



# Supporting Your Success

Presentation offered by:

**Student Financial Aid and  
Scholarships**

**UNT**<sup>®</sup>

UNIVERSITY  
OF NORTH TEXAS<sup>®</sup>

# Discussion Topics

1. Applying for Financial Aid & Scholarships
2. Receiving Your Awards
3. Money Matters
4. Maintaining Your Eligibility

# **Applying for Financial Aid & Scholarships**

# **What is Financial Aid?**

Financial aid is money from the federal and state governments, the institution of higher education, and private resources that assist a family in meeting the cost of the student's education.

# Types of Financial Aid

## Grants

Need based funds the student does not repay.

## Work-Study

Need based award that allows the student to participate actively in meeting the cost of their education while gaining valuable work experience.

## Loans

Borrowed money that must be repaid.

Types of Federal Loans:

- Student (Direct Stafford)
- Parent PLUS Loan

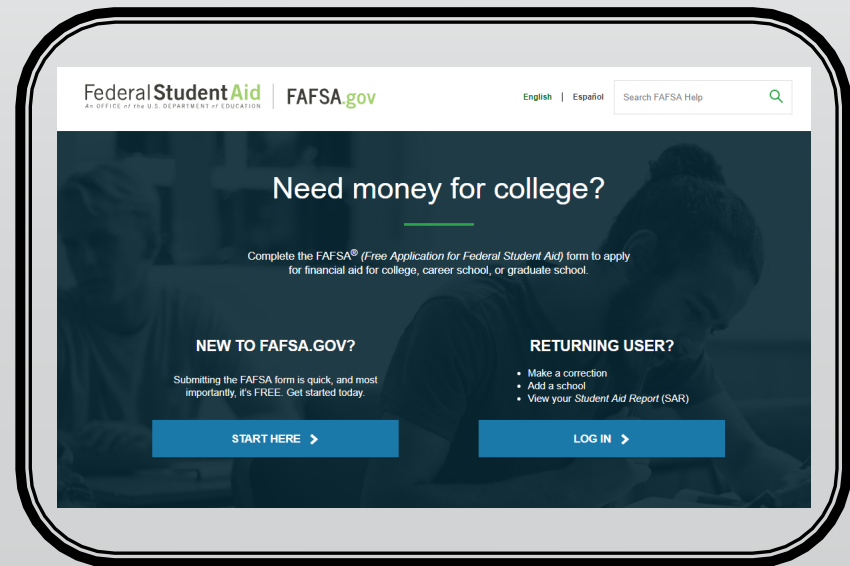
For more information on interest rates, loan forgiveness and repayment options, visit

[www.studentaid.ed.gov](http://www.studentaid.ed.gov).

# Free Application for Federal Student Aid (FAFSA)

Complete the FAFSA:

- Once a year
- On October 1st
- Online at [www.fafsa.gov](http://www.fafsa.gov)
- Using Prior Prior\* income information
- By UNT's Priority Date: **January 15th.**



**\*Use 2017 income information to complete the 2019-2020 FAFSA.**

# When and How should students apply?

Students should apply once a year.

When a student is attending college (school year)	When a student can submit a FAFSA	Which year's income information is required
July 1, 2018 – June 30, 2019	Oct. 1, 2017 – June 30, 2019	2016
<b>July 1, 2019 – June 30, 2020</b>	<b>Oct. 1, 2018 – June 30, 2020</b>	<b>2017</b>
July 1, 2020 – June 30, 2021	Oct. 1, 2019 – June 30, 2021	2018
July 1, 2021 – June 30, 2022	Oct. 1, 2020 – June 30, 2022	2019

Students can apply via the:

- Free Application for Federal Student Aid (FAFSA)
- Texas Application for State Financial Aid (TASFA)

# Texas Application for State Financial Aid (TASFA)

Complete the TASFA:

