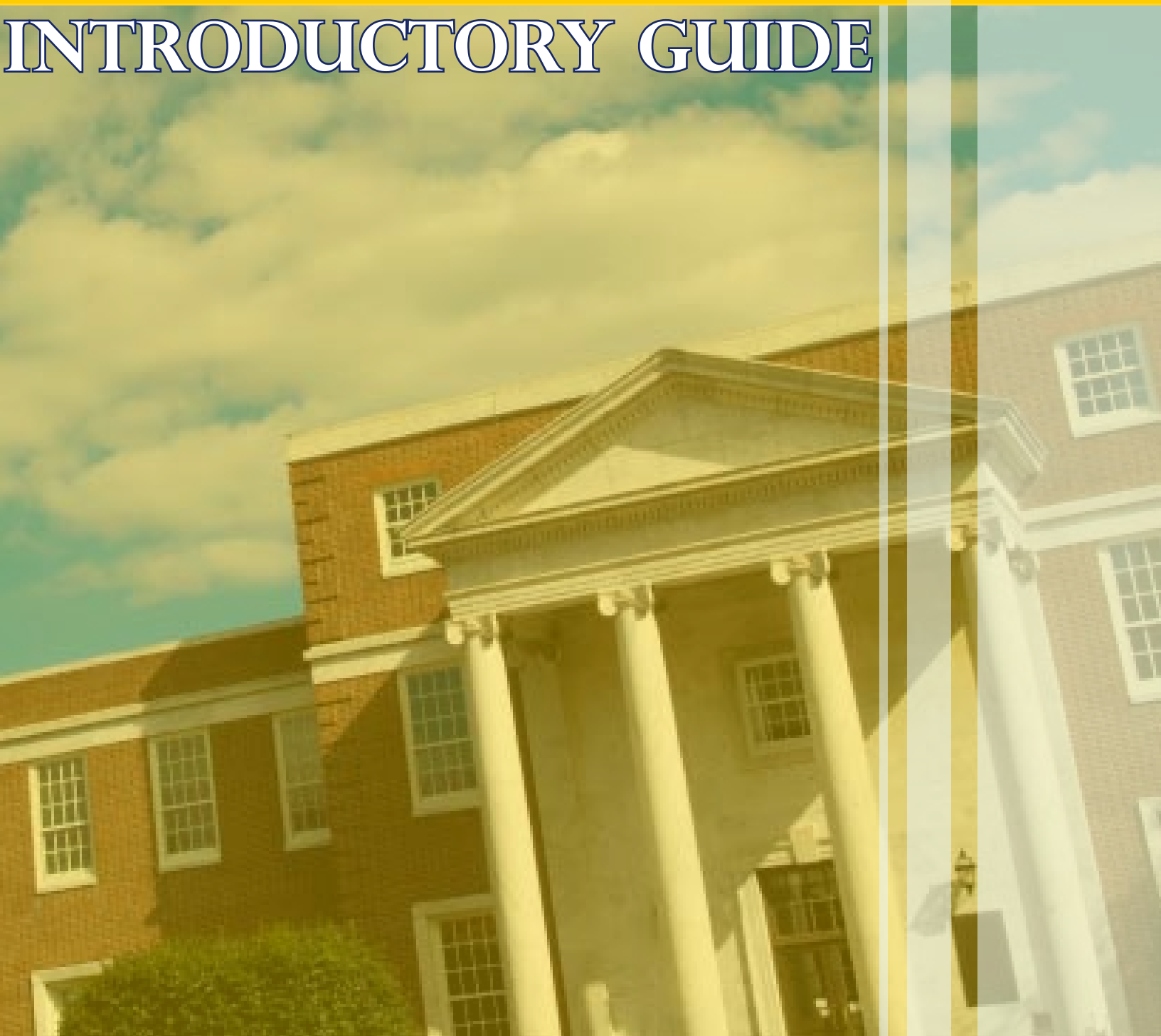


Financial Aid

INTRODUCTORY GUIDE



THE UNIVERSITY *of* NORTH CAROLINA

GREENSBORO

Financial Aid Office

Welcome

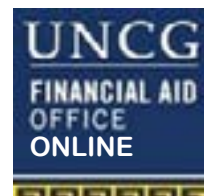
to the Spartan Family! Please familiarize yourself with the following steps and guidelines to make the Financial Aid process easier.

