



UNIVERSITY of NORTH CAROLINA  
ASHEVILLE

**Office of Financial Aid**

The UNC Asheville Office of Financial Aid staff is here to assist you with the Financial Aid process. We have a professional staff ready to help with all of your Financial Aid inquiries. Our office is located on the UNC Asheville campus on the second floor of University Hall.

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Loan Coordinator

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Grants, Federal Work Study and Study Abroad Coordinator

To apply for most types of aid, students must complete a Free Application for Federal Student Aid (FAFSA). This application must be completed every academic year and can be done electronically at **www.fafsa.ed.gov**. The priority filing date for the FAFSA is March 1. If you wish to receive aid during Summer Sessions, you must complete the Summer Session Application for Financial Aid (in addition to the current year's FAFSA). Please check the UNC Asheville Office of Financial Aid website for more information and dates. **www.unca.edu/financialaid**

Please use the UNC Asheville Handbook as a guide to help you understand the application process and eligibility requirements for receiving Financial Aid.

We look forward to serving you.

**Office of Financial Aid**

One University Heights

206 University Hall, CPO #1330,

Asheville, NC 28804-8502

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Email: [finaid@unca.edu](mailto:finaid@unca.edu) **www.unca.edu/financialaid**

Office Hours: M-F 8am-5pm UNC Asheville Federal School Code: **002907**

**Other Important UNC Asheville Contact Numbers**

- Cashier's Office.....(828) 251-6664
- Admissions.....(828) 251-6481
- Admissions Toll Free Number.....1-800-531-9842
- University Registrar's Office.....(828) 250-3848
- Housing and Residence Life.....(828) 251-6700

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## **Part I: Getting Started**

In addition to the UNC Asheville Handbook, you will need the current year's Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA (if you filed previously). The FAFSA or Renewal FAFSA should be filed electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You will also need personal records (tax returns, W-2s, etc) in order to complete required forms.

Keep this handbook as a reference. You may have questions throughout the various steps in the Financial Aid process. The Frequently Asked Questions provide answers to several Financial Aid topics. **Please note that the policies in this handbook are subject to revision without notice or obligation.**

### **OnePort**

UNC Asheville has an electronic network called OnePort that you can use to check your Financial Aid information, including any active messages you may have from the Office of Financial Aid. Once you have been admitted, you will receive your username and password to activate your email and computer accounts. OnePort can be accessed by going to the UNC Asheville home page at [www.unca.edu](http://www.unca.edu). You will need your username and password to access your account. Navigate the menus to view your awards, satisfactory academic progress (SAP) status, and document requirements.

**You can now change your mailing and permanent addresses while in OnePort.**

### **Some Helpful Hints**

**UNC Asheville's Priority FAFSA filing date is March 1.** If the federal processor receives your FAFSA or Renewal FAFSA on or before this date, your application becomes a Priority Application at UNC Asheville. All students should attempt to file before this date which assures that your application will be among the first reviewed and considered for aid.

### **UNC Asheville's School Code**

You must list UNC Asheville as a school to receive your information in order for the Office of Financial Aid to award you aid. UNC Asheville's federal school code is **002907**.

### **Your Name and Student ID Number**

Make sure that these two items are on every document submitted to the Office of Financial Aid on your behalf. **Please note that your Student ID number is NOT your Social Security Number.**

### **Update Your Mailing and Email Addresses**

Your UNC Asheville email is the primary means by which the Office of Financial Aid will communicate news and information. Check it often. It is also your responsibility to make sure that UNC Asheville has your current mailing address. Otherwise, you may not receive important Financial Aid information. The University Registrar's Office can help you change your address. You can also update your mailing and permanent addresses using OnePort at the UNC Asheville home page, [www.unca.edu](http://www.unca.edu).

### **Where We Send Your Mail**

Financial Aid information is mailed to your permanent address. You are now able to change your address information via OnePort. If your address is incorrect, please correct this information. We frequently send revision notifications via your UNC Asheville email address or OnePort and are not always mailed via the USPS.

### **Respond to Requests for Information Promptly**

The sooner you send us required information, the sooner we can continue processing your Financial Aid application. If you do not send us requested information in a timely manner, your aid may be canceled or its disbursement delayed. Do not wait until the beginning of the semester to take care of Financial Aid paperwork and questions.

## Useful Web Sites and Scholarship Searches

### **www.unca.edu/financialaid**

The UNC Asheville Office of Financial Aid home page contains scholarship information, Federal Work Study information, Satisfactory Academic Progress (SAP) Policy, and links to everything in this handbook.

### **www.cfnc.org**

The College Foundation of North Carolina website provides information about North Carolina state resources for Financial Aid.

### **www.fafsa.ed.gov**

The FAFSA on the website allows you to file a FAFSA or Renewal FAFSA electronically and is UNC Asheville's preferred method of submission.

### **www.finaid.org**

The FinAid! SmartStudent™ Guide to Financial Aid website is a comprehensive guide to all aspects of Financial Aid. It includes an estimator of college costs, links to free scholarship searches, a loan repayment calculator, and more.

### **www.ed.gov/offices/OSFAP/Students**

The U.S. Department of Education Office of Post-secondary Education's website offers useful information for students. Here you will find an online version of The Student Guide, federal school codes, information on tax incentives, and more.

### **www.ftc.gov**

The Federal Trade Commission website contains information regarding scholarship scams and how to recognize and avoid them.

### **www.irs.gov/individuals/students**

The IRS website provides valuable tax information for students, including descriptions of tax incentives for higher education expenses, such as the Hope Scholarship and the Lifetime Learning Credit.

### **www.students.gov**

This website is the student gateway to the U.S. government. It offers information on planning and paying for college.

### **www.studentaid.ed.gov**

This website provides A to Z advice on attending college, from the application process all the way through the repayment of your loans.

### **www.fastweb.com**

This website allows students to search for various scholarships throughout the country.

### **www.collegeboard.com**

This website provides all inclusive information about college and offers a scholarship search tool.

### **www.collegenet.com/mach25**

This website provides all inclusive information about college and offers a scholarship search tool.

## **Interaction with the UNC Asheville Office of Financial Aid**

Our professional staff is available to help you with your inquiries. To accomplish the most in your visit with a counselor, complete any required forms before your visit. Bring all pertinent documentation and write down any questions that you may have.

### **Contacting Us By Phone**

You can reach us by phone at (828) 251-6535. We are happy to assist you with any Financial Aid questions you may have. In order to discuss your confidential Financial Aid information (award amounts, your SAP appeal decision, etc.) you must provide your Student ID number when asked for it.

**Please keep in mind that during summer months and at the beginning of each semester, our phones are especially busy. OnePort will have much of the information that you need. The Office of Financial Aid keeps students informed by regular mail or email while handling as many calls as possible.**

### **Confidentiality**

The Family Education Rights and Privacy Act of 1974 (FERPA), commonly known as the Buckley Amendment, prohibits the release of a student's educational records (including award information) to parents, spouses, or other parties without the written permission of the student. If students wish to release their records to another party, they can submit a notarized copy of the UNC Asheville Request to Release Personally Identifiable and Confidential Information release form to the Office of Financial Aid. This form must be reviewed and approved before any information is released. The student's authorization to release their information must be submitted on a yearly basis, and may be revoked by the student at any time. The confidentiality release forms are available in the Office of Financial Aid and on our website at [www.unca.edu/financialaid](http://www.unca.edu/financialaid).