- Once a year
- On October 1st
- Online at <https://financialaid.unt.edu/how-apply>
- Using Prior Prior\* income information
- By UNT's Priority Date: **January 15th.**

## 2019-20 TASFA

**Texas Application for State Financial Aid** July 1, 2019 – June 30, 2020

The Texas Application for State Financial Aid (TASFA) is used to collect information to help determine eligibility for state (or institutional) financial aid programs that are administered by institutions of higher education in the state of Texas. Students that are classified as a Texas Resident who cannot apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA) are encouraged to complete the TASFA. To review the FAFSA filing requirements, visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or visit the financial aid office at the institution you plan to attend for the 2019-20 award year. Please note that Texas residency can only be determined by the institution that you plan to attend. This application cannot be used to determine your state residency status or final eligibility for state aid.

To complete this application, each item within the applicable sections must be answered. **For clarification on specific items, please reference the TASFA Notes. If you have further questions, contact the financial aid office at your institution.**

The Texas state priority deadline for many institutions of higher education is **January 15, 2019** for the 2019-20 award year. It is recommended that applicants complete and submit this application and any other required documentation to the financial aid office prior to the state priority deadline date.

**STEP ONE: STUDENT INFORMATION (See Notes for questions 5-6)**

1. Last Name		2. First Name		3. M.I.	
4. Date of Birth		5. Social Security Number or DACA # or Not Applicable <input type="checkbox"/>		6. College Student ID #	
7. Permanent Mailing Address					
8. City		9. State		10. Zip Code	
12. Email Address			Alternate Email:		

**\*Use 2017 income information to complete the 2019-2020 TASFA.**

[www.collegeforalltexans.com](http://www.collegeforalltexans.com)



# Scholarships

## University

- **SFAS Academic Scholarships:**
  - Opportunities, eligibility requirements, and deadlines can be found at:  
<https://scholarships.unt.edu>
  - Students with questions about scholarship awards are encouraged to e-mail:  
[\*\*scholarships@unt.edu\*\*](mailto:scholarships@unt.edu)

# Scholarships

## Departmental

- Contact the department of your major regarding opportunities, eligibility requirements and deadlines

## External

- Private Organizations
  - Businesses or Professional Groups
  - Fraternal Organizations
  - Religious Affiliates
- Parent(s)' or Student's Employer
- Local Libraries
- Civic Groups
- Online

<https://scholarships.unt.edu>

# Undergraduate Students

## Estimated Yearly Traditional Cost of Attendance

Tuition & Fees	\$11,642
Room & Board (on campus)	\$9,610
Books & Supplies	\$1,000
Transportation	\$1,860
Personal Expenses	\$1,498
Federal Student Loan Fees*	\$70
<b>Total</b>	<b>\$25,680</b>

**These are 2019-2020 estimates based on a 15-hour class load and Texas residency.**

*Out-of-state students should add approximately \$12,660 in out-of-state tuition fees.*

Visit [financialaid.unt.edu/costs](https://financialaid.unt.edu/costs) for more detailed information on college costs.

*\*Additional loan fees are required to be added to a student's COA budget for any PLUS loan borrowed.*

# **Receiving Your Awards**

# The **myUNT** Student Portal

## This gives students access to:

- To Do List
- Accept/Decline Awards
- My Loan Debt
- Loan Counseling
- View Pending/Anticipated Aid
- [Summer Financial Aid Application](#)
- [Satisfactory Academic Progress \(SAP\)](#)
- Message Center

