PREPARING IN ADVANCE FOR COLLEGE EXPENSES IS ONE OF THE MOST IMPORTANT FINANCIAL PROJECTS THAT YOU WILL UNDERTAKE.

Don’t worry. We’re here to help. When it comes to paying for school, you have options.

Try these tips to get a handle on managing your upcoming higher education expenses.

1. **Apply for Financial Aid.** Students enrolling in the fall 2015 semester should complete the 2015-2016 Free Application for Federal Student Aid (FAFSA), available at [www.fafsa.gov](http://www.fafsa.gov). The FAFSA is the only application required to apply for financial aid at UNC Charlotte. Our FAFSA school code is 002975. Aid will be awarded to new, incoming students starting in April. An email will be sent to your UNC Charlotte email address when your financial aid has been awarded to you.

2. **Monitor your charges.** All charges for tuition, fees, housing, meal plans, and health insurance are charged to the student’s account, which is accessible online at [49erExpress.uncc.edu](http://49erExpress.uncc.edu). After logging in to 49er Express, our system enables you to monitor your account charges.

3. **Consider Adding an Authorized User.** Will someone other than yourself (i.e., your parents) pay your bill? If so, then they will need your permission to have access to your account. To add an Authorized User, log into 49er Express, select “My Records”. In the yellow box at the top left, select “Make a Payment” and “Authorized Users” tab (at the top of the page). Authorized Users get notifications for balances due on your account.

4. **Keep Up with Your eBill.** Each month, students with outstanding charges on their accounts (tuition, fees, meal plans, etc.) receive an email that a new statement is available online via 49erExpress. UNC Charlotte does not mail paper bills. The university requires that account balances be paid in full PRIOR TO THE START OF CLASSES 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 LESS offered financial aid.
   - Enrollment in a UNC Charlotte payment plan that will cover the total balance.

5. **Take Advantage of our Payment Plan.** UNC Charlotte offers a payment plan each term, to spread your charges out into three smaller payments throughout the semester. Billing payments can be made by cash, check, or by credit card (Visa, MasterCard, or American Express). There is a $55 fee (per semester) to enroll in a payment plan.

6. **Be aware of the timing of Financial Aid payments.** At the time when you register for classes, charges for tuition and fees are incurred. When you sign up for housing or meal plans, these charges will be added to your bill. If you have accepted financial aid, it will be applied 5-7 days prior to the first day of class. If the amount of financial aid disbursed is greater than your charges, then you will see a negative balance on your account. This means a refund will be paid to the student. Refunds are processed on the first day of class at the earliest. Students may use this refund check to purchase books or for other expenses. If there is a balance due after financial aid is applied, that balance must either be paid in full or you will need to enroll in a payment plan by the payment due date.

Your investment in higher education pays off.

Individuals with higher levels of education earn more and are more likely than others to be employed.

The median annual earnings of young adults with a Bachelor’s degree or higher is $50,000. That’s $20,050 higher than high school graduates with no further education.

For young adults between the ages of 20 and 24, the unemployment rate for high school graduates (with no further education) is 18.3% - more than three times higher than the unemployment rate for college graduates (6.0%).


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¹ 2011

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Did you know... In 2014, UNC Charlotte awarded more than 21,000 students with Financial Aid.
Knowing the terms used in Financial Aid will help you understand your eBill.

FINANCIAL AID
Grants, Scholarships,
and Loans
704.687.5504
financialaid.uncc.edu

STUDENT ACCOUNTS
Billing and Account
Information
704.687.5506
studentaccount.uncc.edu

STUDENT HEALTH CENTER
Health Insurance
and Immunization Records
704.687.7435
studenthealth.uncc.edu

Frequently Asked Questions

Q. How do I view my student account information and pay my bill online?
A. Log in to 49er Express at 49erExpress.uncc.edu. In the yellow box in the top left, click the 'Make a Payment' link. This will lead you to the Student Accounts Payment/Billing suite. You can view charges and credits by selecting 'Account Activity' under the 'My Account' section. You can make a payment by clicking on the green button that says 'Make a Payment' on the 'My Account' 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 User to my account?
A. Log in to 49er Express at 49erExpress.uncc.edu. In the yellow box in the top left, click the 'Make a Payment' link. Select the 'Authorized Users' button under 'My Account'. Select the 'Add an Authorized User' button. Enter in the email address of the authorized user you want to establish. Select the 'continue' button and complete the next steps to add a user.

