The UNCG Financial Aid Office (FAO) staff is here to assist you with the aid application process. We have a professional staff ready to help with all of your financial aid inquiries. Our office is located on the UNCG campus at the corner of Spring Garden Street and Kenilworth Street.

**Office Location:**
723 Kenilworth Street
Greensboro, NC, 27412
(336)334-5702

**Mailing Address:**
Financial Aid Office
P. O. Box 26170,
Greensboro, NC 27402-6170

**email:** finaid@uncg.edu
**website:** fia.uncg.edu

UNCG Federal School Code: 002976
4 USEFUL WEBSITES AND ABBREVIATIONS

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5 CONNECT WITH US

Our professional staff is available to help you with the financial aid process. To make your visit with a counselor more productive, please complete any required forms before your visit and bring all other required documentation along with a picture ID.

Contacting Us By Phone
You can reach us by phone at (336) 334-5702. We are happy to assist you with any financial aid questions you may have. In order to discuss your confidential financial aid information (award amounts, your SAP status, etc.), you must enter your Student ID number and UNCG PIN when prompted. Without the ID and PIN, we can only provide you with general information. If you need assistance retrieving your pin, you can access it at getmpin.uncg.edu. During summer months and at the beginning of each semester, our phones are especially busy. UNCGenie will have much of the information that you need. The Financial Aid Office (FAO) keeps students informed via email while handling as many calls as possible.

Confidentiality
The Family Education Rights and Privacy Act of 1974 (FERPA), also known as the Buckley Amendment, prohibits the release of a student's educational records (including award information) to parents, spouses, or other parties without the written permission of the student (or Student ID & UNCG PIN authentication if calling on the phone). If students wish to release their records to another party, they can submit a notarized Information Release form to the FAO. This form must be reviewed and approved before any information is released. The student’s authorization to release their information must be submitted on a yearly basis, and may be revoked by the student at any time. The Information Release Forms are available at the FAO.

Helpful Hints
Include Your Name and Student ID Number
Every document submitted to the FAO on your behalf must be identified with your name and Student ID number.

Update Your Mailing and Email Addresses
Your UNCG email is the primary means by which the FAO will communicate news and information. Check it often so that you receive important financial aid information. You can update this information via UNCGenie.

Respond to Request for Information Promptly
The sooner you send us requested information, the sooner we can continue processing your financial aid application. If you do not send us requested information in a timely manner, your aid may be canceled or its disbursement delayed.

The Magic of UNCGenie
UNCG has an electronic network called UNCGenie. UNCGenie can be accessed by going to the UNCG Home Page at www.uncg.edu. You will need your Student ID Number and UNCG PIN to access your account. Use our online UNCGenie Guide to help you navigate. With UNCGenie you can check:

1. Financial aid award information
2. Active messages you may have from the FAO by going to the Financial Aid Status link
3. Outstanding financial aid requirements by going to the Eligibility link
4. Locked hours for Satisfactory Academic Progress and your current SAP standing
5. Student account through the UNCGenie Student Account Center including financial aid that has been applied to your account and/or your balance due

You can also use UNCGenie to:
- Change your mailing and permanent addresses
- Check your registration and enrollment

If you have been admitted, you can go to accounts.uncg.edu to activate your email and other computer accounts.
COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)
Visit www.fafsa.gov to start the process. The FAFSA is available January 1st for the upcoming academic year. UNCG’s Priority Filing Date is March 1st.

COMPLETE ANY OUTSTANDING FINANCIAL AID REQUIREMENTS
All incomplete requirements can be viewed via UNCGenie. If you have been selected for Verification, please make clear copies of all requested documents and turn them in to the Financial Aid Office as soon as possible. You may fax, email, mail or deliver them in person.

RECEIVE AWARD LETTER EMAIL NOTIFICATION
Once the FAFSA is received and all awarding requirements are met, you will receive notification of your award by email. Your official award can be viewed via UNCGenie.

REVIEW SATISFACTORY ACADEMIC PROGRESS POLICY (SAP) AND LOCKED HOURS
The Satisfactory Academic Progress Policy is a federal policy that requires students to meet the minimum standards of progress toward earning a degree. Students who do not meet the requirements may not be eligible for aid. SAP status is based on your hours of enrollment at the end of Drop/Add (usually the first week of classes). See page 20.

1. Accept awards online
All students must go online via UNCGenie, read and acknowledge the Terms and Conditions, and accept their awards, including federal student loans. You may accept full or partial amounts of the student loan as well as decline loans via UNCGenie. See Page 8 for instructions.

2. Complete the Financial Aid Revision Form If Necessary
Use this form to report if you will enroll less than full time or only one semester. The Financial Aid Revision Form is also used to decline or reduce awards.

3. Complete Immunization Requirements
Immunization requirements must be completed and cleared with Student Health Services prior to the payment deadline in order to use financial aid to reduce the student bill. Contact Student Health Services at (336) 334-5340 to complete this requirement.

4. Complete Loan Entrance Counseling (Only required for first time borrowers)
All new loan borrowers must complete loan entrance counseling. You can satisfy this requirement by completing the entrance interview module at www.studentloans.gov.

