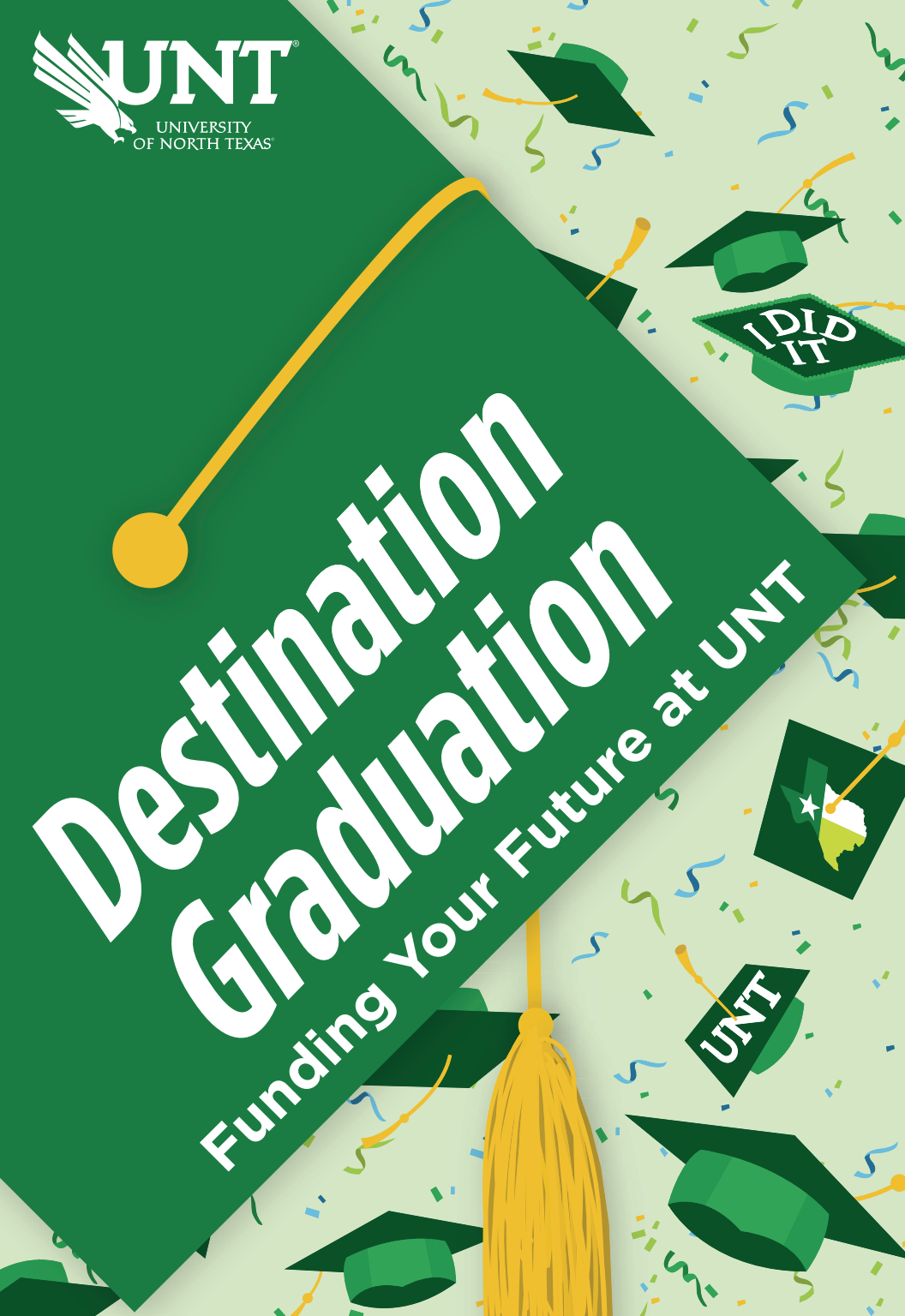




# Destination Graduation

Funding Your Future at UNT



# *We're here to help you, every step of the way.*

At UNT, we're committed to helping you achieve your academic and personal goals by offering the support and resources you need to be successful. We know that there's a lot to figure out when paying for college, and we're here to help. On the following pages, we will outline college costs and help you build a plan for making one of the most important investments of your life.

