

Financial Aid 101 at UNC Wilmington

- December 15 ○ Apply for University Scholarships: (<http://tinyurl.com/UNCWScholarshipApplication>)
- January 1 ○ Complete the FAFSA at www.fafsa.ed.gov using estimated tax data (**submit once**).
- February 1 ○ File your taxes correctly (use a tax professional if necessary).
○ Re-visit FAFSA and complete [Data Retrieval Tool](#) (if eligible) or update the FAFSA with your actual tax information and **resubmit once, only**.
- March 1 ○ FAFSA filing priority date. Submitting your FAFSA after March 1 reduces your chances of receiving institutional and in-state aid.
○ Monitor UNCW email address for award notification or for request of verification items
○ Request an [electronic tax return transcript](#) at www.irs.gov if you were not eligible for the data retrieval tool and did not file professionally.
- April 1 ○ Monitor UNCW email address for award notification or for request of additional verification items (returning students with completed applications will be awarded on or after May 15, once grades are in and [SAP](#) is reviewed).

All new UNCW students (first year at UNCW, including new transfers) will be required to:

- Accept or decline your federal student loan(s) and answer Title IV questions accordingly on [SeaNet](#)
- Complete entrance counseling and sign a master promissory note at www.studentloans.gov for any federal student loans that are accepted.

Other Important Information:

- Merit awards are very limited at UNCW. Selection, based on your admissions application, and notification is done by Admissions typically by the end of January. A few additional offers are made by OSFA to students who have completed the scholarship application. These decisions are done by March 15.
- Additional scholarship resources are available at <http://www.uncw.edu/finaid/scholarships.html>
- If you are selected for verification, please submit all of the requested items immediately and ensure all forms are complete in order to avoid delays in receiving your financial aid award. If forms are incomplete (questions left blank, unsigned/dated, etc.) or if the information on the forms conflicts with what you submitted on the FAFSA, this will delay processing of your financial aid award.
- **There is a significant increase in calls, emails, and visits during the months of July and August. Therefore, we cannot guarantee that awards will be processed before bills are generated in mid-July or that financial aid refunds will be available during the first week of the semester if your FAFSA or verification items are submitted after June 30.**
- Your award notification may include the maximum amount of Federal Parent PLUS loan you are eligible to receive. Parents **MUST** apply at www.studentloans.gov and complete the electronic master promissory note. This is a credit-based loan and there is no guarantee of approval.
 - If the parent is denied the loan and chooses not to secure a co-signer/endorser, the student will automatically be offered the [maximum additional student loan](#) for which s/he is eligible
- Visit <http://www.uncw.edu/finaid/costs.html> for more information on college costs, money management, and financing a UNCW education.
- Our contact information is available at the following link: <http://www.uncw.edu/finaid/counselors.html>