5. Complete and submit the Master Promissory Note (MPN)
If you are receiving a Federal Student Loan and/or a PLUS Loan, you must complete the MPN in order for the funds to disburse to UNCG. The MPN can be completed at www.studentloans.gov. PLUS Loan funds will not defer the student bill until our office receives confirmation of a completed Master Promissory Note and the loan has been credit-approved.
8 TIPS FOR FILING YOUR FAFFSA

To apply for most types of aid, students must complete a Free Application for Federal Student Aid (FAFSA). This application must be completed every academic year and can be done electronically at www.fafsa.gov. The priority filing date for the FAFSA is March 1st.

FAFSA on the Web Application

The FAFSA should be completed online at www.fafsa.gov. The student (and a dependent student’s parent) must sign the FAFSA electronically with a PIN, or the student can print, sign, and mail a signature page. A student or parent without a PIN has the option to apply for a PIN, receive it instantly, and immediately use it to sign the FAFSA.

NOTE: To complete a paper FAFSA, a student must request a copy from the Department of Education by calling 1-800-433-3243 or a PDF FAFSA is available for you to print and fill out at fafsa.ed.gov.

If you have questions about the FAFSA call 1-800-433-3243. If you have a hearing disability call the TDD number at 1-800-730-8913.

FAFSA Renewal

You must file a FAFSA for each academic year in order to be considered for federal, state, and institutional aid. January 1st is the earliest you can begin filing the FAFSA for the upcoming academic year. March 1st is the UNCG priority date for filing the FAFSA for maximum aid consideration, however, you can still file the FAFSA after this date.

For questions about the FAFSA and your application status, contact the FAFSA processor at 1-800-433-3243.

9 TIPS FOR FILING YOUR FAFFSA

File your FAFSA by March 1st. This is UNCG’s priority filing date and gives you first consideration for the aid programs that are awarded on a first come first serve basis. Please note: The federal processor must receive the FAFSA by March 1st.

Dependent vs. Independent Student Status: Your answers in Step 3 of the FAFSA determine if you are dependent or independent for purposes of financial aid. If you answer “no” to all of these questions you are a dependent student and must provide parental information, even if your parents do not claim you on their tax return and/or you do not live with them. If you answer “yes” to at least one of these questions you are considered independent and do not have to provide parent information.

Parent Information: Information must be reported of your parent and their spouse if they have remarried.

Reporting Income: You may estimate your tax information in order to file the FAFSA by March 1st. You are required to update the FAFSA information after filing your (or parent) tax return. Pay special attention to the tax line numbers given for certain questions. These will guide you to the correct figures from your tax forms to use when completing those questions. The easiest and most accurate way to ensure the correct information is listed on your FAFSA is to use the IRS Data Retrieval Tool. The IRS Data Retrieval Tool, through www.fafsa.gov, may enable you, in a few simple steps, to view your tax return information and transfer it directly into your FAFSA.

FAFSA Signatures: Submit your signatures with the FAFSA or your application will be rejected. If you are a dependent student, you must submit a parent signature. For a student or parent without a PIN, you must submit them yourself at www.fafsa.gov. If you have difficulty while processing your corrections, contact the Federal Processor at 1-800-433-3243.

Check the Information Release section of your SAR to be sure UNCG (School code 002976) is listed as a school to receive your information. If UNCG does not receive your FAFSA information, we cannot award you financial aid. We receive an electronic record of your SAR automatically, if you listed UNCG on the FAFSA. To add UNCG as a recipient of your information, go to www.fafsa.gov and select “Add a school.” After logging in, enter the UNCG Federal School code.

Remember that your FAFSA is a snapshot of your status as of the date you complete the application. If you make a mistake, you can correct the error, but cannot update or add new information.

The Student Aid Report (SAR)

The Student Aid Report provides a copy of all the information you provided on the FAFSA. If you submit an application or correction and do not receive a SAR, you should contact the federal processor at 1-800-433-3243 to check on the status.

Once you receive or are able to view your SAR, review all the information to make sure your application has been processed and that all information is accurate and complete. If you need to make corrections, you must submit them yourself at www.fafsa.gov. If you have difficulty while processing your corrections, contact the Federal Processor at 1-800-433-3243.

Check the Information Release section of your SAR to be sure UNCG (School code 002976) is listed as a school to receive your information. If UNCG does not receive your FAFSA information, we cannot award you financial aid. We receive an electronic record of your SAR automatically, if you listed UNCG on the FAFSA. To add UNCG as a recipient of your information, go to www.fafsa.gov and select “Add a school.” After logging in, enter the UNCG Federal School code.

Remember that your FAFSA is a snapshot of your status as of the date you complete the application. If you make a mistake, you can correct the error, but cannot update or add new information.

Tips for the Verification Process

The UNCG FAO will notify you if you are selected for the QAP Verification process (see explanation of QAP on the next page). If selected, you must submit additional documentation. To prevent delays in processing your financial aid, PLEASE NOTE:

- Dependent students must submit parent information as well as student information.
- Independent students must submit spousal information, if married, as well as student information.
- If you do not use the IRS Retrieval option when filing your FAFSA, you will need to submit copies of the IRS Tax Return Transcript.
- Amounts reported on the Verification Worksheet for Savings/Checking and for Asset/Investment net worth should be as of the date you filed the FAFSA, NOT current balances.
- Do not leave blanks on the Verification Worksheet. Enter zero or N/A if it doesn’t apply.
- You may be required to turn in additional information and documentation. The UNCG Financial Aid Office will notify you if this is the case. Always respond to requests as promptly as possible to prevent delays in processing your application. You may also check your requirements status on UNCGenie.
Financial aid. All requests for information will be sent via e-mail. If necessary, we will correct your financial aid.

