WHEN IT COMES TO PAYING FOR SCHOOL, YOU HAVE OPTIONS.
TRY THESE TIPS TO GET A HANDLE ON MANAGING YOUR UPCOMING UNIVERSITY EXPENSES.

1. APPLY/ACCEPT FINANCIAL AID
   - The Free Application for Federal Student Aid (FAFSA), available at fafsa.gov, is the only application required to apply for financial aid at UNC Charlotte.
   - An email will be sent to your UNC Charlotte email address when your financial aid offer is available for you to review.
   - If you have accepted a financial aid offer, funds will be applied to your student account starting 5-7 days prior to the first day of class. Refunds are processed beginning the first week of classes.
   - If applicable, be sure to complete any missing requirements (i.e., entrance counseling) or submit all required documents. You’ll receive email notifications if these are needed.

2. MONITOR YOUR CHARGES
   - All charges for tuition, fees, housing, meal plans and health insurance are charged to your student account, which is accessible at MyCharlotte (my.charlotte.edu).
   - After you sign up for on-campus housing or meal plans, these charges will be added to your bill. Parking permits are not billed to your student account.
   - Charges will not be added to your account until the beginning of July after you register for classes. To monitor your account charges, log in to MyCharlotte and click on the View Activity & Statements button in the My Student Account block.
   - You can access your billing statement by clicking the View Accounts & Statements button in the My Student Account block. UNC Charlotte does not mail paper bills.

3. CONSIDER ADDING AN AUTHORIZED PAYER
   - Will someone other than you (i.e., parents and/or guardians) pay the bill? If so, they will need your permission to have access to your account.
   - To add an Authorized Payer, log in to MyCharlotte (my.charlotte.edu). In the My Student Account block, click the View or Add Authorized Payer button. Select Add Authorized User, then enter in the email address of the authorized user you want to establish. Follow the instructions on the screen to complete the process.

4. PAY YOUR BILL
   - After registering for classes, if you have outstanding charges on your account (tuition, fees, meal plans, etc.) and you are not enrolled in a payment plan, you will receive an email that a new billing statement is available to view in MyCharlotte.
   - You can pay your bill by check (electronic or paper) or credit card.
   - The University requires that account balances be paid in full in order to avoid cancellation of courses at the beginning of the term. Paying in full means:
     - Complete payment of tuition, fees and charges,
     - Payment of the difference of all charges MINUS offered & accepted aid,
     - Enrollment in a Charlotte payment plan.

5. TAKE ADVANTAGE OF OUR OPTIONAL PAYMENT PLAN
   - UNC Charlotte offers an optional payment plan that spreads out your charges into five smaller monthly payments, beginning Nov. 1. If you enroll in a payment plan after Dec. 31, your plan will consist of four monthly payments.
   - To sign up for the plan, there is a non-refundable fee of $55 for the spring-only plan.
   - Installments are calculated based on actual charges on your account. Past due balances up to $1,000 are included in recalculations and split evenly across your installments. You cannot enroll in a spring payment plan if you owe $1,000 or more from a prior term.
   - View payment plan installment due dates at ninercentral.charlotte.edu/payment-plan.

UNDERSTANDING YOUR BILL
We want your finances to run smoothly, so you can focus on your academics.
GET HELP FROM THE NINER CENTRAL STUDENT SERVICES CENTER

Niner Central is our student services center with resources and staff to support students and families with information about student accounts/billing, financial aid, registration/transcripts and more. To practice proper safety protocols related to COVID-19, all in-person appointments are available. The Niner Central team can respond to your questions quickly via email, phone, virtual appointments and the drop-in virtual Zoom lobby.

704-687-8622 / ninercentral@uncc.edu / ninercentral.charlotte.edu

FREQUENTLY ASKED QUESTIONS

Q. How do I view my student account information and pay my bill online?
A. Log in to MyCharlotte at my.charlotte.edu. In the My Student Account block, click the balance due message or the View Accounts & Statements button. You can view charges and credits by selecting View Activity under the Student Account section. You may make a payment by clicking on the green button that says Make Payment on the home page. On the next screen you will have the opportunity to adjust the payment amount if you would like to make a partial payment.

Q. How do I add an Authorized Payer to my account?
A. Log in to MyCharlotte at my.charlotte.edu. Click the View or Add Authorized Payer button in the My Student Account block. This will load the billing/payment site. Click Add Authorized User, enter their email address and follow instructions to complete the process. Authorized Payers will receive an email informing them that they have been granted access.

Q. Do I have to fill out anything else to apply for financial aid at Charlotte?
A. The FAFSA is the only application required for financial aid at Charlotte. If additional information is needed, we will contact you with specific requests. Please do not send tax returns, W-2s, etc., unless we ask for them. For information about scholarships, visit scholarships.charlotte.edu.

Q. What does a negative balance on my account mean?
A. If the amount of financial aid you receive is greater than your charges, then you will see a negative balance on your account. This means you have a refund owing to you. You may use this refund check for other expenses related to attending college.

Q. When and how will I receive my financial aid refund?
A. If you registered for classes on or before Dec. 8, you will receive a refund check following the drop/add period. If you registered for classes between Dec. 9 and Jan. 18, 2022, you will receive any new charges due on Dec. 8. If you registered for classes after Jan. 18, 2022 or incurred any new charges after Dec. 8, you will receive a refund check following the drop/add period.

Q. Why do I have a Health Insurance charge on my bill?
A. All students enrolled in six or more degree-seeking credit hours are required to have health insurance. If you are covered by another policy, you can waive the Student Health Insurance fee by submitting an online waiver. The waiver can be submitted after you have registered for classes. The student insurance waiver credit will appear on your account as “Health Insurance Waiver.” It may take up to 15 business days for the waiver to be processed and credited to your account. Please visit studenthealth.charlotte.edu for the insurance premium fee amount and instructions on the waiver process.

Q. Do I need a laptop for my classes?
A. Yes, particularly as classes adapt to include more online options. You can bring a laptop you already have or buy a new laptop from any vendor. More information, including hardware requirements, discount packages and using financial aid for the cost of the laptop, is available at services.charlotte.edu/laptop.

Q. I've accepted my loan offers. What's my next step?
A. If this is the first time you have accepted a direct loan offer, you must sign a Master Promissory Note (MPN) and complete Entrance Counseling at fafsa.gov. The funds for your loan(s) will not be applied to your account until you have completed these steps. Also, you must be enrolled in at least six credit hours to be eligible for disbursement.

Q. How do I purchase textbooks with financial aid funds?
A. You are not able to charge textbooks to your student account unless you are eligible for and enrolled in the Bookstore Advance Program or First Day Courses. If you are eligible, you will receive an email with more information. Be prepared to purchase textbooks with personal funds in case financial aid refunds are delayed.

Q. I received a scholarship from an outside source. Who do I inform that this will be credited to my account?
A. The scholarship should credit your account when received. If you don’t see a credit, please contact your scholarship agency to confirm they have sent your award. If you still have questions or concerns regarding credits to your account, you can email a copy of the scholarship letter to Niner Central at ninercentral@uncc.edu, or fax it to 704-687-7775.

Q. Why has my grant amount changed?
A. Grant amounts are based on the number of enrolled hours you have. Therefore, you may see a decrease in your award if you have less credit hours. You can earn the maximum award for the number of credit hours you have been awarded.

Q. How do I access financial aid documentation for an award?
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