

***HOW
MUCH
MONEY DO
I NEED?***





THE UNIVERSITY OF NORTH CAROLINA SYSTEM

2025-26 Cost of Attendance NC Resident Tuition, Books and Supplies, Housing, Other Expenses and Fees

Actual cost varies by student selections

	Resident/In-state
NC State University	27,624.00
UNC-Chapel Hill	27,420.00
East Carolina University	25,013.00
NC A & T State University	25,622.00
UNC Charlotte	25,288.00
UNC Greensboro	20,550.00
UNC Wilmington	27,279.00
Appalachian State University	24,793.00
Fayetteville State University	17,521.00
NC Central University	26,002.00
UNC Pembroke	22,030.00
Western Carolina University	19,341.00
Winston-Salem State University	22,412.00
UNC Asheville	25,943.00
Elizabeth City State University	14,673.00



NC PRIVATE COLLEGES (SELECTED)

2025-26 Cost of Attendance NC Resident

Tuition, Books and Supplies, Housing, Other Expenses and Fees

Actual cost varies by student selections

<u>Brevard College</u>	\$48,780
<u>Campbell University</u>	\$61,649
<u>Davidson College</u>	\$79,225
<u>Duke University</u>	\$99,344
<u>Elon University</u>	\$59,163
<u>Greensboro College</u>	\$36,700
<u>Johnson C Smith University</u>	\$36,683
<u>Meredith College</u>	\$56,054
<u>High Point University</u>	\$69,344
<u>Shaw University</u>	\$31,488
<u>Wake Forest University</u>	\$94,600



2025-2026

FALL AND SPRING Tuition and Fees

\$2,982



16 Credit
Hours
Tuition/Full
Time



Computer
Use/Tech Fee



Student
Activity/
Athletics Fee



Campus
Access Fee
Total

Other estimated costs:

Textbooks Access Fee \$864

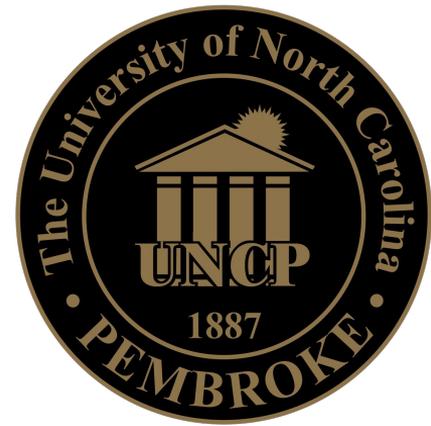
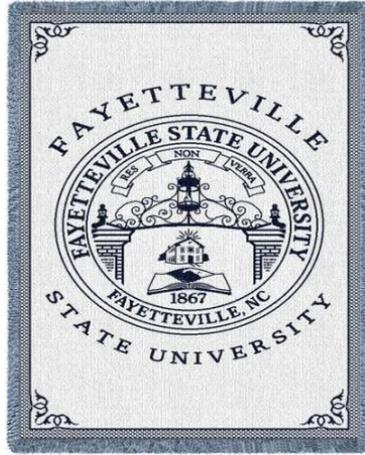
Other Fees \$336

Off Campus Living \$10,000

Other Miscellaneous Expenses throughout the year \$4,600

NC Promise Institutions

All NC resident undergraduate students enrolled can attend for **\$500 per semester tuition**. Campus related fees and on-campus residency costs are to be added to tuition to understand the full cost of attendance.





UNC-Chapel Hill offers free tuition and required fees to incoming undergraduate students from North Carolina whose families make less than \$80,000 a year.



Duke offers free tuition for students from families in North and South Carolina making \$150,000 or less and extra housing, food, and other expense assistance for students from families making \$65,000 or less.



Wake Forest University offers free tuition for students from families making \$200,000 or less .



William Peace University offers free tuition for students from families making \$75,000 or less, a high school GPA of 3.25, and Pell Grant eligibility



Appalachian State University - Murray Family ACCESS Scholarship Program offers 50 students from low income families full institutional costs including tuition, fees, room and board, and rental for up to 8 semesters. Submit application by Nov 1 and submit FAFSA by Dec 1.

