Incoming Students with Financial Aid Information and Steps
Fall 2024
Make sure you can access your student portal, Connect Carolina: connectcarolina.unc.edu using your ONYEN login.

You will have a financial aid letter from the Office of scholarships and Student Aid and a To Do List in the Student Center. This letter will show an estimated cost of attendance budget and federal loan offers if you completed the FAFSA.

If you are receiving a Gillings School of Global Public Health or departmental scholarship (I.E. Epidemiology) this award will not be listed likely until after the semester begins. All scholarships in this letter have a default setting to show disbursement to be split half in the Fall and half in the Spring. This is most common for awards larger than $5,000. Check with your department to determine how your award is to be disbursed.

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<th>Custom View FA Offer</th>
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<tr>
<td>Student Name</td>
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<td>Financial Aid</td>
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<td>Select Aid Year/Term to View</td>
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<td>Aid Year/Term</td>
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<td>2025 Fall/Spring</td>
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1. Loans
   a. Federal – complete the FAFSA at [studentaid.gov](http://studentaid.gov) each October 1st
      For Graduate Students:
      o Unsubsidized
      o Health Professions (if meet criteria)
      o GRAD Plus (with credit check)
   b. Private - borrowed from a private lender
   c. All loans require you to take action to accept, adjust amounts for Fall and Spring, or decline in Connect Carolina. Steps can be found on [studentaid.unc.edu](http://studentaid.unc.edu)
   d. Borrowed loans require repayment once you complete your education.

*Most international students are not eligible for the FAFSA.*
2. Gillings or Home Department Award
   a. Paid through student account towards charges like tuition by mid-September. Can take 1-2 weeks to disburse after entered by Gillings or your home department.
   b. Use [cashier.unc.edu](http://cashier.unc.edu) for steps to defer your bill in Connect Carolina to allow for additional processing time before bill due date which is typically mid-August for Fall semester.
   c. If you have funding that exceeds the charges on your bill you will receive a refund. Set up a personal account for [your refund](http://your.refund) in Connect Carolina. Refunds take 2-3 business days to process.
2. Assistantship
   a. Typically paid as monthly stipends via payroll. Work with your hiring manager for details.
   b. Only GRA (Graduate Research Assistant) and TA (Teaching Assistant) are eligible for tuition benefits if there is an available budget in your home or hiring department. Ask for an award letter from your hiring department that specifies any tuition benefits.
   c. Visit [gradschool.unc.edu](http://gradschool.unc.edu) for Stipend and Benefits Information.
4. External Award
   a. Paid through student account towards charges like tuition. Can take 1-2 weeks to disburse after entered by the Office of Scholarships and Student Aid.
   b. Report outside scholarships on studentaid.unc.edu
   c. Have the scholarship provider send any checks to the University Cashier.
   d. Use cashier.unc.edu for steps to defer your bill in Connect Carolina to allow for additional processing time before bill due date which is typically mid-August for Fall semester.
   e. If you have funding that exceeds the charges on your bill you will receive a refund. Set up a personal account for your refund in Connect Carolina. Refunds take 2-3 business days to process.
Thank You!

Browse the Gillings School of Global Public Health financial aid website for more information:

https://sph.unc.edu/students/financial-aid/