

STUDENT FINANCES FOR UNDERGRADUATE PROGRAMS

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EXPENSES

(Payment must be in U.S. dollars. Expenses are subject to change without notice.)

TUITION AND FEES

Tuition and all fees are due and payable in full by registration day for each semester or summer term. Please make checks or money orders payable to the University of North Carolina at Pembroke. A returned check charge of \$25 will be levied on each returned check.

It is the policy of the administration and trustees to keep the cost of a college education as low as possible. Since UNC Pembroke is maintained by the people of North Carolina for the education of residents of the State, it is available to them at less cost than to nonresidents. The residency status of each student is determined at the time of original admission. (See below for further information on residency status.) Registration for any semester or session may not be completed until all special or extra fees, fines, payments for lost or damaged articles, etc., incurred in the previous semester or session, have been paid; no transcript nor record will be issued until all fees/fines owed have been paid.

Tuition Surcharge on Undergraduates

The North Carolina Legislature directed the Board of Governors to impose a twenty five percent tuition surcharge on students who take more than 140 credit hours to complete a baccalaureate degree in a four year program or more than one hundred ten percent (110%) of the credit hours necessary to complete a baccalaureate degree in any program officially designated by the Board of Governors as a five year program. The calculation of these credit hours taken at a constituent institution or accepted for transfer shall exclude hours earned through the College Board's Advanced Placement or CLEP examinations, through institutional advanced placement or course validation, or through summer term or extension programs.

No surcharge shall be imposed on any student who exceeds the degree credit hour limits within the equivalent of four academic years of regular term enrollment, or within five academic years of regular term enrollment in a degree program officially designated by the Board of Governors as a five year program.

The undergraduate credit hours to be counted for calculation in the surcharge requirement include:

- * all regular session degree-creditable courses taken at this institution including repeated courses, failed courses and those dropped after your official census date (normally the last date to add a course); and

- * all transfer credit hours accepted by this institution.

The hours excluded from the calculation include:

- 1) those earned through the College Board's Advanced Placement (AP) and College Level Examination Program (CLEP) or similar programs;
- 2) those earned through institutional advanced placement, course validation, or any similar procedure for awarding course credit, and
- 3) those earned through the summer session or degree-credit extension division on this campus or at another UNC institution.

SCHEDULE OF UNDERGRADUATE EXPENSES: REGULAR SESSION

(Subject to change without notice.)

Sem. Hrs.	In-State	Out-of-State	Fees	Ins.	In-State	Out-of-State
	Tuition	Tuition			Total	Total
12+	\$591	\$4,226	\$458.50	\$45	\$1,089.50	\$4,729.50
9-11	\$443	\$3,170	\$344.00	\$45	\$827.00	\$3,559.00
6-8	\$296	\$2,113	\$230.00		\$526.00	\$2,433.00
1-5	\$148	\$1,057	\$115.00		\$263.00	\$1,172.00

ROOM AND BOARD EXPENSES

Co-ed Dorm	Dorm	Meal Plan	Total	Total	Meal Plan Options	
	Rate	Rate	Semester	Year	Meals Per Week	Semester Bonus Money
Double	\$1,127.50	\$862.50	\$1,990.50	\$3,980	5	125.00
Private Single	\$1,132.50	\$862.50	\$2,215.00	\$4,430	9	100.00
Private Double	\$1,477.50	\$862.50	\$2,340.00	\$4,680	14	50.00
Regular Dorm					19	0.00
Double	\$1,060.00	\$862.50	\$1,922.50	\$3,845		
Single	\$1,410.00	\$862.50	\$2,272.50	\$4,545		

DETAILED EXPLANATION OF CHARGES: TUITION, FEES, AND INSURANCE**TUITION: FULL-TIME STUDENT** (per semester)

North Carolina Residents - Undergraduates	\$591
Out-of-State Residents - Undergraduates	\$4,226

GENERAL FEES (Per Semester)

Educational and Technology Fee	\$52.50
Health Services	\$57.50
This fee is used to operate Student Health Services.	
Other Required Fees	\$348.50

This fee is used to support various University programs such as Athletics, Band and Chorus, Dramatics, Debt Service, Student Center, Student Government, Braves One Card, Intramurals, Yearbook, Newspaper, and the Performing Arts Series.

