

# Financial information

## Tuition and mandatory fees

(Fees are subject to change)

**Tuition, fees, room and board are subject to increase or decrease without notice by action of the Texas Legislature and/or the UNT Board of Regents.** Students are responsible for any additional tuition and/or fee amounts due resulting from post audits and corrections (i.e., registration assessing errors, changing from off-campus to on-campus classes, invalid employment waivers, etc.).

For current information on tuition and fees, visit the Student Accounting web site ([studentaccounting.unt.edu](http://studentaccounting.unt.edu)).

## Explanation of fees

(Fees are subject to change)

**Visit the Student Accounting web site ([studentaccounting.unt.edu](http://studentaccounting.unt.edu)) for current fees.**

## Student service fees

Student service fees are assessed per semester credit hour for which a student registers to cover the cost of student services that directly involve or benefit students, including, but not limited to, recreational activities, artist and lecture series, cultural entertainment series, debating and oratorical activities and student government.

## Student union fee

A fixed student union fee is collected from each enrolled student for the purpose of operating, maintaining, improving and equipping the University Union. Activities financed by the student union fee are limited to those in which the entire student body is eligible to participate.

## Learning support fee

The Learning support fee is collected in proportion to the number of credit hours for which a student registers to defray costs associated with technology, library, academic advising, as well as university printed and electronic communications. This fee also provides critical resources which enable student success as well as enhance research and learning outcomes.

## Medical services fee

The fixed medical services fee is collected from each enrolled student to operate, maintain, improve, and equip the Student Health and Wellness Center.

## International education fee

A fixed international education fee is collected from each enrolled student to be used in support of an international education financial aid fund. This fund allows an equal opportunity for all students to participate in student exchange and study abroad programs.

## Recreational facility fee

A fixed recreational facility fee is collected from each enrolled student for the purpose of operating the Pohl Recreation Center.

## Transportation fee

The transportation fee supports the shuttle bus system that transports students to, and around, various locations on campus.

## Master's advising fee

This fee is assessed each semester to students in the Colleges of Engineering; Health and Public Service; Merchandising, Hospitality and Tourism; Education; Information; as well as programs offered by the Toulouse Graduate School (Advanced Data Analytics, Interdisciplinary Studies, graduate non-degree seeking and graduate preparation programs).

## International student fee

A fixed international student fee is charged to all non-immigrant visa students for each term in which they enroll in UNT.

## Property deposit

All students, except those enrolled in only off-campus courses or covered by other specific waivers, must pay a \$10.00 General Property Deposit at the time of first registering at the university. The deposit may be forfeited to cover any outstanding financial obligation at the university. The fee will otherwise be refunded to the student upon withdrawal or graduation from the university. If the deposit has not been refunded to the student within 4 years of the last enrollment, it will be forfeited as specified by state law.

## Intercollegiate athletics fee

The intercollegiate athletics fee is collected in proportion to the number of credit hours for which a student is registered, and supports the cost of UNT athletic programs, capped at 15 hours.

## Environmental services fee

The Environmental Services Fee is used to fund environmentally related projects/activities on campus such as energy and water conservation, waste reduction and recycling, sustainable campus dining, and student projects. The fee is waived for students taking all their courses off campus and is not charged for summer sessions.

## Instructional fees

Instructional fees vary by course and fall into the following two fee categories. Please note that for billing purposes, these fee categories are grouped together and billed as one instructional fee.

Instructional fees will be due at the time of registration or the payment deadline for early registered students. These fees are refundable according to the university refund policy. If a student desires to know what portion of an instructional fee falls into each category listed below, they may contact Student Accounting at 940-565-3225.

## Academic fees

Academic Fees are assessed at the college/school level based on the estimated costs of goods and services related to instruction. Academic fees are charged to cover consumable supplies, syllabi, tests, classroom guest lecturers, salaries and wages of employees who assist in the preparation, distribution, and supply of classroom materials and some equipment purchases related directly to student participation in the classroom.

## Laboratory fees

Laboratory fees are only applicable to courses that require students to register for a laboratory section. Laboratory fees are collected to cover the cost of materials and supplies used by students in the laboratory. The laboratory fee may not be less than \$2 nor more than \$30 for any one term/semester or summer session.

## Admission application fee

All graduate applicants to the University of North Texas Toulouse Graduate School must pay a \$75 nonrefundable admission application fee.

Admission applications will not be processed until after the application fee is received. Admission decisions will be made after all academic credentials are received and evaluated.

Contact the Toulouse Graduate School for more information at 940-565-2383, 888-UNTGRAD [868-4723], Dallas–Fort Worth metro 817-267-3731, or by e-mail at [gograd@unt.edu](mailto:gograd@unt.edu).

