



UNDERSTANDING YOUR FINANCIAL AID OFFER

The award breakdown you received in your admissions portal includes your estimated cost of attendance -- direct costs and indirect costs -- as well as the financial aid you qualify to receive based on your FAFSA.

How we determine your aid

The information you submitted on the FAFSA is processed through a federal formula that calculates your family's potential contribution to college costs, known as your **Student Aid Index (SAI)**. We then take the University's total Cost of Attendance and subtract your SAI to calculate your financial aid need. We try to meet this need with your financial aid package.

How to estimate your costs

The **Cost of Attendance (COA)** is an estimate of what you might spend in a full year as a full-time student. Your actual expenses will vary based on whether you attend full-time or part-time, whether you live on campus, etc. Exact charges will appear on your student account when bills are issued in July. More info: <https://go.uncg.edu/cost-of-attendance>

$$\text{Cost of Attendance} - \text{Student Aid Index} = \text{Financial Need}$$

COST OF ATTENDANCE

Below is a breakdown of the one-year cost of attendance for a first year undergraduate NC resident living on campus, using the 2026-27 budget:

Tuition and Fees	\$7,866
Books & Supplies	\$704
Housing	\$6,488
Food	\$5,232
Transportation	\$1,562
Personal	\$2,697
Total	\$24,544

The Cost of Attendance used to calculate your aid may vary depending on your student type, program modality (online vs. on campus), and whether you have in-state or out-of-state tuition.

Direct Costs are highlighted in blue in the example shown. These costs are paid directly to UNC Greensboro and are billed through your student account. They can be included in a payment plan. Your actual direct costs may vary based on whether you attend full-time or part-time, whether you live on campus, which residence hall you choose, your meal plan, and other factors.

Indirect Costs are estimates and are highlighted in yellow in the example. These costs are not paid to UNCG and will not appear on your student account or bill. You can cover these costs with a financial aid refund* or out of pocket.

*If the financial aid paid to your account is greater than the charges on your bill, you will receive a refund after the aid disburses. You can use this refund for indirect costs. For more information on how and when financial aid disburses, please visit <https://go.uncg.edu/disbursement>

TYPES OF FINANCIAL AID

Grants and Scholarships

Grants may come from federal or state government, or from the university. State grants are limited to NC residents. **Scholarships** can be awarded by the university or external organizations. Grants are typically awarded based on financial need while scholarships may be need-based or merit-based. Neither grants nor scholarships need to be repaid.

Federal Work Study

Federal Work-Study aid is part of a program that lets students with financial need work part-time on campus. You earn money throughout the semester as you work, so it isn't available upfront to pay your student account bill at the start of the semester.

Loans

A loan is money you borrow and must repay with interest. Taking out a loan is optional, and you can accept any portion of the offered amount.

Federal Direct Subsidized Loans have a fixed interest rate. The government pays the interest while you're in school for at least six credit hours and during the six-month grace period after graduation.

Federal Direct Unsubsidized Loans also have a fixed rate, but you're responsible for all interest payments. Unpaid interest during your studies accumulates and adds to the principal amount.

Federal loan repayment starts six months after graduation, or if your enrollment falls below six credit hours. You have several payment plan options from standard equal payments to income-driven repayments that adjust based on your earnings.

BREAKING DOWN YOUR AWARD

The award breakdown you received in your admissions portal includes your estimated cost of attendance -- direct costs and indirect costs -- as well as the financial aid you qualify to receive based on your FAFSA.

Direct Costs are part of your estimated Cost of Attendance and approximate what you will see on your student bill.

Estimated Remaining Balance gives you a sense of the total amount you will owe directly to UNCG after grants, scholarships, and loans are applied.

If your balance is \$0, it means that you won't owe anything to UNCG if you accept all your available aid. You may even have a surplus of aid that would be refunded to you after aid disburses that you can use to pay Indirect Costs.

Payment Plan Options are shown to give you a sense of the amount and frequency of payments you will owe. Payment plan info available on Spartan Central.

YOUR FINANCIAL AID BREAKDOWN			
Estimated Direct Costs* (Billable costs paid directly to the institution)			
	Fall 2025	Spring 2026	Total
Tuition & Fees	\$3,831	\$3,831	\$7,662
On Campus Housing	\$4,463	\$4,463	\$8,926
On Campus Meal Plan	\$2,279	\$2,279	\$4,558
ANNUAL TOTAL DIRECT COSTS: \$21,146			
Total Grants & Scholarships (Gift aid, no repayment needed)			
	Fall 2025	Spring 2026	Total
Federal Pell Grant	\$3,698	\$3,697	\$7,395
Escheats Scholarship	\$500	\$500	\$1,000
Next NC Scholarship	\$1,513	\$1,513	\$3,026
ANNUAL TOTAL GIFT AID: \$11,421			
Total Student Loans (Optional, must be repaid)			
	Fall 2025	Spring 2026	Total
Fed. Direct Subsidized Loan	\$1,750	\$130	\$1,880
Fed. Direct Unsubsidized Loan	\$1,000	\$0	\$1,000
ANNUAL TOTAL LOANS: \$2,880			
Estimated Remaining Balance (Direct costs minus grants, scholarships, and loans) \$6,845			
What might your UNC Greensboro bill look like?			
\$2,112		\$422	
2 payments per year: Pay in full per semester		10 payments per year: \$-voucher plus per semester	
Pay in July and Dec.		Pay monthly July-Apr.	
Want to explore other billing scenarios? Try our online Bill Estimator Tool			
Estimated Indirect Costs			
<small>Your financial aid takes into account living expenses that may not be billed directly from UNCG. Be sure to plan for these personal out-of-pocket expenses when budgeting for college.</small>			
	Fall 2025	Spring 2026	Total
Books and Supplies	\$425	\$425	\$850
Transportation	\$785	\$785	\$1,570
Miscellaneous	\$883	\$883	\$1,766
Loan Fees (if accepting loans)	\$25	\$25	\$50
ANNUAL INDIRECT COSTS: \$6,002			

Grants & Scholarships are part of your financial aid award and do not have to be repaid.

Student Loans are optional and must be repaid starting six months after graduation. Interest accrues differently for subsidized vs. unsubsidized loans.

If you are eligible for **Federal Work Study**, you will see details below your billing information. Work Study funds are earned over time so you will still be responsible for bill payments.

Use the **Indirect Costs** section to help you budget for the school year and anticipate expenses that won't be on your student bill.