

FUNDING YOUR FUTURE

A Guide to Financial Aid
for aid year 2017-18



UNT[®]
EST. 1890

financialaid.unt.edu



At the University of North Texas, our commitment to offering an affordable education doesn't end with our amazing value. Although we work hard to keep our quality high and our cost low, we know that many students need help financing their education.

UNT annually awards more than \$350 million in financial aid, including more than \$45 million in scholarships. You might be surprised to find out how much financial aid you can receive — regardless of your family's income level — but you won't know what you're eligible for unless you apply!

This guide is designed to help you discover the financial resources available to you, but it's only the first step. Our Student Financial Aid and Scholarships office is here to help you. Come see us on the first and second floors of the Eagle Student Services Center (ESSC), visit financialaid.unt.edu for more information, or call us at 940-565-2302.

Getting started

The **Free Application for Federal Student Aid, or FAFSA**, is an application that helps colleges and universities determine your eligibility for financial aid. In fact, nearly all students who complete the FAFSA receive some type of financial assistance.

Financial aid awards are funded and regulated by federal and state government, so applying for and receiving financial aid is a process. The information and advice in this publication will help you get started. By **planning ahead**, applying **early** and following the necessary steps, you will be able to meet your goal.

NOTES:

The information in this brochure is correct at the time of printing. For the most current financial aid information, visit financialaid.unt.edu, where you can download the most up-to-date version of this brochure.

About **75%** of UNT students receive financial aid and scholarships.

TIPS FOR COMPLETING THE FAFSA

BEFORE YOU APPLY...

STEP 1

Check Eligibility.

Make sure you're eligible to apply. Look for eligibility requirements in this publication under "Am I eligible to apply for financial aid?"

STEP 2

Apply Early.

The FAFSA and renewal FAFSA are available each October at fafsa.gov. **Apply early** in order to get first consideration for awards!

STEP 3

Create your Federal Student Aid ID (FSA ID).

This is required for filing and signing necessary documents ahead of time at fsaid.ed.gov.

STEP 4

Gather all required documents and information.

This includes your completed federal income tax return for the current or prior tax year, Social Security number and bank statements.

WHEN FILING THE FAFSA...

STEP 1

Provide your correct Social Security number.

STEP 2

Complete the income and asset information.

Do not leave it blank. For questions regarding income, if the answer is zero or if the question does not apply to you, enter 0.

STEP 3

Use the IRS Data Retrieval Tool.

If you and/or your parents already filed a federal tax return with the IRS, you may be eligible to use the IRS Data Retrieval Tool. This is the best and easiest way to provide accurate tax information. With just a few simple steps, you and/or your parents can transfer information directly into your FAFSA.

STEP 4

List our Title IV Federal School Code: 003594.

Keep copies of all documents and correspondence.

AFTER YOU HAVE APPLIED...

STEP 1

Check your Student Aid Report (SAR) for accuracy.

You will receive a copy of your SAR via email or mail about a week after the FAFSA has been filed. The SAR summarizes information included on the FAFSA. The SAR also will indicate Pell Grant eligibility, if any, and the Expected Family Contribution (EFC).

STEP 2

Visit my.unt.edu for updates from the Student Financial Aid and Scholarships office. Select the aid year you want to review. **The amount of your financial aid award will be posted on myUNT, where you can accept, decline or reduce each award.**

AM I ELIGIBLE TO APPLY FOR FINANCIAL AID?

To apply for federal financial aid (grants, work-study, loans), you must:

- Be a U.S. citizen or eligible noncitizen*
- Have a valid Social Security number
- Have a high school diploma or GED (general equivalency diploma)
- Be accepted for admission by the university and enrolled in an eligible degree or certification program
- Not be in default on any Title IV loan (Federal Perkins Loan or Federal Stafford Loan) or owe a refund on educational funds received at any institution
- Be registered with the Selective Service, if required
- Enroll in and maintain at least a half-time class load at UNT and demonstrate Satisfactory Academic Progress as defined by Student Financial Aid and Scholarships

**Non-documented students may qualify for state assistance under Texas Senate Bill 1528. Students should visit financialaid.unt.edu or studentaid.gov for more information.*

HOW AND WHEN DO I APPLY?

To receive first consideration for awards, submit your FAFSA by the following priority dates:

Fall/Spring: March 15

Spring only: Aug. 15

Summer: Feb. 15*

If you miss the priority dates listed above, you can still submit your application. Student Financial Aid and Scholarships will continue to process applications received after these dates.

Take note: *You must apply for financial aid each year. Changes in federal regulations, educational costs and your family circumstances make it necessary to evaluate your eligibility annually. To continue your eligibility, you must also meet Satisfactory Academic Progress guidelines. You may complete a renewal FAFSA on the web as early as Oct. 1 of each year at fafsa.gov.*

***Summer aid applicants:** *In addition to the FAFSA, you will be required to complete the Summer Application for Financial Aid, which will be available in early spring at my.unt.edu. Visit the Student Financial Aid and Scholarships website at financialaid.unt.edu.*



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WHEN I COMPLETE THE FAFSA, WILL I BE APPLYING FOR SCHOLARSHIPS?