## Universities Center at Dallas fee

Students enrolling for upper-division undergraduate courses or graduate courses offered by the partner universities of the Universities Center at Dallas may enroll at their home institution for courses offered by other UCD universities. UCD is located in downtown Dallas. Please check for current per credit fee at [studentaccounting.unt.edu/explanation-fees](http://studentaccounting.unt.edu/explanation-fees).

## Collin Higher Education Center fee

Students enrolling in undergraduate or graduate courses offered at the Collin Higher Education Center (CHEC) will be assessed a Collin Higher Education Fee. The CHEC, a partnership with Collin County Community College, is located at 3452 Spur 399, McKinney, TX. Please check for current per credit fee at [studentaccounting.unt.edu/explanation-fees](http://studentaccounting.unt.edu/explanation-fees).

## International Student Health Insurance fee

Health insurance is required for international students and will be assessed automatically at the time of registration for classes. For further information, please contact the UNT Student Health and Wellness Center.

## Optional Practical Training fee

All F-1 international students who choose to apply for Optional Practical Training (OPT), will be required to pay the OPT Case Management Fee. This fee is separate from the USCIS application fee. This fee will be used to subsidize the costs associated with the mandatory case management for students on Optional Practical Training after graduation.

## G. Brint Ryan College of Business Graduate Program Fee – Master’s

G. Brint Ryan College of Business master’s students are charged a Master’s Program Fee. The fee is a flat \$500.00 per semester. The purpose of the fee is to provide enhanced support services to G. Brint Ryan College of Business master’s students.

## College of Information PhD Learning Technology online distance delivered students

This program is a cohort-based program consisting of up to seven semesters (including summer). The purpose of the fee is to provide enhanced support services.

## Executive MS in Computer Science – New College at Frisco

Students enrolled in the Executive MS in Computer Science at the New College at Frisco are charged a program fee of \$523.00 per semester credit hour. The purpose of the fee is to provide specialized program costs and support services for the Executive Master’s students at the Frisco Campus. (Effective Fall 2017)

## Out-Of-State-Teaching Fee (OSTF)

Non-resident students living outside of Texas while taking UNT courses (typically online) are charged an Out-of-State Teaching Fee in lieu of tuition and instructional fees. This fee must cover the cost of instruction and is set by each academic department annually. The OSTF rates (per semester credit hour) can be found at [studentaccounting.unt.edu/explanation-fees](http://studentaccounting.unt.edu/explanation-fees).

*\* The following fees are waived if students are only enrolled in courses at locations other than the Denton campus: Property Deposit, Medical Service Fee, Student Union Fee, Recreational Facility Fee, Transportation Fee, Environmental Services Fee and Intercollegiate Athletics Fee.*

## Option to pay tuition by payment plan

The Texas Legislature has the authority to modify or eliminate installment payment of tuition at each regular or called legislative session.

UNT provides for the payment of tuition and fees during the fall, spring, and summer terms/semesters through the following alternatives:

1. Full payment of tuition and fees upon registration or by the payment deadline for early registration; or
2. Selection of the payment plan. By selecting the installment plan, the student understands that it is a contractual agreement and agrees to make the installment payments by the due dates indicated.

## Non-refundable fees for tuition by installment

Administrative fee: \$35.00

A \$35.00 non-refundable administrative fee will be charged each semester the payment plan is selected. Students who choose the payment plan option recognize they are in a contractual relationship and accept the terms of the payment plan contract.

A student who fails to make payment of tuition and fees (including any incidental fees) by the due date may be prohibited from registering for classes until full payment is made. A student who fails to make payment prior to the end of the semester/session may be denied credit for the work done that semester/session.

See Student Accounting at [studentaccounting.unt.edu](http://studentaccounting.unt.edu) for payment plan information.

## Tuition and fee payments

Credit card payments (MasterCard, Visa, American Express and Discover) and check payments may be made through self-service at [my.unt.edu](http://my.unt.edu). Credit and debit card payments are assessed an additional 2.79% service fee to cover the processing cost for the payment. Electronic checks are accepted with no additional fee.

Tuition and fee payments also may be made by personal check, money order, cashier’s check or cash at the Student Accounting office in the Eagle Student Services Center. Student Accounting requires the student identification number to be recorded on all check and money order payments made in person.

Account balances and schedule information may be obtained through self-service at [my.unt.edu](http://my.unt.edu).

## Cash payments

Cash payments are accepted at Student Accounting in the Eagle Student Services Center. Please do not mail cash payments.

## Tuition and fee policies

Tuition covers undergraduate and graduate work. Tuition and the various fees provide limited health services and admission to university-sponsored fine arts and athletic events. Instructional fees, materials fees and private instruction fees are additional. Students must purchase their own textbooks and supplies.

