

Financial Aid 101 at UNC Wilmington – 2017/18

- October 1
- Complete the FAFSA at www.fafsa.ed.gov using 2015 [DRT](#), [if eligible](#), or estimated 2015 tax data. Submit **ONLY ONCE**. Request an [electronic tax return transcript](http://www.irs.gov) at www.irs.gov if you were not eligible for the data retrieval tool and did not file professionally. Save in the event you are selected for verification in December/January. Aid is awarded in the order students apply and are ready to be packaged for aid until all funds are exhausted.
- December 1
- Apply for University Scholarships: (<http://tinyurl.com/UNCWScholarshipApplication>). Inquire with your academic department regarding their application process.
- January 1
- Monitor UNCW email address regularly for verification notifications and respond immediately because funds are packaged first come first serve until exhausted.
 - FAFSA filing priority deadline for in-state (Need-based Grant & Lottery) & institutional financial aid.
- March 1
- University Scholarship application deadline. Summer 2017 Financial Aid Application launches and requires 16/17 FAFSA.
- April 1
- Monitor UNCW email address for award notification or for request of additional verification items (returning students with completed applications will be awarded on or after May 15, once grades are in and [SAP](#) is reviewed).

All new UNCW students (first year at UNCW & transfers) will be required to:

- Accept or decline your federal student loan(s) and answer Title IV questions accordingly on [SeaNet](#)
- Complete entrance counseling and sign a master promissory note at www.studentloans.gov for any federal student loans that are accepted. Transfer students who have federal direct loans at other institutions will need to complete exit counseling also.

Other Important Information:

- Merit awards are very limited at UNCW. Selection, based on your admissions application, and notification (via email) is done by Admissions typically by the end of January. A few additional offers are made by OSFA to students who have completed the scholarship application. These decisions are done by March 15.
- Additional scholarship resources are available at <http://www.uncw.edu/finaid/scholarships.html>
- Submitting your FAFSA after January 1 reduces your chances to receive institutional and in-state aid
- If you are selected for verification, please submit all of the requested items immediately and ensure all forms are complete in order to avoid delays in receiving your financial aid award. If forms are incomplete (questions left blank, unsigned/dated, etc.) or if the information on the forms conflicts with what you submitted on the FAFSA, this will delay processing of your financial aid award.
- There is a **significant increase** in calls, emails, & visits during the months of July & August. Therefore, we **cannot guarantee that awards will be processed before bills are generated in early July or that financial aid refunds will be available during the first week of the semester if your FAFSA or verification items are submitted after June 30. This means you will have to remit payment by the due date for the balance owed on your bill.**
- For Federal Parent PLUS loans, parents MUST apply at www.studentloans.gov and complete the electronic master promissory note. This is a credit-based loan and there is no guarantee of approval.
 - If the parent is denied the loan and chooses not to secure a co-signer/endorser, the student can receive additional student loan funds (\$4K for Fr/So & \$5K Jr/Sr) by accepting the additional loan on SeaNet.
- Visit <http://www.uncw.edu/finaid/costs.html> for more information on college costs, money management, and financing a UNCW education.
- Our contact information is available at the following link: <http://www.uncw.edu/finaid/counselors.html>