

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 before the first day of classes or by billing due date for those students that have pre-registered 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 a lower 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 fifty 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 Tuition	Out-of-State Tuition	Fees	Ins.*	In-State Total	Out-of-State Total
12+	\$1,685.50	\$6,909.50	\$1,081.70	\$863.50	\$3,630.70	\$8,854.70
9-11	\$1,264.13	\$5,182.13	\$811.28	\$863.50	\$2,938.91	\$6,856.91
6-8	\$842.75	\$3,454.75	\$540.85	\$863.50	\$2,247.10	\$4,859.10
1-5	\$421.38	\$1,727.38	\$270.43	0	\$691.81	\$1,997.81

*International Insurance: TBD

ROOM AND BOARD EXPENSES

	Room Rate	Meal Plan Rate (Mini-mum*)	Total Semester (Mini-mum*)	Total Year (Mini-mum*)
Cypress, Pine, and Oak Hall				
Double	\$2,375.00	\$1,911.00	\$4,286.00	\$8,572.00
Single – Private	\$2,800.00	\$1,911.00	\$4,711.00	\$9,422.00
Private Double	\$3,035.00	\$1,911.00	\$4,946.00	\$9,892.00
Belk Hall				
Double	\$2,235.00	\$1,911.00	\$4,146.00	\$8,292.00
Single – Private	\$2,895.00	\$1,911.00	\$4,806.00	\$9,612.00
University Village Apartments				
Double	\$2,465.00		\$2,465.00	\$4,930.00
Private Double	\$3,110.00		\$3,110.00	\$6,220.00
Courtyard Apartments				
2 bdrm/2 bath (single bdrms)	\$3,185.00		\$3,185.00	\$6,370.00
4 bdrm/2 bath (single bdrms)	\$2,895.00		\$2,895.00	\$5,790.00

*Based on 9-14 meals per week; rates for other options are listed below.

Meal Plan Options

Meal Plan Rate	Meals Per Week	Semester Bonus Money
\$1,911.00	9	475.00
	12	250.00
	14	125.00
\$2,016.00	12	375.00
	14	250.00
	Carte Blanche	25.00
\$1,543.00**	8	200.00
	10	125.00

**This rate available to upperclassmen only.

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

North Carolina Residents - Undergraduates	\$1,685.50
Out-of-State Residents - Undergraduates	\$6,909.50

GENERAL FEES (Per Semester)

Educational and Technology Fee	\$187.15
Health Services: This fee is used to operate Student Health Services.	\$84.00

Other Required Fees: This fee is used to support various University programs such as Athletics, Band and Chorus, Banner implementation, Dramatics, Debt Service, Student Center, Student Government, Braves One Card, Intramurals, Yearbook, Newspaper, and the Performing Arts Series.	\$810.55
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INSURANCE

Students taking 6 or more credit hours will be charged \$802.00 per semester for health insurance; the fee for international students is also \$802.00 per semester.

If you wish to waive this insurance, you must complete the waiver on-line at www.bcbsnc.com/student each Fall and Spring. The Student Health Services Office can answer any questions you may have about the coverage or waiver process.

MISCELLANEOUS FEES

Application Fee	\$45
This fee, paid at the time of initial application, is non-refundable and cannot be applied to meet any other charges.	
Undergraduate Graduation Fee	\$50
Graduate Graduation Fee	\$90
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.	
Dormitory Deposit Fee (refundable)	\$150
Vehicle Registration Fee:	
Commuter (Day)	\$90
Commuter (night)	\$70
Dormitory Resident	\$100
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	\$5
Faxed	\$5
Walk-in	\$10
Returned Check Charge	\$25

REFUND REGULATIONS (Subject to Change)

4. TUITION AND FEES

4.1 Withdrawals

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

4.1.1 Fall and Spring Semesters

Through the first week of classes (five class days starting the first official day of classes for the university) tuition and required fees will be refunded at 100 percent.

The second week of classes (six to ten consecutive class days) tuition and required fees will be refunded at 75 percent.