College graduates earn more over a lifetime than those without a degree and have greater financial security. But having a degree has other benefits. Many jobs today require a degree and having one is a stepping stone for other career opportunities. Earning a degree can help you build personal and professional networks, opening the door for greater happiness and success. Finally, the journey to your degree helps you grow. **At UNT, you'll learn to think more analytically and communicate more effectively, which will lead to success in every aspect of your life!**

This handy guide will:

- Describe the costs of going to college
- Walk you through the steps to take to apply for grants, scholarships and loans, and how to find employment opportunities
- Help you find campus and community resources
- Show you that academic and financial success is within your reach



UNT awards more than \$390 million in financial aid and over \$50 million in scholarships each year.

**You won't know what you qualify for unless you apply!**

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# How Much Does UNT Cost?

UNT wants to invest in your success, and a UNT degree is a great investment in your future. We've been named one of *America's 100 Best College Buys*® for 24 consecutive years, an America's Best Value College by *Forbes* and a Best College by *Money* magazine.

The first step to investing in your education is to consider all expenses — not just tuition and fees — when you are estimating the cost of going to college.



## Tuition and Fees

The cost of tuition and fees varies based on several factors:

- Where you live: Are you a Texas resident or do you live in another state?
- Your choice of major: Certain majors have different costs.
- The number and type of courses you take each semester: The more courses you take, the faster you finish.
- The type of tuition plan you choose.

When estimating the total cost of attending UNT (or any other university), you should consider:

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Personal costs

**To learn more about the estimated cost of attendance, visit [financialaid.unt.edu/costs](http://financialaid.unt.edu/costs).**

## Average Tuition and Fee Cost

**Texas Resident, Undergraduate, Taking Courses On-Campus:**  
\$11,251 (Based on taking 15 semester credit hours in fall and spring semesters)

**Non-Resident\*, Undergraduate, Taking Courses On-Campus:**  
\$23,911 (Based on taking 15 semester credit hours in fall and spring semesters)

*\*Oklahoma residents receive a discounted tuition rate. See [ok2.unt.edu](http://ok2.unt.edu) for details. Reflects tuition and mandatory fees as of Academic Year 2019-20.*

**To determine tuition cost based on your classification, residency status, academic program/major and the number of hours you plan on taking, use our tuition calculator at [unt.edu/calculators](http://unt.edu/calculators).**

Now you have a quick snapshot of what makes up the cost of attending college. On the next few pages, you'll learn more about the Free Application for Federal Student Aid (FAFSA), as well as other UNT funding options and resources that can help you on your way to Destination Graduation.

# Ways to Fund Your Future

## Your First Stop for Funding

When it comes to funding your education at UNT, the Free Application for Federal Student Aid (FAFSA) is where to begin.

## What is the FAFSA?

The FAFSA, as the name suggests, is an application that is free of charge to submit and process, and it helps universities determine your eligibility for financial aid. Based on your FAFSA, your Expected Family Contribution (EFC) will be calculated, which determines what kind of (and how much) aid you qualify for. Nearly all students who complete the FAFSA receive some type of financial assistance, which is funded and regulated by federal and state governments. Federal financial aid can come in the form of grants, work-study or loans.

### The FAFSA opens each year on Oct. 1.

You can find the FAFSA, eligibility requirements\* and the types of aid available at [fafsa.gov](https://fafsa.gov). For a detailed step-by-step guide to achieving FAFSA success, see page 14.

\*Including eligibility requirements and types of aid available to non-citizens.

If you're not eligible to complete the FAFSA because of your immigration status, you may be eligible to complete the Texas Application for State Financial Aid (TASFA). Learn more at [collegeforalltexas.com](https://collegeforalltexas.com).

UNT also provides a host of resources for Deferred Action for Childhood Arrivals (DACA) students, including financial aid, campus and community resources. Visit [unt.edu/daca](https://unt.edu/daca) to learn more.

Remember that the primary source of funding college is always considered to be from family resources and that financial aid is intended to supplement, not replace, family finances.

## Dates you need to know

To receive first consideration for awards, submit your FAFSA by the following priority dates:

### Jan. 15: Fall/Spring

- When you submit the FAFSA by Jan. 15, you are submitting for fall and spring.

### Aug. 15: Spring only

- If you are applying for spring only, the priority date is Aug. 15.

### Feb. 15: Summer

- Summer applicants: In addition to the FAFSA, you will be required to complete the Summer Application for Financial Aid, which will be available in early spring at [my.unt.edu](https://my.unt.edu).

You can submit the FAFSA after the priority dates listed, as we will continue to process and award aid as long as funding is available.

