

MONEY MATTERS

Understanding College Costs at NC State



Student Services Center
studentservices.ncsu.edu/finances

FIND US AT THE

STUDENT SERVICES CENTER

Your one-stop-shop for information about **academics**, **calendars**, **finances** and **resources** at NC State University.



Meet With Us

2831 Thurman Drive,
2000A Harris Hall (2nd Floor),
Raleigh, NC 27695

Email Us

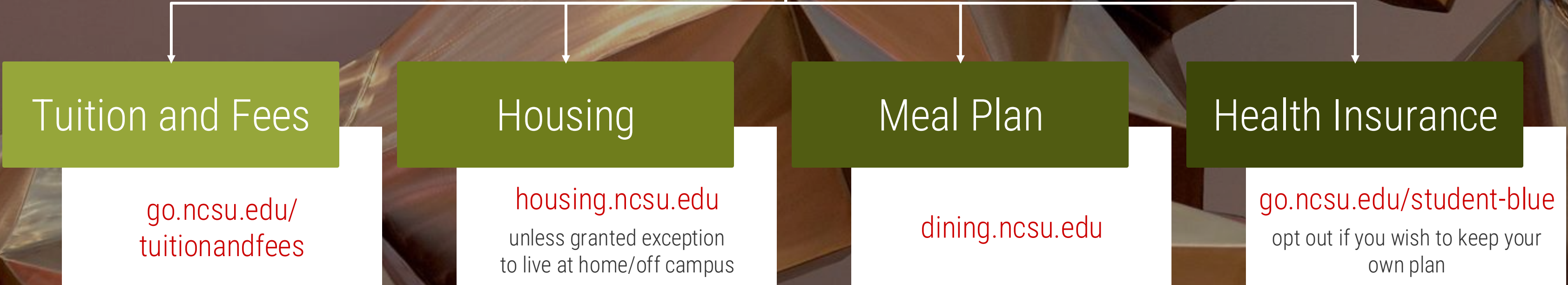
studentservices@ncsu.edu

Talk to Us

919.515.6278

FALL BILLS

Due July 23, 2025



MyPack Portal → Student Accounts → What I Owe/Billing Statements

HOW DO I
VIEW MY
BILL?

MyPack Portal

MyPack.ncsu.edu

Student Homepage

Tasks & Holds

Planning & Enrollment

Student Accounts

Financial Aid

Academic Records

Campus Living

Personal Information

Important Messages

Make A Payment

View/Sign up for Payment Plan

What I Owe

Financial Responsibility

Account History

Billing Statements

Print Term Statement

View1098-T

View Direct Deposit

Links of Interest

Most current information

Charges and amount due as of the date it was generated.

Total charges

minus

monthly payment plan

minus

accepted financial aid

=

Amount due

Pay the amount due by the billing due date!

MyPack Portal → Student Accounts → Make A Payment

HOW DO I
MAKE A
PAYMENT?

MyPack Portal MyPack.ncsu.edu

Student Homepage ▾

Tasks & Holds

No current tasks

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Charges and amount due as of the date it was generated.

E-check preferred

Tips
Payments made via e-pay may not be automatically drafted.

Review both your personal bank account and your student account to ensure your financial records are reconciled.

Payments made via credit card incur a 2.85% transaction fee.

WHAT ARE MY OPTIONS FOR RESOLVING MY BALANCE DUE?

#1 Enroll in Monthly Payment Plan

[MyPack.ncsu.edu](https://mypack.ncsu.edu) (\$50 Enrollment Fee)

MyPack Portal → Student Accounts tile → Enroll in Monthly Payment Plan

#2 Apply for a Federal Parent PLUS Loan

[StudentAid.gov](https://studentaid.gov)

8.94% Fixed - Students and Parents should confirm rates at StudentAid.gov

#3 Apply for a Private Education Loan

go.ncsu.edu/loans

Varied %, cosigners typically required for students

PARENT PLUS LOAN

How much to request on your application?

- **Maximum or just enough** to cover your bill?
- Consider **direct vs. indirect** costs
- Consider Federal loan origination fees (4.228%)

How to request refund on your application?

- **Refunds to the student** can be generated via direct deposit
- **Refunds to the parent** are mailed

Tip

Multiply the disbursed amount you need times 1.04228 to determine the amount you want to request to borrow.

I HAVE AN OUTSIDE SCHOLARSHIP. WHAT DO I DO?

