



UNIVERSITY OF NORTH CAROLINA
CHARLOTTE

NEW STUDENT
ORIENTATION

Niner Central Student Services



NEW STUDENT ORIENTATION

Niner Central - Your Student Services Center

Phone: (704) 687-8622

Email: ninercentral@charlotte.edu

In Person: Cone University Center Suite 380

Website: ninercentral.charlotte.edu

Workbook: Look for our page in your NSO workbook!

Slides: The NSO team will share these slides with you after your orientation session.



What is Niner Central?

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

We provide assistance with:

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

FERPA - Family Educational Rights and Privacy Act

FERPA is federal law that protects the privacy of student records

- This law applies to **all public and private colleges and universities** that receive federal funding.
- 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 that is not the student.**



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ACCESS to Student Information

There are two types of access for students to consider if they want to provide someone else access to their account information.

1. **Guest Access Portal** - Online access to class registration status, holds, midterm/final grades, transcripts, financial aid and more
2. **Authorized Payer Portal** - Online billing portal

Students—if you want someone to ask us questions on your behalf, we recommend setting up **both** types of access!



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Billing & Payments



Your Billing & Payments Checklist

- Add an Authorized Payer
- Submit a Health Insurance waiver
- Apply for NC residency
- Understand your estimated costs
- Decide how you will pay your bill
- Set up Direct Deposit

MANDATORY HEALTH INSURANCE

- **All University of North Carolina system students are required to have health insurance.**
- Students are **automatically** billed for the system-wide Student Health Insurance Plan.
- Students with other health insurance coverage may **request a waiver**. Students can start the waiver process **2-3 business days after registering for classes**.
- **International students** are required to enroll in the insurance.



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NORTH CAROLINA RESIDENCY PROCESS



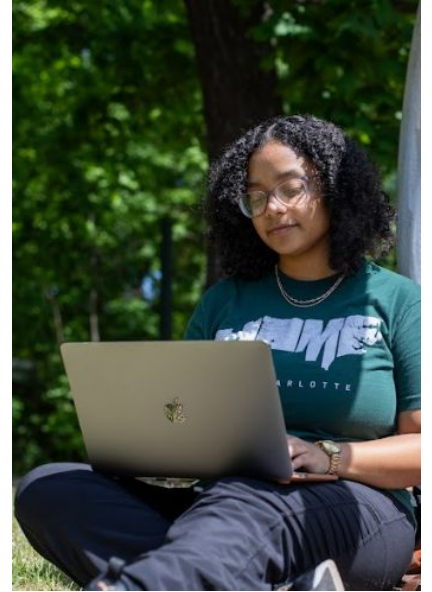
Did you know ALL students need to apply for in-state residency, even if you were born and raised in NC! Take a gander at the steps.



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



ncresidency.org

BILLING & ESTIMATED COSTS

Tuition & Fees



- Tuition and fees are established annually **each summer** by the NC General Assembly & University General Administration.
- **2025-2026 tuition and fee costs for reference:**
 - In-state tuition and fees \$7,317 (annual)
 - Out of state tuition and fees \$23,523 (annual)

Cost of Attendance



- The Cost of Attendance is an estimated, **average amount of completing a full year at UNC Charlotte** as a full-time student.
- The cost of attendance estimate includes tuition & fees, books & supplies, room & board (both on & off campus estimates), transportation and miscellaneous costs.

2025-2026 FULL YEAR COST for NC RESIDENTS

	At Home	On Campus	Off Campus
Tuition & Fees*	<u>\$7,097*</u>	<u>\$7,097*</u>	<u>\$7,097*</u>
Loan Fees	\$103	\$103	\$103
Books & Supplies**	<u>\$600**</u>	<u>\$600**</u>	<u>\$600**</u>
Housing	\$3,553	<u>\$9,930</u>	\$10,000
Meals	\$2,176	<u>\$5,080</u>	\$5,080
Transportation	\$1,340	\$1,340	\$1,340
Miscellaneous/Personal	\$2,360	\$2,360	\$2,360
Total	\$17,229	\$26,510	\$26,580

Reminder! Apply for residency at ncresidency.org to be reviewed for in-state tuition!



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 the student account bill OR out of pocket.

2025-2026 FULL YEAR COST for NON-RESIDENTS

	At Home	On Campus	Off Campus
Tuition & Fees*	<u>\$23,303*</u>	<u>\$23,303*</u>	<u>\$23,303*</u>
Loan Fees	\$103	\$103	\$103
Books & Supplies**	<u>\$600**</u>	<u>\$600**</u>	<u>\$600**</u>
Housing	\$3,553	<u>\$9,930</u>	\$9,470
Meals	\$2,176	<u>\$5,080</u>	\$5,080
Transportation	\$2,000	\$2,000	\$2,000
Miscellaneous/Personal	\$2,360	\$2,360	\$2,360
Total	\$34,095	\$43,376	\$42,916

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

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

HOW TO PAY YOUR BILL



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



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

- We bill per term—your account begins to incur charges after you register for courses or sign up for housing and/or meal plans.
- 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—always start this process **early with your provider!**



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PAYMENT PLAN OPTION

Monthly payment plans are available for billable costs each term

- **\$50.00** non-refundable enrollment fee per term.
- The payment plan divides your **tuition and fees, on-campus housing and dining (if applicable) and other charges billed to your student account** into smaller installments.
- Please ensure that you **enroll by the payment due date.**



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PAYMENT DUE DATE

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

January 21st

*Spring 2026 Payment Due Date if you
registered on or after December 4th*

To **prevent your classes from being cancelled**, your 3 options are:

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

Not taking action to resolve your balance by the due date may result in your classes being cancelled.



