



# Funding Your Education

**UNT**<sup>®</sup>

UNIVERSITY  
OF NORTH TEXAS<sup>®</sup>

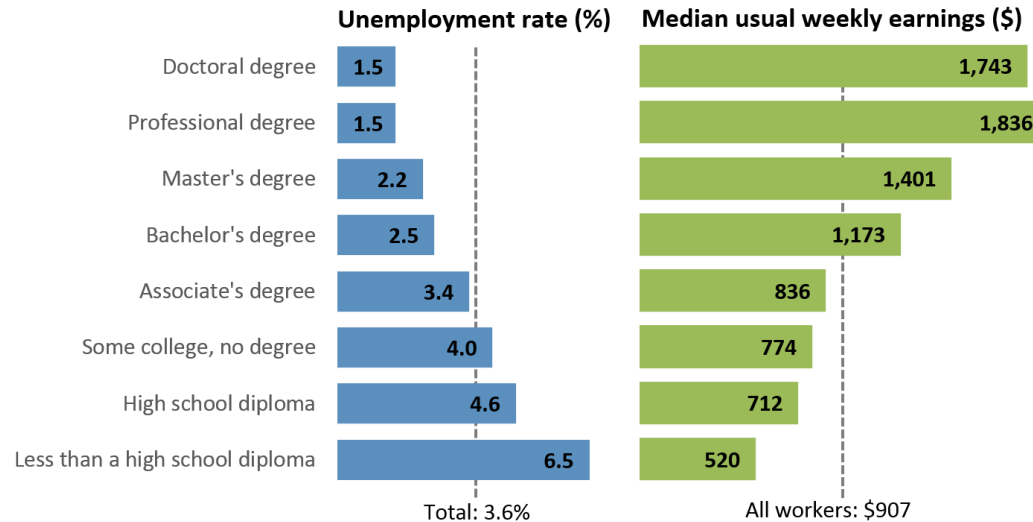
# Why go to college?

- Explore your interests.
- Expand your knowledge and skills.
- Increase your understanding of the world and your community.
- Meet lifelong friends.
- Increase your earning potential.

# Why go to college?

## Education Pays!

Unemployment rates and earnings by educational attainment, 2017



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.  
Source: U.S. Bureau of Labor Statistics, Current Population Survey.

# **What is Financial Aid?**

Financial aid is money from the federal and state governments, the institution of higher education, and private resources that assist a family in meeting the cost of the student's education.

# Types of Financial Aid

## Grants

Need based funds the student does not repay.

## Work-Study

Need based award that allows the student to participate actively in meeting the cost of their education while gaining valuable work experience.

## Loans

Borrowed money that must be repaid.

Types of Federal Loans:

- Student (Direct Stafford)
- Parent PLUS Loan

**For more information on interest rates, loan forgiveness and repayment options, visit**

**[www.studentloans.gov](http://www.studentloans.gov).**

# When and How should students apply?

Students should apply once a year.

When a student is attending college (school year)	When a student can submit a FAFSA	Which year's income information is required
July 1, 2018 – June 30, 2019	Oct. 1, 2017 – June 30, 2019	2016
<b>July 1, 2019 – June 30, 2020</b>	<b>Oct. 1, 2018 – June 30, 2020</b>	<b>2017</b>
July 1, 2020 – June 30, 2021	Oct. 1, 2019 – June 30, 2021	2018

Students can apply via the:

- Free Application for Federal Student Aid (FAFSA)
- Texas Application for State Financial Aid (TASFA)

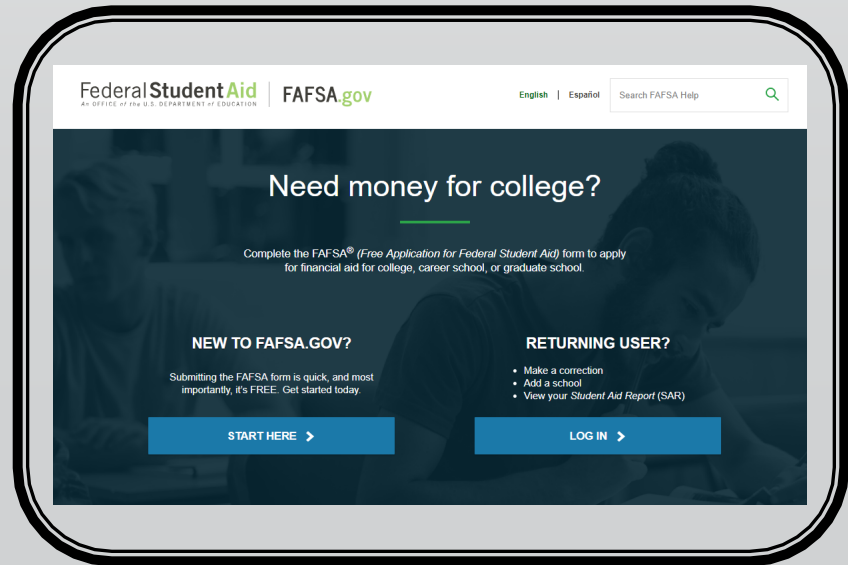
# How Do I Apply?