#1 Report External Scholarships on MyPack Portal

[MyPack.ncsu.edu](https://mypack.ncsu.edu)

MyPack Portal → Financial Aid → Report External Scholarship

#2 Check Your Updated Aid Offer/Pending Aid

[MyPack.ncsu.edu](https://mypack.ncsu.edu)

MyPack Portal → Students Accounts → What I Owe

#3 Mail or Drop Off Your Scholarships Checks

[Office of Scholarships and Financial Aid](#)

2016 Harris Hall, Campus Box 7302, Raleigh, NC 27695

I JUST
OPTED OUT
OF HEALTH
INSURANCE.
DOES THAT
CHANGE MY
BALANCE DUE?

UNC System Student Health Insurance: Student BlueSM

go.ncsu.edu/student-blue

Tip

The last date to opt out of health insurance and receive a credit is **early September 2025**.

If your health insurance waiver has not been processed and applied by the billing date, you will need to resolve that balance and wait for a credit once it has been processed.

PREPAID AND 529 PLANS

Request Funds

Request funds early

Every Vendor is Different

Contact SponsorBilling@ncsu.edu

Some send the money to you or to the school - Some require a bill from the school

Payments Processing

Processed by the University Cashier's Office

2005 Harris Hall, Campus Box 7213, Raleigh, NC 27695

VETERANS BENEFITS

#1 Visit the Military and Veteran Services Office

veterans.ncsu.edu ncstatevets@ncsu.edu
(919) 515-6278 - 100 Witherspoon Student Center

#2 Review Military-Connected Student Checklist, Update Status, and Request Certification

Go to **MyPack.ncsu.edu** to request certification
MyPack Portal → Personal Info → Veterans Info → Request Benefits Certification

#3 Sign Up for the GI Bill® Payment plan

gibillfinance@ncsu.edu
MyPack Portal → Student Accounts → View/Sign up for Payment Plan

What is Course Ready?

HOW DOES THAT WORK?

Course materials are provided digitally through Moodle or a publisher's link for one flat rate

Materials available by first day of class. If traditional textbooks are required, Wolfpack Outfitters will notify you when books are available for pickup.

Tip

Go to MyPack.ncsu.edu to opt out or back in by **August 29**
MyPack Portal → Student Accounts Tile → Course Ready

WHY DOES MY FINANCIAL AID SHOW AS PENDING AID ON THE BILLING STATEMENT?


MyPack Portal → Student Accounts → What I Owe

MyPack Portal MyPack.ncsu.edu

Student Homepage ▾


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Tasks & Holds




No current tasks


Planning & Enrollment




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Campus Living





Personal Information



Important Messages

 Make A Payment

 View/Sign up for Payment Plan

 What I Owe

Most current information


Tip


Financial aid will show as pending until the funds **disburse** to the Student Account. This typically happens around the first day of classes for the Fall and Spring terms.


HOW DO I
SIGN UP
FOR DIRECT
DEPOSIT?