Universities outside of NC that have similar tuition free offers include Harvard, Princeton, Stanford, MIT, University of Pennsylvania, Brandeis, Columbia

TYPES OF

FINANCIAL AID



TYPES OF FEDERAL STUDENT AID

FREE MONEY



GRANTS

Based on financial need

BORROWED MONEY



LOANS

Must be repaid with interest

EARNED MONEY



WORK-STUDY

Earn money while in school



TYPES OF FEDERAL LOANS

SUBSIDIZED

Do NOT gain interest while
in school

UNSUBSIDIZED

GAINS interest as soon as
money is borrowed

PLUS

Loan in parent's name



APPLY FOR SCHOLARSHIPS

- [Green Hope Scholarship Listing](#) - on Student Services webpage
- *College Financial Aid Web-Page - look for Scholarships*
- *Find out how colleges treat outside scholarships.*
- *Find out what it takes to keep or renew a scholarship.*

Need-based scholarships:
determined by financial
circumstances (FAFSA).

Merit-based scholarships:
determined by achievement, a
special talent or skill or other
qualifying factor. Most colleges
automatically consider
students. Some colleges
require the FAFSA.

**Special-circumstance
scholarships:** determined by
military service, unique
interest, disability status, etc.

COLLEGE SCHOLARSHIP

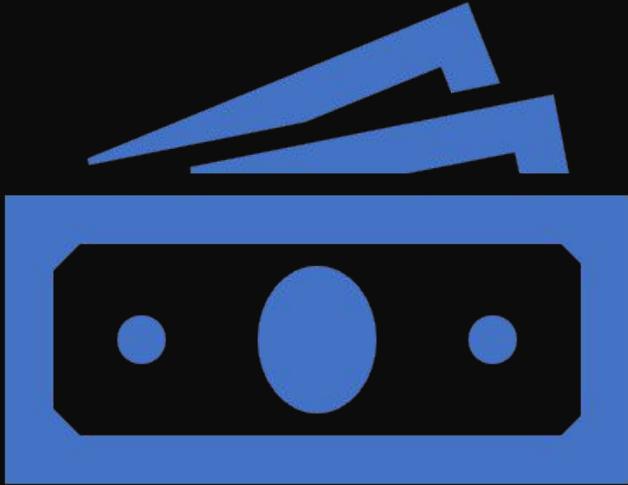
OPPORTUNITIES

[NCSU Scholarships](#)

[NCSU Scholarships](#)
[Student Services](#)

[Textiles Scholarships](#)





**HOW MUCH
MONEY CAN I
GET?**

USE FINANCIAL AID CALCULATORS

CFNC.ORG

StudentAid.org

College Cost of Attendance Calculators

Smart Borrower Calculator
See how your potential career income will handle your student loan debt.
— [Smart Borrower Calculator](#)

College Cost Calculator
Predict how much college will cost by the time you enroll (presented by College Board).
[College Cost Calculator](#)

Compare Financial Aid Calculator
View your aid options side by side to help you make a decision that's right for you (presented by College Board).
[Compare Financial Aid Calculator](#)

Student Loan Comparison Calculator
Borrow wisely. Compare your student loan options so you can weigh your choices carefully (presented by College Board).
[Student Loan Comparison Calculator](#)

CFNC Calculators

FAFSA Estimator Calculator

Begin Estimate of Federal Student Aid



The student may want to use the Federal Student Aid Estimator before filling out the FAFSA form to help them understand their options for paying for college or career school by providing them an early estimate of how much federal student aid they may be eligible for.

[Start Estimate](#)



Who Should Complete This?

- Students who plan to attend college or career school next year
- Parents or counselors of prospective students

Current students: [Apply for financial aid.](#)



10 minutes

How Long Will It Take?

Most people complete the Federal Student Aid Estimator in 5-10 minutes.



What Do I Need?