INSURANCE

Students taking 9 or more credit hours will be charged \$45 per semester for health insurance.

If you wish to waive this insurance, you must complete and return the insurance waiver form to the Student Accounts Office no later than the published cut-off date. The Student Health Services Office can answer any questions you may have about the coverage or waiver process.

MISCELLANEOUS FEES

Application Fee	\$40
This fee, paid at the time of initial application, is non refundable and cannot be applied to meet any other charges.	
Undergraduate Graduation Fee	\$40
Graduate Graduation Fee	\$70
This fee must be paid at the time the student makes application for graduation. It is used to pay for the cap, gown, and diploma. This is a non refundable fee.	
Late Payment/Registration Fees	\$25
Students who register and/or pay for classes after the scheduled registration date has passed must pay this fee.	
Change of Course Fee	\$2
Students who voluntarily drop or add courses after the first day of classes in any semester must pay \$2 for each course involved.	
Dormitory Deposit Fee (refundable)	\$75
Vehicle Registration Fee:	
Commuter (Day)	\$35
Commuter (night)	\$15
Dormitory Resident	\$45
Permits sold after April 30 will be half price. A vehicle registration permit is valid for one full year, commencing August 15.	
Transcript Fee	
Mailed	\$3
Telefaxing Fee	\$5
Walk-in	\$5
Returned Check Charge	\$25

REFUND POLICY

(This Policy Is Subject to Change)

A. TUITION AND FEES**Withdrawals**

Tuition and fees, including room and board will be refunded per the following schedules, provided a student officially withdraws from the University.

Fall and Spring Semesters

Prior to the first day of classes	100% of fees paid
1 through 12 calendar days	90% of fees paid
13 through 30 calendar days	50% of fees paid
31 through 60 calendar days	25% of fees paid
after 60 calendar days	no refund

First and Second Summer Sessions

Prior to first day of classes	100% of fees paid
1 through 9 calendar days	50% of fees paid
after 9 calendar days	no refund

Intra Session

Prior to first day of classes	100% of fees paid
1 through 6 calendar days	50% of fees paid
after 6 calendar days	no refund

The University counts calendar days beginning with the first official day of classes (not the first day of particular classes). A completed withdrawal form must be filed with Student Accounts Office in the Controller's Office. Forms for withdrawal during the first six weeks of the semester, the first 9 calendar days of first and second summer sessions, and the first 6 calendar days of intra sessions

may be obtained from the Registrar's Office. After the first six weeks of the semester, forms may be obtained from the Office for Academic Affairs.

Reducing Hours

Students who officially drop from full-time to part-time status or those who drop to a lower block of credit hours will receive a refund equal to the difference between the amount paid and the charge for the block of hours for which the student is officially registered at the end of the registration (drop/add) period.

Refunds for withdrawing or reducing hours will be processed after the registration period. Please allow two weeks for processing of any refund. Students receiving financial aid will not receive a refund until the Financial Aid Office determines if any funds from an awarding agency must be returned. If a return is required, withdrawal may result in a student liability to the University.

B. ROOM DEPOSIT

The University will refund all but \$25 of the room deposit to incoming new students if written cancellation is received by August 1 preceding the fall semester and December 1 preceding the spring semester. The room deposit is non-refundable after these deadlines.

The \$75 room deposit (less damages and /or any other financial obligations owed The University of North Carolina at Pembroke) will be refunded to established residents provided the resident submits written cancellation by November 15 preceding the spring semester and by April 15 preceding the fall semester. Established residents must follow check-out procedures as detailed in the Student handbook to ensure an appropriate refund of the room deposit.

If a student withdraws from the University prior to mid-semester, the room deposit will be forfeited. If a student withdraws after mid-semester, the room deposit (less damages if any) will be refunded, provided checkout procedures have been followed.