The third and fourth week of classes (eleven to twenty consecutive class days) tuition and required fees will be refunded at 50 percent.

The fifth and sixth week of classes (twenty-first to thirtieth consecutive class days) tuition and required fees will be refunded at 25 percent.

Beginning with the seventh week of classes (thirty-first consecutive class day) refunds will not be considered.

4.1.2 First and Second Summer Sessions and Non-Traditional Courses

Through the first week of classes (three class days starting the first official day of classes for the university) tuition and required Full Time Equivalent (FTEs) will be refunded 100 percent.

The second week of classes (four to eight consecutive class days) tuition and required FTEs will be refunded at 75 percent.

The third week of classes (nine to twelve consecutive class days) tuition and required FTEs will be refunded at 50 percent.

During third week of classes (thirteenth consecutive class day) refunds will not be considered.

4.2 UNCP begins counting 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 the Registrar's Office. Forms for withdrawal during the first (6) weeks of the semester, the first nine (9) calendar days of first and second summer sessions, and the first six (6) calendar days of intra sessions may be obtained from the Registrar's Office. After these times, forms may be obtained from the Office for Academic Affairs.

4.3 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. A refund will only be issued for reducing hours or withdrawing from/dropping a class while still attending other classes at the university if the reduction or the class drop/withdrawal is completed during the drop/add period.

4.4 Please allow two weeks for processing of any refund. A student 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. All refunds are subject to the above noted time limitations. Students who receive Title IV financial aid are subject to separate federal refund regulations governing such aid. A student receiving financial aid may not receive a refund until the Financial Aid Office determines if any funds from an awarding agency must be returned. Changes in the number of hours a student is enrolled may have an effect on eligibility for aid, and may result in a student having to repay all or a portion of the aid. Generally, students withdrawing from the institution may owe a repayment of all or some portion of the financial aid received. Students who have specific questions should contact the Financial Aid Office for additional information.

5. APPEALS

5.1 Tuition and Fees

5.1.1 Individuals wishing to appeal the percentage of refunds they are eligible to receive must initiate the request in writing to the Registrar's Office and are encouraged to include any and all documentation they believe to be relevant to the appeal. Appeals can be submitted in person or via email. All documents submitted for an appeal are retained for audit purposes by the Registrar or his/her designee, along with documentation of the appeal outcome. Changing your mind about college, poor academic performance, disciplinary withdrawal, or not receiving expected financial assistance are considered to be the result of personal choices and actions and will not be considered for a refund appeal after the above noted time limitations. Failure to comply with published deadlines or regulations is not a serious and compelling reason to seek a refund and will not be approved.

5.1.2. Students withdrawing after fifty percent of the semester or term has expired will not be considered for a refund, regardless of the reasons(s) necessitating the withdrawal.

5.1.3 Requests for refunds submitted later than one year after the end of the semester/term for which the refund request is made will not be considered, regardless of reason(s).

5.1.4 Refunds are generally not approved when withdrawal or reduction in course load is caused by the following:

- 5.1.4.a. Personal reason(s);
- 5.1.4.b. Ignorance of publicized rules and regulations;
- 5.1.4.c. Circumstances within the student's control; and
- 5.1.4.d. Failure of student to fulfill responsibilities.

5.1.5 Refund Consideration. In general, a refund of tuition and required fees due to a withdrawal or reduction in course load before fifty percent of the semester or term has expired is approved if the request was caused by any of the following circumstances.

- 5.1.5.1 Death of student;
- 5.1.5.2 Being called to active military duty or the reassignment to a new active duty station;
- 5.1.5.3 Documented serious medical reasons;
- 5.1.5.4 Death or serious illness of immediate family;
- 5.1.5.5 Verifiable circumstances completely beyond the student's control that result in extreme or unusual hardship to the student (i.e. Catastrophic calamity, natural or otherwise);
- 5.1.5.6 Substantive error on the part of the university.