## **Commonly Used Abbreviations**

### **FAFSA**

Free Application for Federal Student Aid

### **EFC**

Expected Family Contribution

### **COA**

Cost of Attendance

### **SAR**

Student Aid Report

### **DRN**

Data Release Number

### **MPN**

Master Promissory Note

### **PLUS**

Parent Loan for Undergraduate Student

### **FWS**

Federal Work Study

### **SAP**

Satisfactory Academic Progress

## **Frequently Asked Questions**

## **How do I apply for Financial Aid?**

For most types of aid offered at UNC Asheville, students only need to file the Free Application for Federal Student Aid (FAFSA) and should be filed electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The federal processing priority filing date is March 1st.

## **What is UNC Asheville's federal school code?**

002907

## **What types of scholarships are available?**

UNC Asheville offers merit-based scholarships awarded at the time of admission to UNC Asheville. There are also departmental scholarships available in some departments for continuing student who have declared their major. For these scholarships, please check with the department of your major.

## **What is a Cost of Attendance (COA)?**

COA is a budget used in calculating your eligibility for Financial Aid. This budget includes both directly billed costs by UNC Asheville (tuition, fees, room and board) and estimated, indirect costs (books, transportation and miscellaneous expenses).

## **What is an EFC?**

EFC stands for Expected Family Contribution. The federal processor calculates this number based on the information you provide on your FAFSA. It represents how much you/your family can afford to contribute towards your education for the academic year. The EFC is subtracted from your COA to determine how much financial need you have, if any. The EFC does not represent the amount that you owe to the University.

## **I just got my award letter. What do I do?**

Read all enclosed pages carefully. If you have been awarded loans, you will need to log on to your OnePort Account and accept or decline your loan offer. If you need to make changes to your award or notify the Office of Financial Aid of outside scholarships, notify us as soon as possible about these additions/corrections.

## **How do I select my Lender?**

Once you are logged on to your OnePort account, navigate to your Financial Aid award screen and accept your loan. Once you have accepted your loan, fill out the Lender Selection Form found at on the Forms tab at [www.unca.edu/financialaid](http://www.unca.edu/financialaid). Submit this document to the Office of Financial Aid as soon as possible as not to delay the disbursement of your funds.

## **How do I get Federal Work Study (FWS)?**

FWS is awarded to students with financial need. There are a limited number of FWS positions, so file a FAFSA by March 1 to determine your eligibility. It is your responsibility to find a job. If you do not find a position within the first three weeks of class, your FWS award will be cancelled. If you are not awarded FWS, but interested in a job, contact the Office of Financial Aid to see if you can be placed on the waiting list.

## **Can my Work Study award be used to pay my semester bill?**

Work-Study is a job. Once hired, you are considered an employee and will receive a paycheck through direct deposit once a month for the hours worked. Please contact the Cashier's Office if you need to use work study funds to cover your bill.

## **How do I find a Work-Study job?**

For a complete listing of available Work Study positions, visit the Career Center's website at [www.unca.edu/career](http://www.unca.edu/career). Click on the Jobs & Internships Online Posting link and then log in. There, you will be able to filter through FWS jobs.

## **What is the status of my Financial Aid?**

The Office of Financial Aid notifies students of their status by mail and/or email. Make sure that your addresses (both mailing and email) are current. Read and respond to all mail from the Office of Financial Aid to make sure that your status is satisfactory. You can also check your status in OnePort. It is your responsibility to check your OnePort account once a week to monitor any changes to your Financial Aid.

## **I just received my master promissory note. What do I do with it?**

Complete and return the master promissory note to your lender. Do not mail it to the Office of Financial Aid. Be sure to keep the student copy for your records.

## **When and where will I get my refund check?**

All Financial Aid is electronically applied to your UNC Asheville student account at the beginning of the semester. Any refund owed to you will be available in the Cashiers Office on the first day of each semester. Some aid requires that you sign a paper check before the money is applied to your account. The Cashiers Office will contact you if they require your signature.

### **I'm going to be a part-time student. Will I be eligible for aid?**

Financial Aid awards are generally based on full-time enrollment. If you are less than full time your cost of attendance will be adjusted. You may be ineligible for some scholarships and grants and your Pell Grant will be prorated based on your currently enrolled hours. If you drop below half-time enrollment (6 hours), you will be ineligible to receive Financial Aid.

### **I'm an independent student. Do I still need to report my parents' information on the FAFSA?**

To be considered independent for Financial Aid purposes, you must be able to correctly answer "yes" to at least one of the eight questions in Step Three of the FAFSA. If you can answer "yes" to one of these questions, you do not need to report your parents' information on the FAFSA. If you cannot answer "yes," you are considered dependent for Financial Aid purposes.

### **What is considered to be full-time status?**

Semester Enrollment Requirements for Undergraduates:

- Full-time: 12 or more credit hours
- Three-quarter-time: 9 to 11 credit hours
- Half-time: 6 to 8 credit hours

Semester Enrollment Requirements for Graduates (credit hours must be at the 500 level or above):

- Full-time: 9 or more credit hours
- Three-Quarter: 6-8 credit hours
- Half-time: 5 credit hours

### **I just received my Student Aid Report (SAR) in the mail. What do I do with it?**

Read the SAR and check it for accuracy. If there are no corrections, keep the SAR for your records. If you have corrections, submitting them yourself at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) is the fastest way, or you can write the corrections on the SAR, complete the required signatures and mail it to the Federal Processors (not advised due to slow processing time). If submitting corrections by the two previous means is unsuccessful, you can submit your SAR with the appropriate signatures to the Office of Financial Aid and we will submit the corrections electronically. If you have difficulty while processing your corrections, you may contact the Federal Processor at 1-800-433-3243.

### **How will I get my outside scholarship?**

Any notification of outside scholarships should be mailed to the Office of Financial Aid. If you receive an outside scholarship check directly from the scholarship agency, endorse it, write your full name and Student ID on the front, and forward it to the Office of Financial Aid. We process the checks and send them to the UNC Asheville Cashiers Office to be applied to your student account. If the donor requires a billing statement, please provide them with a copy of your bill. All outside scholarships must be reported to the Office of Financial Aid.

### **What is an In-school Loan Deferment Form and what do I do with it?**

An In-school Loan Deferment Form is used when a student has started repayment on federal loans, but is now enrolled at least half-time and eligible for a deferment or postponement of payment. Since loan deferment forms verify enrollment, complete the forms and send them to the University Registrar's Office. Contact the Registrar's Office at (828) 350-4500 for more information.

### **My family's financial situation has drastically changed since I filed the FAFSA. How do I report this?**

In some instances, the Office of Financial Aid can consider special circumstances (such as job loss) that are not reflected by information provided on the FAFSA. Contact the Office of Financial Aid for the appropriate Professional Judgment forms. You will be required to submit extensive supporting documentation before your situation is reviewed.

### **Do you need copies of my (or my parents') tax returns including W-2 forms?**

Only if you are selected for Verification. We will notify you by mail or email if we need copies of any tax returns. Always keep a copy of your complete tax returns and W-2s just in case. You can also check your document requirements in OnePort.

### **I'm a transfer student. What do I need to do?**

Transfer students must make sure that the school that they're transferring to has their FAFSA information and that they cancel their Financial Aid at their previous institution.