RESIDENCE STATUS FOR TUITION PURPOSES

The basis for determining the appropriate tuition charge rests upon whether a student is a resident or a nonresident for tuition purposes. Each student must make a statement as to the length of his or her residence in North Carolina, with assessment by the institution of that statement to be conditioned by the following.

Residence

To qualify as a resident for tuition purposes, a person must become a legal resident and remain a legal resident for at least twelve month immediately prior to classification. Thus there is a distinction between legal residence and residence for tuition purposes. Furthermore, twelve months legal residence means more than simple abode in North Carolina. In particular it means maintaining a domicile (permanent home of indefinite duration) as opposed to "maintaining a mere temporary residence or abode incident to enrollment in an institution of higher education." The burden of establishing facts which justify classification of a student as a resident entitled to in-state tuition rates is on the applicant for such classification, who must show his or her entitlement by the preponderance (the greater part) of the residuary information.

Initiative. Being classified a resident for tuition purposes is contingent on the student's seeking such status and providing all information that the institution may require in making the determination.

Parent's Domicile

If an individual, irrespective of age, has living parent(s) or a court-appointed guardian of the person, the domicile of such parent(s) or guardian is, prima facie, the domicile of the individual; but this prima facie evidence of the individual's domicile may or may not be sustained by other information. Further, nondomiciliary status of parents is not deemed prima facie evidence of the applicant child's status if the applicant has lived (though not necessarily legally resided) in North Carolina for the five years preceding enrollment or re-registration.

Effect of Marriage

Marriage alone does not prevent a person from becoming or continuing to be a resident for tuition purposes, nor does marriage in any circumstance insure that a person will become or continue to be a resident for tuition purposes. Marriage and legal residence of one's spouse are, however, relevant information in determining residency intent. Furthermore, if both husband and his wife are legal residents of North Carolina and if one of them has been a legal resident longer than the other, then the longer duration may be claimed by either spouse in meeting the twelve-month requirement for in-state tuition status.

Military Personnel

A North Carolinian who serves outside the State in the armed forces does not lose North Carolina domicile simply by reason of such service. Students from the military may prove retention or establishment of residence by reference, as in other cases, to residency acts accompanied by residency intent. In addition, North Carolina affords tuition rate benefits to certain military personnel and their dependents even though qualifying for the in-state tuition rate by reason for twelve months legal residence in North Carolina. Members of the armed services, while stationed in and currently living in North Carolina, may be charged a tuition rate lower than the out-of-state tuition rate to the extent that the total of entitlement for applicable tuition costs available from the federal government, plus certain amounts based under a statutory formula upon the in-state tuition rate, is a sum less than the out-of-state tuition rate for the pertinent enrollment. A dependent relative of a service member stationed in the state is eligible to be charged the in-state tuition rate while the dependent relative is living in North Carolina with the service member and if the dependent relative has met any requirement of the Selective Service System applicable to the dependent relative. These tuition benefits may be enjoyed only if the applicable admission requirements have been met; these benefits alone do not provide the basis for receiving those derivative benefits under the provisions of the residence classification statute reviewed elsewhere in this summary. To be considered , the student must submit a military residency application.

Grace Period

If a person (1) has been bona fide legal resident, (2) has consequently been classified a resident for tuition purposes, and (3) has subsequently lost North Carolina legal residence while enrolled at a public institution of higher education, that person may continue to enjoy the in-state rate for a grace period of twelve months measured from the date on which North Carolina legal residence was lost. If the twelve months end during an academic term for which the person is enrolled at a State institution of higher education, the grace period extends to the end of that term. The fact of marriage to one who continues domiciled outside North Carolina does not by itself cause loss of legal residence, marking the beginning of the grace period.

Minors

Minors (persons under 18 years of age) usually have the domicile of their parents, but certain special cases are recognized by the residence classification statute in determining residence for tuition purposes.