Fees charged for late registration, graduation and regalia, late filing for graduation and miscellaneous items are noted at [studentaccounting.unt.edu](http://studentaccounting.unt.edu).

## Student financial obligation agreement

Each semester, prior to registering for classes, a student is required to accept the Student Financial Obligation Agreement. For additional information, go to [studentaccounting.unt.edu](http://studentaccounting.unt.edu).

## Residency regulations for tuition purposes

Rules and regulations for determining residence status are specified under Title 19, part 1, chapter 21, subchapter B of the Texas Education Code and are available at [www.collegeforalltxans.com](http://www.collegeforalltxans.com). In general, students must physically reside in Texas for the 12-month period before their initial registration in an educational institution in Texas. Other factors may be considered for residency determination for tuition.

Students who are not legal residents of Texas must pay nonresident tuition, including the statutory tuition charges and standard university fees approved by the Board of Regents. Admission requirements for nonresidents are the same as for resident students.

Certain residency exceptions do not affect actual residency status but do allow for a nonresident tuition exemption. Refer to “Tuition and Fee Waivers/Exemptions” below for further information.

## Responsibility of the student

The student is responsible for knowing residence status and for providing accurate residency information to the Office of the Registrar. Any questions concerning residence must be discussed with the proper authority in the Office of Admissions and/or Registrar’s Office prior to registration.

Any student incorrectly classified as a resident will be reclassified and will be required to pay all out-of-state tuition due. Attempts to evade nonresident fees may subject the student to the statute penalty and to possible disciplinary action.

### Change of status nonresident to resident

A student who is at any time classified as a nonresident retains nonresident status until the student applies for reclassification as a resident and is officially approved by the Registrar.

### Change of status resident to nonresident

Students who are classified as residents but become nonresidents by virtue of any change of address must notify the Registrar of such change immediately. Students who believe they have been erroneously classified have the opportunity for appeal to the office that classified the residency: The Office of Admissions or the Office of the Registrar.

### Tuition and fee waivers/exemptions

Several exemptions and waivers are available to qualifying students who meet the specific state requirements for each individual waiver or exemption. Waiver/exemptions refunds must be requested during the term/semester application is made. Such requests must be made prior to the 12th class day in long terms/semesters, the 4th class day in summer sessions (except 3W1) and the 2nd class day in 3W1 (three-week one). Requests for retroactive refunds will not be honored. Information regarding waivers and exemptions is available at Student Accounting or at [studentaccounting.unt.edu](http://studentaccounting.unt.edu). **Posted waivers/exemptions are subject to post audit and correction.**

Information on tuition waivers and exemptions for qualified veterans are available online at [studentaccounting.unt.edu/va-education-benefits.html](http://studentaccounting.unt.edu/va-education-benefits.html) and [studentaccounting.unt.edu/military-tuition-assistance.html](http://studentaccounting.unt.edu/military-tuition-assistance.html) or at Student Veteran Services, Sage Hall, Suite 236.

### Exemptions and waivers

For complete list, please see [studentaccounting.unt.edu/waivers-and-exemptions](http://studentaccounting.unt.edu/waivers-and-exemptions).

### Tuition and fee adjustments

A student who drops a course or withdraws from the university within certain time periods may be entitled to a partial tuition adjustment. These adjustments are calculated according to the category (drop or withdrawal) and time schedule listed at. Tuition adjustment periods and rates are subject to change by the state legislature. Delinquent payment fees, late registration charges, publication fees and installment handling fees are non-refundable. Any financial obligation to UNT must be resolved before any adjustments will be made.

### Class drop tuition adjustments

Tuition adjustments are made for any course dropped through the 12th class day for the long term/semester; corresponding dates are set for 8 week and summer terms/sessions. See the 2024-2025 Academic calendar specific dates. The semester's first class day is always the first official university day of classes and not the first day of an individual's class.

**Note:** If all classes for the term/semester are dropped, see "Schedule of Withdrawal Refunds."

Students applying for financial aid are required to notify Financial Aid and Scholarships before dropping any class to learn how it will affect current or future financial aid eligibility.

### Withdrawal from the university

Withdrawal refunds are determined by the number of enrolled semester credit hours at the time of withdrawal. Withdrawal percentages are applied to the total amount of tuition and fees as prescribed by state law, not the amount paid. The withdrawal schedule and proration of tuition and fees are mandated Texas Education Code 54.006. Prorated withdrawals from the term or session are calculated based on the first day of class up to the date of the withdrawal.

Additional information may be found online at [studentaccounting.unt.edu](http://studentaccounting.unt.edu) or by contacting Student Accounting.

