



NINER CENTRAL

Student Services

Financial Aid / Billing / Registration / Records





**NINER CENTRAL
STUDENT SERVICES**

WELCOME!

Niner Central serves as a convenient and comprehensive resource for students and their families. Knowledgeable staff address a wide range of administrative and academic needs, streamline processes and offer assistance with financial aid, billing, registration, student records and more while reducing the need to visit multiple offices.

Students and families can access assistance from 8 a.m. to 5 p.m. Monday through Friday. Our staff are ready to assist you via phone, email and in person. For added convenience, you can also schedule a virtual appointment via Zoom.

You can connect with Niner Central through our website at ninercentral.charlotte.edu and via the following:

- Email: ninercentral@charlotte.edu
- Phone: 704-687-8622
- Zoom Virtual Appointments: ninercentral.charlotte.edu/virtual-assistance
- In-person Visit: Cone University Center, Suite 380

By providing support, Niner Central helps students stay on track with their academic goals by ensuring easy access to resources and information. Niner Central is committed to continuously improving processes to provide faster, more effective service and to support our students from enrollment to graduation.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

This federal law protects the privacy of all student records at UNC Charlotte.



What does that mean for students?

We will not share information about your grades, schedule, financial aid or your bill unless you grant others access online.



What does that mean for your family members?

We cannot discuss your information with your family members, and your family cannot view your student account without your permission documented online.

ALLOW GUEST ACCESS

As a student, you may grant access to specified family members and/or guests. There are two types of guest access:

Viewing grades, financial aid information and student information

Access is granted via the Guest Access Portal in Student Self Service

- Guest users can view items such as class schedule, mid-term and final grades, unofficial academic transcript and financial aid.
- The Guest Access Portal does not allow family members/guests to make any changes to your student account or pay your bills.

Viewing the bill and making payments

Access is granted via your student account in MyCharlotte

- As a student, if you want to allow others to view or make payments to your University bill, you need to add them as an Authorized Payer on your student account.

PROVIDE ACCESS TO GUESTS

To setup a Guest:

- Log in to **MyCharlotte**
- Under Quick Links, select the Student Self Service icon
- Select the Guest Access Portal link under Student Records
- Select Add New
- Enter details including a passphrase and authorizations
- You can choose to 'email passphrase' or 'email authorizations' to share these with your guest
- Select Submit towards the bottom of the page

Add Authorized Payers to view or pay the bill:

- Log in to **MyCharlotte**
- In the My Student Account block, select View or Add Authorized Payer
- Under the Add Authorized User tab, enter the email address of the guest you want to add
- Review the four questions regarding your account and select Continue
- Review the agreement, check the box for "I Agree" and select Continue

For both types of access, please have your guest monitor their email for time sensitive log in and set up instructions.

COMPARE FINANCIAL AID TYPES

	Grants	Direct Student Loans	Alternative Loans	Parent/Grad PLUS Loans	Federal Work Study
FAFSA required for eligibility	Yes	Yes	No; apply with lender of choice. Visit ninercentral.charlotte.edu/alt-loans for more information	Yes	Yes
*Interest rates	N/A	*Undergrad: 6.53%; *Grad: 8.08%	Based on credit score	*9.08%	N/A
Interest Begins	N/A	Subsidized Loans: Interest deferred until after graduation/grace period (available to undergrads only) Unsubsidized Loans: Upon disbursement of the loan	Upon disbursement of the loan	Upon disbursement of the loan	N/A
What are the maximum aid amounts for dependent students?	Average grant awards range from \$500 - \$7,395	Freshman: \$5,500; Sophomores: \$6,500; Juniors & Seniors: \$7,500	Varies	Parent PLUS: Varies	Varies: Funds are limited
What are the maximum aid amounts for independent students?	Average grant awards range from \$500 - \$7,395	Freshman: \$9,500; Sophomores: \$10,500; Juniors & Seniors: \$12,500; Grad Students: \$20,500	Varies	Grad PLUS: Varies	Varies: Funds are limited
Who is borrowing the money?	N/A	The student	Anyone may apply; students may need a co-signer	Parent PLUS: The parent (available only for dependent students); Grad PLUS: The graduate student	Money is earned by working; it is not borrowed
How is eligibility determined?	Eligibility determined by FAFSA information and submission date	Undergrad: enroll in at least 6 credits; Grad: enroll in at least 5 credits	Eligibility varies per lender	Parent PLUS: enroll in at least 6 credits; Grad Plus: enroll in at least 5 credits	Eligibility determined by FAFSA information and submission date
What are the requirements?	Grant aid is automatically accepted for you	Students must accept loans in MyCharlotte and complete Entrance Counseling and Master Promissory Note at studentaid.gov	Requirements vary per lender	Apply at studentaid.gov to complete application and Master Promissory Note	Accept offered work-study aid through MyCharlotte . Apply for jobs at hireaniner.charlotte.edu

