Will you be able to charge your books to financial aid today?

1. Did you authorize the use of your financial aid funds for non-institutional charges?

   ![Financial Aid Authorization](image)

   If not, **STOP here. You must authorize the use of funds before you will have a bookstore charge account.**

2. If you did authorize use of funds, access your On-line Account Center via steps provided below:
   a. Go to UNCP homepage
   b. Click “Quick Links” then “BraveWeb”
   c. Enter your username and password
d. Click “Online Account Center”
eg. The “My Account” tab at the top shows your current account status
3. If your “My Account” status page looks like the one below, then you can charge your books today:

4. If your “My Account” status page looks like the one below, then you CANNOT charge your books today:
Do you have questions or concerns about why you do not have a bookstore charge account or why you can’t charge books today? Listed below are some common reasons students are unable to establish a bookstore charge account:

1. Health Insurance waiver – if applicable, have you waived the health insurance?
2. Aid requirements – have you submitted all required documents for financial aid?
3. A balance is owed

_If you intend to waive your health insurance and have not done so or have not completed financial aid requirements, please do so immediately. However, due to processing time, your account will not reflect the new balance in time for you to be able to charge your books today._

1. How can I waive the Student Health Insurance?

All registered students taking six (6) or more credit hours on campus are required to purchase the student injury and sickness insurance plan, with the following exceptions: distance education students and students who submit evidence of equivalent coverage satisfactory to the policyholder may waive coverage. You must submit a waiver online **each Fall and Spring**. If you do not submit a waiver online, you will automatically purchase the Student Health Insurance and the charge will remain on your student account. Average time to process is 3-5 business days. Please print out and keep the confirmation number and e-mail you receive for the Student Accounts Office in case we need to contact Blue Cross Blue Shield of North Carolina on your behalf. The steps to submit a waiver are below:

- Go to [www.studentinsurance.com](http://www.studentinsurance.com)
- Find your institution
- Select Waiver Online
- Complete waiver process
- Print confirmation page for your records
- Print email notice for approval or denial

For more information about student health insurance, go to [www.bcbsnc.com/uncp](http://www.bcbsnc.com/uncp) or call/visit Student Health Services at 910.521.6219.
2. What can I do about Financial Aid requirements?

To access your financial aid requirements, please logon to Banner Self Service and follow the steps below:

a. Click on Student and Financial Aid
b. Click on Financial Aid
c. Click on My Eligibility
d. Click on Student Requirements
e. Review the requirements for the appropriate academic year, for example 2014-2015

Documents that you submitted to the Financial Aid Office or the School Servicing Center will show, along with the status. If a document has not been satisfied, follow the direction in the ‘Status’ box. Average time to process is 3-5 business days, processing may take longer during peak times. See below for an example:

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Status</th>
<th>As of Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013 Parent(s) IRS Tax Return Transcript</td>
<td>Received Incomplete</td>
<td>Dec 23,2014</td>
</tr>
<tr>
<td>2013 Student &amp; Spouse IRS Tax Return Transcript</td>
<td>Returned</td>
<td>Dec 23,2014</td>
</tr>
<tr>
<td>2014-15 Verification Worksheet - Dependent</td>
<td>Required</td>
<td>Dec 23,2014</td>
</tr>
<tr>
<td>2014-2015 High School Completion Status Form</td>
<td>Required</td>
<td>Dec 23,2014</td>
</tr>
<tr>
<td>2014-2015 Identity Statement of Educational Purpose Form</td>
<td>Required</td>
<td>Dec 23,2014</td>
</tr>
</tbody>
</table>

The Requirements link enables you to download the form necessary to complete the specific requirement or transfers you to another page to satisfy the requirement.

3. Why do I have a balance owed?

- Added courses – have your tuition and fee costs increased because you added additional courses?
- Changed meal plan or housing – has your meal plan or housing costs increased because you made changes to them?
- Not enough financial aid – do you have enough financial aid to cover your charges for tuition, fees, housing, meal plan AND books?

If you do not currently have enough financial aid to cover all your charges, you can visit the office of Financial Aid in Lumbee Hall to discuss whether it is possible to get more aid. However, we cannot guarantee that enough aid will be available for you to be able to charge books, and even if there is, it will not be possible for it to be applied to your account to charge books today.