## **Part II: Types of Financial Aid**

## **Financial Aid Programs**

The UNC Asheville Office of Financial Aid administers Federal, State, Institutional and outside Financial Aid in the form of grants, scholarships, work programs, and loans. Some aid programs require that you demonstrate financial need while others do not. All types of aid awarded by UNC Asheville and the Office of Financial Aid, along with application information for each, can be accessed online on your OnePort account.

## **Outside Source Loans**

These are funds that are obtained by local banks or other loan providers.

## **Federal Aid Programs**

Federal student aid programs include Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Academic Competitiveness Grant (ACG), National SMART Grants, Stafford Loans, PLUS Loans, Perkins Loans and Work-Study. The FAFSA is the primary application for this aid. Other federal programs may require a separate application in addition to the FAFSA. For further details, consult the U.S. Department of Education's free booklet, *The Guide to Federal Student Aid*, or go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

## **State of North Carolina Grants**

**For the purposes of these policies, a "NC Grant" is referring to the North Carolina Student Incentive Grant, the UNC Need Based Grant, the NC Education Lottery Scholarship, and the Education Access Rewards North Carolina Scholarship program (EARN).**

## **Grant Awarding**

NC Grants are generally awarded simultaneously with other Financial Aid. When awarding students, the Office of Financial Aid checks with the North Carolina State Education Assistance Authority (NCSEEA) to see if the student has been funded and deemed eligible. If the student is eligible, the grants are applied to their award. If funds are never sent for the award, for any reason, the grant is removed from the student's Financial Aid account. Sometimes, after the initial determination of grant awards, the state finds that there is more money and is able to extend more grant offers to students. If there are students that later have grant eligibility, the Office of Financial Aid will add it onto the student's award at that time.

## **Enrollment Hour Policy**

Students that are enrolled full-time will receive the maximum eligible amount for which they are funded through the NC Grant system as long as they meet other eligibility requirements. If a student drops below full time (12 hours), the amounts of the grants are subject to change based on the rules of each grant. A student must have at least 6 hours to qualify for any NC Grant money. If a student is less than full time, they no longer qualify for the Student Incentive Grant. If the student is enrolled between 6 and 11 hours, the student is eligible to receive half of the original funded amount for the Education Lottery Scholarship and the UNC Need Based Grant.

## **Grade Level Policy**

The NCSEEA has given schools formal guidance in determining which students are eligible for grants based on their grade level. These grants include the UNC Need Based Grant, NC Student Incentive Grant, the NC Education Lottery Scholarship, and the EARN Scholarship. The policy puts in place consistent methodology defining how many credit hours will determine whether the student is considered eligible based on their grade level. Students that have a grade level of "5" as determined by the policy do not qualify for these funds. The intent of this policy is to limit grant eligibility to those students who have earned more than the number of hours needed to graduate. The grade level must be determined at the time of certification.

The UNC Asheville Office of Financial Aid has put a policy in place based on the guidance of the State Education Assistance Authority. The NC Student Incentive Grant and the NC Education Lottery Scholarship will be determined based on their earned credit hours. Students can not exceed 110% of the hours required for graduation, which UNC Asheville defines as 120 hours. So, students can not exceed 132 hours to be considered for these grants.

A Grade Level "5" student is determined for the UNC Need Based Grant based on whether they have a tuition surcharge because of excessive credit hours. This is generally charged to students with 140 credit hours or more. Students that have a tuition surcharge do not qualify for the UNC Need Based Grant based on Grade Level Requirements.

## **Disbursement**

Because certification has to take place for each student's enrollment hours, there is a delay in disbursement for each of these grants. The Office of Financial Aid certifies enrollment and determines eligibility after the period of Drop/Add is over at the beginning of Fall and Spring semesters since hours and billing are able to change until that point. Subsequently, disbursements of these funds into the student's account are delayed until after the Drop/Add period.

The Office of Financial Aid will award these grants on a full-time basis. When being billed for the semester, the student will not be expected to pay the amount of their bill that the grant will cover up front. After certification takes place, if a student was not eligible for any reason and did not receive the grant or only receives a portion of the grant based on the enrollment, the student will be expected to pay the remainder of their balance immediately.

### **Outside Scholarships**

Outside scholarships/resources are funds that come from high schools, civic organizations, churches, educational foundations, Veterans Affairs benefits, Vocational Rehabilitation programs, and other organizations external to the university. You must notify the Office of Financial Aid in writing as soon as you learn that you will receive an outside scholarship, grant, or loan, since these funds may affect your eligibility for other aid. Send us a copy of the notification letter (including your name and Student ID Number).

Once you find out about outside scholarships, notify the Office of Financial Aid immediately. We will revise your award if necessary. Unless UNC Asheville is otherwise informed by the donor, your outside resources will be divided and applied to your account equally for the fall and spring semesters.

### **UNC Asheville Academic Scholarships**

Through the generosity of past and present donors, UNC Asheville offers a variety of scholarships (ranging from \$1,000 per year to full tuition and fees) to entering freshman who demonstrate high academic achievements. Though some scholarships carry donor-specific restrictions, many of these scholarships are unrestricted and are available to students who meet the academic or academic/need criteria. Most scholarships are renewable as long as the recipient maintains the specified minimum grade-point average (GPA) of 3.0, satisfactory academic progress, and does not have a break in enrollment.

### **UNC Asheville General Grants and Scholarships**

These grants and scholarships include funds awarded by the Office of Financial Aid in accordance with individual aid program criteria. Students who want to be considered for these funds should submit their FAFSA to the federal processor by the priority date of March 1. Students who file a FAFSA will automatically be considered for most UNC Asheville grants and scholarships that are based on need and/or merit. These aid programs are non-renewable and are subject to applicant pool and fund availability.

### **UNC Asheville Departmental Scholarships**

These curriculum-specific scholarships are coordinated by individual UNC Asheville academic departments and are generally awarded to those students who have already declared a major. Students wishing to apply for departmental scholarships should contact the department of their academic major for application procedures.

### **Important Eligibility Requirements**

You must meet these guidelines in order to be eligible for any type of Financial Aid. Other UNC Asheville scholarships may also require that you meet these criteria:

- You must be admitted to and enrolled as a degree-seeking student at UNC Asheville. **(Please note that certificate programs have not been approved for aid eligibility.)**
- You must be making satisfactory academic progress toward a degree. Please read the Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility to determine if you meet its requirements. If you are not making satisfactory academic progress, you may appeal your status by completing a SAP Appeal form available in the Office of Financial Aid.
- You must be a United States citizen or an eligible non-citizen. Eligible non-citizens may be required to present current, up-to-date, and valid U.S. Citizenship and Immigration Services (USCIS--formerly Immigration and Naturalization Service or INS) I-551 or I-94 forms in person to the Office of Financial Aid to document their eligibility for federal aid. Students on F1, J1, J2 visas, and G series visas are NOT eligible for federal Financial Aid or Financial Aid from UNC Asheville.
- You must provide all requested documentation. Your Financial Aid cannot be processed without necessary documents.
- You must not be in default on a federal student loan or owe a repayment on a federal grant at any institution or the U.S. Department of Education.
- If required, you must be registered with Selective Service. You can register at their website: [www.sss.gov](http://www.sss.gov).
- U.S. Citizens must have a Social Security card that carries a current and accurate legal name and Social Security number. Applicants who have changed their legal name due to marriage, etc. must acquire a new card from the Social Security Administration Office.
- You must complete the university immunization requirements.
- **Various types of aid have specific eligibility requirements, including the minimum number of hours in which you must be enrolled.**

### **How Need Is Determined**

Many types of aid require that you demonstrate financial need in order to be eligible. To be considered for need-based (state, institutional, and outside) and all federal aid programs, you must file a FAFSA or Renewal FAFSA. The information you provide on the FAFSA establishes whether or not you have financial need.