After filing a FAFSA, you must complete your file with the UNCG Financial Aid Office. There are a variety of school.

QAP/Verification Documentation

Social Security Number (SSN) Documentation

If you file your FAFSA listing the wrong SSN, you must correct this on your application and submit these corrections to the Federal Processor. If you have changed your legal name, you must update your Social Security record and apply for a new card from the Social Security Administration. You must then send a copy of the new card to the FAO before you can be awarded. Make sure that you also give UNCG your correct name when you apply for admission.

Other Documentation Requirements

- Be aware that sometimes the need for additional documentation arises in the midst of the financial aid process. We cannot continue processing your application until we have all the information we need. As we review information, the status of your file may change and you may be asked to provide such documentation as, but not limited to: (1) A copy of marriage certificate or separation documents; (2) A copy of your Social Security Card; (3) United States Citizenship and Immigration Services (USCIS) documentation; (4) Proof of Selective Service Registration; (5) Death certificates.

Special Circumstances

In some instances, the UNCG FAO can consider highly unusual circumstances that are not reflected by information provided on the FAFSA. However, the UNCG FAO is very conservative and adheres to all federal guidelines. We can sometimes make allowances for the death of a parent or spouse, separation of parents, separation of a student and spouse, job loss, or similar situations. If you wish to report a special circumstance, contact the FAO for the appropriate Professional Judgment forms. Extensive supporting documentation will be required before your situation is reviewed. Do not send any information regarding special circumstances to the federal processor. They will not respond to personal letters nor will they forward the information to the Financial Aid Office.

Quality Assurance Program (QAP) and the Verification Process

UNCG participates in the Quality Assurance Program (QAP). Through QAP we review student information and ask them to provide documentation of their financial status. QAP allows the U.S. Department of Education and the UNCG FAO to ensure the accuracy of information used in filing for Federal Title IV funds. The FAO will notify you if you have been selected for this process. If selected, you must provide the required information to receive financial aid. If this process reveals errors in the data used to determine your eligibility for financial aid, the U.S. Dept of Education requires UNCG to recalculate and/or resubmit your information for reprocessing. If you fail to provide information necessary to complete QAP/Verification we cannot award you financial aid. If you already received an award we may be required to cancel your federal and need-based aid for the award year. You will be responsible for the repayment of those funds, due upon notification. Do not provide documentation unless it is requested by UNCG.

QAP/Verification Documentation

QAP document requirements may include, but are not limited to:

- A UNCG Verification Worksheet;
- A tax return transcript or use the IRS Data Retrieval Tool in the FAFSA;
- W-2 and 1099 forms for student, parent, and/or spouse;
- Documentation of asset information, untaxed income, and Social Security benefits;
- A copy of birth certificate or driver’s license;
- Documentation of a household member’s enrollment status at another post-secondary school;
- Child Support received and/or paid on the FAFSA. However, the UNCG FAO is very conservative and adheres to all federal guidelines. We can sometimes make allowances for the death of a parent or spouse, separation of parents, separation of a student and spouse, job loss, or similar situations. If you wish to report a special circumstance, contact the FAO for the appropriate Professional Judgment forms. Extensive supporting documentation will be required before your situation is reviewed. Do not send any information regarding special circumstances to the federal processor. They will not respond to personal letters nor will they forward the information to the Financial Aid Office.

Note: If your Social Security card is lost or stolen, you must update your Social Security record and apply for a new card from the Social Security Administration. You must then send a copy of the new card to the FAO before you can be awarded.

Award Revisions: Your award may require revisions, often due to additional information, including changes in hours of enrollment, failure to maintain academic progress, withdrawal from classes, repeating a class for which you have previously received a grade, or outside aid received. Any revised award overrides all previous offers of aid. This sometimes means that you may have to repay funds already received. Contact the Cashiers and Student Accounts Office for information on the Return of Funds Policy.

UNCG participates in the Quality Assurance Program (QAP). Through QAP we review student information and ask them to provide documentation of their financial status. QAP allows the U.S. Department of Education and the UNCG FAO to ensure the accuracy of information used in filing for Federal Title IV funds. The FAO will notify you if you have been selected for this process. If selected, you must provide the required information to receive financial aid. If this process reveals errors in the data used to determine your eligibility for financial aid, the U.S. Dept of Education requires UNCG to recalculate and/or resubmit your information for reprocessing. If you fail to provide information necessary to complete QAP/Verification we cannot award you financial aid. If you already received an award we may be required to cancel your federal and need-based aid for the award year. You will be responsible for the repayment of those funds, due upon notification. Do not provide documentation unless it is requested by UNCG.