Complete the Free Application for Federal Student Aid (FAFSA) **every year** beginning October 1st at:

[www.fafsa.gov](http://www.fafsa.gov)

Reference your tax return.\*

Priority Date:  
**January 15th**



\*For your 2019-2020 FAFSA, use your 2017 Tax Return.

# What do I need when I fill out the FAFSA?

- FSA IDs (student and parents)
- Social Security numbers (student and parents)
- Your driver's license number
- Your alien registration number  
(if you are not a U.S. citizen)
- Federal tax returns
- Records of untaxed income, such as veterans non-education benefits
- Information on cash, savings and checking account balances



# Senate Bill 1528

Complete the Texas Application for State Financial Aid (TASFA) every year:

[www.collegeforalltexans.com](http://www.collegeforalltexans.com)

Reference your tax return.

Submit the TASFA, tax returns, Tax Return Transcripts and W-2's directly to the financial aid office to be considered for state and institutional funding.

Priority Date:

**January 15th**

Texas Financial Aid Information hotline: **1-888-311-8881**

**\*For your 2019-2020 TASFA, reference your 2017 Tax Return.**

# Scholarships

## University

- **General Academic Scholarships:**
  - Opportunities, eligibility requirements, and deadlines can be found at:  
[scholarships.unt.edu](https://scholarships.unt.edu)
  - Students with questions about scholarship awards are encouraged to e-mail:  
[scholarships@unt.edu](mailto:scholarships@unt.edu)

# Scholarships

## Departmental

- Contact the department of your major regarding opportunities, eligibility requirements and deadlines

## External:

- Private Organizations
  - Businesses or Professional Groups
  - Fraternal Organizations
  - Religious Affiliates
- Parent(s)' or Student's Employer
- Local Libraries
- Civic Groups
- Online

[scholarships.unt.edu](https://scholarships.unt.edu)

# Emerald Eagle Scholars Program

The Emerald Eagle Scholars Program (EESP) is a partnership with UNT. Incoming freshmen are identified through their Admissions and financial aid applications.

- Admissions Deadline: **March 1st**
- Financial Aid Deadline: **January 15th**

## **An Emerald Eagle Scholar must be:**

- A new entering freshman,
- A Texas resident,
- From a family whose adjusted gross income does not exceed \$40,000 annually,
- And be eligible to receive a Federal Pell Grant.

More information about this guaranteed tuition program can be found at:

**[emeraldeagles.unt.edu](http://emeraldeagles.unt.edu)**

# More Guaranteed Tuition Programs

School	Program	Deadline	Eligibility	AGI Limit	Benefits
Texas State University	Bobcat Promise	Admitted and complete FAFSA received by 1/15	New freshman, Texas resident, HS graduate with recommended or distinguished achievement diploma, eligible for Pell grant	\$35,000	Guaranteed tuition and fees for four years (fall and spring)
University of North Texas	Emerald Eagle Scholars	Admitted by 3/1 FAFSA received by 1/15	New freshman, Texas resident, eligible for Pell grant	\$40,000	Guaranteed tuition and fees for four years (fall and spring)
Texas Tech University	Red Raider Guarantee	Admitted and complete FAFSA received by 3/15	New freshman or transfer student with associate's degree, Texas resident, must be eligible to complete FAFSA	\$40,000	Guaranteed tuition and fees for up to four years (fall and spring)
University of Houston	Cougar Promise	Admitted and complete FAFSA received by 3/15	New freshman, Texas resident, HS graduate with recommended or distinguished achievement diploma, eligible for Pell grant	\$45,000	Guaranteed tuition and fees for up to four years (fall and spring)
Texas A&M University	Aggie Assurance	Admitted and complete FAFSA or TASFA received by 3/15	New freshman or transfer student, Texas resident, have financial need determined by FAFSA or TASFA	\$60,000	Guaranteed tuition for four years (fall and spring)

**This chart is for general information purposes only. Each program has specific requirements that are not listed on this chart. Prospective students should carefully review the requirements for each program through the links above and contact the university administering the program for further information on eligibility. Note: This is just a sample of programs that exist. Contact the college of your choice to see if a similar program is available.**

# Undergraduate Students

## Estimated Yearly Traditional Cost of Attendance

Tuition & Fees	\$11,514
Room & Board (on campus)	\$9,610
Books & Supplies	\$1,000
Transportation	\$1,822
Personal Expenses	\$1,428
Federal Student Loan Fees*	\$70
<b>Total</b>	<b>\$25,444</b>

**These are 2018-2019 estimates based on a 15-hour class load and Texas residency.**

*Out-of-state students should add approximately \$12,810 in out-of-state tuition fees.*

Visit [financialaid.unt.edu/costs](http://financialaid.unt.edu/costs) for more detailed information on college costs.