No. Applying for scholarships is separate. However, many scholarships could require you to complete the FAFSA. For specific information about scholarships, you should visit the Student Financial Aid and Scholarships website at scholarships.unt.edu as well as the academic department that corresponds to your major.

WHAT TYPES OF FINANCIAL AID ARE AVAILABLE?

Grants: A grant is a type of need-based aid that does not have to be repaid. Your financial need is determined by the FAFSA. Many federal, state and institutional grants are available at UNT.

Work-study: Work-study jobs are partially funded by the state or federal government. Your eligibility for the work-study program is determined by financial need. Work-study students work from 10 to 20 hours per week on campus and receive an hourly wage. A typical award is up to \$5,000 per nine-month academic period. Students who are not eligible for work-study may seek employment on campus by visiting the Career Center's website at careercenter.unt.edu.

Loans: Loans are available at low interest rates to students and parents of dependent students and must be repaid after you graduate or drop below half-time status. Some loans are based on financial need and others are available regardless of your financial circumstances. Several loan programs are available at UNT.

For specific information about the different types of grants, work-study, loans and other financial aid available, visit financialaid.unt.edu.

TUITION RATE PLANS AND FINANCIAL AID ELIGIBILITY

For new students, UNT offers two tuition plan choices to give you flexibility and convenience: the Eagle Express plan and the Traditional plan. You are eligible to receive financial aid and/or scholarships no matter which tuition plan you choose. For help determining which plan is right for you, visit eagleexpress.unt.edu.

EXAMPLE OF FINANCIAL NEED DETERMINATION:

Cost of Attendance (COA)	Expected Family Contribution (EFC)	Student Financial Aid and Scholarships will review your eligibility for need-based programs up to the amount of your financial need, then review your eligibility for aid programs that are not based on need up to the amount of your COA.
tuition books room/board personal travel	FAFSA data	
example COA: \$23,780	example EFC: \$5,000	FINANCIAL NEED \$18,780

Financial need is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). Each university is required to determine its own COA.

HOW IS FINANCIAL NEED DETERMINED?

The U.S. Department of Education determines your Expected Family Contribution (EFC) based on information you provide on the FAFSA. Parent and student resources are considered the first source of funds to finance an education. Financial aid is intended to supplement, not replace, family resources. The primary responsibility of funding rests with families and students. Parents' income is not included in the EFC for an independent student.

SPECIAL CIRCUMSTANCES

Representatives in the Student Financial Aid and Scholarships office can use professional judgment and take special circumstances into consideration as decisions are being made about financial aid award packages. Examples of situations that are considered to be “special circumstances” include:

- Loss or reduction of employment, wages or unemployment compensation
- Loss of untaxed income or benefits, such as Social Security or child support
- Separation or divorce
- Loss of a parent or spouse
- Unusually high medical expenses

Contact Student Financial Aid and Scholarships for more information on special circumstances.

WHEN WILL I KNOW?

Student Financial Aid and Scholarships will receive your FAFSA data electronically shortly after you have completed your FAFSA and you will receive a Student Aid Report (SAR). If you feel corrections are necessary, contact Student Financial Aid and Scholarships. If your SAR is accurate, keep it for your records.

Student Financial Aid and Scholarships will notify you at my.unt.edu with additional instructions. It is important that you **respond to all requests for additional information in a timely manner**. Your file must be complete and you must be admitted to UNT before processing of aid can continue. Again, applying for and receiving financial aid is a process.



Financial Aid TV COUNSELING ON-DEMAND



Have questions about the financial aid programs at UNT? Get answers by watching Financial Aid TV. Visit unt.financialaidtv.com to view short video clips organized by topic.

If you need to speak to a financial aid advisor, call 940-565-2302 or 877-881-1014 or visit our office on the first and second floors of the Eagle Student Services Center (ESSC) from 8 a.m. to 5 p.m. Monday through Friday.

You may access your financial aid information at my.unt.edu.

The amount of your financial aid award will be posted on myUNT, where you can accept, decline or reduce each award.

There are a number of UNT programs and services available to help you finance your education. These include:

EAGLE EXPRESS AND TRADITIONAL TUITION PLAN

For new students, UNT offers two tuition rate plan choices to give you flexibility and convenience. The Eagle Express plan locks in your total academic costs (tuition and fees) for four years at a slightly higher initial rate. If you choose Eagle Express and graduate in four years, you may qualify for a graduation incentive of up to \$3,000 in your final 15 hours. You also may qualify for the statewide on-time \$1,000 tuition rebate. Under the traditional tuition plan, your academic costs will increase 3.9 percent each year for four years and course fees will vary. For more information about tuition costs, visit unt.edu/tuition.

THE EMERALD EAGLE SCHOLARS PROGRAM

The Emerald Eagle Scholars program is available to new entering freshmen whose family's adjusted gross income does not exceed \$40,000. The program encourages academic success and timely completion of a bachelor's degree. For eligibility and enrollment requirements, visit us online at emeraldeagles.unt.edu or call 940-369-5251.