If a minor's parents live apart, the minor's domicile is deemed to be North Carolina for the time period(s) that either parent, as a North Carolina legal resident, may claim and does claim the minor as a tax dependent, even if other law or judicial act assigns the minor's domicile outside North Carolina. A minor thus deemed to be a legal resident will not, upon achieving majority before enrolling at an institution of higher education, lose North Carolina legal residence if that person (1) upon becoming an adult "acts, to the extent that the person's degree of actual emancipation permits, in a manner consistent with bona fide legal residence in North Carolina" and (2) "begins enrollment at an institution of higher education not later than the fall academic term next following completion of education prerequisite to admission at such institution."

If a minor has lived for five or more consecutive years with relatives (other than parents) who are domiciled in North Carolina and if relatives have functioned during this time as if they were

personal guardians, the minor will be deemed a resident for tuition purposes for an enrolled term commencing immediately after at least five years in which these circumstances have existed. If under this consideration a minor has deemed to be a resident for tuition purposes immediately prior to his or her eighteenth birthday, that person on achieving majority will be deemed a legal resident of North Carolina of at least 12 month's duration. This provision acts to confer in-state tuition status even in the face of other provisions of law to the contrary; however, a person deemed a resident of 12 months duration pursuant to this provision continues to be a legal resident of the State only so long as he or she does not abandon North Carolina domicile.

Lost, but Regained Domicile

If a student ceases enrollment at or graduates from an institution of higher education while classified a resident for tuition purposes and then both abandons and reacquires North Carolina domicile within a 12-month period, if he or she continues to maintain the reacquired domicile into re-enrollment at an institution of higher education, may re-enroll at the in-state tuition rate without having to meet the usual 12-month durational requirement. However, any one person may receive the benefit of this provision only once.

Change of Status

A student admitted to initial enrollment in an institution (or permitted to re-enroll following an absence from the institutional program which involved a formal withdrawal from enrollment) must be classified by the admitting institution either as a resident or as a nonresident for tuition purposes prior to actual enrollment. A residence status classification once assigned (and finalized pursuant to any appeal properly taken) may be changed thereafter (with corresponding change in billing rates) only at intervals corresponding with the established primary divisions of the academic year.

Transfer Students

When a student transfers from one North Carolina public institution of higher education to another, he or she is treated as a new student by the institution to which he or she is transferring and must be assigned an initial residence status classification for tuition purposes.

FINANCIAL AID

The primary role of the Financial Aid Office, located on the second floor of Lumbee Hall, is to provide financial aid as well as financial counseling to students requesting these services. This office coordinates a variety of State, Federal, private and institutionally funded aid programs, each with different regulations and requirements. While most of these programs require students to demonstrate financial need, there are loan funds available to help students and parents which are not need based. All students requesting consideration for any type of financial aid, including loans, must apply each year. The application, "Free Application for Federal Student Aid," should be completed, listing the University of North Carolina at Pembroke as the school of choice, and mailed in the envelope attached to the application. These applications are available in all high school guidance offices and the Financial Aid Office. The application should be mailed by March 15 to allow time for processing so awards can be made before Fall Registration.

To be eligible for financial assistance a student must have a high school diploma or GED; be enrolled as a regular student in an eligible program; be a U.S. Citizen or eligible non-citizen; generally, have a social security number; make satisfactory academic progress; register with the Selective Service, if required; and, not be in default on any federal loan or owe a refund on a federal grant. In addition, a transfer student must submit to the Financial Aid Office a completed Financial Aid Transcript from each institution previously attended. Financial aid is awarded on the basis of academic achievement and demonstrated financial need. The first responsibility of financing a student's education rests with the student and the student's family. A student's parents are expected to contribute towards his or her expenses insofar as they are able from income and assets. A student is expected

to provide funds for his or her own education through savings, summer work, and other resources. Each student is individually considered on the basis of the family financial situation.

A Financial Aid Brochure which explains in detail the financial aid programs at UNC Pembroke is available in the Financial Aid Office.