The withdrawal schedule and percentage of a pro-rata refund pertain to total withdrawal from the term/semester and are mandated by federal law. Please contact Financial Aid and Scholarships regarding pro-rata refund schedules and percentages.

### Schedule of withdrawal refunds

Please see: [studentaccounting.unt.edu](http://studentaccounting.unt.edu).

**Note: Some fees are non-refundable.**

Delinquent payment fees, late registration charges, publication fees, and the installment handling fee are non-refundable.

### Refund of property deposit

Each student who enrolls pays a property damage deposit that is refundable upon final withdrawal or graduation provided that money is not owed to the university.

### Room and board

Room and board fees are subject to increase and decrease by action of the Texas Legislature and/or the UNT Board of Regents.

Room and board charges are assessed on the Student Accounting bill and available through self-service at [my.unt.edu](http://my.unt.edu). All charges are deducted from any financial aid payments before refunds are issued.

### General financial policies

As a public institution within the State of Texas, UNT is subject to state laws and regulations regarding the assessment and collection of tuition and fees. Extension of credit is prohibited and all financial obligations to the university must be paid by the established due dates.

UNT will not withhold a transcript if a student has a past-due balance on their student account and has received a Title IV federal student financial aid disbursement during their career at UNT. Examples of Title IV aid may include federal grants (examples: Pell, SEOG, TEACH) and federal loans. UNT has implemented these actions to comply with regulations published by the U.S. Department of Education related to withholding official transcripts for students who have outstanding financial obligations to the university. Past-due balances will remain in effect until they are paid in full or otherwise resolved. For more information regarding resolution of past-due balances, visit [studentaccounting.unt.edu](http://studentaccounting.unt.edu).

### Correction of errors

Students are responsible for any additional amounts due UNT resulting from auditing and correction of records after registration fees have been paid including all registration assessment errors, change from off-campus to on-campus classes, invalid employment waivers, etc.

### Payments by third party

Checks issued by a third party in payment of a student's tuition, fees or other charges made by UNT should be made payable to UNT. The student's name and/or student ID number should be included on the payment.

### Returned checks

A returned check is defined as any check, similar sight order, or electronic bank draft returned to the university unpaid due to no fault of the bank or the university.

Upon receipt of a returned check, notification is sent to the student or the individual in whose behalf the check was issued. The address on the check and/or the address in the official university records is used. The check is payable once the returned payment and returned payment fee is charged to the student account. Only cash, cashier's check or money order is accepted for payment of the returned check and service charge (\$25 per check).

Check issuing privileges and online payment options are suspended while any returned check and/or service charges are outstanding.

If the university receives three or more returned checks during an academic year, the check-issuing privileges of the individual will be revoked.

If all attempts to collect a returned check have failed, a student may be dismissed from UNT and civil or criminal legal action may be taken in accordance with Texas state law (Sections 31.06 and 32.41 of the Texas Penal Code).

### Stop-payment on tuition checks

A student who has not already done so may be withdrawn from UNT on the date the returned stop-payment check is received by UNT. A returned check service charge (\$25 per check) will be assessed. Tuition refund charges are based on normal refund policy.

If a student wishes to be withdrawn, the Dean of Students Office should always be contacted as soon as possible.

### Hazlewood Act for Texas Veterans

Information on tuition exemptions and other veterans educational benefits is available online at [studentaccounting.unt.edu](http://studentaccounting.unt.edu).

### Financial assistance

Financial Aid and Scholarships (FAS) at the University of North Texas offers a variety of options to assist students in financing their education. For more information on financial aid and scholarships at UNT, please visit [financialaid.unt.edu](http://financialaid.unt.edu), visit the UNT One Stop on the 2nd floor of the Eagle Student Services Center, call 940-565-2302, or contact us via [ScrappySays.unt.edu](mailto:ScrappySays.unt.edu).

### Graduate fellowships and assistantships

Fellowships and assistantships are awarded annually by almost all departments of the university to qualified graduate students. The number awarded annually depends upon departmental needs for the services of such appointees. Compensation varies with the type of services rendered by the appointee, the amount of time required for performance of the duties, and individual academic qualifications and experience. Appointments and awards ordinarily are made by the departments early in the spring, to take effect at the beginning of the next academic year.

Qualified graduate students and prospective students should communicate directly with the chair of the major department to obtain information and applications. No fellowship or assistantship appointment is regarded as final until the applicant has obtained admission to the Toulouse Graduate School.

See <https://tgs.unt.edu/future-students/invest-your-future> for opportunities.

