

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?

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

A [refund](#) is issued by SAUCS

Make [payment arrangements](#) through SAUCS

[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; review your scholarship award letter or visit 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 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](#).
- **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](#).

Undergraduate		Graduate	
Full-time	12+ undergraduate hours	Full-time	9+ graduate hours
¾ time	9-11 undergraduate hours	¾ time	6-8 graduate hours
½ time	6-8 undergraduate hours	½ time	5 graduate hours
Less than ½ time	1-5 undergraduate hours	Less than ½ time	1-4 graduate hours

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?

Traditional Plan Tuition & Fees	\$5,648
Stafford Student Loan	\$2,750
Work-Study	\$2,000
Parent PLUS Loan*	\$6,000

\$5,648
<u>-\$2,750</u>
\$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?

Traditional Plan Tuition & Fees	\$5,648
Pell Grant	\$1,000
Stafford Student Loan	\$2,750
Parent PLUS Loan*	\$2,500

\$5,648
\$1,000
\$2,750
<u>-\$2,500</u>
\$0 Remaining Balance

*Credit Approved

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.

New Federal Regulation

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. ***