

Summer Conditions and Responsibilities

YOUR FINANCIAL AID OFFER

Financial Aid Offer

Your financial aid offer lists all the amounts and types of aid for which you are eligible and includes all other aid about which the Office of Scholarships and Financial Aid has been notified. Funds offered by the Office of Scholarships & Financial Aid are designated by an asterisk (*) on your offer notice. Those without an asterisk were offered by other sources and reported to our office by you or by the donor/sponsor/agency. *All offers/resources are conditional upon actual receipt of funds.*

Grants (For details, visit [Grants](#))

- **Federal Grants** - The Federal Pell Grant is a federal grant offered to students with significant financial need, as measured by the congressionally established need-analysis formula which measures a family's ability to pay for educational expenses. The Federal Supplemental Educational Opportunity Grant is offered by the institution to students with exceptional financial need, with Federal Pell Grant recipients given the first priority.
- **State Grants** - The UNC Need-Based Grant is designated to provide assistance to NC residents with financial need attending one of 16 campuses of the University of NC. To establish and retain eligibility for North Carolina State grants, students must obtain and maintain North Carolina residency, as determined by the State of North Carolina. Non-NC residents should check their home state for details.
- **Institutional Grants** - All students are considered for institutional need-based grant eligibility when they complete the FAFSA. The Office of Scholarships & Financial Aid determines eligibility based on a variety of requirements, including financial need, career, and availability of funds. Institutional grant programs include: Academic Enhancement Grant, NCSU Tuition and Fees Grant, NCSU Tuition Assistance Grant, Need Based Grant, NCSU Tuition Scholarship, Academic Enhancement Scholarship, Auxiliary Fund General Scholarship, NC Fund, Escheats, Distance Education Grant, Summer Grant

Loans (For details, visit [Loans](#))

- **Federal Direct Student Loans**
Subsidized - The subsidized loan is a need-based loan for which the federal government pays (subsidizes) the interest while a student is enrolled at least half-time.
Unsubsidized - The unsubsidized loan is a non-need-based loan for which the STUDENT is responsible for the interest payments, beginning immediately following the disbursement of loan funds.
Canceling loan funds: If you wish to cancel all or part of your loan after the loan funds have been sent to NC State, you should contact the school immediately and pay back all of the loan funds within 120 days of the date your lender sends the loan funds.
- **Federal Direct Parent PLUS loans and Federal Direct Grad PLUS Loans** - The PLUS Loan is a loan in the parent's name, or in the case of a graduate student, in the student's name. The parent/graduate student who applied for this loan will be responsible for beginning to repay the interest and principal of this loan within 60 days after the second disbursement of the loan.
Canceling loan funds: If you wish to cancel all or part of your loan after the loan funds have been sent to NC State, you should contact the school immediately and pay back all of the loan funds within 120 days of the date your lender sends the loan funds.

Federal Work Study (For details, visit [Federal Workstudy](#))

- **Federal Work-Study** - The Federal Work-Study program offers students who have financial need the opportunity to work in a campus sponsored job to help defray some of the costs of education. If you have been offered federal work-study as part of your financial aid, please refer to the instructions at www.go.ncsu.edu/federalworkstudy to learn how to find a job to earn what you have been offered. Please read this information carefully and follow instructions to secure a position in a timely manner.
Note: If you do not obtain a job placement within three weeks of the beginning of the semester (or within three weeks of receipt of your financial aid offer, if your financial aid offer is received after the semester has begun) your work-study offer is subject to cancellation.

Outside Scholarships and Other Assistance

- **Outside Scholarships and Other Assistance** - External assistance must be reported to the Office of Scholarships & Financial Aid immediately.

POLICY ON SATISFACTORY ACADEMIC PROGRESS

Students Must Maintain Satisfactory Academic Progress for Financial Aid Eligibility

All students must be making satisfactory progress to be eligible for continued financial assistance. The complete [policy](#) is available at <https://go.ncsu.edu/academicprogress>.

FINANCIAL AID SUBJECT TO CHANGE

Understand Changes in Eligibility (For more details, visit the [Changes to Enrollment](#) section of our website.)

