



# 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

		2019-2020 Resident		2019-2020 Non-Resident
Tuition	<b>Direct Costs Per Semester</b> \$9000 – Resident \$16000 – Non-Resident	\$4,400	↔	\$18,416
Fees		\$2,738	↔	\$2,738
Housing		\$6,790	↔	\$6,790
Meals		\$4,107	↔	\$4,107
Books/Supplies		\$1,126		\$1,126
Transportation		\$1,810		\$1,810
Loan Orig Fee		\$64		\$64
Personal		\$1,650		\$1,650
Health Insurance		\$2,622		\$2,622
<b>Total</b>		<b>\$25,307</b>		<b>\$39,415</b>

The Office of Scholarships & Financial Aid (OSFA) is pleased to offer you the following financial aid award for the 2019-2020 academic year.

<b>Financial Aid Programs</b>	<b>FALL 2019</b>	<b>SPRING 2020</b>	<b>TOTAL</b>
Fed Sub Loan		\$3,500.00	\$3,500.00
Fed Unsub Loan		\$2,000.00	\$2,000.00
<b>TOTAL</b>		<b>\$5,500.00</b>	<b>\$5,500.00</b>

***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
	<b>\$6,574.50</b>

*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>



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>
- How do I report outside scholarships? <https://www.uncw.edu/finaid/outsidescholar.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 ...

https://www.uncw.edu/finaid/costs.html

110%

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](http://studentloans.gov)
- Parents apply for Plus or Non-Fed (MPN for both)
- SeaNet Proxy for records access (FERPA)



# Our Website: [www.uncw.edu/finaid](http://www.uncw.edu/finaid)



Office of Scholarships & Financial Aid

COSTS	APPLY FOR AID	YOUR AWARD	INFO FOR
<ul style="list-style-type: none"> <li>Cost of Attendance</li> <li>Money Management</li> <li>Net Price Calculator</li> <li>Ayuda Financiera</li> <li>Financial Awareness Counseling Tool (FACT)</li> </ul>	<ul style="list-style-type: none"> <li>Financial Aid Basics</li> <li>Verification</li> <li>Direct PLUS Loan Request</li> <li>FSA ID Help</li> <li>Scholarships</li> <li>Student Employment</li> <li>Maintaining Eligibility</li> <li>Federal Loan Counseling</li> </ul>	<ul style="list-style-type: none"> <li>Awarding Process</li> <li>View Your Status</li> <li>Return of Financial Aid Funds</li> <li>Forms</li> <li>Consumer Disclosure and Policies</li> <li>Publications and Videos</li> </ul>	<ul style="list-style-type: none"> <li>Education Abroad</li> <li>Athletics</li> <li>Transfer</li> <li>Transient</li> <li>Military</li> <li>Graduate</li> <li>OAP</li> <li>Non-degree</li> <li>School Counselors</li> </ul>

About

My FinAid Counselor

FAQs

SeaNet Navigations



Announcements



FORMS

SUMMER AID

FEEDBACK