Keep in mind that some steps may be already completed, like filing the FAFSA, or may not apply to you, like having a Master Promissory Note if you decline all loans.



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Getting Awarded


Create an FSA ID

To be eligible for Federal, State and most Institutional aid, each student must complete the FAFSA (Free Application for Federal Student Aid) at www.fafsa.gov. You will need to create an FSA ID in order to sign the FAFSA electronically. The FSA ID has replaced the Federal Student Aid PIN and gives you access to Federal Student Aid's online systems and can serve as your legal signature. You and your parent can get your FSA ID at <https://fsaid.ed.gov>. Please make sure both you and your parent (if a parent's signature is required) sign the FAFSA using your FSA ID or it will not be processed. Remember: You must complete the FAFSA every year. Our school code is **002976**.

Be admitted to a UNCG degree seeking program

Complete any outstanding requirements

Here's how to see what requirements are still outstanding for financial aid:

1. Click on the UNCGenie icon  in the upper right corner of the UNCG home page
2. Click on Enter Secure Area
3. Enter your Student ID Number and your UNCG PIN
4. Click on Financial Aid
5. Click on Eligibility
6. Click on Student Requirements

Receive Electronic Award Notification

Once your file is complete and your award has been processed, you will receive notification by email. You can also check your award through UNCGenie.

Understanding Your Award

Check the award information

to ensure that your self-reported information (Degree status, Residency, Housing Status, Grade Level) is correct.

Review the Cost of Attendance (COA)

The cost of attendance does not reflect the actual amount that you will be billed. The COA is an estimate of all the potential expenses you could incur while attending UNCG for the academic year. Your financial aid award cannot exceed your COA.

Review the Expected Family Contribution

(EFC) determined by the FAFSA. According to the federal government, the family holds the first responsibility for funding a student's education beyond high school. *This figure is not what you are expected to pay*; it is the number the UNCG Financial Aid Office must use to determine your eligibility for assistance from federal and state government funding.

Review the calculated financial need

This is the number the Financial Aid Office uses to determine need based aid. It is not your award total or remaining account balance. The basic calculation for determining your eligibility for need based financial aid is: $COA - EFC = \text{Need}$.

Review the awards

Your aid information is listed by individual awards per semester. Your total award for the year is listed, as well. These awards will include all the grants and scholarships you are eligible to receive, as well as federal loans.

Review the outside resources

If you are receiving outside aid and the information has been reported to the Financial Aid Office, it will be reflected on your award. It is your responsibility to notify our office of any outside scholarships or additional funding you will receive. The addition of outside resources may require a revision to your current award information.

Accepting Your Award

Complete the Online Financial Aid Award Terms & Conditions Review and Acceptance

This is a mandatory process for all students, and must be completed in order to view the financial aid award and have financial aid funds transferred to the student account electronically. This process is available through your UNCGenie account. Instructions will be included in your electronic award notification.

All student loan borrowers and work study recipients must accept the awards online each academic year.