### Tuition Benefit Program for graduate assistants

UNT will pay some, or all, of the tuition for certain graduate students. Recipients must be newly admitted or continuing UNT graduate students pursuing a master's or doctorate program. Additionally, recipients must be awarded competitively a half-time assistantship position as a TA/TF, RA, or GSA, and must be in academic good standing with the academic program as well as the Toulouse Graduate School. All tuition decisions must comply with UNT Policy 1.3.7 Nondiscrimination/Equal Opportunity, Affirmative Action, and Non-Retaliation.

### Aid application period and priority dates

The Free Application for Federal Student Aid (FAFSA) is available each October 1 for the upcoming UNT academic year (fall, spring, summer). Students whose financial aid application is completed by the applicable priority date are ensured first consideration for awards. A complete financial aid application means the university has received the results of your FAFSA and any additional documents requested by Financial Aid and Scholarships (FAS). Students are encouraged to apply online at [www.fafsa.gov](http://www.fafsa.gov) at least two weeks before the priority dates to ensure students have had time to provide any additional information requested.

### UNT's Priority Dates:

Financial Aid priority dates are posted annually on the Financial Aid and Scholarships website.

A separate UNT summer aid interest form must be completed for summer financial aid. This form is available online ([my.unt.edu](http://my.unt.edu)) early in the spring term/semester for the following summer term/semester. The FAFSA for the year preceding the summer is also required.

### General federal aid eligibility requirements

Before any federal aid is offered, general eligibility and program requirements must be met. To be eligible for federal financial aid students must:

- establish eligibility by completing and submitting the Free Application for Federal Student Aid (FAFSA);
- be a U.S. citizen or eligible noncitizen\*;
- have a valid Social Security Number (unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- have a high school diploma, GED (general equivalency diploma), or the equivalent;
- be accepted as a regular student for admission by the university and enrolled in a degree or certification program;
- not be in default on any federal loan or owe a refund or repayment of educational funds received at any institution;
- as a graduate student, enroll in and maintain at least a half-time class load;
- be making Satisfactory Academic Progress (SAP);
- use all funds received through financial aid for educational purposes.

**Note:** Visiting/transient students are not eligible for financial aid.

\*Non-documented students who are residents of Texas may qualify for state assistance under Texas Senate Bill 1528. Students should visit [financialaid.unt.edu](http://financialaid.unt.edu) for more information.

### Special conditions for financial aid recipients

#### Enrollment

Students in an academic program under the graduate career (major or concentration) are required to enroll in at least 5 graduate hours per term/semester to be considered for financial aid programs.

Doctoral and master's students enrolled in 3 or more hours of dissertation or thesis (courses numbered 5950/6950/6954) are considered full time. Doctoral and Master's financial aid or scholarship recipients enrolled in only dissertation or thesis hours should contact the Financial Aid and Scholarships Office (940-565-2302) regarding any potential impact to their financial aid due to the associated reduction in costs and/or confirmation of scholarship enrollment requirements.

Financial aid recipients must notify Financial Aid and Scholarships (FAS) before dropping courses. Current award year or future aid eligibility may be affected.

Courses must be required for a student's program of study in order to be considered for financial aid eligibility. Therefore, enrollment hours for financial aid eligibility and loan deferment may differ. Students needing certification of enrollment for loan deferment purposes should visit the UNT Registrar's Office. Also see "Enrollment Certification" in the Enrollment section of this catalog.

#### Official Withdrawal from UNT

If a student has registered for classes and decides not to attend UNT, he or she **must** notify **both** Financial Aid and Scholarships (FAS) **and** the Dean of Students Office as early as possible.

If circumstances require that the student withdraw from all classes, FAS strongly encourages the student to contact his or her academic advisor and Financial Aid and Scholarships before making the final decision. The consequences of withdrawing from all classes can be explained and clearly illustrated.



If the student has already made the decision to withdraw, he or she must begin the withdrawal process with UNT's Dean of Students Office. For online information on how to drop a course or withdraw from UNT, including official dates and deadlines, please visit the academic calendar.

If a student officially withdraws, ceases attendance, or is administratively withdrawn from UNT, federal regulations require post-secondary institutions to calculate the amount of Federal Title IV funds (aid) earned during the term from which the student withdrew. Students enrolled in sessions (i.e., 8W1, 8W2) who have successfully completed the equivalent of half-time enrollment and/or a session or combination of sessions comprising at least 49% of the total term length are not considered to have withdrawn for Return of Title IV Funds purposes. Factors considered in this federally mandated calculation include: number of days in the payment period, date of withdrawal/number of calendar days the student attends before total withdrawal as determined by FAS (excluding scheduled breaks of at least 5 days in length), the total amount of Title IV aid eligibility, tuition and fee charges, on-campus room and board charges (if applicable), and class attendance.