Social Security Number (SSN) Documentation

If you file your FAFSA listing the wrong SSN, you must correct this on your application and submit these corrections to the Federal Processor. If you have changed your legal name, you must update your Social Security record and apply for a new card from the Social Security Administration. You must then send a copy of the new card to the FAO before you can be awarded. Make sure that you also give UNCG your correct name when you apply for admission.

Other Documentation Requirements

Please be aware that sometimes the need for additional documentation arises in the midst of the financial aid process. We cannot continue processing your application until we have all the information we need. As we review information, the status of your file may change and you may be asked to provide such documentation as, but not limited to: (1) A copy of marriage certificate or separation documents; (2) A copy of your Social Security Card; (3) United States Citizenship and Immigration Services (USCIS) documentation; (4) Proof of Selective Service Registration; (5) Death certificates.

Special Circumstances

In some instances, the UNCG FAO can consider highly unusual circumstances that are not reflected by information provided on the FAFSA. However, the UNCG FAO is very conservative and adheres to all federal guidelines. We can sometimes make allowances for the death of a parent or spouse, separation of parents, separation of a student and spouse, job loss, or similar situations. If you wish to report a special circumstance, contact the FAO for the appropriate Professional Judgment forms. Extensive supporting documentation will be required before your situation is reviewed. Do not send any information regarding special circumstances to the federal processor. They will not respond to personal letters nor will they forward the information to the Financial Aid Office.

Note: If your Social Security card is lost or stolen, you must update your Social Security record and apply for a new card from the Social Security Administration. You must then send a copy of the new card to the FAO before you can be awarded.

Award Revisions: Your award may require revisions, often due to additional information, including changes in hours of enrollment, failure to maintain academic progress, withdrawal from classes, repeating a class for which you have previously received a grade, or outside aid received. Any revised award overrides all previous offers of aid. This sometimes means that you may have to repay funds already received. Contact the Cashiers and Student Accounts Office for information on the Return of Funds Policy.

Accepting and/or Declining Awards

To accept/decline your financial aid awards you must log in to UNCGenie and accept the awards on-line:

1. Log in to UNCGenie using your University ID and PIN
2. Select “Financial Aid”
3. Select “My Award Information”
4. Select “Award by Aid Year”
5. Select 2014-2015 Academic Year from the drop down box
6. Read and accept the Terms and Conditions

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:

1. Select tab “Accept Award Offer”
2. Select “Accept” from the drop down box to accept your Award
3. Click “Submit Decision”

In order to accept the full loan amounts, select “Accept” from the drop down box, then select “Accept Full Amount All Awards.”

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.”

To DECLINE student loans, select “Decline” from the drop down box, then select “Submit Decision.” You can also decline awards using the Direct Loan Change form.

Complete Section B: Declining Awards, sign the form and return it to the Financial Aid Office.

Note: Once funds are declined, they may not be available at a later date. Funds may be depleted or it may be determined that you are no longer eligible for a fund previously awarded to you.
**Loan Information**

**Federal Student Aid Loans:** As of July 1, 2010, the U.S Department of Education became the sole lender for federal education loans. UNCG now awards and processes all Stafford and PLUS loans through the Direct Lending Program.

**The Federal Direct Subsidized Loan** is awarded according to demonstrated financial need. Subsidized loans do not accrue interest during periods of deferment (while in school), or during the grace period. *Graduate and professional students are no longer eligible to receive Federal Direct Subsidized Loans effective for loans made for periods of enrollment (loan periods) after July 1, 2012.

**The Federal Direct Unsubsidized Loan** is awarded regardless of a student’s demonstrated need. Interest begins accruing from the date of disbursement. By making interest payments while in school, a student can avoid capitalization of the interest. When interest is capitalized, it is added to the principal amount of the loan upon which further interest charges are based.

**The Federal Direct Parent PLUS Loan** is a federally sponsored loan that parents can obtain to help pay the cost of education for their dependent undergraduate children. PLUS loans feature low interest rates and long-term repayment options. While parents of all income levels are eligible a credit-worthiness evaluation is required.

Parents may borrow up to the cost of attendance less any other aid received by the student annually. In order to obtain a PLUS loan at UNCG, the student must first complete the Free Application for Federal Student Aid (FAFSA). To initiate the PLUS borrowing process, the borrowing parent should sign into their account at www.studentloans.gov and request a Direct Parent PLUS Loan. The Financial Aid Office will receive the PLUS Loan request electronically. Based on the student’s FASFA information and current financial aid award, we will determine the maximum amount of PLUS loan eligibility.

Note: All Federal Loans require the completion of a Master Promissory Note. Federal Direct Subsidized/Unsubsidized, and Direct Graduate PLUS Loans require both the Entrance Counseling and the Master Promissory Note. These can be completed at www.studentloans.gov.

**Federal Direct Graduate PLUS Loans**

Federal Direct Graduate PLUS Loans are federally sponsored loans that are available to graduate students who have borrowed up to their annual or aggregate limit under the Federal Student loan program. Graduate PLUS loans feature low interest rates and long-term repayment options. While graduate students of all income levels are eligible, a credit-worthiness evaluation is required. Graduate students may borrow up to the cost of attendance less any other aid received by the student annually. Students must first apply for all Federal Student loan eligibility before a Graduate PLUS loan can be awarded. In order to obtain a Graduate PLUS loan at UNCG, a student must first complete the Free Application for Federal Student Aid (FAFSA). To initiate the Graduate PLUS loan borrowing process, the student should sign into their account at www.studentloans.gov and request a Direct Graduate PLUS Loan. The Financial Aid Office will receive the Graduate PLUS Loan request electronically. Based on the student’s FASFA information and current financial aid award, we will determine the maximum amount of Graduate PLUS loan eligibility.