### **Expected Family Contribution (EFC)**

The federal processor uses a formula known as Federal Methodology to estimate your family's ability to contribute to your education. This formula, written into law by Congress and reviewed each year, evaluates your FAFSA answers related to income and assets, family size, and number of family members in college in order to calculate your Expected Family Contribution (EFC). Your EFC is how much money you or your family is expected to contribute to your educational expenses. You do not pay the EFC to UNC Asheville; it is simply used to calculate your aid eligibility. If you have questions about what family members should be included on your FAFSA, see the instructions included online that are part of the application process. This Handbook also provides important information in the section **Apply for Aid**.

### **Cost of Attendance (COA)**

Your EFC, in conjunction with the COA, determines the types of need-based Financial Aid for which you are eligible. The COA is an estimate of how much it costs to go to school at UNC Asheville. It includes tuition, fees, room and board as well as an allowance for books, supplies, transportation, and personal expenses. COA is based on a student's status as an in-state or out-of-state resident, housing status (living on campus, with parents or relatives, or off campus), and graduate or undergraduate classification. Please be aware that your COA will be adjusted if you are enrolled less than full time. Exact tuition and fees are established by the State of North Carolina.

Documented Need is defined as a student's Cost of Attendance (COA) minus the Expected Family Contribution (EFC):

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline \text{Documented Need} \end{array}$$

The Office of Financial Aid will meet as much of each applicant's documented need as possible, given fund availability and fund eligibility requirements. You should not assume that your full need will be met.

## **Part III: Financial Aid Process**

### **Apply for Aid**

The types of Financial Aid available at UNC Asheville are summarized in the previous section of this handbook. To apply for most types of aid, you must first complete a FAFSA or Renewal FAFSA. The electronic web version is very fast and easy and can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

### **FAFSA or Renewal FAFSA**

If you filed in the previous academic year and provided a valid email address, a renewal reminder will be sent to you from the Federal Processor. If you did not provide a currently valid email address you will receive a reminder via regular mail at the permanent address provided on that application. This will remind you to either file your renewal FAFSA on the web or complete the paper version of the renewal and return it to the U.S. Department of Education. If you do not receive your renewal reminder by early January, you should complete your FAFSA application via the web either as a new application or a renewal application using your PIN number (and parent PIN number if you are considered to be a dependent student for Financial Aid purposes). You may apply for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov).

If you did not file a FAFSA or Renewal FAFSA in the previous academic year or are not sure of your current filing status you may file a regular FAFSA by using either the web or submitting a paper application. **Please note that paper applications are no longer readily available. You must call and request a paper copy at 1-800-433-3243.**

If you filed a FAFSA on the Web last year and your grade level status was senior or graduate student, you will not receive communication from the Federal processor. You will still need to complete a Renewal FAFSA.

Remember: to file using the web you (and your parent if you are a dependent) should have a PIN number. You may apply for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov).

If you have questions about the FAFSA, you can call 1-800-433-3243. If you have a hearing disability, you can call the TDD number at 1-800-730-8913.

### **Web Application (UNC Asheville's preferred FAFSA and Renewal FAFSA process)**

The FAFSA or Renewal FAFSA may be filed on the web at no cost. The advantages to filing your FAFSA on the Web, compared to mailing a paper FAFSA, include a faster processing time and interactive editing of your answers to lessen the chance of your application being rejected. The address is [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

If you are completing a FAFSA application, you can apply for a PIN, which is provided by the Department of Education online at [www.pin.ed.gov](http://www.pin.ed.gov). As of January 1, 2008 you are able to receive your PIN number immediately after requesting your PIN. You will receive an email notification with instructions on how to retrieve it electronically. You must use your PIN to electronically sign your FAFSA. If your e-signature page is not received within fourteen days, the federal processor will reject your application. You will be mailed a rejected SAR Acknowledgement Form that you will need to complete and must return to the U.S. Department of Education to have it reprocessed.

**If you have questions about the FAFSA, you can call 1-800-433-3243. If you have a hearing disability you can call the TDD number at 1-800-730-8913.**

### **Student Aid Report (SAR)**

When you file your FAFSA electronically, you will receive an email from the federal processors within 6-10 days. Then you can view your SAR online but you will need your PIN to access this information. Within four to six weeks after you file a paper application, you should receive a SAR Information Acknowledgement communication from the federal processor. However, if you include an email address on your paper application, you will receive an email from the federal processors. The email will contain information on how to access your SAR electronically. The SAR lists all the information you provided on the FAFSA. Please be aware that if you submit your application or corrections and do not receive a SAR acknowledgement, you should contact the federal processors at 1-800-433-3243.

Check the Information Release section of your SAR to be sure UNC Asheville (school ID number **002907**) is listed as a school to receive your information. If UNC Asheville does not receive your information, we will not know that you want aid. If you listed UNC Asheville on the FAFSA, we receive an electronic record of your SAR automatically.

**Remember that your FAFSA is a snapshot of your status as of the date you complete the application. If you make a mistake, a correction may be made only to correct the error, not to update or add new information.**

## **Tips for Filing the FAFSA**

- If the federal processor receives your FAFSA by March 1, your application becomes a Priority Application for Financial Aid. This means that you have a better chance of receiving funds awarded on a first-come, first-serve basis (although there are no guarantees).
- Read the instructions for the FAFSA carefully before you fill it out. This is very important. Errors and omissions delay processing and awarding.
- Make sure your name, date of birth and SSN are correct on the FAFSA and carefully review questions concerning household size and number in college.
- Provide your parents' SSNs, last names, first initials, and date of birth if you were required to answer "no" to every question in Step 3 which determines whether you are a dependent or independent student.
- Do not leave any lines blank. If an item does not pertain to you, then place a 0 (zero) in that field. Leaving too many items blank on the FAFSA can cause the file to be rejected.
- Pay special attention to the tax line numbers given for some questions. These will guide you to the correct figures from your tax forms.
- Be sure the required signatures are present on the FAFSA. Without appropriate signatures, your application will be rejected. If you are considered a dependent according to Section 3 of the FAFSA, you must obtain parent information and signatures even if your parents did not claim you on their tax returns and/or you do not live with them.
- Your answers in Section 3 (Student Dependency Status) determine whether you are a dependent or independent student for the purposes of Financial Aid. If you answer "no" to all of these questions, you are considered a dependent student. If you are a dependent student, you must provide parental information. If you can answer "yes" to any one question, you are considered independent and are not required to provide parental information.
- Be sure to list UNC Asheville's federal school code: **002907**. If you do not include UNC Asheville, we will not receive your information and will not know that you want aid.