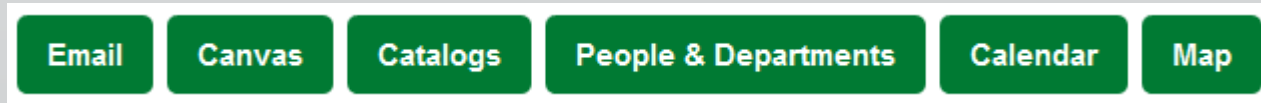
The screenshot shows the myUNT Student Portal home page. At the top left is the UNT logo with 'EST. 1890'. To the right are navigation buttons for 'Email', 'Canvas', 'Catalogs', 'People & Departments', and 'Calendar'. Below these are tabs for 'Student' and 'Human Resources'. A left sidebar contains a menu with 'Student Center', 'Email', 'Message Center' (highlighted with a red border), 'My Classes', 'Enrollment', 'Financial Aid', 'Finances', and 'Graduating Student'. The main content area features a 'To Do Items' section with a refresh icon, a table of items, and a 'Charges Due' section with a refresh icon.

To Do Item	Related To	Other
<a href="#">Verification Process 18-19</a>	Financial Aid	
<a href="#">Student Amended Tax Return</a>	Financial Aid	

The screenshot shows the 'Academics' and 'Finances and Financial Aid' sections. The 'Academics' section has a search bar and a message: 'You are not enrolled in classes.' The 'Finances and Financial Aid' section has a search bar and a message: 'You have no outstanding charges at this time.' A 'To Do List' on the right is highlighted with a red border, containing 'Student Amended Tax Return' and 'Verification Process 18-19'. A 'Financial Aid' menu in the left sidebar is also highlighted with a red border.

# EagleConnect Email

Check your official UNT email ([EagleConnect](#)) account regularly. Important messages about your financial aid status will be delivered to your Inbox. Official notifications from our office via email will begin replacing printed letters whenever possible.



# What Do I Do With Scholarships Awarded by Outside Agencies?

Bring the award letter and scholarship check to SFAS.

Please make sure to include the following on each item turned in:

- **Student's Name**
- **Student's 8-digit UNT ID Number**

## **NOTE:**

If SFAS is notified of a scholarship after financial aid has been awarded, a student's eligibility for those financial aid awards may change and adjustments could be made.

# What Do I Do With Scholarships Awarded by Outside Agencies?

When submitting scholarships to UNT, [agencies](#) should:

- Make scholarship checks payable to the University of North Texas (UNT).
- Scholarship checks should **not** be sent directly to the student if they are to assist with educational related expenses.
- If a student recipient receives a scholarship check directly, do not deposit it. Bring the check to SFAS so we can determine how best to help.

Supply SFAS with a communication from the [agency](#) that includes:

- Student Recipient's Full Name, UNT ID and/or date of birth
- Guidance regarding what academic term(s) award should be applied to (i.e. fall, spring, summer)
- Information confirming if the award is a one-time payment or if it is renewable. If renewable, indicate when will additional funds be sent to UNT.
- Information confirming the award can pay all educational expenses (i.e. tuition/fees, room/board, books)
- Agency Contact Information (name, mailing address, email and phone number)



# What is Pending/Anticipated Aid?

- Scholarships the student has been awarded and/or financial aid the student has “Accepted” on **myUNT** .
- Pending/Anticipated Aid does **not** include Parent (PLUS) Loans that have been denied due to adverse credit history by the lender or College Work-Study.
- Parent (PLUS) Loans will count toward a student’s Pending/Anticipated Aid if SFAS has received a credit approval from the lender.

# Pending/Anticipated Aid Example 1

**Will this student's classes be secured or dropped?**

Tuition & Fees	<b>\$5,821</b>
Stafford (Student) Loan	<b>\$2,750</b>
Work-Study	<b>\$2,000</b>
Parent PLUS Loan*	<b>\$6,000</b>

**\$5,821 (Tuition & Fees)**  
**-\$2,750 (Student Loan)**  
**\$3,071 Remaining Balance**

\*Credit Not Approved

**The student's classes will be dropped, and they will need to make payment arrangements for the remaining \$3,071.**

Students can pay the remaining balance by cash, check or credit card OR they can utilize the **Installment Plan** and/or **Short Term Loan** options offered through Student Financial Services (SFS) by the published payment deadline to secure their classes.