TUITION AND FEE INSTALLMENT PLANS

UNT offers the convenience of a tuition and fee installment plan and short-term tuition loans. You also may be eligible for an exemption or waiver. Several waivers are available for veterans and their dependents. For more information on these payment options, visit studentaccounting.unt.edu/payments or contact Student Accounting and University Cashiering Services at 940-565-3225.

VETERANS' PROGRAMS

Veterans who are receiving GI Bill educational benefits can contact our Student Veteran Services Office at 940-369-8021. Staff who are familiar with military education benefits are there to help. For more information on veteran services, visit unt.edu/veterans. You can also visit the office in Sage Hall, Suite 123.

STUDENT MONEY MANAGEMENT CENTER

The award-winning Student Money Management Center offers the Green Loan and the Memorial Loan. These loans can help meet the need for emergency funds. For more information on these loans, visit the center in Chestnut Hall, Room 313, call 940-369-7761 or visit them online at moneymangement.unt.edu. The center also sponsors financial workshops and clinics and provides confidential, personalized money management consultations to students.

ADDITIONAL CAMPUS RESOURCES

UNT Main Switchboard	940-565-2000
Campus Tours	940-565-4104
Career Center	940-565-2105
Housing and Residence Life	940-565-2610
Registrar's Office	940-565-2111
Student Accounting and University Cashiering Services	940-565-3225
Student Money Management Center	940-369-7761
Student Veteran Services	940-369-8021
Graduate Admissions	940-565-2383
Undergraduate Admissions	940-565-2681

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FINANCIAL AID SUCCESS CHECKLIST

OCTOBER
1

STEP 1

Apply early to get first consideration for awards!

The online FAFSA is available Oct. 1 at fafsa.gov.

STEP 2

Create an FSA ID required for filing the FAFSA at fsaid.ed.gov.

STEP 3

Transfer information directly into your FAFSA with the Data Retrieval Tool.

STEP 4

For fall/spring semesters, submit FAFSA by **March 15**.

For spring semester only, submit FAFSA by **Aug. 15**.

For summer, submit FAFSA by **Feb. 15**.

STEP 5

About a week after you submit the online FAFSA, you'll receive a Student Aid Report (SAR). Check your report for accuracy and submit any necessary corrections immediately!

Student Financial Aid and Scholarships will notify you once additional documentation is required.

STEP 6

Visit my.unt.edu for updates from the Student Financial Aid and Scholarships office.

The amount of your financial aid award will be posted on myUNT where you can accept, decline or reduce awards.

STEP 7

CONGRATS!

You have found success with financial aid.

Don't forget: **You must apply for financial aid each year.** You can submit a renewal FAFSA on the web as early as Oct. 1 of each year at fafsa.gov.

WE'RE HERE TO HELP

Most of our admissions events include the opportunity for you to talk with Student Financial Aid and Scholarship (SFAS) representatives, who are ready to answer your questions.

You can find us at:

UNT Preview

Held each fall and spring, UNT Preview brings you to campus for a sneak-peek of student life and to meet with admissions counselors and academic department and SFAS representatives. During fall preview, you can even **get help completing your FAFSA during the Be Complete session.**

Register for an upcoming UNT Preview event at untpreview.unt.edu.

UNT Live!

Throughout the fall and spring, we bring UNT to you for evening receptions. SFAS representatives are available at select events to answer your questions.

Find a UNT Live! event near you at admissions.unt.edu/unt-live.

Transfer Debut

Our Transfer Debut events, held on campus the third Friday of each month, include information sessions on financial aid and scholarships for students transferring to UNT.

Register for an upcoming Transfer Debut event at admissions.unt.edu/transfer-debut.

If you're on campus, stop by and see us on the first and second floors of the ESSC!



UNIVERSITY OF NORTH TEXAS®

STILL HAVE QUESTIONS? LET US HELP.

CLICK 

financialaid.unt.edu 

VISIT

**University of North Texas
Student Financial Aid and Scholarships**
1155 Union Circle, #311370
Denton, TX 76203-5017

The Student Financial Aid and Scholarships (SFAS) office is located in the Eagle Student Services Center, first and second floors.

Open 8 a.m. to 5 p.m. Monday-Friday

CALL

940-565-2302

877-881-1014

For your convenience, callers on hold with the SFAS office have the option to leave a name and phone number and a representative will return calls received.

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The University of North Texas System is firmly committed to equal opportunity and does not permit — and takes actions to prevent — discrimination, harassment (including sexual violence) and retaliation on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity or expression, age, disability, family status, genetic information, citizenship or veteran status in its application and admission processes, educational programs and activities, facilities and employment practices. The University of North Texas System immediately investigates and takes remedial action when appropriate. The University of North Texas System also takes actions to prevent retaliation against individuals who oppose a discriminatory practice, file a charge, or testify, assist or participate in an investigative proceeding or hearing. Direct questions or concerns to the equal opportunity office, 940-565-2759, or the dean of students, 940-565-2648. TTY access is available at 940-369-8652.

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