Federal Student Loans Checklist:

1) Go online via UNCGenie to accept your loans.
2) Complete your Master Promissory Note (MPN) at www.studentloans.gov. The MPN is a legal agreement the student must sign when borrowing a Federal Student loan. Parents and/or graduate students must also complete a MPN for a Federal PLUS loan as well.
3) Complete Loan Entrance Counseling session at www.studentloans.gov. This is an online questionnaire that addresses your rights and responsibilities as a borrower. The Financial Aid Office will be notified automatically upon completion.

Federal Student Loan Borrower Rights and Responsibilities:

Student borrowers should be aware of the following rights and responsibilities.

1) Loans must be repaid.
2) Borrowers may be eligible to receive multiple loans under one Master Promissory Note.
3) Loan money must be used for authorized educational expenses.
4) An origination fee may apply to each loan under a MPN and will be deducted prior to each disbursement.
5) It is the borrower’s responsibility to notify the Direct Loan Program of changes in personal information, such as name, address, etc.
6) Loan repayment begins after a 6 month grace period. Borrowers will receive notification when the first payment is due.
7) The federal government determines all interest rates for federal loans on July 1st of each year.
8) Defaulting on federal loans will result in legal action against the borrower and will be reported to credit bureau(s).
Using Financial Aid to Pay Your Bill

Even though you must pay your bill before the semester begins, your financial aid funds cannot be disbursed until the semester starts. However, certain types of financial aid can be used to reduce part or all of your charges. Your bill should show that your aid has been subtracted from your charges, as long as you have been awarded financial aid and completed the necessary paperwork before the bill was generated. To see what you owe or if you are confirmed for a particular semester, please visit the UNCGenie website, via the link at www.uncg.edu. It is very important that you complete the financial aid application process and all necessary paperwork before bills are printed. Otherwise, your financial aid will not be reflected on your bill.

Some types of financial aid cannot be used to reduce the charges on your bill. This includes but is not limited to: outside scholarships for which funds have not been received, and military aid or benefits.

Financial Aid will be reflected on your billing statement and reduce the balance due if:

1. You have been awarded aid and have completed all required paperwork prior to the bill being generated.
2. You have no holds on your account based on immunization or prior balances.
3. You are in good academic standing and making satisfactory academic progress.

Disbursement of Financial Aid

We begin paying Financial Aid onto student bills 10 days before classes start. Your Financial Aid may not disburse if any of the following apply:

- You have not gone online to accept your awards through UNCGenie.
- You have not turned in all required documents.
- You are not enrolled or you are enrolled for less than half-time hours.
- You are not making Satisfactory Academic Progress.
- You have a hold on your account. Click here for information about financial aid holds.

If your paid aid exceeds your charges, you will be due a refund. The refund process begins the week before classes start to ensure students receive their refunds before the first day of classes. Each paper check is mailed to the student’s campus mailbox (if they reside on campus) or their local address. However, if the student opts for direct deposit, he or she will have to complete their banking account information online through the Student Account Center. These checks are unavailable for pickup in the Cashier’s Office. Please contact the Cashiers and Student Accounts Office for more information about direct deposit and your refund or check out their website at csh.uncg.edu.

Bill Due Dates

Fall Semester- due late July
Spring Semester- due early December

TuitionPay Payment Plan:

This is an interest-free alternative to paying your college expenses in one lump sum.

To enroll in the payment plan contact TuitionPay at 1-800-635-0120 or visit TuitionPay online at tuitionpayplann.com/uncg.

For questions regarding payment please contact the Cashier’s Office at 336-334-5831.

Financial Aid Repayment

You may be required to repay part or all of a financial aid disbursement:

- If you are awarded a Pell Grant for full-time enrollment but at the end of the drop/add period you are enrolled less than full-time, your Pell Grant will have to be recalculated. This means that you will have to repay part of your Pell Grant that you have already received.
- If you are awarded financial aid based on full-time enrollment and then at the end of the drop/add period you are enrolled less than full-time, your cost of attendance is subject to change. As a result your award may have to be revised and you may have to repay part of your financial aid that you have already received.
- If you are awarded aid in courses for which you have already received a grade, your award may have to be revised. You may have to repay part of your financial aid that you have already received.
- If you have questions concerning disbursement and/or aid repayment, please contact the Financial Aid Office.

Return of Funds Policy

UNCG has a federally mandated Return of Funds Policy that governs the return of Title IV funds disbursed to students who completely withdraw from the University. Title IV funds include: Federal Direct Subsidized and Unsubsidized Loans, Federal Direct PLUS Loans, Federal Direct Graduate PLUS Loans, Federal Perkins Loans, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal TEACH Grants, and Federal Work Study (FWS).