# Pending/Anticipated Aid Example 2

**Will this student's classes be secured or dropped?**

Tuition & Fees	<b>\$5,821</b>
Pell Grant	<b>\$1,000</b>
Stafford (Student) Loan	<b>\$2,750</b>
Parent PLUS Loan*	<b>\$2,500</b>

<b>\$5,821 (Tuition &amp; Fees)</b>
<b>-\$1,000 (Pell Grant)</b>
<b>-\$2,750 (Student Loan)</b>
<b>-\$2,500 (Parent PLUS*)</b>
<b>\$0 Remaining Balance</b>

\*Credit Approved

**The student's classes will be secured, as the total amount of the student's Pending/Anticipated Aid is more than the total of the student's tuition and fee charges.** After tuition, fees and on campus housing charges are paid, a student may receive a refund that can then be used toward books or other school-related expenses.

# How and When Are Funds Disbursed?

Student accepts awards on [myUNT](#) student portal

Student completes all items on To Do List (Loan Counseling, MPN)

Funds will *begin* disbursing to [SFS](#) to pay tuition, fees and on campus housing charges (if applicable) approximately one week before classes begin.

Is there money left after account is paid in full?

\*Scholarship funds will disburse to your student account once you establish **attendance** in the credit hours required to receive your award(s).

A [refund](#) is issued by [SFS](#)

Make payment arrangements through [SFS](#)

[SFS = Student Financial Services](#)

# Federal Regulation

As of Fall 2015, Financial Aid regulations prohibit federal financial aid from paying the following charges:

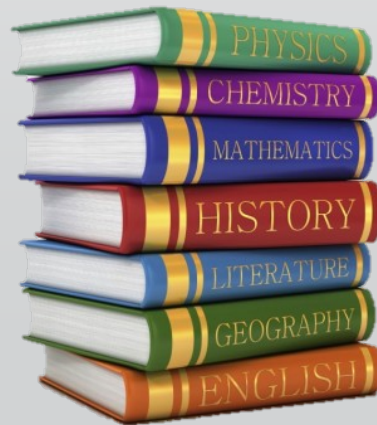
- Installment plan charge, Short Term Loan Origination Fee, Memorial Loan fee, Late payment or default fees
- Excess hours tuition fee
- Repeat course fee

*\*\* Once federal financial aid has paid tuition, fees and housing (if applicable), some students may receive a refund yet still owe a balance because of finance and/or overtime charges. Payment arrangements would need to be made for the remaining balance to secure a student's classes \**

# **Money Matters**

# Refund Priority

Books and supplies are considered an educational expense, so your [refund](#) can be applied toward the purchase of your books and supplies.



To ensure these funds are used wisely explore all of your book options on and off campus!

Click [here](#) for more information on how to Budget, Plan & Pay.

# Cut Your Expenses

- Use your Meal Plan.
- Walk, bike, or ride the shuttle to your classes.
- Plan to share living expenses with your roommate.
- Carpool to run off-campus errands.



# Cut Your Expenses

- [\\$1,000 Tuition Rebate](#)
- [Loan Forgiveness](#)
- [Save and Soar Tuition Plan](#)
- [UNT Career Center](#)
- [UNT Student Money Management Center](#)
- [Waivers and Exemptions](#)

# **Maintaining Your Eligibility**

# What Can Affect a Student's Eligibility to Receive Financial Aid?

- Satisfactory Academic Progress (SAP)
- Dropping classes
- Withdrawing from the University
- Owing a prior year balance
- Exceeding loan limits
- Exceeding Federal Pell Grant limits
- Defaulting on loans

# Satisfactory Academic Progress (SAP)

- **GPA**

Minimum cumulative UNT grade point average necessary to meet SAP requirement:

- **Undergraduate Students: 2.0**
- **Graduate Students: 3.0**

- **Pace of Progression:**

An ongoing measure that ensures a student is on track to complete their program in the maximum timeframe.