SCHOLARSHIPS, AWARDS, GRANTS, LOANS

SCHOLARSHIPS

Scholarships, including endowed scholarships, are provided by donors to the University: Friends, alumni, corporations and foundations have provided funds to aid students in the pursuit of academic achievement. A wide range of scholarships is available, some with specific restrictions. Scholarships and endowed scholarships are available in these categories:

Alumni Sponsored Scholarships	Departmental Scholarships
General Scholarships	Specialized Scholarships

For application information, a student is encouraged to contact the Office of Financial Aid or the Chair of the Department in his or her major field.

For a complete listing of scholarships and awards, see Appendix B.

For further information about specific scholarships, their donors, and their honorees, please consult the Office of Advancement.

AWARDS

Special awards are presented to recognize outstanding graduating seniors. Currently there are awards in the Social Work Program and the Teaching Fellows Program.

GRANTS

Grants are provided by state and national agencies.

North Carolina Grants

Funds for grants allocated by the North Carolina Legislature are made available on an annual basis to residents of North Carolina in attendance at UNC Pembroke. These grants vary in amount according to students' demonstrated need.

Federal Pell Grants

This program is for students who have financial need. The U.S. Government fixes the amount of financial assistance a student may receive under the Pell Grant Program on the basis of need. These grants are awarded upon enrollment in good standing in an institution of higher education. Applications are available in the University's financial Aid Office and any high school guidance counselor's office. To apply for a Pell Grant a student must complete the Free Application for Federal Student Aid. A Student Aid Report will be sent to the student's home address.

Federal Supplemental Educational Opportunity Grants

The purpose of this program is to provide Supplemental Educational Opportunity Grants to students who have demonstrated exceptional need and who would be unable to enter or remain in college without such assistance. Recipients must show academic or creative promise. The grant may be renewed for each year of undergraduate study for a period of up to four years if the student continues to qualify for assistance. Students must reapply each year.

North Carolina Student Incentive Grant Program

This program is administered by College Foundation, Inc. Funds are provided to the Foundation by the North Carolina State Education Assistance Authority under the 1965 Higher Education Act, as amended, from state and federal appropriations. To qualify for a North Carolina Student Incentive Grant (NCSIG), a student must be a legal resident of North Carolina, be accepted for

enrollment as a regular student or be enrolled full-time in good standing in an undergraduate program, and must demonstrate a substantial financial need. Grants are based on an individual student's demonstrated need in relation to resources and the cost of education, but may not exceed \$1,500 per academic year.

To apply for NCSIG, the student's parents and/or the student and spouse must complete the Free Application for Federal Student Aid, and mail it to the processor no later than March 1. All North Carolina residents are encouraged to apply for this grant.

All students applying for the NC Student Incentive Grant must also apply for the Pell Grant.

Vocational Rehabilitation Scholarships

Students who have disabilities which constitute vocational handicaps are eligible for scholarships from the North Carolina Vocational Rehabilitation Department. For information, qualified students should write to the Department of Vocational Rehabilitation, Raleigh, NC.

Minority Presence Grant Program

The Minority Presence General Grant Program: Part I - provides funds for grants to white students at predominately black institutions and to black students at predominately white institutions who are residents of North Carolina, are enrolled for at least three hours of degree credit course work, and demonstrate financial need; Part II - provides funds for grants to Native Americans and other minority students at the constituent institutions of the University of North Carolina who are residents of North Carolina, are enrolled for at least three hours of degree credit course work, and demonstrated financial need.

American Indian Student Legislative Grant Program

Established by the NC General Assembly, this program provides assistance for resident North Carolina Indians who demonstrate financial need according to federal guidelines. Recipients must be enrolled at least half time in a regular degree-seeking program and maintaining satisfactory academic progress.

LOANS

Loans are available through federal and state programs as well as through private donors.

Federal Perkins Loan

Assistance is available in the form of loans which bear no interest while the student is enrolled at least half-time in an institution of higher education. Interest begins to accrue at the rate of five (5) percent and payment begins nine months after the borrower ceases to be enrolled in at least a half-time course of study. Repayment may be extended over a period of ten years as long as a minimum repayment of \$40 per month or \$120 per quarter is made.