Q. Do I have to fill out anything else to apply for financial aid at UNC Charlotte?
A. The FAFSA is the only application required for financial aid at UNC Charlotte. If additional information is needed, we will contact students with specific requests. Do not send tax returns, W-2s, etc., to the Office of Financial Aid unless we ask for them.

Q. What does a negative balance on my eBill mean?
A. If the amount of financial aid disbursed is greater than the charges on your account, you will see a negative balance on your account before the refund is processed. Refunds are disbursed on the first day of class at the earliest. If you have a negative balance, this is listed individually. The amount shown is how much you will receive from Financial aid once funds are disbursed (credited) to your account.

Q. When and how will I receive my financial aid refund?
A. Refunds are disbursed on the first day of class at the earliest. If you have Direct Deposit, you will receive a refund through your direct deposit account within 5 to 7 days after the refund is posted to your account. If you don’t have Direct Deposit, a refund check will be mailed to your permanent address. Please allow 7 to 10 days to receive a mailed refund check once the refund has posted.

Q. Why do I have a Student Health Premium Charge on my eBill?
A. If you are covered by another policy, you can waive the Student Health Insurance premium fee by submitting a waiver. The deadline to submit the waiver is approximately 30 days after the first day of class. Once the refund has posted, the amount will be credited to your account. If you have health insurance, the premium is not charged.

Q. Is there a deadline to apply for financial aid?
A. Students enrolling for summer or fall are encouraged to apply for financial aid as soon as possible. Since financial aid is limited, it is in your best interest to apply as early as possible.

Q. Why do I have a Student Health Premium Charge on my eBill?
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Q. What is the cancellation policy for courses?
A. If you have an unpaid balance on your account after the drop/add period ends, another refund will be issued if a credit balance is created.

Q. Where can I find help with budgeting and managing my debt?
A. At UNC Charlotte, we want to help you manage your money and get through college without racking up unnecessary debt. Learn tips for budgeting smarter, saving money, and becoming financially stable at ManageYourMoney.uncc.edu.
Knowing the terms used in Financial Aid will help you understand your eBill.

FAFSA stands for “Free Application for Federal Student Aid”. Available online at www.fafsa.gov, this is the only application required to apply for financial aid at UNC Charlotte.

Verification is the process by which schools review student financial aid applications for accuracy. Verification is done by collecting the documents the student used to complete the FAFSA and comparing them with the information the student provided on the FAFSA. If you are selected for verification, you will not be able to receive financial aid until the verification process is complete.

Awarded Aid is the list of loans, grants, and/or scholarships and the dollar amount of Financial Aid that a student is eligible for. Awarded aid amounts are shown in your 49er Express account. You need to select which awarded aid you will accept.

Mandatory Financial Aid is pending financial aid including loans. All requirements for financial aid must be satisfied before this amount can be disbursed to your account. This is shown as “Memo Balance” on your eBill.

Authorized Aid is accepted financial aid, including loans that will post to your account. If the amount of financial aid disbursed is greater than the charges on your account, a refund will be issued. Students must pay by the due date. (credited) to your student account.

Each financial aid award is listed individually. The amount shown is how much you will receive from Financial Aid once funds are disbursed (credited) to your account.

A negative balance on your account is a good thing! This means you do not owe this amount. You will be receiving a refund.

Q. How do I view my student account information and pay my e-bill online?
A. Log in to 49er Express at 49erExpress.uncc.edu. In the yellow box in the top left, click the ‘Make a Payment’ link. Click the ‘Academic Affairs’ tab and then ‘Billing & Account Information’. You can view charges and credits by selecting ‘Account Activity’ under the ‘My Account’ section. You can make a payment by clicking on the green button that says ‘Make a Payment’ on the ‘My Account’ page. On the next screen you will have the opportunity to adjust the payment amount if you would like to make a partial payment.

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