*For loans paid out between July 1, 2024 and June 30, 2025. Updated interest rates are available after July 1 each year, and subject to change annually.

4 STEPS TO FINANCIAL AID

1. Apply

- Submit the FAFSA each year as early as possible at studentaid.gov
- FAFSA School Code: **002975**

3. Receive Aid


- Aid will disburse to your student account

2. Review & Accept Offer

- Log in to [MyCharlotte](#)
- Review outstanding requirements
- Submit any required items
- Choose to accept or decline aid

4. Maintain Eligibility

- Maintain cumulative 2.0+ (undergrad) or 3.0+ (grad) grade point average (GPA)
- Minimum 66.6% ratio of attempted-to-earned hours (including transfer hours)
- Complete undergraduate degree within 180 hours (graduate hours vary)



Scan for more information about accepting and declining your offer.



FREQUENTLY ASKED QUESTIONS

To view and accept your aid:

- Log in to **MyCharlotte**
- Under Quick Links, select the Student Self Service icon
- Select the Financial Aid link
- Choose the aid year at the top of the page
- Go to the Offer tab
- Select Take Action to accept, decline or adjust your aid
- To confirm selections, press Submit

What are my next steps after accepting a loan?

If it is the first time you have accepted a Direct Loan, you must complete two steps in order to receive your loan funds. You will need your FSA ID and password to log in.

1) Complete Entrance Counseling

- Go to **studentaid.gov**, and select the Complete Loan Entrance Counseling link.
- Follow the instructions to complete your online Entrance Counseling.

2) Complete a Master Promissory Note (MPN)

- Go to **studentaid.gov**. Select the Complete Loan Agreement (Master Promissory Note/MPN).
- Follow the instructions to complete and electronically sign your MPN.

How much aid will I receive?

- The information you provide on the FAFSA is put through a calculation established by the federal government. This calculation provides a Student Aid Index (SAI). This number is not a dollar amount of aid eligibility or what your family is expected to provide, but it is an eligibility index number. Charlotte determines the estimated cost of attendance for all students, which includes things such as tuition, books and housing. Subtracting these two figures gives your *financial need at Charlotte.

Cost of Attendance - SAI = *Financial Need

- If the cost of attendance is more than your determined SAI, you may have financial need. Based on your eligibility, your financial aid offer may include grants, work-study and loans. View the estimated cost of attendance at **<https://ninercentral.charlotte.edu/financial-aid-loans/estimating-costs>**.

**Financial need does not always match the amount you are awarded.*

When will I receive my financial aid offer?

- Students who submit their FAFSA by the March 1, 2025 priority deadline are guaranteed an offer by April 1, 2025.
- Awarding is ongoing and completed FAFSAs are typically awarded within 10 business days.
- If you have completed all your requirements - including accepting your offered aid - your financial aid for each semester will be disbursed (applied) to your account starting seven to 10 days prior to the first day of class.
- Summer financial aid may require an additional application. View the Niner Central website for more details.

