PREPARING IN ADVANCE FOR COLLEGE EXPENSES IS ONE OF THE MOST IMPORTANT FINANCIAL PROJECTS THAT YOU WILL UNDERTAKE.

Try these tips to get a handle on managing your upcoming higher education expenses.

1. **Apply for Financial Aid.** Students starting in Spring should complete the 2014-2015 Free Application for Federal Student Aid (FAFSA), available at [www.fafsa.gov](http://www.fafsa.gov). The FAFSA is the only application required to apply for financial aid at UNC Charlotte. Our FAFSA school code is 002975. Aid will be awarded to new, incoming students in December. An email will be sent to your UNC Charlotte email address when your financial aid has been awarded to you.

2. **Monitor your charges.** All charges for tuition, fees, housing, meal plans, and health insurance are charged to the student’s account, which is accessible online at [49erExpress.uncc.edu](http://49erExpress.uncc.edu). After logging in to 49er Express, our system enables you to monitor your account charges.

3. **Consider Adding an Authorized User.** Will someone other than yourself (i.e., your parents) pay your bill? If so, they will need your permission to have access to your account. To add an Authorized User, log into 49er Express, select “My Records”. In the yellow box at the top left, select “Make a Payment” and “Authorized Users” tab (at the top of the page). Authorized Users get notifications for balances due on your account.

4. **Keep Up with Your eBill.** Each month, students with outstanding charges on their accounts (tuition, fees, meal plans, etc.) receive an email that a new statement is available online via 49er Express. UNC Charlotte does not mail paper bills. The university requires that account balances be paid in full PRIOR TO THE START OF CLASSES in order to avoid cancellation of courses at the beginning of the term. Payment in full means:
   - Complete payment of tuition, fees, and charges.
   - Payment of the difference of all charges LESS offered financial aid.
   - Enrollment in a UNC Charlotte payment plan that will cover the total balance.

5. **Take Advantage of our Payment Plan.** UNC Charlotte offers a payment plan each term, to spread your charges out into three smaller payments throughout the semester. Billing payments can be made by cash, check, or by credit card (Visa, MasterCard, or American Express). There is a $55 fee (per semester) to enroll in a payment plan.

6. **Be aware of the timing of Financial Aid payments.** At the time when you register for classes, charges for tuition and fees are incurred. When you sign up for housing or meal plans, these charges will be added to your bill. If you have accepted financial aid, it will be applied 5–7 days prior to the first day of class. If the amount of financial aid disbursed is greater than your charges, then you will see a negative balance on your account. This means a refund will be paid to the student. Refunds are processed on the first day of class at the earliest. Students may use this refund check to purchase books or for other expenses. If there is a balance due after financial aid is applied, that balance must either be paid in full or you will need to enroll in a payment plan by the first day of classes.

Don’t worry. We’re here to help. When it comes to paying for school, you have options.

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Your investment in higher education pays off.

Individuals with higher levels of education earn more and are more likely than others to be employed.

The median annual earnings of young adults with a Bachelor’s degree or higher is $50,000. That’s $20,050 higher than high school graduates with no further education.

For young adults between the ages of 20 and 24, the unemployment rate for high school graduates (with no further education) is 18.3% - more than three times higher than the unemployment rate for college graduates (6.0%).

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Knowing the terms used in Financial Aid will help you understand your eBill.

**FAFSA** stands for “Free Application for Federal Student Aid”. Available online at [www.fafsa.gov](http://www.fafsa.gov), this is the only application required to apply for financial aid at UNC Charlotte.

Verification is the process by which schools review student financial aid applications for accuracy. Verification is done by collecting the documents the student used to complete the FAFSA and comparing them with the information the student provided on the FAFSA. If you are selected for verification, you will not be able to receive financial aid until the verification process is complete.

A negative balance on your eBill means you owe money. It does not mean you owe money to the government. It means you owe money to UNC Charlotte.

**Credits** are listed as a negative when you have credits from another college that will be transferred to your UNC Charlotte account unless you are eligible for and pre-enrolled in the University Housing Program.

**Grant amounts** are based on the number of hours you are enrolled each term. Financial Aid is the list of loans, grants, and/or scholarships and the dollar amount of Financial Aid that a student is eligible for. Awarded aid amounts are shown in the Authorized User area. You can use the ‘Add an Authorized User’ button under ‘My Account’ section. You can make a payment by clicking on the green button that says ‘Make a Payment’ on the ‘My Account’ page. On the next screen you will have the opportunity to adjust the payment amount if you would like to make a partial payment.