The percentage of time spent in attendance is the percentage of federal funds the student has earned. Other funds received are unearned.

After Financial Aid and Scholarships personnel applies the federally mandated calculation, unearned Federal Title IV funds (aid) will be returned to the programs from which the money was paid to the student (or parent) in the following order:

- Federal Direct Unsubsidized Loans
- Federal Direct Subsidized Loans
- Federal Direct Grad PLUS Loans
- Federal Direct Parent (PLUS) Loans
- Federal Pell Grants
- Iraq Afghanistan Service Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Teacher Education Assistance for College and Higher Education (TEACH) Grant

It is possible the student will owe a repayment of unearned financial aid funds to the university if he or she ceases attendance prior to the sixty percent (60%) completion point of any payment period for which the student has received financial aid funds. The completion point is based on the total number of class days in a payment period. If it is determined that the student owes a repayment of funds, he or she will receive notification from FAS. The student can also check the balance owed through the myUNT student portal.

### Summer term official withdrawal from UNT

For Title IV (Federal Aid) purposes, a student who has enrolled in a session(s) offered in the summer term/semester and does not complete the session(s) in which the student was enrolled is considered to have withdrawn and a Return to Title IV calculation (R2T4) will be completed. Students will not be considered to have withdrawn for the summer term/semester if the student successfully completes (receives a passing grade):

- The student gives the Financial Aid and Scholarships office at UNT written confirmation that they will attend a session in the summer term/semester that begins within 45 days from the date of withdrawal. The written confirmation must be provided at the time that would otherwise have been a withdrawal.
- All requirements for graduation from his or her program before completing the days or hours in the period that the student was scheduled to complete.
- Title IV-eligible coursework in one session or a combination of sessions that includes 49% or more of the number of countable days in the payment period; or
- The student successfully completes Title IV-eligible coursework equal to or greater than what the school considers to be half-time enrollment for the payment period or period of enrollment.

That student may change the date of their attendance in a later session than originally indicated, provided that:

- The later session begins in the summer term/semester;
- The student makes the change in writing prior to the date they had previously confirmed.

If the student does not attend the later session(s), the date of withdrawal from the previous session will be used as the official withdrawal date to determine the amount of Title IV (Federal) aid to be returned to the U.S. Department of Education (R2T4 calculation).

### Basic calculation example

- Payment period is 113 calendar days. Student attends and participates in academically related activities for 54 days and then withdraws.
- Student stayed 47.8 percent of the number of payment period days. 52.2 percent was unearned.
- Student tuition and fees for payment period totaled \$547.20.
- Federal Title IV funds (aid) disbursed to the student during payment period
  - \$1,312.00 Federal Direct Subsidized Loan
  - \$1,562.00 Federal Pell Grant
  - \$2,874 total 47.8 percent equals \$1,373.77 earned aid
- Since earned aid is less than disbursed aid, funds must be returned to the programs from which they were paid to the student (or parent).
- \$2,874 disbursed aid minus \$1,373.77 earned aid equals \$1,500.23 unearned aid.
- It is assumed by regulations that Federal Title IV funds (aid) paid for institutional charges (tuition/fees and room/board if applicable).
- The school pays the lesser of the total unearned (\$1,500.23) aid or the unearned institutional charges \$547.20 multiplied by 52.2 percent equals \$285.64.
- The college must return \$285.64 to the lender since the loan funds are returned before grant funds and the school pays its share first.
- Once the school repays its unearned share (\$285.64), the remaining unearned share (\$1,214.59) must be returned (repaid) by the student.
- Of the remaining loan amount to be paid (\$1,026.36), the student by regulation will repay the usual monthly repayment by the terms of the loan promissory note. Therefore, there is no immediate repayment of loan funds to the lender.
- The remaining amount of the student's unearned share (\$1,214.59 minus \$1,026) is \$188.23; however, by regulation, 50 percent of all Federal Title IV grant aid disbursed plus Federal Title IV grant aid awarded that could have been disbursed is protected. In this example, the Federal Title IV grant aid awarded was \$1,562 in Federal Pell Grant and it was all disbursed. Therefore, \$1,562 multiplied by 50 percent equals \$781 is protected.

If circumstances allow the student to remain in school past the sixty percent (60%) completion point of any payment period, then there is a definite advantage. No calculations are required for students who attend past the 60 percent completion point. There will however be other consequences to consider. Withdrawing from classes will affect future eligibility for financial aid and possibly affect future scholarship disbursements. Students must meet Satisfactory Academic Progress (SAP) requirements to maintain eligibility for financial aid as defined by Financial Aid and Scholarships. Loan grace periods will begin and repayment of loan funds begins six months after graduation or the last day of at least half-time enrollment.