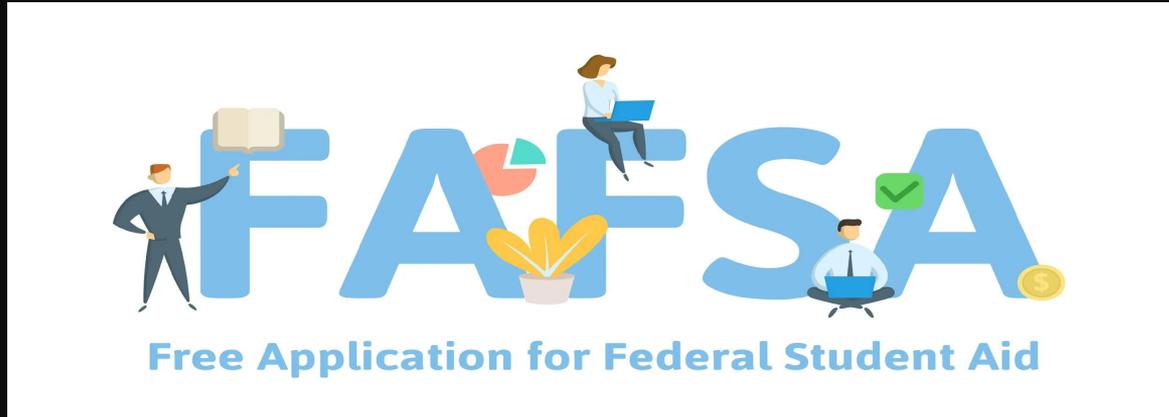
- Student's financial and personal information
- Student's parents' financial information, if applicable
- Student's spouse's financial information, if applicable



Most college websites have **net price calculators**.

This tool uses data you enter to come up with a personalized estimate of how much gift aid that particular college may offer you — and what it will really cost you to attend. Check the financial aid webpage

How do I apply?



[Click link for video on FAFSA](#)

APPLYING FOR

What is
FAFSA?

Free
Application
Federal
Student
Aid

FAFSA: Is an application
students complete to help
pay for college or
career/trade schools..

TO START COLLEGE, FALL 2027 OR SPRING

- Create an FSA ID (both student & parent)
- Complete 2027-2028 FAFSA
- Officially Opens on October 1, 2026
- Tax info from 2025: (2 yrs from entry to college)
- Remember to file a new FAFSA every year
- Never pay to complete FAFSA



OTHER FORMS YOU MAY HAVE TO COMPLETE

Check the College Financial Aid Website!



COLLEGE SCHOLARSHIP SERVICE CSS Profile

In North Carolina : UNC Chapel Hill, Elon, Wake Forest, Duke, Davidson

Costs \$25 to submit and \$16 for every submission afterward. Undergraduates coming from a family with an income under \$100,000 may file for free.



Institutional Documentation Service (IDOC) is a service that collects family financial documents and distributes them to colleges/institutions on behalf of the student. You'll be notified by the College Board if you need to submit documents through IDOC.



Some colleges have their own financial aid forms.

These forms must be filed according to the college's deadlines.
Check the Financial Aid Website!

Example - UNC Chapel Hill Financial Aid Webpage

How To Apply

APPLICATION PROCESS

We use two applications to determine full financial aid eligibility at UNC-Chapel Hill, the [Free Application for Federal Student Aid \(FAFSA\)](#) and [CSS Profile](#). Read below to find out more about how they are used.

FAFSA Instructions:

- The [FAFSA](#) is used to offer federal financial aid based on financial need and eligibility.
- Complete the FAFSA using UNC-Chapel Hill's school code: 002974.
- [Obtain your FSA ID](#), which serves as a digital signature to complete the FAFSA and sign electronically. [Contributors](#) are required to sign electronically and each contributor will also need an FSA ID.
- The [FSA ID](#) will be used for future years. Be sure to keep track of your information.
- [Determine which parent to use on the FAFSA](#). For [questions regarding dependency status, see here](#).

