

MPA@UNC Tuition, Financial Aid & Fellowships FAQ Sheet

MPA@UNC Tuition:

Tuition is charged on a per credit basis. As of Fall 2018, each credit in the MPA@UNC program costs \$1,209 per credit.

Example: A student is taking 6 credit hours in a term, the cost of their tuition would be \$7,254 (\$1,209 X 6).

MPA@UNC Financial Aid Information:

Financial Aid is one form of payment for tuition (other forms of payment would include out-of-pocket, fellowships, personal loans, VA Benefits, etc).

Students enrolled in the MPA@UNC Program at UNC- Chapel Hill School of Government can borrow student loans to cover the cost of tuition as well as living expenses. A student's total financial aid (including: corporate sponsorship, outside grants, fellowships, and **all** education loans) cannot exceed the cost of tuition and living expenses. See the MPA@UNC Detailed Financial Aid Information document to view the breakdown of the Cost of Attendance information in detail. **In order to be eligible for Federal loan funding, students must be enrolled in at least 4.5 credit hours per Fall and Spring semester and 1.5 credit hours in the Summer I semester.**

Financial Aid FAQ's:

How do I apply for financial aid?

Students apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov . The FAFSA should be completed annually for each academic year of enrollment in the MPA@UNC program. *Please note applicants will not be reviewed for financial aid until they are officially admitted into the program.*

Will I know what my financial aid award is before I have to submit an enrollment deposit?

Possibly, however, all students should anticipate being eligible to borrow the maximum Federal Direct Unsubsidized Loan amount so long as they meet the basic eligibility requirements (see examples below):

- U.S. citizen or permanent resident
- Not in default on any undergraduate or graduate federal education loans
- Have not exceed \$138,500 in federal student loan debt for both undergraduate and graduate loans

Students also have the option to apply for the Federal Graduate PLUS Loan to help cover their remaining tuition and fees costs (*if needed*) or living expenses after their Federal Direct Unsubsidized Loan eligibility is exhausted.

Once I complete the FAFSA, what happens?

Once the student's FAFSA has been received by the Office of Scholarships & Student Aid (OSSA), OSSA will notify the student via UNC email regarding their financial aid status. Once the student receives notification of their Financial Aid Award, they should review it to determine the amount of loan they wish to accept or decline.

How am I notified of my financial aid eligibility?

Students are emailed official notice of their Financial Aid Award to their UNC email address only. The email directs students to view their financial aid status via the Connect Carolina Student Service Center (<http://connectcarolina.unc.edu>)

Do I have to borrow the maximum loan amounts awarded to me?

No. Students can borrow as much or as little of the maximum loan amounts available to them.

Am I eligible to borrow loan funding for living expenses?

Yes. Financial aid budgets include cost of living estimates for each student and these are updated for each academic year based on reasonable living expenses for the Chapel Hill area. Students can choose to increase their overall indebtedness to include these estimated living expenses, if they would like.

How can I view my financial aid cost of attendance?

Students can view the estimated financial aid cost of attendance (budget) on the Connect Carolina Student Service Center (<http://connectcarolina.unc.edu>). Once within your Financial Aid Award, click on the link that says "Need Calculation Summary" to view the estimated financial aid cost of attendance.

What are my loan options if I am not a U.S. Citizen or permanent resident?

International students with a U.S. co-signer may be eligible for select private student loans. There are no loan options available through the University for international students. Funding for international students would be independent of the financial aid process (i.e. "personal loans").

When is financial aid disbursed?

Accepted student loans are generally sent to the University Cashier's Office by the first day of classes each semester or term. Financial Aid is automatically applied to billed tuition charges. If your financial aid exceeds the amount of your billed tuition charges the University Cashier's Office will issue you a refund for the overage. The University Cashier's Office issues financial aid refunds within 14 days of aid being applied to their student account at the University Cashier's Office.

How do I reduce or decline my student loan?

Students can use the reduce/decline self-service feature in Connect Carolina to reduce or decline any portion of their student loan. Students can use the reduce/decline self-service feature in Connect Carolina until the day that their aid disburses for a given semester. For example, if the disbursement date is May 12. Students have until that day to use the self-service feature. After that date, if the loan has already disbursed, the student has to email the Office of Scholarships and Student Aid (aidinfo@unc.edu) within 14 days after loan disbursement to decline the loan(s).