## **Complete Your File**

After filing a FAFSA, you may need to complete your file at the UNC Asheville Office of Financial Aid. There are a variety of documents that you may be required to submit. Until we have all required documents, we cannot award you Financial Aid. NOTE: Initial requests for these documents will be sent from the Office of Financial Aid via USPS in the form of an Office of Financial Aid Missing Information Letter. Additional requests will be sent via e-mail. If necessary, we will make corrections to your application based on this documentation. All requirements are available on your OnePort account and can be viewed at any time.

### **Social Security Number (SSN) Documentation**

If you file your FAFSA listing the wrong SSN, we will need to correct this on your application and submit these corrections to the Federal Processor. If you have changed your legal name due to marriage or for other reasons, but have not updated your Social Security record, you must do so and apply for a new card from the Social Security Administration. You must then send a copy of the new card to the Office of Financial Aid before you can be awarded. Make sure that you also give UNC Asheville your correct name and SSN when you apply for admission. Errors in this information may prohibit you from receiving Financial Aid until the errors are discovered and corrected by the student.

### **Other Documentation Requirements**

Please be aware that sometimes the need for additional documentation arises in the midst of the Financial Aid process. We cannot continue processing your application until we have all the information we need. As we review information, the status of your file may change. You do not need to provide these documents unless we request them. You may be asked to provide such documentation as, but not limited to:

- A copy of marriage certificate or separation documents
- A copy of your social security card
- Immigration and Naturalization Service documentation
- Proof of Selective Service Registration
- Death certificates.

## Verification

The Department of Education selects 30% of all FAFSA applicants for a process called Verification. In addition, the UNC Asheville Office of Financial Aid reserves the right to select any student for Verification if they feel that the information on the FAFSA is false or misleading.

If the Federal processors or UNC Asheville selects students for verification, we ask them to provide documentation of their financial status. Verification allows the Department of Education and the Office of Financial Aid to ensure the accuracy of information used in filing for Federal Title IV funds. The Office of Financial Aid will notify you if you have been selected for this program. If you are selected, you must provide the required information in order to receive Financial Aid.

If the Verification process reveals errors in the data used to determine your eligibility for Financial Aid, the U.S. Department of Education requires the university to recalculate and resubmit your information for reprocessing. You will not receive an award until the Verification process is completed. Failure to provide information necessary to complete Verification will prohibit the awarding of your initial award or possible cancellation of your federal and need-based aid for the award year. You do not need to provide any Verification information unless it is requested by the Office of Financial Aid.

### **Verification requirements may include, but are not limited to:**

- Verification Worksheet
- A signed, complete copy of Federal income tax forms for student, parent, and/or spouse (including all schedules, worksheets and additional forms filed)
- W-2 and 1099 forms for student, parent, and/or spouse
- Documentation of asset information, untaxed income, and Social Security benefits
- A copy of birth certificate or driver's license
- Documentation of a household member's enrollment status at another post-secondary school

## Receive Your Award

After you have filed the FAFSA or Renewal FAFSA, and have met the basic eligibility requirements, and have completed your file, you will receive an Award Letter mailed from the UNC Asheville Office of Financial Aid. This award letter represents the maximum amount of available aid for which you are eligible. Your award is based on the assumption that you will enroll for full time. Students failing to enroll as specified will have their award revised or cancelled. **Please note that some components of your award will not pay at all unless you are enrolled fulltime. If you enroll for less than full time, some aid may be reduced or cancelled.**

### **When you receive your award letter you should do the following:**

- Make sure that your award letter lists all of your aid or funding sources. The award letter should include outside loans, VA benefits, institutional scholarships, vocational rehabilitation benefits, tuition waivers, merit awards, or fellowships, etc. If your award letter does not list all of your aid or funding, you must notify us in writing immediately, since your award may need to be revised.
- If you have been offered a loan, you must log on to your OnePort account and either Decline or Accept your loan. If you have not already selected a lender here at UNC Asheville, you will need to complete the lender selection form.
- Make sure that you were awarded for the correct semesters (Fall/Spring). If you are attending only one semester, your award should be based only on that semester. Notify the Office of Financial Aid immediately if you need to report enrollment changes. You will then receive revised award information via your OnePort account.
- Read the "Awarding Process & Provisions" found on the UNC Asheville Office of Financial Aid home page at [www.unca.edu/financialaid](http://www.unca.edu/financialaid). It is your responsibility to know and understand your rights and responsibilities as a financial aid recipient.

**If funds are not available or if it is determined that you are no longer eligible for a fund awarded to you, the Office of Financial Aid is not liable for any changes or errors in your award.**

## **Applying for Loans**

Please read all of the loan information in the award packet carefully. There are separate application procedures for Stafford and PLUS Loans. Your award letter only indicates your eligibility for loans. Unless you fill out the necessary forms and applications via OnePort and the Office of Financial Aid website, you will not receive any funds from loans. You must Accept or Decline your loan promptly.

### **Federal Stafford Loans**

First time borrowers at UNC Asheville may select a lender by completing the Lender Selection Form on our website at [www.unca.edu/financialaid/loans.asp](http://www.unca.edu/financialaid/loans.asp). Submitting this information will authorize UNC Asheville to transmit a school certification to your chosen lender. The lender will mail you notification to complete your Master Promissory Note (MPN) online. You will need your FAFSA PIN to complete this process. **Federal Stafford Loans must be repaid.**

### **Complete Your MPN Online**

You can complete and sign your Stafford Loan Master Promissory Note (MPN) online with selected lenders including UNC Asheville's preferred lenders, Chase, College Foundation, and Direct Loan. This option allows you to speed up the application process and the delivery of funds.

When completing the MPN online, make sure to have your FAFSA PIN (personal identification number) ready. If you do not have a PIN or cannot remember it, go to [www.pin.ed.gov](http://www.pin.ed.gov) to request one.

### **Steps to completing your MPN online:**

- Step One: Go to your lender's website
- Step Two: Create a username and password for the website if you have not already done so.
- Step Three: Follow the steps for applying for the loan. (You are not actually applying for the loan here, but this is a step you must follow to get your MPN.)
- Step Four: Complete the Master Promissory Note.
- Step Five: Sign your MPN with your FAFSA PIN.

CHASE – [www.chase.com](http://www.chase.com)

College Foundation, Inc. – [www.CFNC.org](http://www.CFNC.org)

Direct Loan – <http://dlenote.ed.gov> (select the icon for “Complete New MPN for Student Loans”)

### **Federal PLUS Loans**

Parent borrowers must complete a PLUS Loan Request Form each academic year that the parent wishes to borrow the loan. After the Office of Financial Aid receives the PLUS Loan Request Form and processes the application, the lender will send the parent communication that will provide directions for completing their Master Promissory Note (MPN). You will need a Federal PIN to complete this process online. If, during the application process, the borrower is denied the PLUS Loan the parent is responsible for providing documentation of the denial to Office of Financial Aid so other considerations may be reviewed. For PLUS Loans to be used for deferment purposes on a student bill, the lender must have confirmed receipt of a signed active and valid MPN from the borrower at least 10 BUSINESS DAYS PRIOR to the student's payment deadline.

### **Entrance Counseling**

If you borrow Federal Stafford Loans, you must complete loan counseling. UNC Asheville now requires students to complete Stafford Loan Entrance and Exit Counseling online. If your lender is Direct Loan, you may review the Entrance Counseling information at [www.dl.ed.gov](http://www.dl.ed.gov). If you have selected another lender, you may review the Entrance Counseling information at [www.mappingyourfuture.org](http://www.mappingyourfuture.org). It pays to be conservative about student borrowing. It is an affordable way to pay for college and will help you establish a good credit record. However, by borrowing wisely, you can avoid accumulating a large debt and manage your monthly student loan payments.