Students who do not officially withdraw through the UNT Dean of Students Office/cease attending class are also subject to the federally mandated calculation described above. If the student's last date of

attendance in an academically related activity is unknown to the school, then the student's last date of attendance used in the federally mandated calculation will be the midpoint of the payment period.

For full policy information, please view consumer information for return of Title IV funds.

### Unofficial Withdrawal from UNT

Financial aid is awarded to students with the expectation that they will attend classes for the entire payment period and that they will make progress toward a degree. If the student fails to earn a passing grade in all of their classes, the student is considered an Unofficial Withdrawal. Financial Aid and Scholarships (FAS) is required to calculate the amount of Federal Title IV funds (aid) earned during the term in which the student did not earn at least one passing grade. The student will be required to have at least one of the student's instructors e-mail FAS the student's last date of attendance in an academically related activity. If the instructor provides FAS with the student's last date of attendance by the prescribed deadline, then FAS will use this date as the student's withdrawal date in the federally mandated calculation described above. If the student's last date of attendance in an academically related activity is unknown to the school by the prescribed deadline, then the student's last date of attendance used in the federally mandated calculation will be the midpoint of the payment period or the equivalent date for summer sessions of enrollment.

If it is determined that the student never attended any of the classes for which the student (or parent) was paid, then the funds (aid) are considered to have not been earned. As a result, all funds (aid) will be cancelled and returned to the programs from which they were awarded. The student will then owe a complete repayment to the university.

If a student who began attendance, does not officially withdraw, and subsequently fails to earn a passing grade in at least one course offered over an entire period, the institution must assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the enrollment.

If a student receives Title IV (Federal) grant or loan assistance and does not begin attendance in a payment period or period of enrollment, the student is considered to be ineligible for any Title IV aid.

Unofficially withdrawing from classes, not beginning attendance or failing to complete and pass registered hours may affect future eligibility for financial aid. Satisfactory Academic Progress requirements must be met to maintain eligibility for financial aid as defined by FAS.

### Satisfactory Academic Progress (SAP)

Federal and state regulations require that each student maintain Satisfactory Academic Progress (SAP) to be eligible for financial aid programs. Minimum standards must be achieved by the end of any given enrollment period at UNT. Satisfactory Academic Progress (SAP) is defined using the following quantitative and qualitative standards.

- Students must successfully complete at least two-thirds of the cumulative attempted credit hours to be meeting the course completion rate requirements and maintain satisfactory academic progress. Course completion rate is measured by dividing the cumulative number of hours successfully completed by the cumulative number of hours attempted.
- Graduate students have a maximum time frame to receive financial aid funds based on their program of study. All academic requirements are effective whether or not financial aid has ever been applied for or received.
- Graduate students must earn a minimum 3.0 cumulative UNT grade point average to maintain satisfactory academic progress.

Information on Satisfactory Academic Progress (SAP) can be found online at <https://financialaid.unt.edu/sap>.

### Minimum Hour Requirement

Students in an academic program under the graduate career (major or concentration) are required to enroll in at least 5 graduate hours per term/semester to be considered for financial aid programs.

### Failing Grades

If a student fails to earn a passing grade in any of their classes within a term, attendance in all classes within that term will be reviewed. If attendance cannot be confirmed via official UNT records, or the last date the student participated in an academically related activity cannot be documented, Financial Aid and Scholarships personnel will apply the federally mandated calculation for the return of financial aid funds. Unearned Title IV funds (aid) will be returned to the programs from which the money was paid to the student (or parent), and it is possible that the student will owe a repayment to the university.

### Grant Programs

A grant is a type of need-based aid that does not require repayment. Eligibility for grant aid is determined through the Free Application for Federal Student Aid (FAFSA) process.

The FAFSA is needed annually to be considered for federal, state, and institutional. However, eligibility for a grant program does not guarantee an award. However, eligibility for a grant program does not guarantee an award. Applicants are considered based on the date of their application while considering the FAFSA-determined Student Aid Index (SAI). The earliest applicants with a completed award file have the best opportunity to be considered for available grant funding. We encourage students to apply early making sure to complete any requests made for additional information so awards can be finalized.

For descriptions, amounts and eligibility requirements of federal, state and institutional grants offered at UNT, please visit [financialaid.unt.edu](https://financialaid.unt.edu).

### Benefits for Veterans

Students who have served in the military or who are currently serving or dependents/spouses of our veterans may be eligible to receive benefits from the federal Department of Veteran Affairs (VA). To find out what you may be entitled to receive, veterans will want to fill out and submit the VA online application at [www.gibill.va.gov](http://www.gibill.va.gov).