How does financial aid disbursement work?

The Office of Scholarships and Student Aid electronically disburses aid to the University Cashier's Office. Financial aid is disbursed, equally, once per semester or term.

I realized I do not need as much aid as I was awarded, how do I change this?

Students can use the self-service reduce/decline feature in [Connect Carolina](#) to reduce or decline any portion of their student loan. The self-service reduce/decline feature is available to use at any time **prior** to loan disbursement. After the loan disbursement date, if the loan has already disbursed, the student has to email the Office of Scholarships and Student Aid (aidinfo@unc.edu) to reduce or decline loan(s).

I do not wish to be given any aid, how do I decline the aid package?

Students who complete a Free Application for Federal Student Aid (FAFSA) are automatically reviewed for federal student aid.

Students can use the self-service reduce/decline feature in [Connect Carolina](#) to reduce or decline any portion of their student loan. The self-service reduce/decline feature is available to use at any time **prior** to loan disbursement. After the loan disbursement date, if the loan has already disbursed, the student has to email the Office of Scholarships and Student Aid (aidinfo@unc.edu) to reduce or decline loan(s).

Am I able to get financial aid for the summer term?

Students are reviewed for financial aid during the summer term. Typically, only federal student loans are available from the Office of Scholarships & Student Aid during the summer. Students accepting the full amount of the Unsubsidized Loan (\$20,500) during the fall and spring semester, are only offered the Graduate PLUS Loan during the summer term. The Graduate PLUS Loan is a credit based federal student loan program. Thus, students must go through a credit check with the Department of Education to determine approval. You can find their website [here](#). **Students that did not accept the full amount of the Unsubsidized Loan in the Fall and Spring Semester would be eligible to use the remainder of that funding in the Summer I Semester.**

My bill is due before my financial aid and/or fellowship will be processed, what should I do?

Due to our semesters not aligning directly with the standard university calendar, it is likely that the financial aid and fellowship disbursement dates will not align with tuition bill due dates.

Before aid disburses, you will be able to view the type and amount of aid scheduled to be applied to your bill using the “Anticipated Aid” dropdown box in [Connect Carolina’s](#) “Financials” section. We highly recommend that you defer your bill so the disbursement of your aid will then align better with the Cashiers Office billing cycle.

To DEFER your bill:

1. Log into Connect Carolina Student Services Center (<http://connectcarolina.unc.edu>)
2. View the Finances Section and select “Request Deferment” from the drop down box.
3. Click/check the box for Financial Aid Deferment AND the Statement of Understanding and then click submit.

There will be a confirmation screen after you hit submit, click OK on the confirmation screen after you hit submit. **You must request the deferment before the due date on the billing statement.**

How do I determine how much financial aid I should request?

The maximum allowable amount of financial aid is determined by the Office of Scholarships and Student Aid and is based on the annual cost of attendance for MPA@UNC. As a student, you determine how much aid you want to accept. Students should review the estimated budget or cost of attendance to determine the amount of loans they wish to accept or decline. Students can view the estimated budget / cost of attendance by following the steps below:

1. Log into Connect Carolina Student Services Center (<http://connectcarolina.unc.edu>)
2. Locate the FINANCES section and click on Financial Aid Award
3. Once within your financial aid award click on a “Need Calculated Summary”.
4. Click the “Estimated Financial Aid Budget” hyperlink to view anticipated costs.

How often do I need to apply for Financial Aid?

Students apply (or re-apply) for federal student aid during each academic year of enrollment (*Fall, Spring, and Summer I are considered a full academic year*). If students begin the program in the Spring or Summer Semester, they should apply for aid for that current academic year, as well as, the new upcoming academic year.

How do I indicate how much of my total financial aid I want in each term (either fall, spring, or summer)?

Use the “Reduce/Decline” Self-Service feature in [Connect Carolina](#) to indicate how much aid you want to accept. When the loan is reduced, the system will automatically split that reduction equally between both the Fall and Spring semesters. For example, if a \$10,000 loan is reduced to \$5,000, the reduction will be updated to \$2500 per fall/spring semester (*for a total of \$5000*).