How do I review outstanding requirements?

- Log in to **MyCharlotte**
- Under Quick Links, select the Student Self Service icon
- Select the Financial Aid link
- Choose the aid year at the top of the page
- Look for any missing documents or tasks on the Home tab
- If something is incomplete, you'll find follow up instructions on the Notifications tab

NINER FINANCES

Niner Finances provides you with programming, resources, education and guidance for financial success. As you navigate the responsibilities of being a student, we encourage you to connect with Niner Finances to enhance your financial literacy by learning about your spending, saving, investing and the impacts of borrowing.



*Scan to learn more about
Niner Finances and financial
literacy resources.*

FREQUENTLY ASKED QUESTIONS

What if I don't have enough financial aid to meet my cost of attendance?

- For dependent students, Parent PLUS Loans may be an option to help with educational expenses, up to the cost of attendance.
- Dependent students whose parents apply and are credit-denied the PLUS Loan may be eligible for an additional Federal Unsubsidized Loan.
- For graduate or professional students, a Graduate PLUS Loan may be an option to help with educational expenses, up to the cost of attendance.
- Alternative education loans may also be an option for all types of students. Private lenders can help bridge the gap between the actual cost of your education and the amount the government and University offers you in its programs.



Scan to learn more about loan options.

How do I apply for a PLUS Loan?

- Start at studentaid.gov/plus-app/.
- Select what type of borrower you are.
- Parents should log in using their own FSA ID (not their student's FSA ID). Graduate students should log in with their own FSA ID.
- Complete the PLUS Loan application.
- Before you can receive PLUS Loan funds, borrowers must also complete a Direct PLUS Loan Master Promissory Note (also available on studentaid.gov).

SCHOLARSHIPS

The NinerScholars Portal makes it easy for you to apply for institutional scholarships in one place, through one online system. Apply at scholarships.charlotte.edu. Follow the steps below to get matched with scholarships in the NinerScholars Portal.



Build your scholarship profile. Most of your information is automatically transferred into your profile from your Future 49er Portal application.



Get matched to scholarships. Once your profile is built, you will immediately be matched with your eligible scholarships. Select the Apply button next to the scholarships you wish to apply for and follow any additional instructions.



Scholarships are awarded in late spring for the upcoming year. Students must reapply for scholarships every year.

Questions on scholarships or the NinerScholars Portal should be sent to the University Scholarship Office by calling 704-687-5871 or emailing scholarships@charlotte.edu.



RESIDENCY FOR TUITION PURPOSES

Your residency status for tuition purposes determines whether you qualify for in-state or out-of-state tuition rates and affects both tuition costs and eligibility for certain financial aid programs.

Residency Determination Service (RDS)

Application and details about residency eligibility are available at ncresidency.org.

- Once RDS completes your residency determination, please allow at least three business days for Charlotte to receive and process your decision.
- Residency decisions have an expiration date and are valid for 15 months. If your residency decision expires and you have not maintained continuous enrollment, you must complete the application again.
- The Effective Date of your in-state decision will determine the academic term that your in-state tuition will start at Charlotte.

Residency decisions take time

We encourage you to submit your RDS application as soon as possible before the beginning of the term. You may begin this process by logging in to ncresidency.org

If you have questions about residency requirements or the residency application process, contact RDS at 844-319-3640 or rdsinfo@ncresidency.org.



Scan to view Charlotte's in-state tuition deadlines.

BILLING, PAYMENTS & REFUNDS

Your account begins to incur charges after you register for classes or sign up for housing or meal plans. Charges will continue updating in real time as changes, such as registration adjustments, are made on the account. The University does not mail paper bills. Account balance reminders and eBills are sent to your Charlotte email address and copied to Authorized Payers.

- Tuition and fee information is available at ninercentral.charlotte.edu/tuition.
- Charges for the fall semester begin posting on your account in early July.
- Charges for the spring semester begin posting on your account in November.
- If your family member or guest wants to view your account, you must add them as an Authorized Payer.

