

ASSISTANTSHIPS

Graduate teaching assistantships are available on a limited basis in the Cameron School of Business; Watson School of Education; School of Nursing, and the College of Arts and Sciences in the departments of Biological Sciences, Chemistry, Creative Writing, Earth Sciences, English, History, Mathematics and Statistics, Political Science and Psychology. A limited number of graduate research assistantships are available through the Center for Marine Science. The admission application process determines the candidates for these awards. For information contact the specific department/school or the Graduate School.

GENERAL FELLOWSHIPS AND AWARDS

The Dr. Ralph W. Brauer Fellowship was created through the estate of Dr. Brauer, a long tenured professor at UNCW. It is intended to provide financial support to one or more graduate students to assist with tuition and fees, books, publications or research travel as determined by the dean of the graduate school. A committee appointed by the dean recommends recipients and the amount to be awarded. Contact the dean of the graduate school for more information.

The Graduate School's Awards for New Scholars. A limited number of scholarships are available to students entering any of UNCW's graduate programs for the first time. Students do not apply for these scholarships. Instead, nominations originate with the departments, which submit their recommendations to the dean of the Graduate School. Criteria include evidence of exceptional scholarship, normally strong GRE scores (or their equivalent) and an excellent undergraduate GPA.

The Jane Logan Lackey Fellowship is allocated to promote diversity within the Graduate School. An undergraduate GPA of at least 3.25 in the applicant's major is required.

The James R. Leutze Merit Scholarships were established by the UNCW Foundation in honor and recognition of Chancellor Emeritus Leutze's outstanding thirteen-year service to the university. The fund provides a \$9,000 scholarship for undergraduate and graduate students, who are known as Leutze Scholars. Recipients are selected based on documented academic ability; the undergraduate by the assistant vice chancellor for Admissions and the graduate student by the dean of the Graduate School. The scholarships may be renewable.

The Lewis/Wiley Alumni Fellowship is a merit based graduate fellowship subject to the criteria and guidelines adopted by the Alumni Association of UNCW.

The Perry Daniel Lockamy, Jr., Graduate Alumni Fellowship provides one \$1,500 annual award for in-state tuition and fees based on academic achievement, leadership abilities, and potential. Two recommendations are required. Applicants may be classified

as in-state or out-of-state. Applications may be requested from the UNCW Alumni Relations Office.

The Sylvia and B. D. Schwartz Graduate Fellowship Award may be awarded to any graduate student enrolled in nine hours or more at the University of North Carolina Wilmington. Recipients are determined by the Graduate School and receive an amount equal to in-state tuition and fees.

The Lacy C. and Doris L. Sidbury Fellowship was established by Gwendolyn S. Solomon as a memorial to her parents. It is considered both a merit and need based fellowship subject to the criteria used by both the UNCW Graduate School and Financial Aid and Veterans Services Office.

The Diane and David Swain Scholarship was created by Diane and David Swain for students who are dependents of employees of New Hanover County. The recipient must be a full-time UNCW student and the dependent of a New Hanover County employee. Dependent is defined as child, stepchild, or other individual for whom the county employee is legally responsible. The recipient may be an undergraduate or graduate student. The scholarship is renewable each semester, as long as the above criteria are met and funding is available. Applications should be submitted to the New Hanover County's Human Resources office for each semester.

Other scholarship and awards are available within the appropriate college or school.

LOANS AND WORK STUDY PROGRAMS

Loans

Students must complete a Free Application for Federal Student Aid (FAFSA) to initiate the application process and are automatically considered for all Federal Loan programs and Federal Work-Study.

Federal Stafford Loan Program provides loans to graduate students who qualify on the basis of financial need and are enrolled at least half-time. Applicants complete the regular financial aid application process in addition to completing Master Promissory Note (MPN). Each academic year, students may borrow the lesser of: \$20,500 or the cost of attendance minus all other resources (including financial aid, tuition remissions). Repayment of these loans begins six months after a student ceases to be enrolled at least half time. The interest on the loan begins at the time of repayment and is 6.8 percent. There are a variety of repayment plans. A portion of the loan may be cancelled upon completion of employment under certain terms and conditions. Students who complete the FAFSA are automatically considered.