- **Changes in Enrollment**

If you fail to enroll for the number of degree required hours on which your financial aid offer was based, drop hours, or withdraw from school, repayment of your financial aid funds will be required. The Office of Scholarships & Financial Aid will verify your degree required enrollment status at the point funds are credited to your account (typically just after the add/drop period ends). Any change in degree required enrollment status will likely result in an adjustment to your financial aid and/or a required repayment of some or all of the funds disbursed to you. **Note: Graduating seniors must enroll at least 12 hours in summer to be considered full time for financial aid.**
- **Repeating coursework**

Students may repeat coursework they have already successfully passed only once and still receive financial aid for the course. Financial aid is not available for the third repeat of a previously passed course.
- **Courses that do not apply to your degree**

Financial aid may be received only for courses which apply to degree requirements. Audited courses, non-credit courses, and co-op courses are not aid eligible.
- **Withdrawal and Repayment**

If you withdraw during a summer session in which you are receiving financial aid, you may be required to repay some or all of the financial aid you received for the session. The amount of aid you must repay will depend upon your date of withdrawal. Federal financial aid regulations specify that you “earn” your financial aid by remaining enrolled through more than 60% of the entire session for which you receive aid. If you withdraw prior to that time, you must repay the aid you did not “earn” in accordance with the federal calculation based on the date of your withdrawal. Specific information regarding the University’s refund policy may be obtained from the University Cashier’s Office. Students who do not officially withdraw but do not successfully complete any of the coursework that they attempt are required to provide confirmation of attendance and their last date of attendance in the course. Repayment of financial aid may be required.
- **Failing Grades**
 - Pell Grant recipients must document that they began attendance/engagement in coursework equivalent to the enrollment status on which their Pell Grant was based. Recipients who fail or withdraw from courses in which they cannot confirm beginning attendance may be required to repay a portion of the Pell Grant. The amount of the repayment is dependent upon the hours in which documentation of beginning attendance/engagement is given.
 - Students who do not receive any passing grades in a session (unofficially withdraw) may have to repay all or a portion of the aid received for that session. The amount of aid to return is dependent upon the student’s ability to confirm attendance/engagement in all scheduled classes.
- **Degree Completion**

Students who have completed the requirements for a first bachelor’s degree, whether or not they have applied to graduate, are offered financial aid as second degree students. Second degree students are ineligible for most sources of grant funding but may borrow student loans within aggregate limits if enrolled at least half time. The student is required to notify the Office of Scholarships and Financial Aid when degree requirements for the first degree have been completed if the student does not intend to submit an application for graduation.
- **Drug Offense while receiving financial aid**

A conviction for any drug offense while receiving financial aid will result in the loss of eligibility for all forms of aid. Under certain circumstances, individuals who have lost eligibility may regain it. Visit <http://www.go.ncsu.edu/aideligibility> and view the links in the drug conviction information bullet for further details.

Alternative Enrollment (For more details, visit the [Program Eligibility Requirements](#) section of our website.)

If you plan to participate in any of these programs, notify the Office of Scholarships & Financial Aid so that your aid can be appropriately adjusted.

- **Cooperative Education (Co-op)**

Because co-op does not carry academic credit or generate a regular tuition bill, participants are not eligible for financial aid during the co-op session unless enrolled in other courses for academic credit of at least 6 hours per semester. Co-op participants should report their enrollment to the Office of Scholarships & Financial Aid immediately upon acceptance to a program.
- **Study Abroad**

Students participating in a Study Abroad Program are required to notify the Office of Scholarships & Financial Aid immediately upon acceptance to a program. Financial aid can be used toward the cost of your program abroad provided the classes are applicable toward your currently declared NC State degree, and certain forms are completed. Funding is generally available no earlier than 3 days after the beginning of the NC State summer session applicable to the abroad program.
- **Courses at Another University**

Students enrolled in a degree program at NC State and taking coursework at another institution must contact the Office of Scholarships and Financial Aid at financialaid@ncsu.edu to inquire if they are eligible to apply for financial aid for the other school’s coursework.

YOUR CONTACT INFORMATION

Keep yourself informed and connected.