5.1.6 Notification of Appeal Determination. Decisions will be final and will be communicated to the student in writing (or via email) and will be disseminated internally as necessary and externally upon written request and in accordance with federal and state guidance related to release of student data.

5.1.7 Retro-Withdrawals. In those instances where nonattendance is verified and a retro-withdrawal is granted, or in those instances where the associate vice chancellor for enrollment grants a retro-withdrawal, tuition and fee charges will be adjusted in accordance with the university's established refund processes.

6. ROOM DEPOSIT

6.1 The University will refund all but \$25 of the room deposit to incoming new students if written cancellation is received by July 31 preceding the fall semester and November 30 preceding the spring semester. The room deposit is non-refundable after these deadlines.

6.2 The \$150 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 30 preceding the spring semester and by July 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.

6.3 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 months 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 residency 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, a dependent relative of a service member stationed in the state may be 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 Waiver Form.

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 Office of Financial Aid is dedicated to helping students and parents obtain the financial aid necessary to pay for a college education at UNCP. The Financial Aid Office is located on the second floor of Lumbee Hall. 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 Free Application for Federal Student Aid (FAFSA) should be completed each year, listing the University of North Carolina at Pembroke as the school of choice. The federal school code is 002954. The web address for the FAFSA is www.fafsa.ed.gov. The application should be submitted prior to our priority deadline of 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; 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. 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.

The information provided on the UNC Pembroke Office of Financial Aid web site explains the programs offered to assist with students' college expenses, details the eligibility requirements for these programs, and describes how to apply for them.

SCHOLARSHIPS, AWARDS, GRANTS, LOANS

SCHOLARSHIPS AND AWARDS

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 endowed scholarships is available, some with specific restrictions. Endowed scholarships are available in these categories:

- Alumni Sponsored Scholarships
- General Scholarships
- Departmental Scholarships
- Specialized Scholarships

Other awards, including many non-endowed scholarships, are also available.

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.

SPECIAL 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 establishes 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.

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.

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.

Undergraduate students must be enrolled for at least six (6) semester hours in order to be eligible for a Stafford Loan. Graduate students must be enrolled for three (3) semester hours. All students must submit the FAFSA form and a loan application in order to be considered for a loan.

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. In addition, DIRECT DEPOSIT is required as a condition for all employment at UNCP.

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.

All opportunities for on-campus student employment are listed on the Brave Opportunities system, which can be accessed by going to the Career Center website (www.uncp.edu/career) and clicking the link to "On-Campus Student Employment" on the right of the screen.

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.

Veterans eligible for the Post-9/11, Chapter 33, Title 38, U.S. Code effective June 30, 2008, must also make application for their benefits prior to the time they plan to use their benefits. The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. A veteran must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Once the veteran is enrolled, he/she must attend classes regularly to continue receiving benefits and must notify the Veteran Certifying Official in the Office of Financial Aid of any changes in program or enrollment status.

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.

Transfer of Post-9/11 (Chapter 33) GI-Bill Benefits to Dependents (TEB) will assist a spouse and or child with educational expenses. Upon approval, family members may apply to use transferred benefits with VA by completing VA Form 22-1990e. VA Form 22-1990e should only be completed and submitted to VA by the family member after DoD has approved the request for TEB. VA Form 22-1990e should not be used to apply for TEB.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR FINANCIAL AID

GENERAL INFORMATION

The federal financial aid programs at UNCP are authorized under Title IV of the Higher Education Act of 1965, as amended. The Act states that a student must maintain satisfactory academic progress in the course of study s/he is pursuing, according to the standards and practices of the institution at which the student is in attendance. The federal Title IV programs include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work Study, Federal Stafford

Loans (subsidized and unsubsidized), Federal Perkins Loans and Federal PLUS loans. For purposes of consistency and equity among all students, UNCP applies the following standards to all students receiving federal Title IV aid and all students receiving any other financial aid, including institutionally and state funded sources.

