

The background of the slide features a photograph of the Statue of Liberty in front of a dense canopy of green trees. A dark blue semi-transparent rectangle is overlaid on the left side of the image, containing the text. The right side of the slide is white, with a large yellow chevron shape pointing towards the center. At the bottom, there are horizontal yellow and dark blue bars.

# Financial Aid Basics

## UNC Greensboro

**OFFICE OF FINANCIAL AID  
AND SCHOLARSHIPS**



# FINANCIAL AID BASICS

It's easy to feel  
overwhelmed navigating  
the financial aid process!

Being prepared can help  
alleviate some of that  
financial aid anxiety!



It's never too early to start planning!



Complete a FAFSA yearly!

The 2025-2026 FAFSA opens December 2024!



Monitor your student e-mail and other  
school accounts regularly!



Apply for Scholarships & Grants!



Ask questions!

# FAFSA... What's That?

- **FAFSA – Free Application for Federal Student Aid**
- All students planning to attend college must complete a FAFSA each year for financial aid consideration.
- The 2025-2026 FAFSA is scheduled to launch on December 1, 2024. This FAFSA covers potential funding for students enrolled during the Fall 2025, Spring 2026, and Summer 2026 academic terms.



# Types of Aid

## Federal/State Grants

### Federal Grants

Federal Pell Grant  
Federal SEOG

### State Grants

Next NC Scholarship

Most federal/state grants are financial need-based, and only awarded to undergraduate students earning their first bachelor's degree.

Repayment is  
not required!

## Scholarships

Various university and/or departmental scholarships, with merit and/or financial need-based eligibility criteria.  
Outside/Third-Party Scholarships from various organizations like churches, fraternities/sororities, and other interest groups.

Grants & Scholarships <i>(Gift aid, no repayment needed)</i>			
	Fall 2024	Spring 2025	Total
Federal Pell Grant	\$2,708	\$2,707	\$5,415
UNCG Spartan Scholarship	\$750	\$750	\$1,500
Blue & Gold Merit Scholarship	\$1,000	\$1,000	\$2,000
Next NC Scholarship	\$1,151	\$1,151	\$2,302
Total			\$11,217



# Federal Loans

Student Loans <i>(Optional, must be repaid)</i>			
	Fall 2024	Spring 2025	Total
Fed. Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Fed. Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total			\$5,500

## Federal Direct Subsidized Loan

Need-based

No payments required while enrolled

No interest while enrolled

## Federal Direct Unsubsidized Loan

Non Need-based

No payments required while enrolled

Interest accrues while enrolled

### Yearly Federal Loan Limits

\$5,500 Dependent First Year (0-29 credits)

\$6,500 Dependent Sophomore (30-59 credits)

\$7,500 Dependent Junior and Senior (60+ credits)

2024 - 2025

Direct Subsidized and Unsubsidized Interest Rate for Undergraduate Students

6.53%

# **FEDERAL DIRECT PARENT PLUS LOANS**

**PARENT PLUS Loans - Federal loan obtained by the parent to assist with their student's collegiate costs. This loan can cover up to Cost of Attendance (COA) paired with other financial aid.**

- **Online loan application process through FSA; Credit-based**
- **2025-2026 School Year application will be available Summer 2025**
- **Parents must complete the PLUS Request and the Master Promissory Note (MPN) through FSA**
- **Current Interest rate: 9.08% (2024-2025 academic year)**



# **FEDERAL DIRECT PARENT PLUS LOANS**

## **CREDIT APPROVED**

- **Loan added to student's award**

## **CREDIT DENIED**

- **Obtain an endorser or co-signer**
- **Provide documentation of extenuating circumstances to appeal the credit decision.**
- **Will Not Pursue/Undecided: Your student may be eligible for additional Federal Direct Unsubsidized Loan funding and will be awarded accordingly.**

# ESTIMATED COST OF ATTENDANCE

## Cost of Attendance = COA

- The Cost of Attendance (note: non-billable items) is an estimate of potential expenses a student may acquire while attending a university. This estimate is calculated for financial aid budgeting purposes. The Cost of Attendance may vary for each student.
- **THIS IS NOT THE STUDENT'S BILLING SUMMARY!**





# ESTIMATED COST OF ATTENDANCE

**THIS IS NOT THE STUDENT'S BILL!**

On Campus In-State	Full Year	On Campus Out-of-State	Full Year
Tuition	\$4,422	Tuition	\$20,774
Fees	\$3,240	Fees	\$3,240
Books & Supplies	\$850	Books & Supplies	\$850
Housing	\$6,130	Housing	\$6,130
Food	\$4,558	Food	\$4,558
Transportation	\$1,570	Transportation	\$2,236
Loan Fees	\$50	Loan Fees	\$50
Personal/Misc	\$1,766	Personal/Misc	\$1,766
Total	\$22,568	Total	\$39,604