The Office of Scholarship & Financial Aid often sends information regarding student's financial aid status via email and direct mail through the US Postal Service, so it is imperative that we have your current contact information on record. Keep your contact information current.

NEXT STEPS

Step 1: Go to [MyPack Portal](#). Navigate to Student Homepage > Financial Aid and select the appropriate aid year. Open and view all Important Messages including Financial Aid Assumptions and confirm enrollment, housing, residency, and academic progress are correct. Be sure to read the materials provided in My Pack Portal accompanying your financial aid for conditions and responsibilities, policy on satisfactory academic progress, and the [Update Form](#). Verify that the financial aid assumptions are correct. Changes to your enrollment status, housing plans, residency status, etc. may result in changes to your financial aid. If any of the assumptions are incorrect, you must submit the [Update Form](#).

Step 2: Submit the Scholarship Notification E-Form if you will receive an outside scholarship.

If you expect to receive any outside assistance, you must report that aid on to the Office of Scholarship & Financial Aid immediately. Navigate to Student Homepage>Financial Aid and choose the appropriate aid year. Select Scholarship/Fellowships>Report External Scholarship to submit scholarship information. If you receive additional sources of aid or scholarships your aid may be adjusted.

Step 3: Notify OSFA if you will receive other additional assistance via the instructions on the [Update Form](#).

Other assistance, such as sponsorship, Vocational Rehabilitation, tuition reimbursement, NC VA and Graduate Student Support Plan (GSSP) benefits should be reported via the [Update Form](#). If you receive additional sources of aid your aid may be adjusted.

Step 4: Accept/Decline your financial aid at [MyPack Portal](#).

You must Accept or Decline offered aid. Navigate to Student Homepage>Financial Aid and choose the appropriate aid year. Select Financial Aid Offer > Aid Agreement. After reading the Aid Agreement, click Submit and select Accept/Decline. Your bill from the University Cashier's Office will not reflect your aid, nor will your aid disburse, until you have accepted your offered aid.

Step 5: Complete the [Master Promissory Note \(MPN\)](#) and [Entrance Counseling](#) for any loans you choose to borrow.

First time borrowers of a Federal Direct loan must complete the MPN and Entrance Counseling online at <https://studentaid.gov>.

Step 6: Send scholarship checks to the Office of Scholarships and Financial Aid.

All outside scholarship checks should be made payable to NC State University and mailed directly to [OSFA](#) for proper credit toward your University charges. Do NOT mail any scholarship checks to the University Cashier's Office or Payment Processing Center. All scholarship checks will be equally divided between the summer sessions unless otherwise requested or indicated as a single session disbursement. To ensure proper administration of your scholarship, you should communicate the [Important Information for Student and Scholarship Donor](#) to your donor.

Step 7: Review your eBILL (Fall: July / Spring: November) from the University Cashier's Office and confirm your aid is noted.

An electronic billing statement (eBILL) will be emailed to you several weeks before the beginning of each session. Your estimated accepted aid will be reflected on that bill and you will be instructed to pay any remaining balance due. Your eBILL is accessible via MyPack Portal. Navigate to Student Homepage>Student Accounts and select Billing Statements to view your eBILL.

Step 8: Ensure aid is applied toward your University charges, typically during the first week of classes.

Financial aid offered or administered by the OSFA (except Federal Work Study) is disbursed by the University Cashier's Office. Financial aid must first pay any outstanding tuition and fees, room rent and meal plan charges for each session. Most funds will be credited directly to your account in the Cashier's Office at the beginning of each session. If you are due a refund, the excess funds will be sent to you shortly following the start of the session or as soon as possible after the session has begun.

Step 9: Avoid unnecessary refund delays and sign up for Direct Deposit on [MyPack Portal](#).

If you are receiving more aid than your billed charges, you may be due a refund of excess financial aid from the Cashier's Office. To receive your refund quickly, you may elect to have it deposited directly into your checking account. To sign up, go to [MyPack Portal](#), navigate to Student Homepage>Student Accounts and select Enroll in Direct Deposit. If you elect not to sign up for direct deposit, a refund check will be mailed to the mailing address you have on file with the University.