All students (full time, part time, graduate and undergraduate) who wish to qualify for financial aid while attending UNCP must meet certain standards of Satisfactory Academic Progress (SAP). These standards include a minimum cumulative grade point average (GPA), a minimum credit hour completion rate and the completion of a degree or program of study within a maximum number of credit hours.

For purposes of determining satisfactory academic progress status and eligibility for financial aid, a student's academic record is evaluated at the end of each Spring semester and at the time s/he applies for financial aid. If a student has a break in enrollment or is suspended or dismissed, then his/her SAP will be reviewed at that time. This evaluation will include a student's entire academic record at UNCP and will compare the student's academic record to the standards of Satisfactory Academic Progress. These standards are applied to all semesters or terms during which the student was enrolled, regardless of whether the student received financial aid for those prior terms of enrollment.

Students who fail to meet one or more of the SAP standards at the time their progress is reviewed are not eligible for financial aid, including summer terms. The Office of Financial Aid will notify students of their failure to meet the standards of SAP. Each student is responsible for knowing his/her own status, whether or not s/he receives this notification. Students may view their SAP status via BraveWeb or by contacting the Office of Financial Aid.

UNDERGRADUATE STUDENTS

Minimum Cumulative Grade Point Average (GPA):

Undergraduate students' cumulative grade point average (GPA) must meet the University standards of a 2.0 for all attempted hours.

Graduate students must maintain the appropriate GPA as defined and monitored by the Graduate School.

Financial aid eligibility will be canceled immediately for any student who is suspended or dismissed.

Minimum Credit Hour Completion Rate:

All students must earn a minimum of two-thirds or 67% of the credit hours that they have attempted including transfer hours. To determine a student's credit hour completion rate, divide the total earned credit hours by the total number of credit hours attempted at UNCP.

Example: The student below has earned 82 credit hours at UNCP and transferred in 62 earned hours for a total of 144 earned credit hours. This student has attempted 109 hours at UNCP and transferred in 62 attempted hours for a total of 171 attempted credit hours. Divide 144 (earned credit hours) by 171 (attempted credit hours). This student's credit hour completion rate is 84%.

	Attempted Hours	Passed Hours	Earned Hours	GPA Hours	Quality Points	GPA
UNCP	109	82	82	90	202.90	2.254
Transfer	62	62	62	0	0	.000
Degree	171	144	144	90	202.90	2.254

To earn hours at UNCP, a student must receive a grade of A, B, C, D, or P including + or -. All other grades including F, I, W, AU or NR do not earn hours. If a student withdraws from a class after the drop/add period, those credit hours for which the student earns a grade of W are counted as attempted but not earned hours. Therefore, withdrawing from classes after the drop/add period will negatively affect the student's ability to satisfy the minimum percentage completion rate requirement.

If a student repeats a course, both the original and the repeated courses will count toward the attempted and earned credit hours. Courses for which a student earns a grade of incomplete (I) are counted as attempted but not earned credit hours. If a student receives a grade in place of an incomplete after his/her academic progress has been evaluated, it is the responsibility of the student to notify the Office of Financial Aid.

Completion of a Degree or Program of Study within a Maximum Time Frame:

Each student has a maximum time frame during which s/he can receive financial aid. To remain eligible for financial aid at UNCP, undergraduate students must complete their degree program requirements within 150 percent of the published length of their degree program. All attempted hours are counted, including transfer hours, whether or not financial aid was received, or whether or not the coursework was successfully completed.

As an example, if an undergraduate degree program requires 120 semester credit hours to complete, then a student is eligible for financial aid during the first 180 attempted credit hours. ($120 \times 150\% = 180$ maximum attempted credit hours for financial aid eligibility).

A full-time undergraduate degree student pursuing his/her first undergraduate degree will be considered academically eligible for aid for no more than five academic years of enrollment at the University. Any hours transferred in to UNCP will be included in the five year calculation.

A student's academic load is determined at the end of the drop/add period each semester. If a student reduces his/her course load below the minimum, the Office of Financial Aid must be notified and some aid funds may have to be repaid. The student is responsible for notifying the OFA if a reduction occurs or is contemplated.