How to Accept Your Awards Online

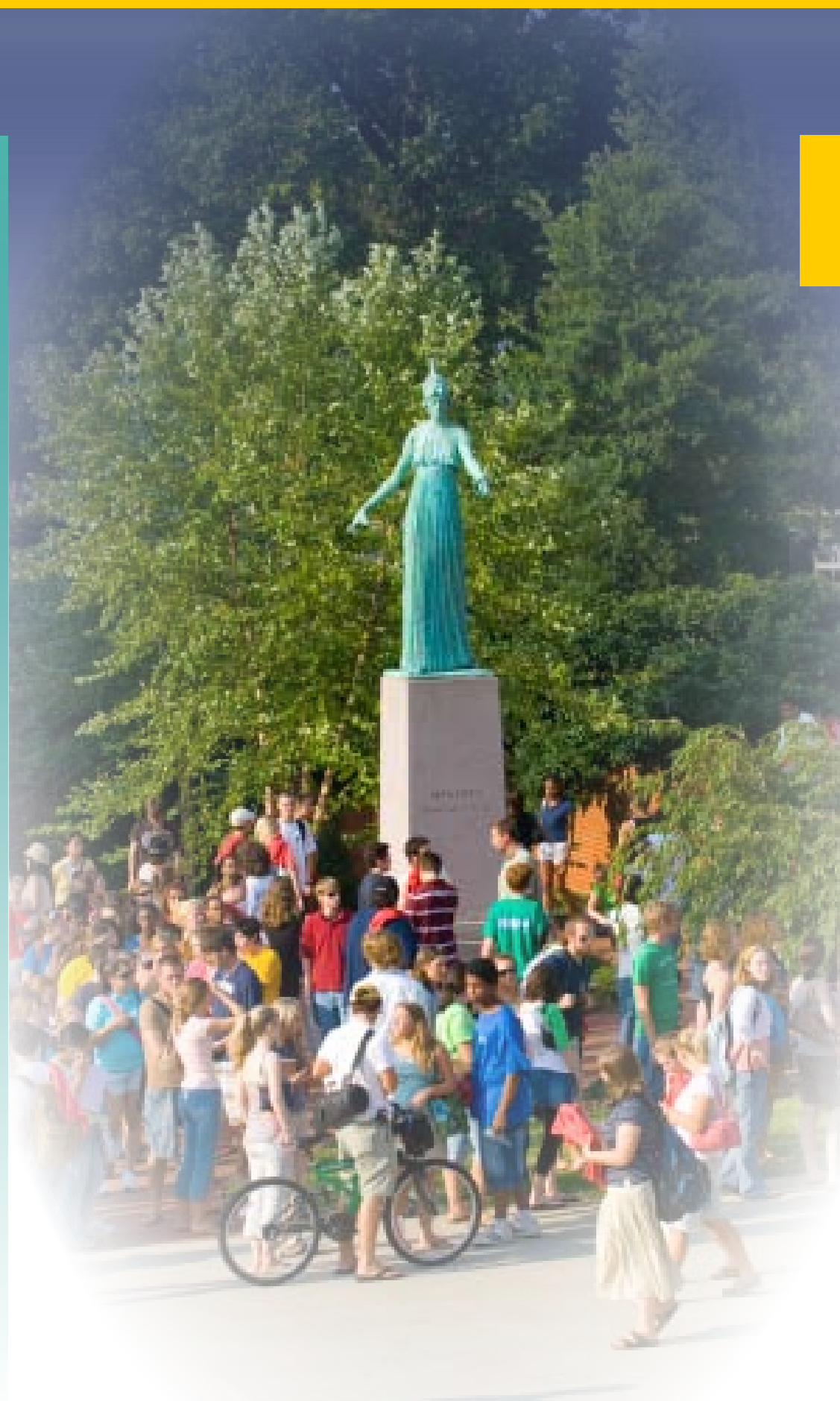
1. Log into [UNCGenie](#)
2. Click on **Financial Aid**
3. Click on **Award**
4. Click on **Award by Aid Year**
5. Select **Academic Year** from the drop down box
6. Click on the **Accept Award Terms and Conditions** tab. Read the information in the **Terms and Conditions** tab. When you get to the bottom of the page, click **Accept**.

Please Note: Accepting the Terms and Conditions does not accept your actual aid. You still need to accept the aid on the **Accept Award Offer** tab. To accept the aid, continue to the following:

Select tab **Accept Award Offer**

1. In order to accept the full loan award offer amounts, select Accept from the drop down box, then Accept Full Amount All Awards
2. In order to accept partial loan amounts, select Accept from the drop down box, enter the partial amount you would like to accept in the Accept Partial Amount box, then select Submit Decision
3. In order to DECLINE student loans, select Decline from the drop down box, then select Submit Decision.

For instructions on accepting partial loan amounts, see page 5 for details.



Accepting or Declining Your Loans

Complete Online Loan Acceptance (All Federal Student Aid Loans) on the Accept Award Offer tab

Most awards will include some loans. Your award notice will include procedures guiding you to complete the loan process. All loans offered are Federal Direct Loans. Students will need to accept the loan online and indicate how much of the offered amount they wish to borrow. This is also the process for declining any loans you do not want.

After accepting Award Terms and Conditions, click on Accept Award Offer tab.

