A Message from the Director

The financial aid process can be complex and intimidating. The staff of the Office of Scholarships and Financial Aid (OSFA) understands your confusion and are available to help you through the process.

In order to maximize your eligibility for financial aid, and your ability to pay for college, follow the steps below and educate yourself on college costs.

File the Free Application for Financial Aid (FAFSA) using actual tax return information provided on your 2008 IRS tax form.

If you have experienced significant income adjustments due to the loss of a job, a catastrophic illness, or a divorce or separation, make an appointment to speak with a financial aid counselor.

Complete the OSFA Scholarship application found at: www.uncw.edu/finaid by April 1. A hotlink from the OSFA home page takes you to the application. There are other applications for scholarships at UNCW, and there are links to other scholarship applications from our website as well.

Students should work over the summer and save all of the earnings they can. Think twice about spending any of the money you earn. The more you bring to school with you, the less you may have to borrow.

Loan funds are available through the Federal Stafford Loan Program to all eligible students. To be eligible, students must be a US citizen or a resident alien and be enrolled in an eligible program.

Loan limits are:

Freshmen:	$5,500 (Maximum $3,500 subsidized)
Sophomore:	$6,500 (Maximum $4,500 Subsidized)
Junior/Senior	$7,500 (Maximum $5,500 Subsidized)

Grants and Scholarships are available through the Federal Government, the State of North Carolina for NC residents, and the Institution.

For students who are not able to meet the cost of attendance of $16,100 in-state and $26,982 out-of-state, with loans and grants in the student's name, parents may apply for Federal PLUS Loans to cover the difference.

Emily Bliss, Director
Office of Scholarships & Financial Aid

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