If any student completely withdraws from UNCG, he or she must return unearned student aid. Unearned aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned. During the first 60% of the semester, a student earns funds in direct proportion to the length of time he or she remains enrolled. The period of time during which a student is enrolled is the percentage of aid earned by the student. A student who remains enrolled at or beyond the 60% point is deemed to have earned all aid for the term. Students who have a Federal Direct Student Loan, subsidized or unsubsidized, and drop below half-time status must complete an Exit Interview at www.studentloans.gov and sign in using “My Account” tab.

The percentage of the period that the student remained enrolled is determined by dividing the number of days the student attended by the number of days in the entire semester. Calendar days are used in the determination of percentages. Breaks of 5 days or longer are excluded in the calculations. If the amount of Title IV funds disbursed is greater than the amount of Title IV funds earned by the student, a return of Title IV funds is necessary. Both UNCG and the student may be responsible for returning a percentage of the unearned aid.

Students who find that they must withdraw from UNCG should do so by dropping all courses through UNCGenie. Students who drop all courses are considered to be withdrawn from the University and must seek reactivation or readmission through either Undergraduate Admissions or The Graduate School in order to return to UNCG in subsequent terms.

For further clarification, please consult the UNCG Return of Funds Policy available from the Cashiers and Student Accounts Office or the FAQ.
FINANCIAL AID PROGRAMS

The UNCG FAO administers federal, state, institutional and outside financial aid in the form of grants, scholarships, work programs and loans. Most aid programs require that you demonstrate financial need although some do not. All aid awarded by UNCG & the FAO, along with application information for each, can be accessed online at fia.uncg.edu.

Types of Financial Aid:
Grants & Scholarships - Funds that are not repaid. Usually based on merit and/or financial need.
Work-Study - Funds that are earned through service during the academic period. Based on financial need.
Loans - Funds which must be repaid.

Federal Aid Programs
Federal student aid programs include Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal TEACH Grants, Student Loans, PLUS Loans, Direct Loans, Perkins Loans and Work-Study. The FAFSA is the primary application for this aid. Some federal programs require a separate application in addition to the FAFSA. For further details, consult the free booklet, The Guide to Federal Student Aid, online at studentaid.gov.

State of North Carolina Aid Programs
There are various aid programs for which residents of North Carolina may be eligible. Most programs require that you be a legal resident of North Carolina and file the FAFSA. Some may require an additional application. If you file by UNCG’s priority filing date of March 1st, you also meet the state deadline. Detailed information about state programs is available on-line at www.cfnc.org.

UNCG General Grants and Scholarships
UNCG General Grants and Scholarships include funds awarded by the FAO in accordance with individual aid program criteria. Students who want to be considered for these funds should submit their FAFSA to the federal processor by the priority filing date of March 1st. Students who file a FAFSA will automatically be considered for most UNCG General Grants and Scholarships. These aid programs are generally non-renewable and subject to applicant pool and fund availability.

UNCG Departmental Scholarships
These curriculum-specific scholarships are coordinated by UNCG schools and academic departments. They are generally awarded to rising juniors and seniors in early spring for the following academic year. Students wishing to apply for departmental scholarships should contact the department of their academic major for application procedures.

Outside Scholarships
Outside scholarships or resources are funds from high schools, civic organizations, churches, educational foundations, Vocational Rehabilitation programs, and other organizations external to the university. You must notify the FAO as soon as you learn that you will receive outside aid since these funds may affect your eligibility for other aid. You must send us a copy of the notification letter. If your award does not list all of your outside resources, notify the FAO immediately. We will review your financial aid award if necessary.

For a complete listing of Work-Study jobs, visit the Student Employment Office’s website at carr.uncg.edu/students/.

Click on the SpartanCareers link. You must contact the departments directly for the positions you are interested in.

For off-campus community service positions, please contact the Student Employment Office at (336) 256-0403.

If you were not awarded FWS and would like to be considered, contact the FAO and see if you are eligible to be placed on the waiting list.

Federal Work-Study (FWS)
FWS is a need-based type of aid that is taxable income to students. Students work during the semester and are paid through direct deposit at the end of each month.

Note: Work study funds cannot be used to cover your bill.

To qualify for work study you must:
1) File the FAFSA by March 1st
2) Be enrolled at least half-time and have documented need as determined by the FAFSA
3) Be enrolled as a first degree undergraduate student

If you have been awarded FWS you must:
1) Accept your award online
2) Search for a position of your choice
3) Complete necessary paperwork and attend orientation
4) Accept your FWS appointment
5) Complete your FWS hours
6) Keep your FWS appointment

Outside Scholarships
Please instruct your scholarship donor to send your check to the UNCG FAO and include on the scholarship check:
• The name of the scholarship.
• The student’s complete legal name and student ID.
• The term(s) for which the award is made.

Unless the donor instructs otherwise, the amount of the scholarship check will be divided and applied to your account equally for the Fall and Spring semesters.

The FAO processes checks and forwards them to the Cashiers and Student Accounts Office for disbursement to your student account.

Be aware that UNCG cannot send billing statements to outside scholarship donors. If the donor requires a billing statement, please provide them with a copy of your bill.

Please note that if a student with an outside scholarship withdraws from the University, UNCG will not return funds to the outside donor unless asked to do so by the donor or the student.