- To ACCEPT partial loan amounts, select "Accept" from the drop down box, enter the partial amount you would like to accept in the Accept Partial Amount box, then click on "Submit Decision"
- To DECLINE student loans, select "Decline" from the drop down box, then click "Submit Decision"

Complete Loan Entrance Counseling (Required for first time borrowers)

All first time loan borrowers must complete the loan entrance counseling. You can satisfy this requirement by completing the online loan entrance counseling module at www.studentloans.gov. The link is also available through your UNCGenie account.

Complete the Master Promissory Note (MPN)

If you are receiving a Student Loan, you must sign the MPN online using your FSA ID. The MPN must be completed in order for the funds to be disbursed into your UNCG account.

Apply for a Parent PLUS loan

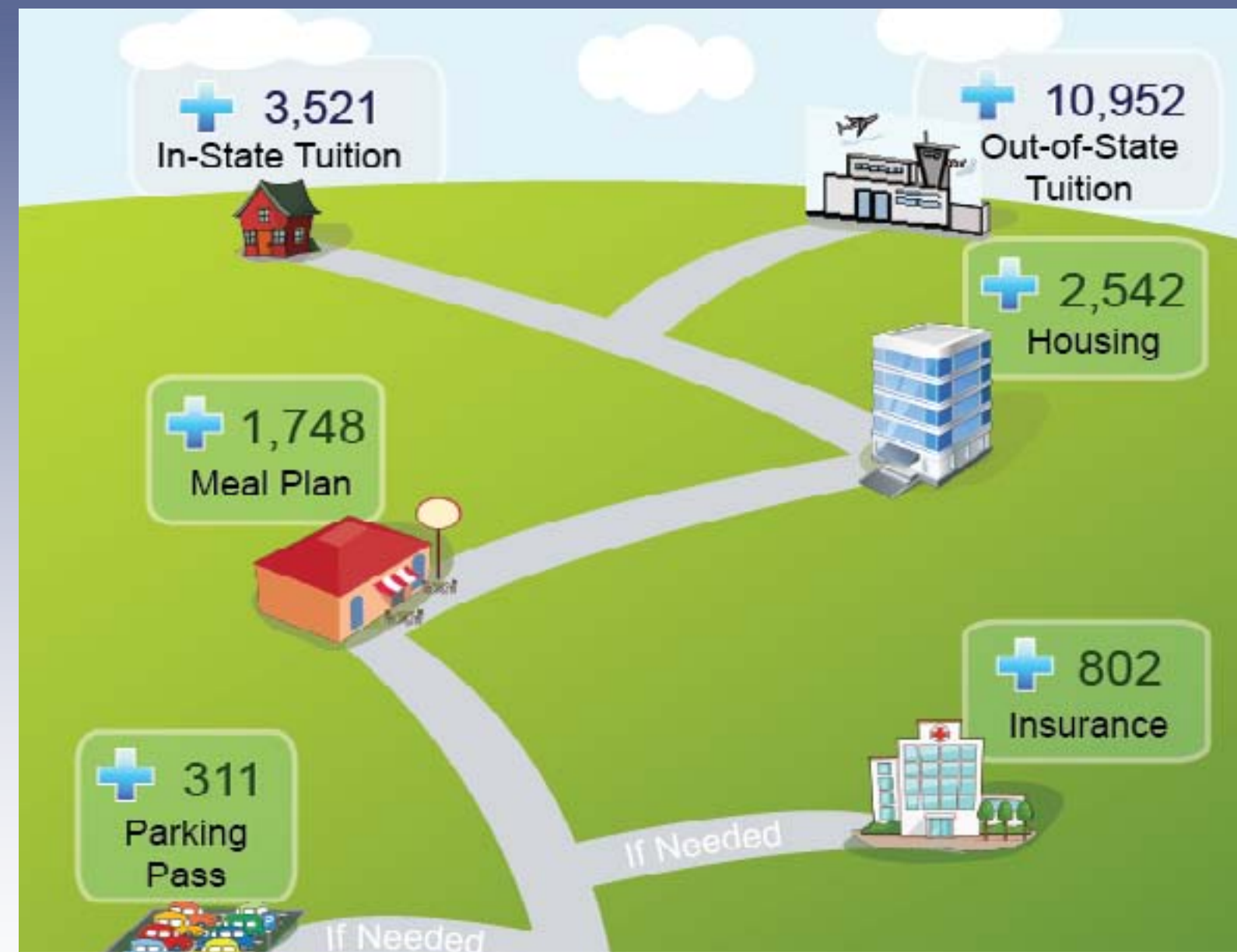
If your parent is interested in applying for an educational loan to supplement your existing award, they can apply for a Parent PLUS loan. Keep in mind that the total award still cannot exceed your Cost of Attendance.