**By completing the FAFSA, there are many ways to fund your education at UNT, whether through gift aid (scholarships and grants), self aid (loans and work-study) or other educational benefits such as the GI Bill.**

## Gift Aid

Gift aid is a term used for financial aid that does not need to be repaid, which is most commonly used to refer to scholarships and grants.

## Scholarships

Scholarships are financial awards given to a student on the basis of academic achievement and promise. While many are awarded on merit, some consider financial need, community service, leadership, extracurricular activities, and other attributes that might lead to eligibility.

Scholarships do not require any repayment. They are not only a source of funding but are monetary awards that can enhance your educational experience. Every scholarship you are awarded is an investment in your future.

UNT has many scholarships available (see page 20). Contact our financial aid representatives or departmental advisors to help you find and apply for scholarships.

## TRiO Programs

If you're a first-generation college student or are considered low-income as defined by the Department of Education, you may be eligible for one of UNT's TRiO programs.

When it comes to funding, each TRiO program has its own set of scholarships that are available to its students. All of our TRiO programs provide a support system of other first-generation students and mentors who are here to help you succeed in your higher education endeavors. Learn more at [trio.unt.edu](http://trio.unt.edu).

## Grants

Grants are need-based aid that do not have to be repaid. With a grant, funding your education becomes a lot simpler. You will be able to focus on your studies and hit the ground running once you graduate without having to pay anything back. Reach out to our financial aid representatives or visit [financialaid.unt.edu/types-aid](http://financialaid.unt.edu/types-aid) to learn more about the eligibility and application requirements.

**Check out our video tutorials  
at [unt.financialaidtv.com](http://unt.financialaidtv.com).**

## Self Aid

Self aid is a term used for financial aid that has to be repaid or is provided by the individual through work or other means. This term is most commonly used to refer to loans and work-study positions.

## Loans

Loans are another avenue for investing in your future and are available at low interest rates for students and parents regardless of financial circumstances. There are many UNT resources available to guide you through the loan process, and our financial aid representatives are able to answer any questions you might have.

Do keep in mind that loans must be repaid once you graduate or fall below half-time status.

UNT's award-winning Student Money Management Center also offers the Eagle Support Program, which provides emergency funding to students in need. This is a loan-based program\* that addresses cost of attendance expenses specific to UNT. The center offers seven funding options to help students remain enrolled in courses, purchase books or assist with other small unexpected expenses. **Just as you're investing in your education, UNT wants to make sure that we're a partner in your continued success.**

*\*Only Denton campus students can apply.*

## Work-study

Work-study positions are 10-20 hour per week campus jobs that pay an hourly wage and are partially funded by the state or federal government. A typical award is \$5,000 over a nine-month academic period.

These positions are a great option for funding your education as they allow you to have work experience once you graduate. Students who work part-time on campus have more opportunities to participate in events and engage with peers. Visit [careercenter.unt.edu](http://careercenter.unt.edu) to learn about available positions and speak with one of our Career Center representatives.



**“The Student Money Management Center saved my semester, and likely my degree.”**

**— Trenton, Mathematics and Music Student**

## Veteran Funding Options

At UNT, we honor those who serve by providing an Office of Student Veteran Services that can help you navigate your military educational benefits. As a veteran, you receive the GI Bill, which assists in funding your journey toward graduation and your future career.

We also can help you, your spouse or your child with eligibility and usage of the Hazelwood Act. Learn more at [unt.edu/veterans](http://unt.edu/veterans).

Visit the Office of Student Veteran Services, located in the General Academic Building, for more university resources and assistance geared toward your success.





# Campus Support Resources

## Start Green, Stay Green!

Knowing what to expect is important when paying for college. However, life doesn't always work out like we expect. Everyone needs a little help from time to time, so UNT created the Start Green, Stay Green initiative to provide a portal for students to connect with resources. If you're facing a financial challenge that could affect your ability to stay green at UNT, we're here to help you. Visit [unt.edu/staygreen](http://unt.edu/staygreen) for more.

## Career Center

Looking for employment during or after college? The Career Center can help you with on-campus employment and various aspects of your post-degree job search, from writing a resume and cover letter to interviewing. You can visit the Career Center in Chestnut Hall or check it out online at [careercenter.unt.edu](http://careercenter.unt.edu).