UNDERGRADUATE SECOND DEGREE STUDENTS

A student working toward a second or subsequent baccalaureate degree is expected to make the same satisfactory progress and enroll for the same minimum course load when receiving financial aid as that stated above. These students will normally be eligible for loans only, and eligibility will be limited to no more than two additional academic years. All attempted hours at UNCP, as well as transfer hours are counted toward the maximum attempted hours for all students. The number of hours is not reset based on completion of a prior Undergraduate degree.

GRADUATE STUDENTS

A graduate student is considered to be making satisfactory academic progress for financial aid purposes, if s/he has completed two-thirds or 67% of all hours attempted, regardless of whether the hours attempted are at the undergraduate or graduate level. Should a graduate student carry an incomplete beyond one semester, then s/he will not be considered to be making satisfactory progress for financial aid purposes and will not be eligible for further financial assistance until the incomplete has been removed. Once the student notifies the Office of Financial Aid that the incomplete has been removed and a grade has been posted, the student regains eligibility for financial aid. The student may receive aid for the semester during which the incomplete is removed if the semester has not yet ended. If it has ended then the student regains eligibility for financial aid for the next term.

Graduate students must complete their degree within the maximum time frame as defined and monitored by the Graduate School. Students admitted to the Graduate School on a provisional basis will receive financial aid for one academic year only. Provisional admits must be fully accepted/admitted to the Graduate School in order to be eligible for financial aid beyond their first academic year.

To be considered full-time, students must enroll for at least six (6) graduate hours each semester. Academic load is determined at the end of the drop/add period each semester. If hours are dropped below these levels, the student must notify the Office of Financial Aid, and some funds may have to be repaid.

WITHDRAWING FROM CLASSES

If a student withdraws from a semester in which he/she is receiving financial aid, the student may be required to repay some or all of the financial aid received for the term. The amount to be repaid depends on the date of withdrawal. Federal regulations state that a student earns financial aid by remaining in class for at least 61% of the semester in which aid is being received. If a student withdraws prior to that time, the Financial Aid Office will determine the amount to be returned after performing a federal calculation at the point of withdrawal. Students may owe a balance to the University in these cases. Specific information regarding the University's refund for not completing the entire semester may be obtained from the University Student Accounts Office.

INCOMPLETES

For a discussion of how incomplete grades and audited courses are figured in the quality points averages, please see the University Catalog under Academic Procedures and Policies. Withdrawals and incompletes are considered attempted but not earned hours. Audited courses are not considered as attempted nor earned credits.

REPEATED COURSEWORK

If a student repeats a course, both the original course and the repeated course will count toward attempted and earned credit hours. Both attempts will also count in the GPA calculation in accordance with the University's Repetition of Coursework policy. Students should be aware that financial aid may not cover all repeated courses.

Most financial aid programs will cover only one repeat of a previously passed course. Students considering repeating a previously passed course are strongly encouraged to consult with the Office of Financial Aid regarding repeated coursework.

RECEIVING ALL F'S IN A SEMESTER

If a student earns all Fs in a semester in which he/she is receiving financial aid, the student must show proof of class attendance that semester in order to be eligible for federal financial aid in subsequent semesters. If a student cannot get proof from professors that classes were attended, according to federal regulations, the student will be required to pay financial aid back based on the federal calculation and using the 50% point of the semester as the withdrawal date. Students may owe a balance to the University in these cases.

DROPPING CLASSES

If a student withdraws from a class after the census date and receives a "W," no financial aid will need to be paid back. However, if a student has a class completely removed from his/ her transcript, some financial aid may need to be paid back. Students may owe a balance to the University in these cases.

TEACHER CERTIFICATION STUDENTS

If a student is taking at least six hours per semester toward a teacher certification, according to federal regulations, a Document of Intent Form must be obtained from the Education Department stating that the student is pursuing a certification in order to qualify for federal student loans.

