



NICHE  
NAMED  
CHARLOTTE  
AS A TOP 5  
BEST IN VALUE  
IN NORTH  
CAROLINA

# UNDERSTANDING YOUR FINANCIAL AID OFFER

## WE ARE COMMITTED TO YOUR EDUCATION

### HOW WE DETERMINED YOUR AID PACKAGE

The information you provided on the FAFSA was 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. Next, the University's cost of attendance is determined. Subtracting the SAI from the cost of attendance helps our team determine your financial need at UNC Charlotte. Every effort is made to meet your financial need with your award package.

### HOW TO ESTIMATE COSTS

Cost of attendance is an *estimated* average for a full year as a full-time student. It is an average amount for what your expenses might be. Your actual cost of attendance may vary from this estimate. We encourage you to plan ahead by using the budget for 2025-2026. You will receive your exact charges on your account after you register for classes and if applicable, chosen housing and meal plan options. More cost of attendance information is available at [ninercentral.charlotte.edu/cost-of-attendance](https://ninercentral.charlotte.edu/cost-of-attendance).

## ESTIMATED COST OF ATTENDANCE

### EXAMPLE BUDGET

Below is an example of the one-year cost of attendance for a new undergraduate North Carolina resident living on campus using the 2025-2026 budget:

*\* These costs may end up as indirect costs if you opt out of certain programs*

Tuition .....	\$	3,812
Fees .....	\$	3,285
Loan Fees .....	\$	103
* Books and Supplies .....	\$	600
* Housing .....	\$	9,930
* Meals .....	\$	5,080
Transportation .....	\$	1,340
Miscellaneous .....	\$	2,360
<b>TOTAL</b>	<b>\$</b>	<b>26,510</b>

### EXPLANATION OF BUDGET

**Direct Costs are shown in gold in the example at left.** These costs are paid directly to Charlotte and billed through your MyCharlotte account and able to be included in a payment plan. Your actual direct costs will vary depending on whether you attend full-time or part-time, if you live on campus, what residence hall you live in, which meal plan you choose and more.

**Indirect Costs are estimated and are shown in black in the example at left.** These costs are not payable to Charlotte and will not show on your student account or bill. These can be paid with a refund from financial aid or out-of-pocket.

*If the amount of financial aid paid to your account is greater than your charges, you will receive a refund as early as the first week of classes. You can use this refund for indirect costs.*

LEARN MORE AT [NINERCENTRAL.CHARLOTTE.EDU](https://ninercentral.charlotte.edu)

# 75% OF UNC CHARLOTTE STUDENTS RECEIVE SOME TYPE OF FINANCIAL ASSISTANCE

## TYPES OF FINANCIAL AID

### LOANS

A **loan** is an investment in your future, and is money you borrow and must pay back with interest. Loans are always optional and you can choose to accept the offered amount or any lesser amount.

**Federal Direct Subsidized Loans** are loans from the federal government with a fixed interest rate. The government will pay interest on your subsidized loan while you are in school (with at least six credit hours) and during your six-month grace period after graduation. After that point, you are responsible for paying the interest (and principal).

**Federal Direct Unsubsidized Loans** are also loans from the federal government with a fixed interest rate. However, you are responsible for paying the interest during all periods. If you choose not to pay the interest while you are in school, your interest will accrue (accumulate) and your interest will be added to the principal amount of your loan.

### GRANTS & SCHOLARSHIPS

**Grants** may be awarded by the federal or state government, or by the University. **Scholarships** may be awarded by the University or outside sources. These awards do not have to be repaid or earned through work.

**Federal and State Grants** are awarded to students demonstrating significant financial need as determined by the FAFSA. State-funded grants are estimates and are contingent upon sufficient appropriations set by the NC General Assembly and are restricted to NC residents. **Institutional Grants** are awarded by UNC Charlotte.

### WORK-STUDY EMPLOYMENT

**Federal Work-Study** aid is awarded as part of a program that enables students with financial need to work a part-time job on campus, earning money while enrolled at Charlotte. Money is earned as you work throughout the semester, so you will not have the money "up front" in the beginning of the semester to pay your student account bill.

Learn more about financial aid types, financing options and how to accept your financial aid offer at [ninercentral.charlotte.edu](https://ninercentral.charlotte.edu).



## SETTING UP GUEST ACCESS

### GUEST ACCESS FOR YOUR EDUCATIONAL RECORDS

Students may grant access to parents and/or guests using the Guest Access Portal in Student Self-Service. Follow the instructions at [ninercentral.charlotte.edu/guest-access](https://ninercentral.charlotte.edu/guest-access) to allow guest access to view your educational records.

### AUTHORIZED PAYERS FOR YOUR STUDENT ACCOUNT

Authorized payers are granted access to your student account. They are permitted to view your account information and make payments on your behalf. Visit [ninercentral.charlotte.edu/authorized-payers](https://ninercentral.charlotte.edu/authorized-payers) for more information.

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