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REFUNDS & DIRECT DEPOSIT

- Financial aid refunds are paid when you receive **more financial aid than the direct costs** on your University bill.
- Refunds are processed during **the first week of classes each term.**
- We recommend that you set up Direct Deposit for any potential future refunds. **It's the fastest and most secure way to receive your refund!**
- With Direct Deposit, your refund will be sent directly to your checking or savings account, which is **significantly faster than waiting for a check to arrive in the mail.**



Psst! If you plan to apply for student jobs on campus, Direct Deposit is required!



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Financial Aid



Your Financial Aid Checklist

- Complete your FAFSA
- Review and accept your financial aid offer
- Apply for additional aid if needed
- Complete Title IV Authorization
- Apply for scholarships



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Free Application for Federal Student Aid

The FAFSA is the key to being reviewed for **most** types of financial aid!

Filling out the FAFSA is an important step in determining how much financial aid you're eligible to receive. This could include:

- Grants
- Some scholarships
- Work-study funds
- Some loans

Psst! The FAFSA is required to be reviewed for North Carolina state grant eligibility, and even for some UNC Charlotte scholarships!



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Financial Aid Offers

- You can **still submit a 2025-2026 FAFSA** to be reviewed for financial aid.
 - **We offer virtual FAFSA assistance appointments—schedule at ninercentral.charlotte.edu.**
- Allow **2-3 business days** for Charlotte to receive your FAFSA.
- **Allow up to 10 business days to process and offer aid.**
 - You may be asked to verify information, so **monitor your University email** for requests from the Financial Aid team.

If you want a guest to have access to your financial aid information, remember to set them up as a Goose...I mean Guest User!



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HOW A FINANCIAL AID OFFER IS DETERMINED

Cost of Attendance estimates are amounts students *may* expect to pay during the academic year.

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

The FAFSA determines your **financial need** based on the information provided.

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



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TYPES OF FINANCIAL AID

Federal and State Grants

- Awarded to students with financial need (determined by the FAFSA)
- Do not have to be repaid

Student and Parent Loans

- Borrowed aid that must be repaid, generally with interest
- A FAFSA is required for federal loans (subsidized, unsubsidized and Parent PLUS Loans)

Work-study

- On campus student employment option
- Awarded to students with financial need (determined by the FAFSA)
- Money is earned as you work throughout the term

Scholarships

- Scholarships may be merit-based or need-based
- Scholarships can be awarded from a variety of sources including UNC Charlotte and your own community



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FEDERAL DIRECT STUDENT LOANS

Federal direct loans are borrowed in the student's name from the federal government and must be repaid with interest.

Interest is additional money paid to a lender as a cost of borrowing money. Student loans have a fixed interest rate.

Subsidized Loans are loans for undergraduate students who **demonstrate financial need**.

- The Federal Government pays the interest **while you are in school and during your six-month grace period**.

Unsubsidized Loans are loans for undergraduate, graduate and professional students, with or without financial need.

- If you accept an unsubsidized loan, **interest will accrue while you are enrolled in school**.

FEDERAL DIRECT PARENT PLUS LOAN

PLUS Loans are for parents of dependent students, and the 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 - Parent 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
- ✓ Creditworthy or have a creditworthy endorser

**2025-2026 Interest Rate: 8.94%*



ALTERNATIVE LOANS

- Loans borrowed **directly from lenders** to fund any additional educational expenses.
- **Anyone** can borrow an alternative loan on behalf of the student—the borrower applies directly with lender of their choice.
- **Credit based** - students may require a cosigner based on creditworthiness.
- **Interest rates and repayment options vary.**
- Borrowers cannot borrow more than estimated Cost of Attendance.
- For your convenience, we offer an **alternative loan comparison tool** that walks you through important information about available lenders and money management:

elmselect.com



TITLE IV AUTHORIZATION

- Title IV aid is financial aid from the **federal government**.
- Authorizing Title IV gives permission for your **federal aid to be used toward non-institutional charges**.
- Without a signed authorization, federal aid can **only be applied to certain charges** on your account.
- Non-institutional charges include:
 - Health insurance premium
 - Health center charges
 - Parking fines
 - Library fines



NOT authorizing Title IV may result in a balance due on your account, even if you received a refund!



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UNIVERSITY SCHOLARSHIP OFFICE

Apply for **institutional scholarships** in one place through one online system.

- Build your scholarship profile
- Get matched to and apply for scholarships
- Scholarships are awarded in **late spring** for the upcoming academic year
- This is a resource you can use **each academic year**

The “**Outside Scholarships**” tab includes even more **scholarship opportunities!**



scholarships.charlotte.edu



NINER CENTRAL STUDENT SERVICES

ninercentral.charlotte.edu

- Find step by step video instructions—including FAFSA completion.
- Schedule a virtual appointment for help with any of our services.
- Schedule a virtual FAFSA appointment for you and your Guest User(s).

Don't go on a wild goose chase! Niner Central is here to help with all of your financial aid, billing and registration questions—and more!



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Location: Cone University Center Suite 380



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