How and when are funds disbursed?

Student accepts awards on myUNT student portal → Student completes all items on To Do List (Loan Counseling, MPN) → Funds will begin disbursing to SAUCS to pay tuition, fees and on campus housing charges (if applicable) on August 18th

Is there money left after account is paid in full?

Yes → A refund is issued by SAUCS

No → Make payment arrangements through SAUCS

*Scholarship funds will disburse to your student account once you establish attendance in the credit hours required to receive your award(s).

SAUCS=Student Accounting and University Cashiering Services
**Why hasn’t my aid disbursed?**

Several factors may prevent a student’s aid from disbursing. Some examples are:

- **Failure to accept awards**
- **Failure to register for sufficient hours**
  
  Please revisit your award descriptions online at [my.unt.edu](http://my.unt.edu); review your scholarship award letter or visit [financialaid.unt.edu](http://financialaid.unt.edu) for specific aid enrollment requirements.

- **Owing a balance to UNT from a previous academic year equal to or greater than $200.**
- **Missing documents**
  Check your To Do List at [my.unt.edu](http://my.unt.edu) for a list of missing documents or forms.

- **Unanswered requests for action**
  Students who have accepted loans may be required to complete online Loan Counseling and/or sign a Master Promissory Note for their loan(s). Another example is the need to submit a final high school or college transcript to UNT’s Office of Admissions.

- **Parents’ unanswered requests for action**
  Students who have accepted a Parent PLUS Loan must advise their parents to complete a Parent Loan [application](http://financialaid.unt.edu).

- **Being awarded through aid programs that require additional time to review**
  Example of aid program is: the Federal Pell Grant.

- **Belonging to a student group in which awards require additional time to review**
  Example of student groups are: athletes, undocumented students, Post Baccalaureate students, transfer students

- **Not meeting UNT's Satisfactory Academic Progress (SAP) requirements**

Please note: your aid will temporarily disappear on August 18th while we transfer funds to [Student Accounting and University Cashiering Services](http://studentaccounting.unt.edu).

<table>
<thead>
<tr>
<th>Undergraduate</th>
<th>Graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>12+ <strong>undergraduate</strong> hours</td>
</tr>
<tr>
<td>¼ time</td>
<td>9-11 <strong>undergraduate</strong> hours</td>
</tr>
<tr>
<td>½ time</td>
<td>6-8 <strong>undergraduate</strong> hours</td>
</tr>
<tr>
<td>Less than ½ time</td>
<td>1-5 <strong>undergraduate</strong> hours</td>
</tr>
</tbody>
</table>
What is Pending/Anticipated Aid?

• Scholarships the student has been awarded and/or financial aid the student has “Accepted” on myUNT.

• Pending/Anticipated Aid does not include Parent (PLUS) Loans that have been denied due to adverse credit history by the lender, or College Work-Study.

• Parent (PLUS) Loans will count toward a student’s Pending/Anticipated Aid if SFAS has received a credit approval from the lender after the parent applies for the loan through studentloans.gov.

• Pending/Anticipated aid is meant to bridge the gap between the payment due date and the disbursement date.

Please note: As long as your Pending/Anticipated Aid exceeds the amount of your current charges by the published payment deadline, your classes should not be canceled. Pending/Anticipated Aid will NOT apply to balances owed from a previous semester.
Pending/Anticipated Aid Example 1

Will this student’s classes be held?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional Plan Tuition &amp; Fees</td>
<td>$5,648</td>
</tr>
<tr>
<td>Stafford Student Loan</td>
<td>$2,750</td>
</tr>
<tr>
<td>Work-Study</td>
<td>$2,000</td>
</tr>
<tr>
<td>Parent PLUS Loan*</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

$5,648
-$2,750
$2,898

Remaining Balance

*Credit Not Approved

No, the student will need to make payment arrangements for the remaining $2,898. Students can pay the remaining balance by cash, check or credit card OR they can utilize the Installment Plan and/or Short Term Loan options offered through Student Accounting and University Cashiering Services (SAUCS) by the published payment deadline to secure their classes.
## Pending/Anticipated Aid Example 2

**Will this student’s classes be held?**

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traditional Plan Tuition &amp; Fees</td>
<td>$5,648</td>
</tr>
<tr>
<td>Pell Grant</td>
<td>$1,000</td>
</tr>
<tr>
<td>Stafford Student Loan</td>
<td>$2,750</td>
</tr>
<tr>
<td>Parent PLUS Loan*</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

$5,648  
$1,000  
$2,750  
- $2,500  

$0 Remaining Balance

*Credit Approved

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Yes, the total amount of the student’s Pending/Anticipated aid is more than the total of their tuition and fee charges. After tuition and fees are paid, a student may receive a refund that can then be used toward books, or other school-related expenses. Note: Pending/Anticipated Aid will NOT apply to balances owed from a previous academic year.
As of Fall 2015, federal regulations prohibit Title IV/Federal financial aid from paying the following charges:

- Installment plan charge, Short Term Loan Origination Fee, Memorial Loan fee, Late payment or default fees
- Excess hours tuition fee
- Repeat course fee

** Once federal financial aid has paid tuition, fees and housing charges (if applicable), some students may receive a refund yet still owe a balance to UNT because of finance and/or overtime charges. Payment arrangements would need to be made for the remaining balance to secure a student’s classes. **