### **Award Revisions**

Your award may require revision, often due to additional information or outside aid received. If this is the case, any revised award overrides any previous offer of aid. This sometimes means that you may have to repay funds already received.

## Outside Scholarships

As soon as you learn that you will receive an outside scholarship (an award from a high school, a local civic club or church, educational foundation, etc.), you must notify the Office of Financial Aid in writing of the scholarship's name and the amount of the award. Endorse, if necessary, any outside scholarship check you receive and forward it to the Office of Financial Aid. Donors should forward checks directly to UNC Asheville. Please instruct your donor to send your check to the UNC Asheville Office of Financial Aid (see address on page 1), and to include on the scholarship check:

- The name of the scholarship
- The student's complete legal name and Student ID
- The term(s) for which the award is made

Unless the donor provides other instructions, the amount of the scholarship check will be divided and applied to your account equally for the Fall and Spring semesters.

The Office of Financial Aid adds the amount of the scholarship to your award and then forwards them to the Cashier's Office for disbursement to your student account. Checks payable to the student only, or co-payable to both the University and the student, will require endorsement. The Cashier's Office will notify you if they require a signature on a scholarship check. Checks payable to UNC Asheville only are automatically credited to the student's account.

Please note that if a student with an outside scholarship withdraws from the university, UNC Asheville will not return funds to the outside donor unless asked to do so by the donor or the student.

## Pay Your Bill

The UNC Asheville Cashier's Office mails bills to permanent addresses in July (for Fall semester) and in November (for Spring semester) to students who have pre-registered. Your bill will also be available on OnePort. If you have questions about your bill, contact the Cashiers Office at (828) 251-6664. You will receive a separate bill for each semester's tuition and fees. You must pay the amount due before the deadline or your classes will be canceled. You are required to pay the remaining balance created by the difference between the Bill and the Financial Aid you will be receiving. Students who pre-register and do not receive a bill should contact the Cashiers Office. Balances owed from prior terms must be paid or your classes will not be confirmed.

Fall semester bills are due in July. Spring semester bills are due in early December. Contact the Cashier's Office at (828) 251-6664 for exact dates.

Read your bill carefully and follow all instructions. All prior-semester unpaid charges will appear on your bill. These prior charges must be paid before you can re-enroll. On-campus students will also be billed for housing and meal plans. Note: If you do not pre-register, a bill may not be printed and mailed to you. You can print out a copy of your fee assessment from OnePort.

## **Deferring Your Bill**

Even though you must pay your bill before the semester begins, your funds cannot be disbursed at that time. Funds cannot be disbursed until the semester begins. However, certain types of Financial Aid can be used to defer part or all of your charges. Your bill should show that your deferrable aid has been subtracted from your charges, as long as you have been awarded and completed the necessary paperwork before the bill was printed. To see what you owe or if you are confirmed for a particular semester, please visit the OnePort website at [www.unca.edu](http://www.unca.edu).

It is very important that you complete the Financial Aid application process and all necessary paperwork before bills are printed. Otherwise, your deferrable aid will not be listed and you will be required to pay the bill in full.

Some types of Financial Aid are non-deferrable and will not be subtracted from the charges on the bill. Non-deferrable aid includes but is not limited to: outside scholarships for which funds have not been received, and military aid or benefits.

Even though your bill may show deferrable aid subtracted from your charges, the aid is not actually credited to your student account until the funds are received and the semester begins. Changes to your award may occur during this time period. Be sure to check OnePort often to be sure your account is current. Refer to Step Five below for important requirements you must meet before funds may be applied to your account.

## **Receive Your Funds**

If you have successfully completed the steps above, Financial Aid is generally disbursed or credited to your student account at the beginning of the semester. If your Financial Aid funds exceed your charges, you will receive a refund check for the difference available the first day of classes\* in the Cashiers Office if all requirements have been met. **Be aware that it is your responsibility to pay for your books at the beginning of the semester, even if you have not yet received a refund check.**

**\*Please note that the University of North Carolina Need Base Grant, North Carolina Student Incentive Grant, North Carolina Education Lottery Scholarship, and the Education Access Rewards North Carolina Scholars Fund Program (EARN) will not be dispersed into the student's account until after the drop/add period. This is so that the Office of Financial Aid can certify enrollment since these programs are based on the number of credit hours the student is enrolled.**

Some types of Financial Aid (certain state awards, outside loans, etc.) are not electronically transmitted and require that you sign a paper check before funds are applied to your account. You will receive notification from the Cashiers Office alerting you that your signature is required. Many aid checks are valid only for a limited amount of time. Respond to a notice from the Cashiers Office right away. You must bring a picture ID with you in order to sign your check(s). Please be aware that disbursement procedures may change after the printing of this Handbook. Contact the Cashier's Office at (828) 251-6664 with questions.

## **Disbursement of Aid**

You may be required to repay funds to UNC Asheville if your Financial Aid is disbursed and then you reduce your total credit hours before the last day of the drop/add period.

## **Non-disbursement and Aid Repayment**

Your aid may not be disbursed to you if any of the following apply:

- You have not accepted your loan by selecting a lender via OnePort.
- You have not turned in all required documents (including all loan forms).
- You are enrolled less than half-time or not enrolled at all.
- You are not making Satisfactory Academic Progress.
- You have not satisfied UNC Asheville immunization requirements.

## **You may also be required to repay part or all of your disbursement:**

- If you are awarded a Pell Grant for full-time enrollment and then at the end of the drop/add period you are enrolled for less than full-time, your Pell Grant will have to be recalculated. This means that you will have to repay part of your Pell Grant that you have already received. Recalculation can also include other forms of Financial Aid.
- If you are awarded based on full-time enrollment and then at the end of the drop/add period you are enrolled less than full-time, your cost of attendance is subject to change. As a result you may have to repay part of your Financial Aid that you have already received. Many grants require you to be full-time and can be cancelled if you are no longer enrolled full-time.
- If you withdraw during the semester or make all F's

**If you have questions concerning disbursement and/or aid repayment, please contact Office of Financial Aid.**

## **Return of Funds Policy**

UNC Asheville has a federally mandated Return of Funds Policy that governs the return of Title IV funds disbursed to students who completely withdraw from the University. Title IV funds include: Federal Stafford Subsidized and Unsubsidized Loans, Federal PLUS Loans, Federal Perkins Loans, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Academic Competitiveness Grant (ACG), National SMART Grant, and Federal Work Study (FWS) and the TEACH Grant.

If any student completely withdraws from UNC Asheville, he or she must return unearned student aid. Unearned aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned. During the first 60% of the semester, a student earns funds in direct proportion to the length of time he or she remains enrolled. The period of time during which a student is enrolled is the percentage of aid earned by the student. A student who remains enrolled at or beyond the 60% point is deemed to have earned all aid for the term. Students who have a Federal Stafford Loan, subsidized or unsubsidized, and drop below half-time status (6 credit hours) must complete the Exit Interview process at [www.dl.ed.gov](http://www.dl.ed.gov) for Direct Loan and [www.mappingyourfuture.org](http://www.mappingyourfuture.org) for all other FFELP lenders.

