Office of Scholarships & Financial Aid
Fred Holding, Director
Agenda

• Cost of Attendance
• Award Letter Review
• Financing options
• Next Steps
• Website
• Questions
## Annual Cost of Attendance

<table>
<thead>
<tr>
<th></th>
<th>2019-2020 Resident</th>
<th>2019-2020 Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition</strong></td>
<td>$4,400</td>
<td>$18,416</td>
</tr>
<tr>
<td><strong>Fees</strong></td>
<td>$2,738</td>
<td>$2,738</td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td>$6,790</td>
<td>$6,790</td>
</tr>
<tr>
<td><strong>Meals</strong></td>
<td>$4,107</td>
<td>$4,107</td>
</tr>
<tr>
<td><strong>Books/Supplies</strong></td>
<td>$1,126</td>
<td>$1,126</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>$1,810</td>
<td>$1,810</td>
</tr>
<tr>
<td><strong>Loan Orig Fee</strong></td>
<td>$64</td>
<td>$64</td>
</tr>
<tr>
<td><strong>Personal</strong></td>
<td>$1,650</td>
<td>$1,650</td>
</tr>
<tr>
<td><strong>Health Insurance</strong></td>
<td>$2,622</td>
<td>$2,622</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$25,307</td>
<td>$39,415</td>
</tr>
</tbody>
</table>

### Direct Costs Per Semester
- **Resident**: $9000
- **Non-Resident**: $16000
The Office of Scholarships & Financial Aid (OSFA) is pleased to offer you the following financial aid award for the 2019-2020 academic year.

<table>
<thead>
<tr>
<th>Financial Aid Programs</th>
<th>FALL 2019</th>
<th>SPRING 2020</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fed Sub Loan</td>
<td>$3,500.00</td>
<td>$3,500.00</td>
<td></td>
</tr>
<tr>
<td>Fed Unsub Loan</td>
<td>$2,000.00</td>
<td>$2,000.00</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$5,500.00</strong></td>
<td><strong>$5,500.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Please accept, decline, or accept and revise your awards on SeaNet.* If you have been awarded a grant or a scholarship, they have been accepted on your behalf. Award packages with scholarships/grant aid are subject to cancellation for those students who have not deposited by May 1. Please be advised that this award is based on full-time enrollment. Should your enrollment status be less than full-time at the end of the drop/add period, an adjustment to your aid will be made by our office and a revised award letter will be sent. Aid is subject to change based on availability of funds and/or changes in eligibility. *If you have been admitted for Spring 2020, your package reflects the full amount of federal student loans for which you are eligible for the academic year.* If you use any of your federal loan amount in the fall at another university, your loan amount at UNCW will be reduced accordingly.

**Estimated Direct Cost of Attendance**

- Tuition and Fees: $3,569.00
- Housing and Meals: $5,448.50
- Books and Supplies: $563.00
- **$6,574.50**

*Direct costs are those typically paid directly to the institution. Some students do live off campus and/or may not have an on-campus meal plan (typically upperclassmen), or may purchase books elsewhere (e.g. on-line or through a local bookstore).*

**Estimated Annual Cost of Attendance (including indirect costs):** [https://www.uncw.edu/finaid/cost.html](https://www.uncw.edu/finaid/cost.html)
Expected Family Contribution (EFC) from FAFSA: 6100
The EFC is a number that determines the students’ eligibility for federal, state, and institutional need based aid. It does not necessarily equate to the amount you or your family may need to contribute to your education.

The links below may assist you in understanding and accepting your award:

- Financing a UNCW Education  https://www.uncw.edu/finaid/costs.html
- SeaNet Navigations  https://www.uncw.edu/finaid/OSFAForms.html
- Who do I contact with questions?  https://www.uncw.edu/finaid/counselors.html
- Federal Student Loan Agreement/MPN & Entrance Counseling  https://studentloans.gov/

Please note that this notice pertains solely to financial aid. It does not affect admissions, academics, or any other University Department with whom you may have outstanding requirements.
Financial Aid Awards

- Awards are **final**.
  - Packaging parameters based on FAFSA
  - Less than 10% of newly admitted students receive scholarships
  - Income changes – considered January 2020
- Why are awards different at other schools?
  - Different packaging parameters (e.g. FSEOG)
  - Larger endowments (older schools, larger athletic programs)
- Today’s office hours 10am-2pm (sign in by 130pm)
  - Get better understanding of your award/aid process
  - Help you determine the difference between awards
  - Discuss financing options that work for you
Financing Options

Financing options after all grants, scholarships, and federal student loans are applied ...

Any college expenses not covered by financial aid are the responsibility of the student and/or family. When making preparations to cover these expenses, here are options you can consider:

1. Remitting full payment directly to Student Accounts & Cashier Services.

2. Remitting payments via the TealPay monthly payment plan.

3. Borrowing with the most affordable loan you have available to you. Students and their families have the right to use a lender of their own choosing, will not be penalized in any way for exercising such an option and will receive assistance from the campus in processing the loan of the student’s choice.

   - Federal Parent Loans (PLUS)
   - Private/Non Federal Loans

If you wish to increase (or decrease) a loan that you already have, please complete contact your financial aid counselor.
Next Steps

• Completed the FAFSA? Opens every October 1
• Selected for Verification? Satisfy to receive an award.
• Check UNCW e-mail address for verification or award letter notification (SeaNet)
• Accept or Decline Federal Loans/Federal Work Study on SeaNet
• Complete Entrance Counseling and Loan Agreement/ Master Promissory Note at studentloans.gov
• Parents apply for Plus or Non-Fed (MPN for both)
• SeaNet Proxy for records access (FERPA)