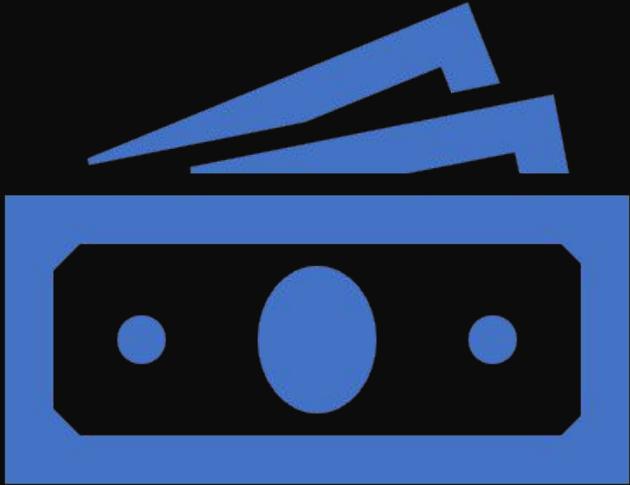
[FAFSA](#)

CSS Profile Instructions:

- To be considered for need based University grants and scholarships, incoming students should [complete the CSS Profile](#) using UNC-Chapel Hill's school code: 5816. College Board offers a [tutorial to walk you through the CSS Profile](#). The CSS profile does require a fee to complete.
- You can complete the [CSS Profile](#) for free if:
 - Your family adjusted gross income is up to \$100,000
 - You qualify for an SAT waiver



QUESTIONS? ASK RAMESES



529 & FAFSA

Reporting 529 on FAFSA

Account Owner (Current Rules)	Reporting As An Asset	Qualified Distributions
Dependent Student (Custodial 529 Plan)	Parent Asset	Not Reported
Dependent Student's Parent	Parent Asset	Not Reported
Independent Student	Student Asset	Not Reported
Anyone Else (Grandparent, Aunt, Uncle, Cousin, Non- Custodial Parent)	Not Reported	Not Reported

Source: The College Investor

Impact of 529 Plans

IMPACT OF 529 PLANS ON FAFSA APPLICATION FOR FEDERAL FINANCIAL AID

Owner of 529 Plan	EFC Impact of Account Balance	EFC Impact of Qualified Distribution
Parent of (Dependent) Student	Parental Asset at 5.64%	None
Dependent Student	Parental Asset at 5.64%	None
Independent Student	Student's Asset at 20%	None
Grandparent (if student is not a dependent)	None	50% of Distribution (in excess of annual income allowance)
Parent of Independent Student	None	50% of Distribution (in excess of annual income allowance)



North Carolina

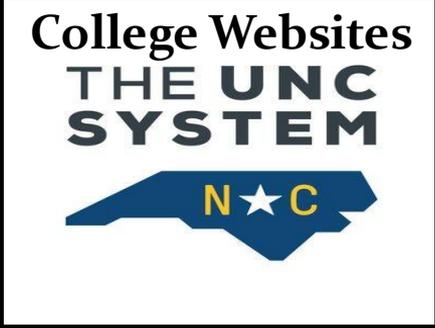
RDS

Residency Determination Service

Residency for tuition classification and State financial aid.

**Where can I
get more
information?**





College Visits

Scholarship Search Websites

- www.fastweb.com
- www.collegeboard.com
- www.collegeview.com
- www.princetonreview.com
- www.fastaid.com
- www.mach25.collegenet.com
- www.xap.com

Federal Student Aid Information Center

Contact Us

E-mail Us
You can email us anytime.

Chat with Us
Ask a live agent your questions via a web chat.

Call Us
1-800-4FED-AID (1-800-433-3243)
International Calls? Can't make a toll-free call?
1-334-523-2691

Hours of Operation

Monday-Friday
9 a.m.-11 p.m. Eastern time (ET)

Saturday-Sunday
11 a.m.-6 p.m. Eastern time (ET)

Federal Student Aid | FEDERAL STUDENT AID INFORMATION CENTER



YOUR SCHOOL COUNSELOR

**BASICS OF FINANCIAL AID -
2025-26 Seniors Only Handout**



[Brannan's Financial Aid Tools \(google.com\)](https://www.google.com)

Mrs. Brannan's website

Linda Brannan

Financial Aid Advisor



GHHS Financial Aid Advising

*Feel free to Scan the QR Code
to schedule a virtual
appointment.*

[Brannan's Financial Aid Tools \(google.com\)](#)

Mrs. Brannan's website

**Use QR Code or link below to schedule Virtual After
School appointments - [Green Hope HS](#)
[Appointments](#)**

**Email Ms. Brannan for In-Person appointments at
the school during the school day.**

LBRANNAN@WCPSS.NET

(Note: Ms. Brannan works part time - 5 hrs/week for GHHS)