The percentage of the period that the student remained enrolled is determined by dividing the number of days the student attended by the number of days in the entire semester. Calendar days are used in the determination of percentages. Breaks of 5 days or longer are excluded in the calculations. If the amount of Title IV funds disbursed is greater than the amount of Title IV funds earned by the student, a return of Title IV funds is necessary. Both UNC Asheville and the student may be responsible for returning a percentage of the unearned aid.

Students who find that they must withdraw from UNC Asheville should do so by filling out the appropriate paperwork. Students who drop all courses are considered to be withdrawn from the University and must seek reactivation or readmission through Admissions in order to return to UNC Asheville in subsequent terms.

For further clarification, please consult the UNC Asheville Return of Funds Policy available from the Cashiers Office.

## **Special Circumstances/Professional Judgment**

In some instances, the UNC Asheville Office of Financial Aid can consider highly unusual circumstances that are not reflected by information provided on the FAFSA. However, the Office of Financial Aid is very conservative and adheres to all federal guidelines. We can sometimes make allowances for the death of a parent or spouse, separation of parents, separation of a student and spouse, job loss, or similar situations. If you wish to report a special circumstance, contact the Office of Financial Aid for the appropriate forms. **Extensive supporting documentation will be required before your situation is reviewed.** Do not send any information regarding special circumstances to the federal processor. They will not respond to personal letters or forward the information to us.

## **Second Undergraduate Degree Students**

Students pursuing a second undergraduate degree are limited in eligibility for Financial Aid. Typically, second undergraduate degree students only qualify for Stafford Loans. However, students may qualify for scholarships through their academic department.

## **Transfer Students**

Each school's awarding process is slightly different. You are not guaranteed the same aid that you received at previous institutions.

If you are transferring to UNC Asheville, you must make sure that the Office of Financial Aid has received your FAFSA information. You may update this information at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or by calling the Federal Processors at 1-800-433-3243. UNC Asheville's school code is **002907**. Make sure to cancel your Financial Aid at the institution you are transferring from so that funds are not held there for you.

If you are transferring from UNC Asheville, you should contact the Office of Financial Aid at the school you will be attending.

## **Federal Work Study**

Federal Work Study (FWS) is a need-based type of aid that is taxable income to students. Students work throughout the semester and receive work-study funds in the form of monthly direct deposits. In order to be eligible for FWS, you must be enrolled at a full-time status and have documented need, which is determined by your FAFSA. If you have been awarded FWS, begin your search for a position of your choice. For a complete listing of available Work Study positions, visit the Career Center's website at [www.unca.edu/career](http://www.unca.edu/career). Click on the Jobs & Internships Online Posting link and then log in.

**If you do accept your award but do not find a position within the first three weeks of classes, your FWS award will be cancelled. If you do not wish to accept your FWS, please decline your award.**

Students are paid through direct deposit on the 15<sup>th</sup> of each month for the hours they worked during the previous pay period. Depending on the date you begin working, your first paycheck may be delayed until the following month. All Work Study students must sign up for direct deposit through Human Resources.

If you were not awarded FWS and would like to be considered, contact the Office of Financial Aid and see if you are eligible to be placed on the waiting list.

## **Financial Aid for Summer Session**

All students who wish to receive Financial Aid for a Summer Session must file a separate UNC Asheville Summer Session Application by mid April. This application is available in the Office of Financial Aid in March or online at [www.unca.edu/financialaid](http://www.unca.edu/financialaid). You must have also filed the current year's FAFSA and completed all necessary paperwork by the mid April deadline in order to receive an award for Summer.

Limited Financial Aid is available to students attending Summer Session at UNC Asheville. Most students can only receive Federal Stafford or PLUS loans that are based on their remaining eligibility from the current award year. You must have made satisfactory academic progress at the end of the Spring semester to be considered for Summer aid and be enrolled in at least 6 credit hours. (If you are taking 3 credit hours the first term and 3 credits the second or third term, your aid will not be dispersed until the beginning of the term that takes you to 6 credit hours.)

For most types of aid, including federal loans, you must be enrolled at least half time. Summer Session course work is subject to the Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility.

### **Study Abroad & Financial Aid**

UNC Asheville students taking courses abroad through a UNC Asheville program are generally eligible to receive Financial Aid. Study abroad students must follow the same aid application steps as other students. If you plan to study abroad, you should submit all required documents, including loan promissory notes, as early as possible to assure that your aid disbursement is not delayed.

Students participating in study abroad programs are required to select a person to act as their Limited Power of Attorney during the time they will be abroad. This individual should have convenient access to UNC Asheville. Obtaining a Limited Power of Attorney allows your designee to sign Financial Aid checks requiring your signature that may become available after your departure. The Limited Power of Attorney form may be obtained from the UNC Asheville Study Abroad Office.

Before going abroad, leave signed copies of your federal tax return, all W-2s, and 1099s with a parent or your designated Power of Attorney in case they are requested by the Office of Financial Aid. It is your responsibility to make arrangements for receiving your mail while you are away.

### **Spring and/or Summer Study Abroad**

If you plan to continue attending UNC Asheville and receiving Financial Aid for the next academic year, you will need to make arrangements to complete the Financial Aid application process from abroad. To avoid delays in receiving your Fall semester aid, complete the Renewal FAFSA before March 1 and respond promptly to all correspondence from the Office of Financial Aid.

### **Study Abroad and Satisfactory Academic Progress**

All course work taken abroad is subject to the Satisfactory Academic Progress Policy for Financial Aid Eligibility. It is the student's responsibility to assure that a full-time course load is successfully completed and that all credits from the host institution are posted to their UNC Asheville transcript promptly.

For more information regarding Financial Aid eligibility for study abroad, please contact the Office of Financial Aid. For information about individual study abroad programs, contact the UNC Asheville Study Abroad Office at (828) 232-5037.

### **Master of Liberal Arts and Post-Baccalaureate Students**

Students pursuing a Master of Liberal Arts degree at UNC Asheville may be eligible for some types of Financial Aid, including Federal Stafford Loans and tuition waivers. Some certificate programs may not be eligible for aid. MLA and post-baccalaureate students should complete a FAFSA to apply for need-based or federal aid programs.

MLA and post-baccalaureate students must be enrolled in at least 6 credit hours at the 500 level or above each semester in order to be eligible for Federal Stafford Loans and for UNC Asheville to certify enrollment for a loan repayment deferment.

Semester Enrollment Requirements for Graduate Students:

- Full-time: 9 or more credit hours
- Three-Quarter: 6-8 credit hours
- Half-time: 5 credit hours

Students taking courses through the Graduate Center who are not yet admitted into a program are not eligible to receive federal or UNC Asheville funding. You also must be enrolled for courses that count toward your degree.

If you are classified as an undergraduate in the Fall semester and will become a graduate student in the Spring semester, you must notify the Office of Financial Aid in writing immediately of this change. Your award will need to be revised.

## **Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility**

Federal regulations require all schools participating in Title IV Federal Financial Aid Programs to have a Satisfactory Academic Progress (SAP) policy. The requirements of this policy apply to all students as one determinant of eligibility for financial aid. Federal regulations require the university to establish the SAP policy in both qualitative (Cumulative GPA) and quantitative (Completion Ratio) measures. In addition, to remain eligible for financial aid a student is required to complete their degree requirements within a certain period of time (Maximum Time Limit).