For more information see the [application instructions](#) or visit our link at <http://fia.uncg.edu/forms/2016-17/16PLUSInstructions.pdf>

Your parent must sign the PLUS MPN online at www.studentloans.gov using their FSA ID.



Estimate Your Bill



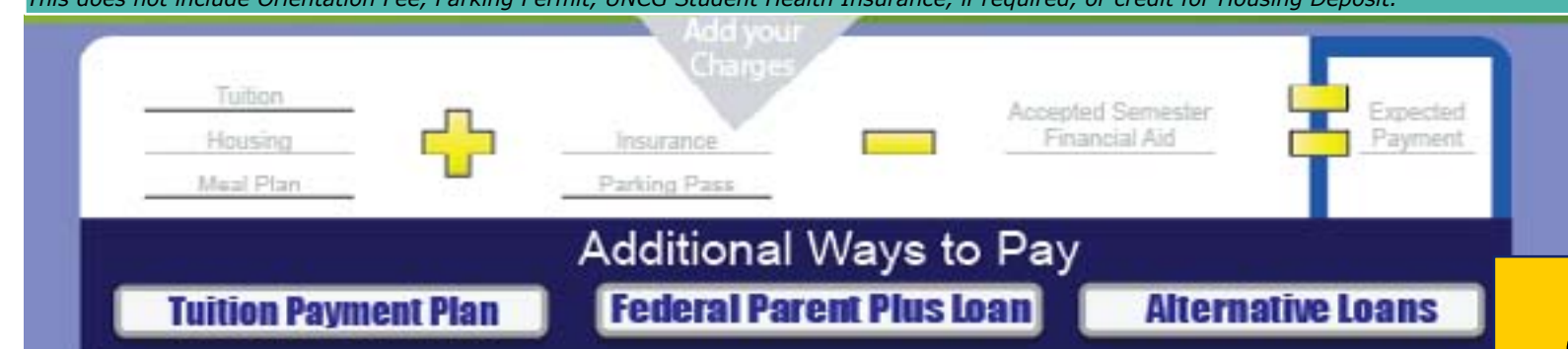
To get an estimate of your charges, click here...<http://fia.uncg.edu/estimator/index.html>

*First year students may choose between the Spartan Unlimited Meal plan and the Spiro's 15 Meal Plan. (Upperclassmen have a wider variety of housing and meal options. Go to <http://hrl.uncg.edu/> for more details.)

**Standard Double: Cone

*** Premium Double: Guilford, Mary Foust, Phillips/Hawkins, Moore/Strong, North & South Spencer, Ragsdale/Mendenhall, Weil/Winfield, Reynolds.

This does not include Orientation Fee, Parking Permit, UNCG Student Health Insurance, if required, or credit for Housing Deposit.



Paying Your Bill

Applying Financial Aid to Your Bill

Financial aid is credited toward your student account after you have completed and submitted all required paperwork and all holds have been cleared.

Deferring your Bill

If the amount of financial aid is enough to cover your bill, your bill can be deferred. To defer you must have:

- been awarded financial aid by the bill due date
- completed all required paperwork
- completed all loan requirements, including master promissory notes and entrance counseling.

Paying the Difference

If there is a remaining balance after your financial aid is applied, you will need to pay the difference by the bill due date. Contact the Cashiers and Student Accounts Office for detailed information about bill payment or go online to <http://csh.uncg.edu/>.

Complete Title IV Aid Authorization Form

(Contact the Cashiers and Student Accounts Office or find them online at <http://csh.uncg.edu/>)

Confirming Registration

Once your bill has been paid or deferred, your class registration is confirmed and your classes will be held. You can check this by doing the following:

1. Log into UNCGenie
2. Click on the Student tab
3. Click on Payment Confirmation.
4. Select the term from the drop down menu and click Submit.
5. If payment arrangements are complete, the message will read "Registration Confirmed"; if not, the message will read "Registration Not Confirmed."