**Refunds** are disbursed on the first day of class at the earliest. Students may view and print their accounts online at studentaccounts.uncc.edu. If the refund has not posted to your account by the due dates in order to avoid cancellation of courses at the beginning of the term, full payment is defined as: complete payment of tuition, fees, and charges; payment of the difference of all charges less offered financial aid; or enrollment in a UNC Charlotte payment plan that will cover the total balance.

**When will my grant/scholarship disburse to my account?**
A. Grants and scholarships may not disburse until after the drop/add period ends. If applicable, another refund will be issued if a credit balance is created.

**Why has my grant amount changed?**
A. Grant amounts are based on the number of enrolled hours you have. Therefore, as you add/drop classes, the total amount gets prorated. Once you have set your course credits, it will not change.

**Where can I find help with budgeting and managing my debt?**
A. UNC Charlotte, we want to help you manage your money and get through college without racking up unnecessary debt. Learn tips for budgeting smarter, saving money, and becoming financially stable at ManageYourMoney.uncc.edu.

**Q. What is the cancellation policy for courses?**
A. Students are not allowed to charge textbooks to their UNC Charlotte account unless you are eligible for and pre-enrolled in the Bookstore Advance Program. Be prepared to purchase textbooks with personal funds in case financial aid refunds are delayed.

**Q. What is the student health premium charge?**
A. The premium for Spring 2015 is $802. This premium covers health insurance for students admitted for Spring. The deadline to submit the waiver is approx. 30 days after the beginning of the term. Visit studenthealth.uncc.edu for instructions on the waiver process. Student Insurance waivers are credits and appear on your account as a “Health Insurance Waiver”. It may take up to 30 days to receive the credit to be processed and credited to your account.

**Q. When and how will I receive my financial aid refund?**
A. Refunds are disbursed on the first day of class at the earliest. If you have Direct Deposit, you will receive a refund through your direct deposit account within 5 to 7 days after the refund is posted to your account. If you do not have Direct Deposit, a refund check will be mailed to your permanent address. Please allow 7 to 10 days to receive a mailed refund check once the refund has posted.
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Awarded Aid is the list of loans, grants, and/or scholarships and the dollar amount of Financial Aid that a student is eligible for. Awarded aid amounts are shown in your 49er Express account. You need to select which awarded aid you will accept.

Memoed Financial Aid is pending financial aid including loans. All requirements for financial aid must be satisfied before this amount can be disbursed to your account. This is shown as “Memo Balance” on your eBill.

Authorized Aid is accepted financial aid, including loans that will post to your account.

Disbursed Aid is the total amount of aid that has credited to your account.

Refunds are issued if the amount of financial aid disbursed is greater than the charges on your account. If you are due a refund, you will see a negative balance on your account before the refund is processed. Refunds are disbursed on the first day of class at the earliest. Students may use this refund check to purchase books or for other expenses.

A negative balance on your account is a good thing! This means you do not owe this amount. You will be receiving a refund.

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Q. How do I do an Authorized User to my account?
A. Log in to 49er Express at 49erExpress.uncc.edu. In the yellow box in the top left, click the ‘Make a Payment’ link. Select the ‘Authorized Users’ button under ‘My Account’. Select the ‘Add an Authorized User’ button. Enter in the email address of the authorized user you want to establish. Select the ‘continue’ button and complete the next steps to add a user.

Q. Do I have to fill out anything else to apply for financial aid at UNC Charlotte?
A. The FAFSA is the only application required for financial aid at UNC Charlotte. If additional information is needed, we will contact students with specific requests. Do not send tax returns, W-2s, etc., to the Office of Financial Aid unless we ask for them.

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Q. How do I purchase textbooks with financial aid funds?
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Q. I received a scholarship from an outside source. Who do I inform that this will be credited to my account?
A. You can contact Student Accounts at 704-687-5506 or by email at studentaccounts@uncc.edu.

Q. What is the Student Health Premium Charge?
A. All full-time students are required to have health insurance. The premium for Spring 2019 is $802. This premium covers you from January 1 through July 31, 2015. If you are covered by another policy, you can waive the Student Health Insurance fee by submitting a waiver. The deadline to submit the waiver is approx. 30 days after the first day of class. Please visit studenthealth.uncc.edu for instructions on the waiver process. Student Insurance waivers are credits and appear on your account as a “Health Insurance Waiver”. It may take up to 30 days for the credit to be processed and credited to your account.

Q. How do I view my student account information and pay my e-bill online?
A. Log in to 49er Express at 49erExpress.uncc.edu. In the yellow box in the top left, click the ‘Make a Payment’ link. This option will load the Student Accounts Payment/Billing suite. You can view charges and credits by selecting ‘Account Activity’ under the ‘My Account’ section. You can make a payment by clicking on the green button that says ‘Make a Payment’ on the ‘My Account’ page. On the next screen you will have the opportunity to adjust the payment amount if you would like to make a partial payment.

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