FALL 2022

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 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 five to seven 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, including health insurance,
  • Payment of the difference of all charges MINUS offered and accepted aid, OR
  • Enrollment in a Charlotte payment plan.

5. TAKE ADVANTAGE OF OUR OPTIONAL PAYMENT PLAN
- Charlotte offers an optional fall payment plan that spreads out your charges into five smaller monthly payments, beginning July 8. If you enroll in a payment plan after July 31, your plan will consist of four monthly payments.
- We also offer an optional annual payment plan that spreads out your charges into 10 smaller monthly payments from July through April.
- To sign up for the plan, there is a non-refundable fee of $55 for the fall-only plan and there is a $99 non-refundable fee for the annual plan.
- Installments are calculated based on actual charges on your account.
- View payment plan installment due dates at ninercentral.charlotte.edu/payment-plan.
What are my financial responsibilities?

Course registration constitutes a financial obligation to pay tuition, fees and other charges even if you never attend class. You are responsible for withdrawing from courses if you decide not to attend. For more information about your student financial responsibility, please visit ninercenral.charlotte.edu/billing-payments-refunds/student-financial-responsibility.

How do I view my student account information and pay my bill online?

Login 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 can 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.

When is my payment due?

Refer to your bill or view the chart below. For additional information, please view ninercenral.charlotte.edu/payment-due-dates.

<table>
<thead>
<tr>
<th>CLASS REGISTRATION DATE</th>
<th>YOUR PAYMENT IS DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>before Aug. 10</td>
<td>By 11:59 p.m. on Aug. 30, 2022</td>
</tr>
<tr>
<td>or Aug. 11 – Aug. 29, 2022</td>
<td>By 11:59 p.m. on Aug. 30, 2022</td>
</tr>
</tbody>
</table>

You must pay the total amount due on your account. Pay the difference of all charges minus offered and accepted aid or enroll in a Charlotte payment plan.

Understanding your account

<table>
<thead>
<tr>
<th>Current Activity</th>
<th>Statement Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2022</td>
<td>Current Activity</td>
</tr>
<tr>
<td></td>
<td>Direct Lending Un-Sub Loan Award</td>
</tr>
<tr>
<td></td>
<td>University Fees</td>
</tr>
<tr>
<td></td>
<td>Student Health Premium</td>
</tr>
<tr>
<td></td>
<td>Health Insurance Waiver</td>
</tr>
<tr>
<td></td>
<td>Health Insurance Premium Charges</td>
</tr>
</tbody>
</table>
|                  | Tuition, fees, room & board and other expenses incurred in the term. 

FREQUENTLY ASKED QUESTIONS

How do I pay my tuition bill?

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 studenthealth.charlotte.edu. The funds for your loan(s) will not be applied to your account until you have completed these two steps. Also, you must be enrolled in at least six credit hours to be eligible for disbursement.

How will my grant/scholarship disburse to my account?

Grants and scholarships may not disburse until after the drop/add period ends. If applicable, another refund will be issued if a credit balance is created at that time.

Why has my grant amount changed?

Grant amounts are based on the number of enrolled hours you have. Therefore, as you add/drop classes, the total amount gets prorated. Once you have finalized your course credits after the add/drop deadline, it will not change.

What do I inform that this will be credited to my account?

The scholarship should credit your account when received. If you don’t see a credit, please contact the 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 ninercenral@uncv.edu, or fax it to 704-687-1755.

What is the cancellation policy for courses?

The University requires that account balances be paid in full by the due dates shown on your bill in order to avoid cancellation of courses at the beginning of the term. Full payment is defined as: complete payment of tuition, fees and charges including health insurance; payment of the difference of all charges minus offered and accepted financial aid; or enrollment in the Charlotte payment plan.

Do I need a laptop for my classes?

Yes, 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 itservices.charlotte.edu/laptop.

Do I have a health insurance charge on my bill?

Why do I have a negative balance on my account mean?

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 a refund should be paid to you. You may use this refund check for other expenses related to attending college.

Do I have to fill out anything else to apply for financial aid?

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.