What does a negative balance on my eBill mean?

- If the amount of financial aid paid to your account is greater than your charges, then you will see a negative balance on your account. This means a refund will be paid back to you.
- Refunds begin posting on your student account seven business days before classes begin, and funds are deposited or mailed starting the first week of class. You may use this refund for any educational expenses.
- We recommend that you set up direct deposit for your refund. It's the fastest and most secure way to receive your refund.



Scan for instructions on setting up direct deposit.



PAYMENT OPTIONS

Online Payments

- Payments can be made online at **MyCharlotte** from your checking or savings account (eCheck) or by debit or credit card (Visa, MasterCard, Discover or American Express).
- Online payments are preferred, as it is the fastest, easiest and most secure method of payment. **There are no processing fees associated with online payments.**
- Authorized Payers can pay online via their Authorized Payer Portal.

Payment Plans

Sign up for a payment plan to split your balance into smaller installments. Payment plans are valid for one semester and must be set up each time you wish to use one. A small setup fee is required for each term. For more information, visit ninercentral.charlotte.edu/payment-plan.

Checks

- Check payments can be dropped off on campus or mailed to the University.
- In person payments can be placed in the payment drop-box at Niner Central or the Office of the Bursar.
- Mailed checks, including scholarship checks, should be made payable to the University of North Carolina at Charlotte. If a check is issued to the student, they must endorse it to ensure timely processing.
- Include the student's name and ID number in the memo section of all checks.
- Please allow seven to 10 business days for mail delivery.

UNC Charlotte
Cashier's Office
Reese Building - 2nd floor
9201 University City Blvd
Charlotte, NC 28223



HEALTH INSURANCE & IMMUNIZATIONS

Immunizations

North Carolina state law requires college students to document immunization records. You may submit signed or stamped records from your physician, health department or other health care facility on the Student Health Portal. A list of required vaccines and other information regarding immunization compliance are available under the Immunizations tab at studenthealth.charlotte.edu.

All requirements are due upon admission to the University and should be submitted before you arrive at your in-person New Student Orientation session. You must complete the required forms, enter your vaccination dates and upload your immunization records in your online Student Health Portal at uncc.medicatconnect.com. Once everything is submitted, please allow five to seven business days for your compliance verification status to be emailed to your University email.

All undergraduate students enrolled in six or more degree-seeking credit hours or graduate students enrolled in three or more degree-seeking credit hours are required to have health insurance. You have the option to remain on a current insurance plan or purchase the Student Health Insurance Plan. If you are covered by another health insurance policy, submit an online waiver to eliminate the cost for the Student Health Insurance Plan fee.

Health Insurance Waiver

- If you have your own health insurance coverage, you must submit proof to waive the Student Health Insurance Plan fee.
- You cannot complete the fee waiver request until *three to four days after you register for classes.
- The Student Health Insurance Plan fee will remain on your account. However, a waiver will also be posted to cover the charge, if approved.
- Processing and crediting the fee waiver to your account may take up to *15 business days.
- For more information about the waiver process and Student Health Insurance Plan fee, visit studenthealth.charlotte.edu/insurance.

*The Student Health Insurance site will be available for enrollment and waiver requests starting the first week in May 2025 for the Fall 2025 term. Waiver credits will not be applied to the tuition account until early July 2025.

REGISTER FOR CLASSES WITH SCHEDULE WIZARD



Log in to **MyCharlotte** and look for the Schedule Wizard icon under Quick Links to begin creating possible class schedules. Once it is your time to register, access Schedule Wizard, choose the schedule that works best for you and select Send to Shopping Cart. You will then be taken to Student Self Service. Select the link to Register for Classes and continue to the Plans tab to find your shopping cart schedule. If you are satisfied with your schedule, select Add All, then select Submit Changes.