MyPack Portal MyPack.ncsu.edu


Student Homepage ▾ < 2 of 6 >


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No current tasks


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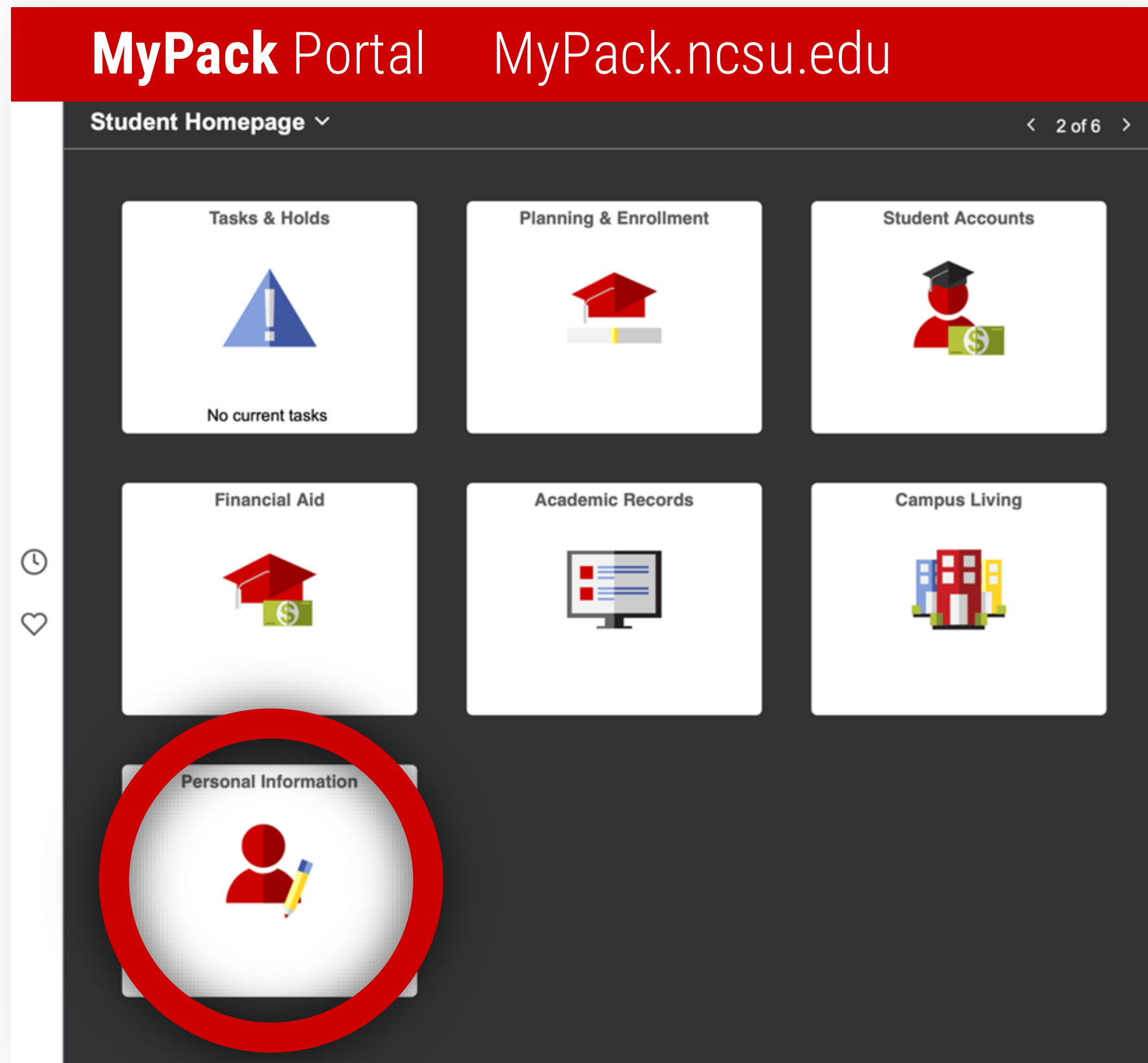
Links of Interest

Tip
If there is a credit on your account and you are due a refund, the Cashier's Office will refund that into the Direct Deposit account you have designated.

Always reconcile your account before utilizing any refunds.

HOW DO I
ACCESS THE
PIN NEEDED
FOR STUDENT
AND PARENT/
OTHER
DESIGNEE?

MyPack Portal → Personal Information



Tips

Student must create
a Student PIN

Student must grant access
to Parent(s)/Other for us
to share information

REVIEW YOUR STUDENT ACCOUNT REGULARLY

Tuition and Fees

New Loan Approval

Parking Fines

Student Health
Visits

Tuition/Fee
Adjustments Due to
Enrollment Changes

Payment Plan
Updates

529/Prepaid
Payments

Library Fines

Meal Plan Changes

Scholarships
Updates

Bookstore Charges

Student Health
Insurance Changes

Housing Changes

Financial Aid
Adjustments for
Enrollment Changes



**FINANCIAL WELLNESS
AT NC STATE**

**Empowering
Financial Success for
Every Wolfpack Student**

Workshops

In-Person and Online Sessions

Online Tools and Resources

Peer-to-Peer Events



NC STATE



GET STARTED AT [FINANCIAL.WELLNESS.NCSU.EDU](https://financial.wellness.ncsu.edu)

DISCOVER LIT™

Our Free Financial Education Platform

7 Learning Modules of Short Video Lessons



**Money
Mindset**



**Insurance &
Protection**



Budgeting
Cash Flow
and Net Worth



**Investing
101**



**Credit and
Loans**



**Rock
Retirement**



**Income
Taxes**

SIGN UP FOR FREE AT [GO.NCSU.EDU/GETLIT](https://go.ncsu.edu/getlit)

GET HELP

Call, email or stop by! No appointment necessary.

(919) 515-6278 - studentservices@ncsu.edu - 2nd Floor of Harris Hall (Mon. - Fri. 8 a.m. - 5 p.m.)

Student Services Center

studentservices.ncsu.edu