



UNIVERSITY OF NORTH CAROLINA
CHARLOTTE

NEW STUDENT
ORIENTATION

Welcome New Niners!

NINER CENTRAL STUDENT SERVICES

NINER CENTRAL

Your Student Services Center

Phone: 704.687.8622

Email: ninercentral@charlotte.edu

Location: Cone University Center Suite 380

Website: ninercentral.charlotte.edu



NINER CENTRAL

Your Student Services Center

We offer assistance via phone, email, virtual appointments, and in-person at our office located in the Cone University Center.

Self-service is available 24/7 at ninercentral.charlotte.edu

We provide assistance with:

- Financial Aid
- Billing and Payments
- Registration and Student Records/Transcripts
- Other!



FERPA - Family Educational Rights and Privacy Act

The **Family Education Rights & Privacy Act** (FERPA) is a federal law that protects the privacy of student records.

- UNC Charlotte is required to protect student information
- Students must authorize in writing before student information can be accessed by others
- This includes parents, guardians, friends – anyone

ACCESS to Student Information

Students choose which information to share through the MyCharlotte portal

1. **Guest Access Portal** - Online access to class registration status, holds, midterm/final grades, transcripts, financial aid and more
 - **View-only access** to the topics specified by the student
 - **Passphrase required** to access information by phone
2. **Authorized Payer Portal** – Online billing portal
 - **Receive eBill notifications**, view bill, make online payments, enroll in optional payment plans





NEW STUDENT ORIENTATION

Billing & Payments



ESTIMATING COSTS - COST OF ATTENDANCE

Billable Costs

- Tuition & Fees
- On-Campus Housing & Dining
- Health Insurance Premium*
- Books (Niner Course Pack)

Out-of-Pocket Costs

- Books & Supplies**
- Off-Campus Housing & Dining
- Transportation & Parking Pass

**Health Insurance is automatically billed - Waiver available when students have existing insurance*

***Books & supplies are automatically billed - students must opt out of the Niner Course Pack program by the published deadline if not interested*

*If you have questions about the Niner Course Pack program, **Auxiliary Services** has a session later today and information is available on their website*

The Cost of Attendance is an estimated full and reasonable cost of completing a full year as a full-time student. It is an average amount for what expenses might be – your cost of attendance may vary from this estimate. The cost of attendance estimate incorporates tuition and fees, books and supplies, room and board, transportation, and personal costs.



**NEW STUDENT
ORIENTATION**

MANDATORY HEALTH INSURANCE

- All University of North Carolina system students are required to have health insurance - Registered students are **automatically** charged
- There is a **waiver process** for students who have health insurance coverage
- Please allow 2-3 business days after registering for classes for the system to allow waiving or enrolling in the health insurance
- Students will be notified via email if their waiver request is approved or denied
- **Waivers must be posted prior to the payment due date in order to avoid having to pay for the charge.** Students are encouraged to submit waivers as early as possible after registration if they want it credited by the payment due date!
- Military or Veteran students/dependents without an insurance card should contact Military and Veteran Services to see what documentation they can provide to fulfill this requirement



NORTH CAROLINA RESIDENCY PROCESS

The **Residency Determination Service (RDS)** is the centralized system in North Carolina for determining a student's residency status

Anyone wishing to be considered for in-state tuition must apply for residency through RDS

You may qualify as a resident for tuition purposes if:

- You and or/your parent(s)/legal guardian(s) have **established and maintained legal residence** (or domicile) in North Carolina for at least **12 consecutive months** before you claim residency,
- Your intent is to **make North Carolina your home indefinitely**, and
- You came to North Carolina for reasons **other than to attend college**

To learn more about residency and apply, visit the RDS website:

ncresidency.org



ESTIMATED 2024 - 2025 FULL YEAR COST for NC RESIDENTS

	At Home	On Campus	Off Campus
Tuition & Fees*	<u>\$7,020</u>	<u>\$7,020</u>	<u>\$7,020</u>
Loan Fees	\$70	\$70	\$70
Books & Supplies**	<u>\$700</u>	<u>\$700</u>	<u>\$700</u>
Housing	\$1,500	<u>\$9,378</u>	\$9,378
Meals	\$5,080	<u>\$5,080</u>	\$5,080
Transportation	\$1,920	\$1,240	\$1,240
Personal	\$1,800	\$1,800	\$1,800
Total	\$18,090	\$25,288	\$25,288