View your class schedule after registering

- Log in to **MyCharlotte**
- Select the My Schedule icon under Quick Links
- Choose the correct term in the drop-down box
- Select Schedule Details for additional information such as days and times of your courses

For help with registration error messages (prerequisites, closed sections, etc.), please contact the department that offers the course. To view department phone numbers, visit directory.charlotte.edu.

Registration Time Tickets

- Not everyone is able to register at the same time. Log in to **MyCharlotte** and select Registration Add/Drop under Quick Links. Select Prepare for Registration. You can review your registration time and see alerts for any holds that may affect your registration.
- New first-year and transfer students should complete Virtual Advising & Registration prior to attending their in-person New Student Orientation session. For more information, visit orientation.charlotte.edu.



Scan to view the academic calendar.

NINER COURSE PACK

The Niner Course Pack provides students access to all course materials without the need to shop around before the first day of class. Enrollment in the program is automatic and students wishing to opt out can do so starting 30 days before the start of the term. Students will have the option to buy their rented textbooks at a reduced price at the end of the term. Enrollment in the program is automatic and the cost is \$20 per credit hour, per term. You will benefit from:

- Having all your course materials ahead of time
- Saving 35 to 50 percent off your course materials
- Enjoying a highly personalized concierge service

Learn more at aux.charlotte.edu/bookstore/niner-course-pack. Please note, the opt-out deadline for Fall 2025 is Aug. 29, 2025.

PEER HUB

Peer Advisors serve to connect students with tools and resources to navigate their academic journey and develop good strategies to use them most effectively. Peer Advisors are able to answer general advising questions such as how to schedule advising appointments, how to register for classes, where to find academic support resources and more. Our purpose is to provide “whole student” assistance for you to stay in command of your academic journey, get the most from your college experience and reach your career goals!



Scan to learn more about peer hub.



STUDENT CHECKLIST

Use this checklist to stay organized!

ONE TIME

- ☐ Activate your NinerNET account
- ☐ Upload your immunization records to the Student Health Portal
- ☐ Set up direct deposit online for financial aid refunds
- ☐ Add Authorized Payers to view/pay your bill
- ☐ Add parents or guests to the Guest Access Portal for viewing financial aid/student records
- ☐ Sign up to receive your electronic 1098-T in your student account
- ☐ Complete a Title IV Authorization

EVERY YEAR

- ☐ Purchase your parking pass for on-campus parking
- ☐ Choose Housing & Meal Plans
- ☐ Submit the FAFSA
- ☐ Review and accept or decline financial aid and ensure all required forms and documents are submitted
- ☐ Apply for Scholarships in the NinerScholars Portal
- ☐ Apply for PLUS and/or alternative loans if needed

EVERY SEMESTER

- ☐ If you have health insurance coverage, confirm your Health Insurance Waiver has been submitted
- ☐ Meet with your Academic Advisor
- ☐ Resolve any holds on your account
- ☐ Register for classes using Schedule Wizard
- ☐ Enroll in a payment plan if needed
- ☐ Pay your bill by the due date listed on your eBill
- ☐ Update your contact information if necessary in Student Self Service
- ☐ Track progress toward your degree in DegreeWorks

TOOLS FOR SUCCESS

NAVIGATE360

Mobile app via App Store or Google Play

- View required tasks like paying for college or registering for classes
- Explore majors based on your personal interest
- Get involved on campus by knowing what is available

CONNECT

Online via MyCharlotte

- Schedule advising appointments with your academic advisor
- Set up tutoring to help with your courses

DEGREEWORKS

Online via MyCharlotte

- Track your progress toward your degree
- Find major/minor requirements
- Complete a "what if" analysis

SCHEDULE WIZARD

Online via MyCharlotte

- Plan your class schedule around your activities
- Use this tool to take the stress out of creating your schedule



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9201 University City Blvd, Charlotte, NC 28223

ninercentral@charlotte.edu / 704-687-8622

Office Hours: 8 a.m. - 5 p.m., Monday-Friday