Current Educational Programs:

- Selected Reserves (Chapter 1606)
- Montgomery GI Bill® (Chapter 30)
- Post 9/11 GI Bill® (Chapter 33)
- Survivors and Dependents Assistance Program (Chapter 35)

VA Certifying Officials at UNT are located in Sage Hall, Suite 236 and can be reached at 940-369-8021. Veterans or dependents/spouses who have questions concerning the administration of benefits should contact the Regional VA Office at 1-888-442-4551.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.

### Pending Payment Compliance

In accordance with Title 38 US Code 3679(e), University of North Texas adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post-9/11 G.I. Bill® (Ch. 33) or Veteran Readiness & Employment (Ch. 31) benefits, while payment to the institution is pending from VA. University of North Texas will not:

- Prevent the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class;
- Request to be certified; and
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.

### **Hazlewood Act for Texas Veterans**

Information on tuition waivers and exemptions for qualified veterans is available online at [studentaccounting.unt.edu](http://studentaccounting.unt.edu) or at Student Accounting and University Cashiering Services, first floor, Eagle Student Services Center.

## **Employment**

### **Federal Work-Study Program**

Eligibility for the Federal Work-Study Program is determined by established financial need, availability of monies to make awards, at least half-time enrollment, and maintaining Satisfactory Academic Progress (SAP) standards as defined by Financial Aid and Scholarships. Students awarded Federal Work-Study are eligible to earn the financial aid amount through a work-study job. Students may begin the job search process by visiting the Career Center web site at [careercenter.unt.edu](http://careercenter.unt.edu). Most positions require 15–25 hours of work per week. Students apply directly to the department with the open position listed on the web site. The employing department will select students for interviews based on availability of funds, applicant's skills, educational background and interest. Eligibility must be confirmed each term/semester to continue in the Federal Work-Study Program.

### **Career Center**

The Career Center provides a variety of career coaching and education, student employment, internship, and job opportunities on and off campus to currently enrolled students. New first-year students engage in UCAR1000Z: Career Readiness First Year Seminar, a one-semester required zero credit online seminar to provide them career exploration and professional foundation skills. Second-year students participate in UCAR 2000Z Career Readiness Seminar that provides a practice professional communications experience in applying for an internship (zero credit and online). Individual appointments for all majors and academic levels with Career Coaches may be scheduled through Navigate. Information regarding on- and off-campus jobs can be accessed on each student's [my.unt.edu](http://my.unt.edu) web site. Just click on the Resources and then click on the Jobs icon on the page and use your EUID and password to log into Handshake. Alumni with earned UNT degrees have lifetime access to the Career Center's resources.

For information, call 940-565-2105 or e-mail [careercenter@unt.edu](mailto:careercenter@unt.edu)

## **Loan programs**

### **Federal Direct Loans**

Federal Direct Loans are available to federal aid eligible students who have completed the Free Application for Federal Student Aid (FAFSA) process, are enrolled at least half-time in an eligible degree or certificate program, have remaining loan eligibility, are not in default or owe a repayment to a federal aid program, and are meeting Satisfactory Academic Progress (SAP) standards. Federal Direct Unsubsidized Loans may be offered to graduate students, regardless of federal need. The Graduate PLUS Loans is a credit-based loan available for graduate students for education expenses. The Free Application for Federal Student Aid (FAFSA) must be completed before an award will be determined. Maximum annual, aggregate, and Cost of Attendance (COA) limits will be imposed based upon loan type, classification, and enrollment level.

Repayment begins six months after graduation or the last day of at least half-time enrollment.

## **Scholarships**

The University of North Texas offers competitive academic scholarships to new and continuing students. Many students compete for scholarships, which are awarded on merit and on a first-come, first-served basis to students enrolling in the fall and spring term. We recommend students apply and complete admission to UNT as early as possible to compete for available scholarship opportunities.

The availability of all scholarship funding is affected by many factors such as the state's economy and the stock market's performance. The office of Financial Aid and Scholarships (FAS) coordinates all scholarship awards once they have been submitted for processing.

The majority of scholarships for new and continuing graduate students are awarded through Toulouse Graduate School, and other academic departments. Check with the department of your major for additional scholarship opportunities.

Entering and continuing students may complete a scholarship profile by accessing the Eagle Scholarship Portal ([unt.academicworks.com](http://unt.academicworks.com)) to be considered for a number of scholarship opportunities. The portal becomes available annually in late fall. Students are encouraged to complete their scholarship profile as early as possible. Students must use their campus credentials assigned during the admission process (active EUID and password) to access the portal.

We encourage you to visit the UNT Financial Aid and Scholarships website for additional scholarship details at [financialaid.unt.edu/scholarships](http://financialaid.unt.edu/scholarships).