SPECIAL ADMITTED GRADUATE STUDENTS

If a student has been granted a "special admit" status through the School of Graduate Studies and taking at least three hours per semester, according to federal regulations, a letter from the Dean of Graduate Studies must be obtained stating that the student has been conditionally admitted to the program. These classes must be pre-requisites in the student's major in order for him/her to qualify for federal student loans.

REGAINING ELIGIBILITY FOR FINANCIAL AID

Students who have failed to meet one or more of the SAP requirements are not eligible for financial aid. These students will not be eligible for financial aid for one academic year. However, financial aid eligibility may be regained if:

- The student raises his/her cumulative GPA to the minimum standard as defined in this Satisfactory Academic Progress Policy requirements through hours earned at UNCP within the student's program of study (without financial aid);
- And/or, the student's credit hour completion rate has been brought up to the standard as defined in this Satisfactory Academic Progress Policy requirements by successfully completing coursework within the program of study at UNCP (without financial aid).

APPEALS PROCESS

Students who do not meet satisfactory academic standards will be subject to a strict monitoring policy and appeals process with the intention of moving the students toward academic progress and

graduation. Student grades will be reviewed at the completion of the spring semester to determine eligibility for the following academic year unless the student has a break in enrollment or is suspended/dismitted, then SAP will be reviewed at that time.

The monitoring policy and appeals process is as follows:

Financial Aid Probation – If a student does not meet satisfactory academic progress, s/he will be denied his/her financial aid. The student will be allowed to appeal this decision by submitting an appeal which should include an attached academic plan that, if followed, will ensure that the student is able to meet this SAP policy by a specific point in time. A staff member from the Student Academic Support and Retention division will meet with the student to complete the Financial Aid Academic Progress Improvement Plan that outlines how tutoring or other support services provided by the University will be used to help assure academic improvement in the future, and will report on the student's compliance with the plan at the end of the probationary semester(s). Appeals must include a detailed description of the extenuating circumstances that occurred during the semester in which the student failed to meet this policy. The appeal must also include all necessary documentation to support the existence of the circumstances described and evidence that the circumstances have been resolved. The appeal must include the Financial Aid Academic Progress Improvement Plan as a written plan for academic success in the coming academic term(s). Events/circumstances that merit an appeal include, but are not limited to:

- Personal or family emergency
- Death or extended illness of an immediate family member which results in greater family responsibilities for the student
- Unanticipated, serious medical difficulty (excluding chronic conditions – students are responsible for properly balancing school work with known chronic conditions)
- Serious psychological difficulty

The appeals and all attached documentation will be reviewed by a committee. If a student's appeal is approved, s/he is subject to the probation requirements as follows:

- a. No earned grades below a C (including a C-)
- b. No withdrawals (grades of W)
- c. No incompletes (grades of I)

Students seeking to reestablish eligibility for financial aid by submitting an appeal remain ineligible for financial aid or deferment of payment until the appeals process is complete and a decision has been determined by the Committee. Students should be prepared to pay tuition, fees and other educational expenses until s/he has been approved to receive financial aid.

If a student's appeal is not approved, that student will not be eligible for financial aid for one academic year. One academic year is defined as two consecutive semesters of fall/spring or spring/fall. A student whose financial aid is suspended for a spring/fall period will not be eligible for financial aid during summer sessions occurring between the spring/fall semesters.

Students whose appeal has been denied may not appeal again before the end of their probation period unless there has been a material change to their academic record.

Financial Aid Suspension – If a student's financial aid appeal was approved and that student does not meet the probation requirements (as shown by grades or by a negative report from the Student Academic Support and Retention staff), that student will automatically lose their financial aid for one academic year. One academic year is defined as two consecutive semesters fall/spring or spring/fall. A student whose financial aid is suspended for a spring/fall period will not be eligible for financial aid during summer sessions occurring between the spring/fall semesters. If a student fails to meet SAP, a new Financial Aid Academic Improvement Plan may be developed.