## Resources for Veterans

Home to more than 3,000 veterans and their dependents, UNT has been named a Military Friendly School by *MilitaryFriendly.com* for nine years in a row. Our Office of Student Veteran Services offers resources designed to help ease your transition to civilian life, further your studies and enjoy a campus full of activities and entertainment.

Additionally, UNT's Student Veteran Association provides camaraderie and support through monthly meetings and social programs throughout the year to enhance your experience on campus. Counseling and Testing Services offers counseling to those with traumatic and post-traumatic stress, and emotional or relationship concerns facing veterans. To learn more, visit [unt.edu/veteran](http://unt.edu/veteran).

## Student Money Management Center

UNT's Student Money Management Center is your source for confidential, personalized money management consultations and financial workshops, which will help you make educated decisions on housing, meal plans, transportation and books. Learn more at [moneymangement.unt.edu](http://moneymangement.unt.edu).

**“I learned how to budget my money realistically and to set my financial goals without being overwhelmed.”**

**– Alexandra, Merchandising, Hospitality & Tourism Student**

## Student Health and Wellness Center

Need to see a doctor? The Student Health and Wellness Center is an on-campus medical clinic that can treat injuries, illnesses and other medical issues. Most services are free to students and the center also accepts commercial insurance plans and offers student insurance plans.

## Food Pantry

If money becomes tight and you find yourself in need of food, the Food Pantry in Crumley Hall is available to any current UNT student who needs it. Students also can request to meet with a staff member to discuss any difficulties they may be facing with the confidence that specific protocols are in place to maintain student confidentiality and dignity. There are additional Food Pantry locations available at Discovery Park and at Frisco.

# Where You Can Find Us

We're Always Ready to Answer Your Questions at Any of the Following Events:

## UNT Preview

Held each fall and spring, UNT Preview, our open house event, gives you a sneak peek of life on campus and includes the opportunity to meet with admissions counselors, academic departments and financial representatives. We will even help you complete your FAFSA!

**Find an upcoming UNT Preview today at [untpreview.unt.edu](http://untpreview.unt.edu).**

## UNT Live!

Throughout the fall and spring, we bring UNT to you with our evening receptions featuring coffee and dessert. Come and chat with our admissions and financial aid representatives to get the answers you need.

**Find a UNT Live! event near you at [live.unt.edu](http://live.unt.edu).**

## Transfer Debut

Our Transfer Debut events are held on the UNT campus the third Friday of each month. This event includes information sessions on financial aid and scholarships specifically geared to students transferring to UNT, and how your courses will transfer.

**Register anytime for an upcoming Transfer Debut at [admissions.unt.edu/transfer-debut](http://admissions.unt.edu/transfer-debut).**

Remember that there are many resources on campus to help you find the aid you need. At UNT, we want to make sure that you're all set!



**Ask "Scrapy Chat" about financial aid and scholarships anytime — in English and Spanish — at [financialaid.unt.edu](http://financialaid.unt.edu).**



# Your Roadmap to Success

We're here to help you successfully fund your educational journey every step of the way. On the following pages we'll walk you through both the financial aid and scholarship application process, one step at a time. Then you'll be ready to select which tuition plan is right for you.

## Your roadmap consists of:

- **Step 1: Fill out the FAFSA (pg. 15)**
- **Step 2: Apply for scholarships (pg. 19/20)**
- **Step 3: Select a tuition plan (pg. 23)**

The keys to successfully funding your college experience are: **Prepare. Apply. Review. Persist!**

## Step 1: Fill Out the FAFSA

To apply for most financial aid, you'll need to complete the FAFSA. But the first key to a successful funding plan is to prepare.

### PREPARE

- Know your dates!**  
The FAFSA opens Oct. 1 each year at [fafsa.gov](https://fafsa.gov).
- Before you get to the FAFSA, you must create your FAFSA ID at [fsaid.ed.gov](https://fsaid.ed.gov).**  
It's required for filing and signing all documents.
- Gather all required documents, including:**  
Most current federal income tax return, Social Security number and bank statements.

## FAFSA Dates

To receive first consideration for awards, submit your FAFSA by the following priority dates:

### Oct. 1: FAFSA opens each year

#### Jan. 15: Fall/Spring

When you submit the FAFSA by Jan. 15, you are submitting for both fall and spring.

#### Aug. 15: Spring only

If you are applying for spring only, the priority date is Aug. 15.

#### Feb. 15: Summer

Summer applicants: In addition to the FAFSA, you will be required to complete the Summer Application for Financial Aid, which will be available in early spring at [my.unt.edu](https://my.unt.edu).

