Office of Scholarships & Student Aid

111 Pettigrew Hall
Agenda

- Types of Financial Aid
- Cost of Attendance
- Applying for Aid
Types of Financial Aid

- **Direct Unsub Loan** (6.8% fixed)
  - $20,500 annual maximum amount
  - Interest accrues life of loan
  - Repayment begins 6 months after you graduate or leave school

- **Direct Graduate PLUS Loan** (7.9% fixed)
  - Credit based federal student loan program
  - Interest accrues throughout the life of loan
  - Must complete FAFSA and have accepted full Unsub Loan
  - Can borrow up to the COA minus other aid awarded
  - Repayment begins 6 months after you graduate or leave school
Alternative Student Loans (variable rates)
- also known as private student loan
- credit based (non federal loans)
- can borrow up to the COA minus other aid awarded
- lender list for comparable programs
  (www.finaid.org/loans/privatestudentloans.phtml)
Types of Financial Aid

- **Departmental Aid / Scholarships**
  - Scholarships/grants offered through Dept. of AHS
  - [http://med.unc.edu/ahs](http://med.unc.edu/ahs)

- **Forgivable Education Loans for Service**
  - Forgivable loan funding to student in certain fields
  - Loans repaid by working in NC
  - [http://www.cfnc.org/fels](http://www.cfnc.org/fels)
    (program details still under development; can be emailed when application is available)
# Cost of Attendance 2011–2012

<table>
<thead>
<tr>
<th>NORTH CAROLINA RESIDENTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$12,240</td>
</tr>
<tr>
<td>Room</td>
<td>$11,040</td>
</tr>
<tr>
<td>Board</td>
<td>$3,950</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,150</td>
</tr>
<tr>
<td>Travel</td>
<td>$1,404</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$926</td>
</tr>
<tr>
<td>Miscellaneous/Personal</td>
<td>$2,774</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$33,484</strong></td>
</tr>
</tbody>
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## Cost of Attendance 2011–2012

<table>
<thead>
<tr>
<th>OUT OF STATE RESIDENTS</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$27,928</td>
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<tr>
<td>Room</td>
<td>$11,040</td>
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<tr>
<td>Board</td>
<td>$3,950</td>
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<tr>
<td>Books/Supplies</td>
<td>$1,150</td>
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<tr>
<td>Miscellaneous/Personal</td>
<td>$2,774</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$49,172</strong></td>
</tr>
</tbody>
</table>
COST OF ATTENDANCE
2011-12

$33,484 – COA
  – $30,000– Direct Unsub/ other aid

_________________

= $3,484 can apply for in
  Direct Grad Plus or Private Loan

*** Total aid can not exceed COA****
(includes grants, scholarships, loans, departmental aid)
- Must apply for aid every year
  - Complete the FAFSA (www.fafsa.ed.gov)
  - Priority deadline is March 1 each year
  - Submit Additional information if needed
Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

- Start or continue your FAFSA
- Correct your FAFSA
- Check the status of your FAFSA, and more...

Start Here
QUESTIONS
OFFICE OF SCHOLARSHIPS AND STUDENT AID

Mailing Address:
P.O. Box 1080
Chapel Hill, NC 27514

Campus Address:
111 Pettigrew Hall

E-mail address:
aidinfo@unc.edu

Web site:
studentaid.unc.edu

Phone: 919-962-8396
Fax: 919-962-2716