Blue & Gold Scholarships
UNCG Blue & Gold Scholarships recognize and encourage exceptional academic ability and talent. Blue & Gold Scholarship winners are among the most outstanding students at UNCG and their achievements enrich and enhance the University. To be considered for UNCG Blue & Gold Scholarships, students must submit a completed application for admission to the university no later than Dec. 1, 2014. In addition, students who want consideration for these awards must submit the application essay. Students who meet these criteria will automatically be considered for the UNCG Blue & Gold Scholarships.

Approximately thirty renewable scholarships (ranging from $1,500 to full tuition, fees, room and board) are offered annually to entering freshmen. Blue & Gold Scholarship recipients are chosen primarily on the basis of superior scholastic and personal achievement and potential. Successful candidates generally present a minimum SAT score of 1200 (critical reading and math) or an ACT score of 27, and a minimum high school GPA of 3.5.

Awards are renewable for up to four years of undergraduate study. Student recipients must uphold the academic standards set for the awards (and satisfactory performance in an area of study, for awards restricted by discipline) in order for the awards to be renewed.

We also encourage you to consider applying to Lloyd International Honors College, which offers four years of academic enhancement to the undergraduate experience of exceptional students. Lloyd International Honors College provides special courses, two residence halls with on-site advisers, priority registration, travel grants for study abroad, enhanced Honors study abroad experiences, research opportunities, extracurricular activities, and special recognition. The Honors College awards the prestigious Katherine Smith Reynolds Scholarship to exceptional North Carolina residents who seek a globally and civically engaged education.

To learn more, please visit honorscollege.uncg.edu.

Community College Presidents’ Scholarship
These scholarships are awarded to students transferring from local community colleges, based on the nomination of their community college President. Annual awards range from $500 to $2000 and are renewable for at least two years of study at UNCG. These scholarships are awarded to students transferring from local community colleges, based on the nomination of their community college President. Annual awards range from $500 to $2000 and are renewable for at least two years of study at UNCG.

Outside Scholarships
Please instruct your scholarship donor to send your check to the UNCG FAO and include on the scholarship check:
• The name of the scholarship.
• The student’s complete legal name and student ID.
• The term(s) for which the award is made.

These scholarships are awarded to students transferring from local community colleges, based on the nomination of their community college President. Annual awards range from $500 to $2000 and are renewable for at least two years of study at UNCG.
Credit Hour Requirements
To qualify for most types of aid, students must be enrolled at least half time. If you are enrolled less than half time you are ineligible for federal loans and most other types of aid.

NOTE: Certain aid programs may be reduced if you are enrolled less than full-time.

Semester Enrollment Requirements
Undergraduates and Graduate Licensure:
- Full-time status: 12 or more credit hours
- Three-quarter-time status: 9 to 11 credit hours
- Half-time status: 6 to 8 credit hours
- Less than half-time status: 5 credit hours or less

Graduates:
- (credit hours must be at the 500 level or above)
  - Full-time status: 9 or more credit hours
  - Half-time status: 4.5 to 8 credit hours
  - Less than half-time: 4 credit hours or less

Students pursuing a graduate degree at UNCG may be eligible for some types of financial aid, including Federal Direct Student Loans, assistantships, fellowships, and tuition waivers.

Academic departments nominate graduate students for assistantships and fellowships. Some certificate programs may not be eligible for aid. Graduate students should complete a FAFSA to apply for need-based or federal aid programs. Please refer to our website at beyondacademics.uncg.edu for more information about graduate programs. Please refer to our website at http://fia.uncg.edu/complete a FAFSA to apply for need-based or federal aid. Contact your academic department for information about their aid programs and requirements.

Beyond Academics
The University of North Carolina at Greensboro supports students with intellectual and developmental disabilities through their academic department and should contact the academic department directly for information.

Transfer Students
If you are transferring to UNCG, you must:
- Make sure that the UNCG FAO has received your FAFSA information. Go to www.fafsa.gov to add UNCG’s school code or contact the Department of Education at 1-800-433-3243. You will need your DRN, which is on your Student Aid Report. UNCG’s school code: 002976. Please notify the school you are transferring from to cancel your aid.
- If you are transferring from UNCG to another institution, you should contact the FAO at the school you will be attending for information about their aid programs and requirements.

Second Degree Students
Students pursuing a second undergraduate degree are limited in eligibility for financial aid. Typically, a second degree student qualifies only for Federal Direct Student Loans. However, students may qualify for scholarships through their academic department and should contact the academic department directly for information.

Important Eligibility Requirements
You must meet these guidelines in order to be eligible for any need-based or federal financial aid. Other UNCG scholarships may also require that you meet these criteria:

1) You must be admitted to or enrolled in a degree program or approved certification program at UNCG. Please note that some certificate programs have not been approved for aid eligibility.
2) You must be making satisfactory academic progress toward a degree. If you are not making satisfactory academic progress, you may appeal your status by completing a SAP Appeal form. Review the SAP policy online at fla.uncg.edu/sap/
3) You must be a United States citizen or an eligible non-citizen. Eligible non-citizens may be required to present current, up-to-date, and valid U.S. Citizenship and Immigration Services documentation. Students on F1, J1, J2 visas, and G series visas are NOT eligible for federal financial assistance or financial aid from UNCG.
4) You must provide all documents requested by our office or your financial aid application cannot be processed.
5) You must not be in default on a federal student loan or owe a repayment on a federal grant at any institution or the U.S. Department of Education.
6) If required, you must be registered with Selective Service. You can register at the Selective Service website: www.sss.gov

How Need Is Determined
Many types of aid require that you demonstrate financial need in order to be eligible. To be considered for need-based aid, you must file a FAFSA. The information you provide on your FAFSA establishes whether or not you have financial need.

