://moreheadcain.org>) and the Robertson Scholars (<http://robertsonscholars.org>) programs are administered by private foundations and *do* require separate applications. Visit their websites for details.

More information about the University's academic scholarships can be found at the Scholars Program website (<https://studentaid.unc.edu/incoming/what-aid-is-available/scholarships/>).

### Work-Study Employment

Work-study programs offer the chance to earn funds by working a part-time job on campus or at a community service agency. Undergraduate work-study jobs require an average of 10 to 12 hours per week, with wages that depend on the job. You can apply for work-study jobs that match your interests, skills, and career plans.

Graduate students are not automatically considered for work-study funding. You can learn more about work-study opportunities for graduate students on our website (<https://studentaid.unc.edu/graduate/what-aid-is-available/work-study/>).

### Loans

The University administers a number of student loan programs, both federal and institutional, which provide low-interest, long-term loans to undergraduate, graduate, and professional students who are eligible for aid.

After a student applies for aid, and has been admitted, the Office of Scholarships and Student Aid offers loans based on eligibility, loan limits, and program cost of attendance. More information on loan programs for undergraduate students can be found in the undergraduate loan guide (<https://studentaid.unc.edu/current/what-aid-is-available/loans/>). More information on loan programs for graduate and professional school students can be found in the graduate loan guide (<https://studentaid.unc.edu/graduate/what-aid-is-available/loans/>).

Students have the opportunity to accept, reduce or choose not to borrow offered loans, so budget carefully (<http://studentaid.unc.edu/budgeting/>).

before deciding. Contact the OSSA Loans Team ([ssa\\_loans@unc.edu](mailto:ssa_loans@unc.edu)) with any questions.

### Laptop Grants

All Carolina students are required to have a laptop computer. The University offers grants — in the form of a credit at Student Stores, which sells a variety of laptops — to cover the cost for qualifying first-year students who receive need-based financial aid.

You are welcome to combine the grant with your own money to purchase a more expensive laptop. But if you leave Carolina without completing a degree, the University keeps the computer.

### Questions and Assistance

Financial aid staff are ready to help. Visit the Office of Scholarships and Student Aid or email [help@studentaid.unc.edu](mailto:help@studentaid.unc.edu) to get in touch.

## For Graduate Students

The Graduate School offers a variety of funding opportunities to assist graduate students. The Graduate School provides information and support to students applying for external fellowships, as well as providing fellowships and other direct financial support to graduate students, which supplements what the individual school or department provides. For updated information, please see The Graduate School's funding resources website (<http://gradschool.unc.edu/funding/>).

Graduate Tuition Incentive Scholarship (<http://gradschool.unc.edu/funding/gradschool/gtis.html>): Helps cover the remaining cost of in-state tuition for graduate students who are receiving external funding awards in support of their thesis or dissertation research

Graduate Student Opportunity Fund (<http://gradschool.unc.edu/funding/gradschool/opportunityfund.html>): Assists students with small, nonrecurring, unusual and unexpected academic expenses

Graduate Student Transportation Grant (<http://gradschool.unc.edu/funding/gradschool/transportationgrant.html>): Assists students with some of the transportation costs necessary for travel to a regional, national, or international academic conference or professional society meeting to present their dissertation research

The Graduate Funding Information Center (<http://gradfunding.web.unc.edu/>) is a resource for graduate students seeking information on funding sources for independent research, collaborative projects, fellowships, program development, and other scholarly activities.

You are welcome to contact the Fellowships Office at [gradfunding@unc.edu](mailto:gradfunding@unc.edu).

To receive alerts when funding opportunities are posted, subscribe to The Graduate School funding listserv (<http://gradfunding.web.unc.edu/>).

## Departmental Awards

### Teaching and Research Assistantships

The majority of assistantships available to graduate students are awarded by academic schools and departments. Approximately 2,500 graduate, research, and teaching assistantships are available through specific departments. Graduate assistantships are also available through the University's various research institutes and centers. Stipends, responsibilities, selection criteria, and application and notification procedures vary from department to department. Applicants should

discuss with the program to which they are applying the specific funding opportunities available to graduate students.

### Federal/State Fellowships and Traineeships

A number of state and federally funded fellowships and traineeships are also available in some departments. Students must be pursuing graduate training in specified fields of study to be eligible for these awards. Interested students should request additional information from their academic departments.

## Application Deadline

Prospective graduate students may indicate when applying for admission their interest in an assistantship and should discuss application deadlines with their prospective departments.

If you have questions about departmental awards, please contact the department to which you are applying (<https://gradschool.unc.edu/academics/degreeprograms/>).

## Financial Aid Regulations

To be eligible for financial aid programs administered by the Office of Scholarships and Student Aid (<http://studentaid.unc.edu/>), you must be enrolled in a degree program on at least a half-time basis, a United States citizen or permanent resident, and making satisfactory progress toward completion of the academic program. You may not be in default on a loan previously received for college expenses nor owe the Department of Education for a refund on a scholarship, grant, or loan from a previous enrollment period.

Graduate or professional school students who wish to apply for financial aid to meet the costs of attending the University must complete the Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/h/apply-for-aid/fafsa/>) using the UNC–Chapel Hill school code (002974).

You should not wait for admission to a graduate or professional school program before applying for aid. If additional documentation is needed to complete your application for financial aid, the Office of Scholarships and Student Aid will notify you.