Expenses underlined will be present on your student account bill - not underlined is estimated out of pocket expenses

*Tuition & fees are established annually in summer by North Carolina General Assembly & University General Administration - above is subject to change

**Depending on student selection for Niner Course Pack participation, books may be on student account bill OR out of pocket

ESTIMATED 2024 - 2025 FULL YEAR COST for NON-RESIDENTS

	At Home	On Campus	Off Campus
Tuition & Fees*	<u>\$22,274</u>	<u>\$22,274</u>	<u>\$22,274</u>
Loan Fees	\$70	\$70	\$70
Books & Supplies**	<u>\$700</u>	<u>\$700</u>	<u>\$700</u>
Housing	\$1,500	<u>\$9,378</u>	\$9,378
Meals	\$5,080	<u>\$5,080</u>	\$5,080
Transportation	\$2,220	\$2,220	\$2,220
Personal	\$1,800	\$1,800	\$1,800
Total	\$33,644	\$41,522	\$41,522

Expenses underlined will be present on your student account bill - not underlined is estimated out of pocket expenses

*Tuition & fees are established annually in summer by North Carolina General Assembly & University General Administration - above is subject to change

**Depending on student selection for Niner Course Pack participation, books may be on student account bill OR out of pocket

HOW TO PAY YOUR BILL

Student bills are viewed and paid online - eBills are emailed to students and Authorized Payers



Online: credit card, debit card, or bank account with **no processing fees**



Payment Plans: manual or auto-draft installments with set-up fees

- Resources used to pay bills may include financial aid such as loans, grants, and scholarships
- Third Party agency resources may include 529 college saving programs*, scholarships, and employer assistance
- Each term has a payment due date



- **If using a 529 or Prepaid plan you are encouraged to start this process early with your service provider!*
- *Payments can also be mailed or submitted on campus (checks or money orders)*



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PAYMENT PLAN OPTION

Monthly payment plans are available for billable costs each term

\$50.00 non-refundable enrollment fee each Fall/Spring term

- The payment plan divides your **tuition and fees, on-campus housing and dining, and other charges billed to your student account** into smaller installments
- Installments are calculated based on **actual charges** on your student account
- 1st installment due date is dependent on when you enroll in payment plan

OUTSIDE SCHOLARSHIP PAYMENTS

- Outside/Private scholarships may be awarded by civic, social and religious organizations, employers, private foundations, etc. **You are encouraged to apply for outside/private scholarships!**
- **Please share any scholarship award letters you receive with us** so we can account for this in your financial aid and billing portals.
- If you receive an outside scholarship, please **provide instructions to your scholarship sponsors** on how to submit the scholarship payment to us - available on our website:



PAYMENT DUE DATE

Each term has a **Payment Due Date** which can be found on the **Academic Calendar**

Spring 2025 Payment Due: January 22nd, 2025*

If you do not pay your account balance in full by the due date, your classes may be at risk of being cancelled.

To prevent your classes from being cancelled, your three options are:

- Pay the total amount due - or -
- Pay the difference of all charges minus "offered" financial aid - or -
 - Enroll in a payment plan

**Payment due date for new First Year and Transfer students*





NEW STUDENT ORIENTATION

Financial Aid



Free Application for Federal Student Aid

- You can **still** submit a 2024-2025 FAFSA to receive a Spring 2025 award offer
- The FAFSA is required to be reviewed for **most** types of financial aid!
- Allow **2-3 business days** for Charlotte to receive your FAFSA
- **Up to 10 business days are required to process & offer aid**
- You may be asked to verify information, so **monitor your University email** for requests from the Financial Aid team
- **We offer virtual FAFSA assistance appointments - schedule at ninercentral.charlotte.edu**
- If you would like for a guest to have access to your financial aid information, you will need to establish them as a **Guest User**

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
Free
Application for
Federal
Student
Aid
studentaid.gov



HOW YOUR FINANCIAL AID OFFER IS DETERMINED

The Cost of Attendance is an estimated amount you *may* expect to pay during the academic year

- This also sets the maximum amount of financial aid you could **potentially** receive

FAFSA determines your **financial need** based on the income information provided