*\*Additional loan fees are required to be added to a student's COA budget for any PLUS loan borrowed.*

# Cost of Attendance Comparison

	Private School <sup>1</sup>	Public School <sup>2</sup>	Community College <sup>3</sup>
Tuition & Fees	\$46,950	\$11,514	\$1,593
Room & Board	\$12,804 (on campus)	\$9,610	\$8,924 (off campus)
Books & Supplies	\$950	\$1,000	\$1,561
Transportation	\$1,300	\$1,822	\$2,496
Personal Expenses	\$3,680	\$1,428	\$2,018
Federal Student Loan Fees	*	\$70	*
<b>Total</b>	<b>\$65,684</b>	<b>\$25,444</b>	<b>\$16,592</b>

\* Please contact each school for further information on Federal Student Loan Fees

1. 18-19 Cost of Attendance for Texas Christian University based on undergraduate students taking 15 hours per semester  
– adapted from <http://financialaid.tcu.edu/what-is-the-cost/>
2. 18-19 Cost of Attendance for the University of North Texas based on undergraduate students taking 15 hours per semester  
– adapted from <http://financialaid.unt.edu/costs>
3. 18-19 Cost of Attendance for Tarrant County College based on undergraduate students taking 27 hours per year  
– adapted from <https://www.tccd.edu/services/paying-for-college/tuition-and-fees/cost-of-attendance/>

# Is it possible to be awarded up to my COA?

**Yes!**

**Gift Aid** (University and/or External Scholarships)

**Grant Aid**

**Work Study**

**+ Loans** (Student and Parent Loans)

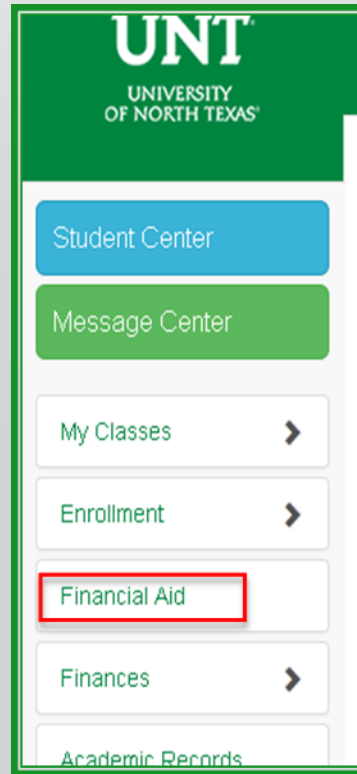
**Cost of Attendance** (\$25,444)



# The **myUNT** Student Portal

This gives students access to:

- To Do List
- Accept/Decline Awards
- My Loan Debt
- Loan Counseling
- View Pending/Anticipated Aid
- Summer Financial Aid Application
- Satisfactory Academic Progress (SAP)



Check your student portal for the school of your choice.

# Who can we talk to about a special situation?

## Changes in Income

- Loss of job
- Loss of parent
- Loss of benefits  
(child support, social security)

## Extraordinary Expenses

- Medical/dental expenses
- Elementary/secondary school tuition
- Elder care

## Dependency Overrides

- Abuse
- Abandonment
- Neglect

**Contact the financial aid office of the school of your choice.**

# Important Reminders

- File your taxes early and keep copies.
- Complete your FAFSA/TASFA each year by the published deadlines.
- Apply for financial aid & scholarships separately.
- Never pay anyone for assistance with the FAFSA/TASFA or researching scholarship opportunities.
- Keep copies of all correspondence with the Federal Processor and the college of your choice.
- Check your college student portal and college e-mail regularly.

# Need more information?



[financialaid.unt.edu](http://financialaid.unt.edu)



## **SFAS Office Hours:**

- Monday-Friday, 8-5pm

## **SFAS Contact Information:**

- (940) 565-2302 Direct
- (877) 881-1014 Toll Free
- financialaid@unt.edu
- scholarships@unt.edu

## **ESSC Extended Hours:**

- Monday-Thursday; 5-7pm
- Saturday; 9-1pm

(Please contact our office about our next scheduled participation.)



**Thank You.**

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