### **Cumulative GPA - Qualitative Completion Ratio - Quantitative Maximum Time Limit**

Financial aid recipients must maintain satisfactory progress in all three areas whether or not aid was received in the past. This requirement applies to all applicants for any federal or state scholarship, grants, federal work-study, parent federal loans (PLUS) and student federal loans (Stafford, Direct and Perkins).

It is the student's responsibility to stay informed of the University's SAP standards and to monitor their own progress. For SAP purposes, student academic records are evaluated by the Office of Student Financial Aid at the end of each semester.

The Office of Student Financial Aid will send notification of ineligibility to students through their official UNC Asheville e-mail account.

In rare cases, exceptions are granted through a formal appeal (see Regaining Eligibility and Appeals sections). Students who have withdrawn more than two semesters while receiving financial aid will not be eligible for reinstatement based on appeal. In such cases, the student will be expected to complete a full-time semester of coursework successfully (i.e., with all passing grades) before appealing for reinstatement.

Some institutional scholarships or grants may require higher academic achievement than the satisfactory progress GPA as defined below. Private aid offered by agencies outside the University is not subject to the conditions of this policy, but will be administered according to donor specifications.

### **Cumulative Grade Point Average (GPA)**

In order to maintain financial aid eligibility, all students must maintain a 2.0 cumulative GPA. The first semester the student falls below a 2.0 cumulative GPA, their status moves from GOOD to WARNING. At the end of the next review, if the student meets the 2.0 cumulative GPA requirement, they will be moved from WARNING to GOOD standing. If the student has still not earned a minimum of a 2.0 cumulative GPA, their status will move from WARNING to CANCELLED. When CANCELLED, the student is not eligible for federal, state, or institutional aid. The student will regain their eligibility and move back to the GOOD status when their cumulative GPA improves to at least a 2.0.

**If the student receives all Fs in one semester, then their status moves directly to CANCELLED without a semester of WARNING. The student is then required to earn at least 70% of the total hours from the failed semester before regaining eligibility for financial aid. Until the required hours are earned, the student is responsible for all charges due to the Cashier's Office.**

### **Completion Ratio**

The University recommends students attempt to earn at least 30 hours per academic year in order to graduate in four years. To remain eligible for financial aid, students must **earn** at least 70% of the total UNC Asheville hours **attempted**.

To earn hours at UNC Asheville a student must receive a grade of A, B, C or D (including "+/-").

Student academic records are evaluated at the end of each semester. The first semester the student falls below the 70% Completion Ratio, their status moves from GOOD to WARNING. At the end of the next semester review, if the student meets the requirements (70%), they will be moved from WARNING back to GOOD standing. If the student still has not earned at least 70% of the total UNC Asheville hours attempted, their status moves from WARNING to CANCELLED. When CANCELLED, the student is not eligible for federal or state aid. The student will regain their eligibility and move back to the GOOD status when their Completion Ratio improves to 70%.

For financial aid purposes, the following definitions are not counted as the UNC Asheville hours earned but are counted toward the attempted hours:

- All grades of F, I, W, AU, IP or U do not earn hours.
- Audited courses (AU) count as attempted hours but not toward earned hours. Therefore, auditing classes negatively affects students ability to satisfy the hours earned.
- If a student repeats a course, the total attempted hours will increase with each repeat, but the student may only earn hours for a successfully completed course once. Repeating courses may negatively affect student's ability to satisfy the Completion Ratio standard.

- Incomplete grades (I) count toward the attempted hours but will not count toward the earned hours until the grade of I is replaced with a pass or fail grade.
- In progress (IP) counts toward the attempted hours but will not count toward the earned hours until the IP grade is replaced with a pass or fail grade.

**If the student receives all Fs in one semester, then their status moves directly to CANCELLED without a semester of WARNING. The student is then required to earn at least 70% of the total hours from the failed semester before regaining eligibility for financial aid. Until the required hours are earned, the student is responsible for all charges due to the Cashier's Office.**

### **Maximum Time Limit**

To remain eligible for financial aid, undergraduate students must complete their degree requirements within 150 % of the published length of their academic program. This includes those students who are seeking more than one major. The UNC Asheville program requires 120 hours for graduation. Students who enter UNC Asheville with 0- 29 earned hours (freshman) must complete their degree within 180 attempted hours to remain eligible for financial aid. Students who enter UNC Asheville with 30-59 earned hours (sophomore) must complete their degree within 135 attempted hours to remain eligible for financial aid. Students who enter UNC Asheville with 60 or more earned hours (juniors or seniors) must complete their degree within 90 attempted hours. Students who do not graduate after reaching their Maximum Time Limit are no longer eligible for federal or state aid.

### **Regaining Eligibility for Financial Aid**

To regain eligibility, a student must do the following:

- The cumulative GPA can only be brought up by hours earned at UNC Asheville
- A Satisfactory Completion Ratio will be regained by successfully completing a minimum of 70 % of the attempted coursework at UNC Asheville.

Once the Maximum Time Limit has been exceeded, aid eligibility ends, even if the student is in compliance with the other two standards. There is no regaining of eligibility for aid as long as the student is an undergraduate.

### **A special note to any returning UNC Asheville students.**

**This policy went into effect beginning in August of 2008 for the 2008-2009 Academic Year. If you left UNC Asheville prior to implementation of this updated policy and were not making Satisfactory Academic Progress under the old standards, but seem to be in compliance under the new standards, you will not be able to be grandfathered into the new policy.**

**To regain GOOD standing, you must attend and pay for one semester here at UNC Asheville before you will be reevaluated and deemed as making Satisfactory Academic Progress with a status of GOOD.**

### **Appeal Process**

Federal regulations allow for certain cases in which the school may waive the standards. Appeals for the waiver may be considered if a student's failure to comply with one or more areas of Satisfactory Academic Progress is due to events beyond the student's control, such as a student's extended illness or serious illness or a death in the immediate family. The student must be able to provide appropriate documentation for the circumstances that are specific to the term(s) in which the deficiency occurred. Also, the student must describe their plans for ensuring satisfactory academic performance in the coming academic term(s).

Acceptable documentation for the appeal process is as follows:

- UNC Asheville Satisfactory Academic Progress Appeal Form: Appeal form may be obtained through the UNC Asheville Office of Student Financial Aid forms web page, or you may contact the Office of Student Financial Aid.
- For Illness: Statement from physician explaining the type of illness and the date and length of the illness.
- For Death of Immediate Family Member: A copy of the Death Certificate or newspaper clipping that states your relationship to the deceased.
- Other personal circumstances beyond the student's control may be considered with proper documentation.

**Students with chronic conditions are responsible for properly balancing work with known chronic conditions and may not be considered.**

Students seeking to re-establish financial aid eligibility remain ineligible to receive financial aid assistance or deferment of payment until the appeal process is complete and a decision has been made by the Office of Financial Aid. Students should be prepared to pay until approval has been granted.

### **Undergraduate Second Degree Students**

A student working toward a second and subsequent baccalaureate degree is subject to the same satisfactory academic progress requirements as listed above for full-time undergraduates.

The maximum number of Cumulative Attempted Hours for the completion of the second baccalaureate degree may not exceed 230 hours.

### **Graduate Students SAP**

Graduate students must maintain a cumulative grade point average of 3.0 or better and is not able to withdraw from any classes to remain eligible for financial aid. Graduate students do not receive a WARNING period.