Expected Family Contribution (EFC)
The federal processor uses a formula known as the Federal Methodology to estimate your family’s ability to contribute to your education. This formula, written into law by Congress and reviewed each year, evaluates your FAFSA answers related to income and assets, family size, and number of family members in college in order to calculate your Expected Family Contribution (EFC). You do not pay the EFC to UNCG. It is simply used to calculate your aid eligibility. If you have questions about what family members should be included on your FAFSA, see the instructions included online that are part of the application process.

Cost of Attendance (COA)
Your EFC, along with the COA, determines the types of need-based financial aid for which you are eligible. The COA is an estimate of how much it costs to attend UNCG. It does not reflect your actual charges to attend UNCG. It includes tuition and fees as well as an allowance for books, supplies, room and meals, transportation, and personal expenses. The COA is based on a student’s status as in-state or out-of-state (residency), housing status (living on campus, with parents or relatives, or off campus), and graduate or undergraduate classification. Exact tuition and fees are established by the State of North Carolina and should be available in August 2015. Note: Your COA will be adjusted if you are enrolled less than full time. It may also be adjusted for other factors such as housing.

Documented Need
A student’s need is defined by the Cost of Attendance (COA) minus the Expected Family Contribution (EFC):

Cost of Attendance (COA) = Expected Family Contribution (EFC) - Documented Need

The FAO will meet as much of each applicant's documented need as possible, given fund availability and fund requirements.

Note: You should not assume that your full need will be met.
Financial Aid for Summer Session

All students who wish to receive financial aid for Summer Sessions must file a separate UNCG Summer Session Application for Financial Aid. This application is available through UNCGenie in March. You must have also filed the 2014-2015 FAFSA and completed all necessary paperwork in order to receive an award for Summer.

Limited financial aid is available to students attending Summer Session at UNCG. Most students can only receive Federal Student or PLUS loans that are based on their remaining eligibility from the current award year. You must have made satisfactory academic progress at the end of the Spring semester to be considered for Summer aid. For most types of summer aid, including federal loans, you must be enrolled at least half time. Summer Session course work is subject to the Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility.

Study Abroad and Financial Aid

UNCG students taking courses abroad through a UNCG program are generally eligible to receive financial aid. Study abroad students must follow the same aid application steps as other students. If you plan to study abroad, you should complete all required financial aid documents, including loan promissory notes, as early as possible to assure that your aid disbursement is not delayed. Before going abroad, leave copies of documents used to complete the FAFSA with a parent/your designated representative if they are requested by the FAO. Please be sure to provide your parent or designated representative with your UNCG Student ID and UNCG PIN in order for them to obtain information on your account. It is your responsibility to make arrangements for receiving your mail while you are away.

Satisfactory Academic Progress & Study Abroad

Study abroad students are also subject to Satisfactory Academic Progress standards for financial aid eligibility. If a student fails to meet the SAP requirements at the end of a term attended at UNCG, the student will be marked non-compliant at that time even if study abroad grades have not been received. The Financial Aid Office will not wait until the end of the summer term to evaluate study abroad students for compliance. You must be enrolled at least 9 hours being at the 500 level or above at the end of schedule adjustment.

Study abroad programs, contact the UNCG International Programs Center at (336) 334-5404.

For more information regarding financial aid eligibility for study abroad, please contact the FAO. For information about individual study abroad programs, contact the UNCG International Programs Center at (336) 334-5404.
Emergency Loans

The FAO has a limited loan fund available to enrolled students for assistance in meeting unexpected expenses due to an emergency. It cannot be used to pay tuition and fees and must be repaid within 30 days. You must go online via UNCGenie to apply for an emergency loan. You may apply for only one emergency loan per semester. You will be contacted via your UNCG email address concerning the status of your application.

- If your loan is approved, you will need to come to the FAO and pick up an approval notice to take to the Cashier’s Office to receive your funds. There is a $5 processing fee that will be taken from the funds you receive from the Cashier’s Office.
- If you have outstanding Financial Aid requirement or have already received an emergency loan for the current semester, you cannot apply for an emergency loan online.
- If you cannot receive a loan through the online process, you may visit the Financial Aid Office and complete an application and appeal for consideration of your circumstances.
- Note: You will not receive an emergency loan the same day you apply. The application (and appeals) takes 24-48 hours to process.

Immunization & Final Transcript Requirements

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

Submit your immunization records to the Student Health Services. If you are unsure of your status, please contact them at (336) 334-5340 or visit their website: studenthealth.uncg.edu

Please contact UNCG Admissions Office at (336) 334-5243 or visit their website to check the status of your final transcript status: www.uncg.edu/admissions/