Students must successfully complete at least **67%** of their cumulative attempted credit hours.

# Satisfactory Academic Progress (SAP)

## Maximum Hour Limit

Students must not have registered for, earned or attempted more than a specific cumulative maximum of semester hours as an undergraduate student. If a student exceeds the maximum number of hours allowed by their degree plan their financial aid will be canceled.

The screenshot displays a web interface for financial aid. At the top, a blue header reads "Finances and Financial Aid". Below this, there are sections for "My Account" (with a link to "Account Inquiry"), "Financial Aid" (with a link to "My Financial Aid" highlighted by a red box), and "My Award Information" (with a link to "Accept/Decline Awards"). A notification box states "You have no outstanding charges at this time." and a "make a payment" button is visible. A dropdown menu shows "other financial..." with a right-pointing arrow. Below this, a section titled "My Financial Aid" contains "Available Actions" for "Aid Year 2016-2017". Under "Information", the link "Satisfactory Academic Progress" is highlighted with a red box. Under "Applications", there is a link for "Financial Aid Summer Application". Under "Forms", there is a link for "Fall/Spring Expected Enrollment Form". A table titled "My Financial Aid - Satisfactory Academic Progress" shows the status for "Aid Year 2016-2017".

Academic Term	Satisfactory Academic Progress Status
2017 Summer	Meet - You are meeting all SAP requirements and considered to be in good standing. (26502, 16)
2017 Spring	Meet - You are meeting all SAP requirements and considered to be in good standing. (26502, 16)

# Annual and Lifetime Loan Limits

<b>Dependent Undergraduates:</b>	<b>Independent Undergraduates:</b>
First year: \$5,500	First Year: \$9,500
Second Year: \$6,500	Second Year:\$10,500
Third Year and Beyond: \$7,500	Third Year and Beyond: \$12,500
<b>Total Lifetime Limit: \$31,000</b>	<b>Total Lifetime Limit: \$57,500</b>



# Lifetime Pell Grant Limits

The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%.

**NSLDS** STUDENT ACCESS  
National Student Loan Data System

[www.nsls.ed.gov](http://www.nsls.ed.gov)

# Consequences of Defaulting on Your Student Loans:

- Future aid eligibility
- Inability to obtain transcripts and academic records
- Garnished Wages
- Employment credit checks
- Negative impact on your credit report



# Special Situations

## Changes in Income

- Loss of job
- Loss of parent
- Loss of benefits  
(child support, social security)

## Extraordinary Expenses

- Medical/Dental
- Elementary/  
Secondary  
school tuition
- Elder care

## Dependency Overrides

- Abuse
- Abandonment
- Neglect

\*For more information contact  
[Student Financial Aid and Scholarships](#)

# Important Reminders

- File your taxes early.
- Complete your FAFSA/TASFA each year by the [Priority Date](#).
- Apply for financial aid & scholarships separately.
- Never pay anyone for assistance with the FAFSA/TASFA or researching scholarship opportunities.
- Keep copies of all correspondence with the Federal Processor and SFAS.
- Review the [Terms and Conditions of Financial Aid Awards](#).
- Check your **myUNT** student portal and **EagleConnect** regularly.
- Meet with an academic advisor early and often.
- Only take courses that are required for your degree.
- Take advantage of tutorial services to avoid dropping or duplicating courses.

# Need more information?



[financialaid.unt.edu](http://financialaid.unt.edu)  
[scholarships.unt.edu](http://scholarships.unt.edu)



## SFAS Office Hours:

- Monday-Friday,  
8:00 a.m.-5:00 p.m.
- 1<sup>st</sup> and 2<sup>nd</sup> Levels of  
Eagle Student Services Center

## Contact Information:

- (940) 565-2302 Direct
- (877) 881-1014 Toll Free
- financialaid@unt.edu
- scholarships@unt.edu

\*Provide 8 digit UNT ID number  
when contacting SFAS