If your first term of enrollment is spring semester, loan reductions will only be made for that semester.

During the summer term, loan reductions are updated just for that term.

Can I view what my financial aid award will be prior to the term starting or prior to when the bill is due?

Yes. You can view the amount of aid that is scheduled to be disbursed for the upcoming aid year by using the “View Financial Aid” feature in [Connect Carolina](#). You can then select the aid year that you wish to view and it will show you what to anticipate for each term of that academic year.

Fellowship awards will only be viewable in the “Anticipated Aid” section of ConnectCarolina **once they are put in the system**. This will occur by the end of Week 2 in the term. However, at any time students can calculate what the award will be each term based on the process noted above. Because the tuition will likely be due before the fellowship is disbursed, students should calculate what the fellowship award will be for the term and defer the bill for that amount using the process noted above

When will I be billed each term?

The Cashiers Office issues tuition bills around the 15th of each month. Spring tuition charges are posted in November so that the bills are due in December before the spring term starts. Summer I tuition is posted in May. Fall tuition is posted in July so that the bills are due in August before fall term starts.

How is my financial aid impacted if I drop a course after the first day of classes?

If your enrollment falls below half time (*4.5 credits per semester*), your aid will be cancelled and you will be personally responsible for any tuition/fees charged for the semester. After the University "census" date (*generally around the 10th day of class*) your aid is not impacted and dropping a course, even if below 4.5 hours, does not affect financial aid.

If a student withdraws or takes a leave of absence, financial aid will be prorated based on the number of days the student was enrolled during the semester (*even if the withdrawal or leave of absence is after the*

University census date).

Can I start to pay off my loans while in the program?

Yes. Students should contact their Federal Loan Servicer to initiate early payment(s). Students can obtain the contact information for their Federal Loan Servicer through National Loan Data System (www.nslds.ed.gov).

Where can I ask more questions about financial aid?

You can contact the Office of Scholarships and Student Aid at 919-962-8396 or via email at aidinfo@unc.edu with questions about financial aid.

MPA@UNC Fellowship Information:

Program-issued fellowships are granted during the admissions process.

If students receive a fellowship, information on how and when the fellowship is applied each term is outlined below.

Calculation of fellowship award per term:

- The fellowship award is calculated on a per credit basis. For example, if the award is a maximum of \$5,000 and a student takes 6 credit hours in the semester, the award for the semester will be \$666.66:
 - \$5,000 maximum fellowship award / 45 credits to complete the program = \$111.11 per credit hour
 - 6 credit hours for the term X \$111.11 credit hour rate = \$666.66
- If a student does not take classes in a term, the award will be \$0.00. The student will not lose the fellowship if they do not take any credit hours during a particular term; the fellowship will be awarded the next term the student takes credit hours.

When and how will my fellowship award be dispersed?

Due to the uniqueness of this program's enrollment start and end dates, departmental funding (*i.e. fellowships*) is disbursed according to the University calendar, which may not align with the enrollment dates for MPA@UNC.

- **Disbursement Information:**
 - Disbursement of fellowships for the MPA@UNC **will not** coincide with the actual term start date or tuition due date. All students expecting fellowships should use the deferment option (listed below) to defer the portion of their bill covered by the fellowship. Fellowships will be awarded in the system by the end of Week 2 in the term.
- **Timing of Fellowship Awards:**
 - Because the tuition will likely be due before the fellowship is disbursed, students should calculate what the fellowship award will be for the term and defer the bill for that amount using the process noted below.
- The deferment process [outlined here](#) lets the Cashiers Office know that the student has additional funding that covers their bill, and it will be applied shortly after the tuition due date. **The student is still be responsible for paying the amount of tuition not covered by the fellowship by the tuition due date.**
 - **To DEFER the bill:**
 - Log into [Connect Carolina](#) Student Services Center.
 - View the Finances section and select "Request Deferment" from the drop down box.
 - Click/check the box for Financial Aid Deferment AND the Statement of Understanding and then click submit.
 - There will be a confirmation screen after you hit submit; click OK.
 - **Please Note: You must request the deferment before the due date on the billing statement.**