- This is used to determine your eligibility for **need-based** financial aid such as grants

TYPES of FINANCIAL AID OFFERS

Merit Based Aid

- Levine Scholars Program
- Some Scholarships - both internal and external

Need-Based Aid

- Federal, State, & Institutional Grants
- Federal Work Study
- Federal Direct Subsidized Loans
- Some Scholarships

Non-Need Based Aid

- Federal Direct Unsubsidized Loans
- Federal Direct Parent PLUS Loans
- Private Alternative Loans



NEW STUDENT
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NOTE: Financial aid offers are based on assumption of full time status - 12 or more credit hours for undergraduate students

EXAMPLES of NEED-BASED GRANTS

Federal: U.S. federal government determines eligibility

- \$7,395 Pell Grant maximum annual offer
- \$1,000 Supplemental Opportunity Grant (SEOG) maximum annual offer

State: N.C. state government determines eligibility

- Approximately \$25 million for UNC Charlotte students
- \$5,500 NC NEXT Scholarship maximum annual offer

Institutional: UNC Charlotte determines eligibility

- \$3,000 Tuition Assistance Grant (TAG) maximum annual offer

Reminder: FAFSA completion is required to be reviewed for grant eligibility!

NOTE: Financial aid offers are based on assumption of full time status - 12 or more credit hours for undergraduate students



FEDERAL DIRECT STUDENT LOANS

Dependent Undergraduate Students

Total Yearly Amount		Maximum Amount that could be Subsidized
\$5,500	Freshmen	\$3,500
\$6,500	Sophomores	\$4,500
\$7,500	Juniors & Seniors	\$5,500

If eligible for maximum subsidized amount shown, remaining \$2,000 would be unsubsidized

Independent Undergraduate Students

Total Yearly Amount		Maximum Amount that could be Subsidized
\$9,500	Freshmen	\$3,500
\$10,500	Sophomores	\$4,500
\$12,500	Juniors & Seniors	\$5,500

If eligible for maximum subsidized amount shown, remaining \$6,000 would be unsubsidized for freshmen & sophomores, \$7,000 for juniors & seniors

- Undergraduate students must be enrolled in at least 6 credit hours and maintain satisfactory academic progress to receive federal loans
- Repayment begins 6 months after graduation, after student leaves school, or when student enrolls less than half-time
- Interest rates vary year to year. The 2024-2025 interest rate is 6.53%

FEDERAL DIRECT PARENT PLUS LOAN

Loan for parent(s) of dependent students; parent is fully liable for the loan

- Parent may borrow up to the **Cost of Attendance** minus **other student financial aid**

Students must file a **FAFSA** for the applicable academic year and **parent borrowers** must complete the online application at **studentaid.gov**

Eligibility Requirements - Parents must be:

- ✓ Natural or adoptive parent of the student, or spouse of one of those people
- ✓ US citizen, US National or eligible non-citizen
- ✓ Have no Title IV loans in default
- ✓ Credit worthy or have a credit worthy endorser

****2024-2025 Interest Rate: 9.08%***

ALTERNATIVE LOANS

- Student loans borrowed **directly from lenders** to fund any additional educational expenses
 - Borrower applies directly with lenders of their choice
- **Credit based**; may require a cosigner based on credit worthiness
- **Interest rates and repayment options vary**
- Cannot borrow more than estimated Cost of Attendance
- For your convenience, we offer an **Alternative Loan comparison tool**:

elmselect.com

SCHOLARSHIP OFFICE

scholarships.charlotte.edu



NINER SCHOLARS

Charlotte Scholarship Portal

“Scholarship Listings” tab
includes additional outside
scholarship opportunities!



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ENROLLMENT IMPACTS

- Did you know there is a difference between “dropping” a class and “withdrawing” from a class?

Dropping a class means a class was removed *prior* to the term’s add/drop date

Withdrawing from a class means a class is removed *after* the term’s add/drop date

- **BOTH can impact your bill and financial aid!**
- We always recommend contacting Niner Central to see how a potential drop or withdrawal may impact your bill, current and future financial aid, etc.



NINER CENTRAL STUDENT SERVICES

ninercentral.charlotte.edu

- Step by step video instructions - including FAFSA completion
 - Schedule a virtual appointment
- Schedule a virtual 1:1 FAFSA assistance appointment



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