Loans are made to entering freshmen and transfer students who are enrolled as regular students and to returning students who are in good academic standing and who can demonstrate financial need. The Perkins Loan program is funded by the federal government.

Federal Stafford Loan Program

Subsidized: Based on financial need, these are low-interest loans made by lenders such as banks, credit unions or savings and loan associations and insured by state guaranty agencies. Loan limits are based on need and grade level.

Non-Subsidized: These loans are not based on need. Interest accrues to the borrower beginning on the date of disbursement by the lender. The borrower is responsible for the interest during in-school and deferment periods.

N.C. State Scholarship Loan Fund for Prospective Teachers

Students desiring loans of this type should make applications to the North Carolina State Department of Public Instruction, Raleigh, North Carolina. This fund provides as much as \$2500 per year in financial aid for a prospective teacher. Repayment of the loan is canceled for recipients who teach four years in North Carolina public schools.

Student Loan Funds Provided by Donors

A student with special financial needs may approach the Financial Aid office for information about loan services provided by donors to the university. The Office of Advancement has additional information about the donors of these loans and their honorees.

EMPLOYMENT AND VETERANS' BENEFITS

STUDENT EMPLOYMENT

The student employment programs help eligible students pay University expenses while attending classes full time. Students participating in the programs are employed with the Maintenance Department, Library, Cafeteria, Switchboard, Administrative and Departmental Offices, and Laboratories.

The student employment programs consist of the University Self-Help Program and the Federal Work-Study Program, which is a federal assistance program. To participate in the programs, a student must have a completed application for aid on file in the Financial Aid Office. To participate in the Federal Work Study Program, a student must demonstrate financial need.

A student's work schedule will depend upon class schedules and can be arranged by the student and the student's work supervisor. These jobs provide learning opportunities as well as financial aid.

VETERANS' BENEFITS

Vocational Rehabilitation

Veterans who enter the University under Chapter 31, Title 38, U.S. Code, Vocational Rehabilitation for Disabled Veterans, and have the approval of the Veterans Administration will have their University fees paid directly to the University by the U.S. Government.

GI Bill

Veterans eligible for the G.I. Bill, Chapter 30, Title 38, U.S. Code effective October 19, 1984, and Chapter 32, Title 38, United States Code, effective January 1, 1977, must make application for their benefits. For information regarding eligibility, or application forms, contact the Veterans Administration, Regional Office, 251 North Main Street, Winston-Salem, N.C. or the Financial Aid Office, University of North Carolina at Pembroke. Transfer students on the G.I. Bill should complete VA Form 21E-1955, Request for Change of Program or Place of Training, prior to the time they plan to transfer.

Once the veteran is enrolled, he/she must attend classes regularly to continue receiving benefits.

NC National Guard, Chapter 106

Upon enlistment in the North Carolina National Guard, students will be eligible to apply for up to \$1000 per year tuition assistance. The Tuition Assistance program was established by the North Carolina Legislature to provide educational assistance for members of the North Carolina National Guard. For further information students can write to:

NORTH CAROLINA ARMY NATIONAL GUARD,
Educational Opportunities, Att: AGRR
4105 Reedy Creek Road
Raleigh, NC 27607

Veteran Dependents

Children of disabled or deceased veterans may receive financial assistance in the payment of tuition, room, meals, and other required University fees. For information and application forms, students should write to the North Carolina Department of Veterans Affairs, Raleigh, N.C.

Chapter 35, Title 38, U.S. Code provides for the training of sons, daughters, spouses, and widows of veterans who died in service; who died as a result of a service-connected disability; who became permanently and totally disabled as a result of a service-connected disability; or who have

been listed as missing in action, captured, detained, or interned in line of duty by a foreign government or power.

Students enrolling under provisions of Chapters 30, 32, 35 and 106 will pay fees at the time of registration and receive a monthly education and training allowance from the Veterans Administration. Since the first check is usually delayed, a veteran or dependent should make arrangements as early as possible.