## **DIRECT COSTS**

- **Tuition**
- **Fees**
- **Housing (On-Campus)**
- **Food (University Meal Plans)**
- **First Day Complete (Book Rental)**
- **Loan Fees**

## **INDIRECT COSTS**

- **Transportation**
- **Miscellaneous/Personal Expenses**
  - **Housing (Off-Campus)**
  - **Food (Non-University Meal Plans)**



# In-State

## YOUR FINANCIAL AID BREAKDOWN

### Estimated Charges\*

	Fall 2024	Spring 2025	Total
Tuition & Fees	\$3,831	\$3,831	\$7,662
Housing	\$3,065	\$3,065	\$6,130
Food	\$2,279	\$2,279	\$4,558
<b>Total</b>			<b>\$18,350</b>

### Grants & Scholarships *(Gift aid, no repayment needed)*

	Fall 2024	Spring 2025	Total
Federal Pell Grant	\$2,708	\$2,707	\$5,415
UNCG Spartan Scholarship	\$750	\$750	\$1,500
Blue & Gold Merit Scholarship	\$1,000	\$1,000	\$2,000
Next NC Scholarship	\$1,151	\$1,151	\$2,302
<b>Total</b>			<b>\$11,217</b>

### Student Loans *(Optional, must be repaid)*

	Fall 2024	Spring 2025	Total
Fed. Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Fed. Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
<b>Total</b>			<b>\$5,500</b>

### Estimated Annual Billable Costs *(Includes Loans)*

**\$1,633**

*Data current as of 4/22/2024.*

# Out-of-State

## YOUR FINANCIAL AID BREAKDOWN

### Estimated Charges\*

	Fall 2024	Spring 2025	Total
Tuition & Fees	\$12,007	\$12,007	\$24,014
Housing	\$3,065	\$3,065	\$6,130
Food	\$2,279	\$2,279	\$4,558
<b>Total</b>			<b>\$34,702</b>

### Grants & Scholarships *(Gift aid, no repayment needed)*

	Fall 2024	Spring 2025	Total
Federal SEOG Grant	\$500	\$500	\$1,000
Federal Pell Grant	\$3,698	\$3,697	\$7,395
UNCG Spartan Scholarship	\$1,250	\$1,250	\$2,500
<b>Total</b>			<b>\$10,895</b>

### Student Loans *(Optional, must be repaid)*

	Fall 2024	Spring 2025	Total
Fed. Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Fed. Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
<b>Total</b>			<b>\$5,500</b>

### Estimated Annual Billable Costs *(Includes Loans)*

**\$18,307**

*Data current as of 4/22/2024.*



# FEDERAL WORK-STUDY

Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay for educational expenses. It is offered as a part of a student's financial aid award.

Eligibility does not guarantee awarding!

Students are responsible for securing their own employment.





# **CONTACTING THE OFFICE OF FINANCIAL AID AND SCHOLARSHIPS**

## **➤ Phone:**

**➤ 336-334-5702**

**➤ M-F, 9 am-5pm**

**➤ Enter Student ID and PIN (for student specific information)**

## **➤ E-mail:**

**➤ [spartancentral.uncg.edu/spartan-central-contact-form/](https://spartancentral.uncg.edu/spartan-central-contact-form/)**

**➤ Response within 2 business days (general information)**

## **➤ In Person Walk-in Visits:**

**➤ M – F, 9 am-5pm**

## **➤ Web & chatbot**

**➤ [spartancentral.uncg.edu](https://spartancentral.uncg.edu)**

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FEATURING 



**Have financial aid  
questions?**

**Ask Minnie!  
24/7/365**

[fia.uncg.edu/#bot](https://fia.uncg.edu/#bot)

**SOAR**  




# RESOURCES

- UNCG Financial Aid Website:
  - <https://spartancentral.uncg.edu/.uncg.edu/>
- College Foundation of North Carolina website:
  - [www.cfnc.org](http://www.cfnc.org)
- U.S. Dept. of Education Student Guide to Financial Aid/
  - <https://studentaid.ed.gov>
- NC Residency Determination Service
  - **ncresidency.org**
- Veterans' Resources:
  - <https://military.uncg.edu/>
  - <https://benefits.va.gov/gibill/>