Receive Refund

If you are due a refund and have satisfied all requirements, you may receive your refund via check by the start of classes at your local mailing address or campus box, if you live on campus. You may also sign up for direct deposit via the Student Account Center in UNCGenie. Please contact the Cashiers and Student Accounts Office (<http://csh.uncg.edu/>) to learn more about direct deposit and your refund.

Keep In Mind

Please note:

Any aid that you have been awarded will not be paid to your student account until you have satisfied the following requirements:

Complete Immunization Requirements

Please contact Student Health Services at (336) 334-5340 if you are unsure of your status.

Visit their website: <http://shs.uncg.edu/clinic/immunization>

Final Transcript

Your final transcript must be received by UNCG. Please contact UNCG Admissions Office at (336) 334-5243. Visit their website: <http://www.uncg.edu/admissions/>

Complete the Financial Aid Revision Form (if you have changes to report)

You must complete the Financial Aid Revision Form to let us know if you will be enrolled less than full time or less than one semester. The Federal Direct Loan Change form can be used to reduce or cancel loans that you have already accepted.

Notify the Financial Aid Office about Outside Scholarships

As soon as you know that you will receive an outside scholarship (an award from a high school, local civic club or religious institution, educational foundations, etc.), send a written copy of the scholarship letter you received from the donor to the Financial Aid Office. It is your responsibility to notify our office of any outside scholarships or additional funding that you will receive.

If donors do not provide instructions to the contrary, scholarship check amounts will be divided equally between the fall and spring terms. If donors require a billing statement, please provide them with a copy of your student bill from the Student Account Center at https://touchnet.uncg.edu/C21562_tsa/web/login.jsp.

To expedite processing of outside scholarships, please instruct the donor(s) to send scholarship checks to the UNCG Financial Aid Office. The donor must include with the check:

- Your complete legal name
- Your Student ID Number
- The name of the scholarship
- The semester(s) for which the award is made

Once your award information has been reported to the Financial Aid Office, it will show on UNCGenie with the rest of your award. The addition of outside scholarships may require a revision to your current award information.

Review the Satisfactory Academic Progress (SAP) Policy and locked hours

Remember that students must comply with the Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility in order to continue receiving financial aid. You can view your status by going through the Financial Aid section of UNCGenie and clicking on View My Locked Hours. SAP status is based on the enrollment that is locked at the end of the Schedule Adjustment period (which is usually the first week of classes). For more information, go to <http://fia.uncg.edu/sap>.

Other Requirements:

All UNCG students enrolled in 6 or more credit hours are required to have student health insurance. If you have questions, please call the Student Health Services Insurance Office at (336) 334-3230 or (336) 334-5759. You may also visit their website at <http://shs.uncg.edu/about/policies/insurance>.

Mark Your Calendar

Notes

Late May

If you choose to sign up for the payment plan offered by the University, you can fill out the application online at <https://tuitionpaymentplan.com/uncg>. Question? Call their toll-free number 1-800-635-0120. This 5-month plan begins on June 1 for Fall semester.

Early July

Double check registration and billing by using UNCGenie. You can view your student bill at the [Student Account Center](https://touchnet.uncg.edu/C21562_tsa/web/login.jsp) at https://touchnet.uncg.edu/C21562_tsa/web/login.jsp.

Early August

Payment due to the Cashiers and Student Accounts Office for fall semester charges. You must be awarded financial aid and complete all University requirements (including appropriate financial aid paperwork) by the bill payment date in order for the aid to be applied toward fall semester charges.

October 1

Earliest date you may file a FAFSA for the next academic year.

Late October

Sign up for 5 month payment plan for Spring semester. Plan begins November 1.

December

Payment due to Cashiers and Student Accounts Office for spring semester charges.

Questions?

Call Us! (336) 334-5702

Enter your UNCG Student ID and PIN to receive detailed information.

Summer Office hours: M-F, 10am-5pm.

Regular Hours: M,T,W,F, 8am-5pm; Th, 9am-5pm.

Location: 723 Kenilworth St.
Greensboro, NC 27403

E-mail us! finaid@uncg.edu

Please include your full name and/or UNCG ID

Visit our website: fia.uncg.edu

723 Kenilworth Street
P.O. Box 26170
Greensboro, NC 27402-6170



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