Federal Unsubsidized Stafford Loans expand the Stafford Loan program for students who do not demonstrate need, as determined by federal guidelines. Even though the unsubsidized Stafford Loan carries the same loan limits and interest rate as the subsidized

Stafford Loan, interest is charged while the student is enrolled. There are a variety of repayment plans. A portion of the loan may be cancelled upon completion of employment under certain terms and conditions. Students who complete the FAFSA are automatically considered. Students must be enrolled at least half-time to be eligible for Stafford loans.

Federal Perkins Loans are for students with substantial demonstrated need and are low-interest loans to help cover educational expenses. Funds are limited in this program. Need is determined by the federal formula through the regular financial aid process. Contact the Financial Aid and Veterans Services Office for further information.

PLUS Loans for graduate or professional students. Graduate or professional students are now eligible to borrow under the PLUS Loan Program up to their cost of attendance minus other estimated financial assistance in the Direct Loan Program. The terms and conditions applicable to Parent PLUS Loans also apply to Graduate/Professional PLUS loans. These requirements include a determination that the applicant does not have an adverse credit history, repayment beginning on the date of the last disbursement of the loan, and a fixed interest rate of 7.9 percent in the Direct Loan program. Applicants for these loans are required to complete the Free Application for Federal Student Aid (FAFSA). They also must have applied for their annual loan maximum eligibility under the Federal Subsidized and Unsubsidized Stafford Loan Program before applying for Graduate or Professional PLUS loan.

Non-Federal and Alternative Loans

Non-federal loans are often referred to as alternative loans because they represent an alternative to the federal loan program.

The Federal William D. Ford Direct Loan Program (Stafford Loans and PLUS Loans) generally provide more favorable terms and conditions than non-federal loans. For that reason, we strongly recommend students and their families first apply for federal loans using the Free Application for Federal Student Aid (FAFSA) before considering non-federal loans. Non-federal loans may be helpful to students who need to borrow more than allowed under the federal loan programs and those students who are ineligible for federal loans. A very small percentage of students are ineligible for federal loans. The most common reason for this ineligibility is failure to meet UNCW's satisfactory academic progress policy.

EMPLOYMENT

Federal Work-Study Program is federally funded and provides part-time jobs both on and off the UNCW campus for students who have financial need as determined by federal formula. To be awarded Federal Work-Study, a student must meet all eligibility requirements for federal aid and file a FAFSA. Students are automatically considered.

Satisfactory Academic Progress (SAP) for Financial Aid Eligibility (Graduate)

Federal regulations require that students receiving financial aid maintain satisfactory academic progress from both qualitative and quantitative measures: cumulative GPA, hours earned compared to hours attempted and maximum time limit. For graduate

students, Financial Aid Satisfactory Academic Progress (SAP) standards regarding GPA are the same as the standards established by the UNCW Graduate School (see Retention Policy under Academic Regulations) for continued enrollment. To remain eligible for financial aid, graduate students must earn at least 75% of all attempted hours.

Satisfactory Academic Progress and eligibility for financial aid are determined each academic year after spring semester grades are available.

Appeals

Federal regulations allow for certain cases in which the school may waive the standards. Specifically, if a student's failure to be in compliance with one or more areas of satisfactory academic progress is due to events beyond the student's control, such as a student's extended illness, serious illness or death in the immediate family, or other significant trauma, and if such mitigating circumstances can be appropriately documented for the specific term(s) in which the deficiency occurred, the student may appeal to the Financial Aid and Veterans Services Office (FAVSO). Eligibility may be regained by appeal. *Contact the FAVSO to obtain a Satisfactory Academic Progress (SAP) Appeal form.*

POLICY ON RETURN OF TITLE IV FUNDS

Federal financial aid funds are awarded with the expectation that students will complete the entire period of enrollment. Students "earn" a percentage of the funds they are disbursed with each day of class attendance. When a student who has received federal financial aid funds (Title IV Funds) leaves school before the end of the semester or period of enrollment, federal law requires UNCW to calculate the percentage and amount of "unearned" financial aid funds that must be returned to the federal government. Once a student has completed more than 60% of the enrollment period, students are considered to have earned all funding received. This calculation may have the effect of requiring merit of funds that have already been disbursed to the student. Students are encouraged to meet with their financial aid counselor prior to making the decision to withdraw from school.

Veterans Services

Veterans and dependents are encouraged to utilize their VA Educational Benefits while enrolled in the graduate programs at the university. For eligibility information, contact the Financial Aid and Veterans Services Office, (910) 962-3177, or e-mail the veteran services coordinator at: veterans@uncw.edu.