You can submit the FAFSA after the priority dates listed, as we will continue to process and award aid as long as funding is available.

Visit [financialaid.unt.edu](https://financialaid.unt.edu) for more information.

# FAFSA Success Checklist

## APPLY

Apply early! Don't forget — you can apply beginning Oct.1 each year.

- Go to [fafsa.gov](https://fafsa.gov) and complete your application.
- Provide your Social Security number.
- Complete the income and asset information within the FAFSA. Do not leave it blank.  
Tip: If a question does not apply to you or the answer is zero, always enter the number 0.
- Transfer information directly into your FAFSA with the Data Retrieval Tool.  
Tip: This is the best and easiest way to provide accurate tax information.
- List our Title IV Federal School Code: 003594
- Keep copies of all documents and correspondence.

## REVIEW

About a week after you submit the FAFSA, you'll receive a copy of your Student Aid Report (SAR) via email or mail. The SAR also will let you know your EFC (Expected Family Contribution) and if you're eligible for a Pell Grant.

- Check your SAR for accuracy and submit any necessary corrections.
- Visit [my.unt.edu](https://my.unt.edu) for updates from the Student Financial Aid and Scholarships office.  
Tip: Select the aid year you want to review. This is where the amount of your financial aid award will be posted. This also is where you can accept, decline or reduce the amount you've been awarded.

- Take note: Changes in federal regulations, educational costs and your family circumstances make it necessary to evaluate your eligibility annually.

## PERSIST

Continue your education all year long by enrolling in summer and winter sessions. Don't forget to always reapply for aid for the fall and spring terms!

- Fill out the Summer FAFSA at [fafsa.gov](https://fafsa.gov).
- Apply every Oct. 1 at [fafsa.gov](https://fafsa.gov) for the following fall and spring terms.

## Check Your Eligibility to Receive Aid

- Are you a U.S. citizen or eligible noncitizen\*?
- Do you have a valid Social Security number?
- Do you have a high school diploma?  
A general equivalency diploma (GED) also is acceptable.
- Have you been accepted for admission to UNT?  
You also must be enrolled in an eligible degree or certification program.
- Are you NOT in default on any Title IV loan?  
This includes a Federal Perkins Loan or Federal Student Loan. You must NOT owe a refund on educational funds received at any institution.
- Are you registered with the Selective Service?  
Only if required.
- Are you enrolled in at least a half-time class load at UNT?  
You also must currently demonstrate Satisfactory Academic Progress as defined by Student Financial Aid and Scholarships.

\*Non-documented students may qualify for state assistance under Texas Senate Bill 1528. Students should visit [financialaid.unt.edu](https://financialaid.unt.edu) or [studentaid.gov](https://studentaid.gov) for more information.

# Scholarship Success

Apply for every scholarship you can. You won't know what you qualify for unless you apply. The following steps will ensure you're on the right track to receiving the scholarship that's right for you.

**Just like financial aid, the rules to receiving scholarships are: Prepare. Apply. Review. Persist!**

## Step 2: Apply for Scholarships

### PREPARE

- Start the scholarship search early.**  
“Is my junior year in high school too early?” Not at all!
- Apply for admission to UNT.**  
This includes submitting your updated transcripts and test scores to the Office of Admissions.
- Complete the FAFSA at [fafsa.gov](https://fafsa.gov).**  
Some scholarships may require this application.
- Activate your myUNT and EagleConnect accounts.**

### APPLY

- Use your EUID and password to sign in and complete the General Scholarship Application.**  
You must submit this application every year in order to compete for available scholarships.
- Apply for everything you qualify for, including academic, departmental and external scholarships.**

### REVIEW

- Check your EagleConnect (your UNT email account) often.**  
Communication about UNT scholarships and all award notifications are sent to your official campus email address.

### PERSIST

- Be persistent! You can always have more than one scholarship.**  
Apply to scholarships throughout the year and create your own game plan for searching for external scholarships that apply to your major, classification or any other personal qualifications.

# Your Scholarship Options

There are many scholarship opportunities available to you. The key is to let UNT's scholarship experts help you find the right fit! Trust us — there are scholarships for all students, majors, classifications and personal qualifications.

Our Excellence Scholarships offer five award levels to eligible incoming freshmen. Find out more by visiting [financialaid.unt.edu/unt-excellence-scholarships](http://financialaid.unt.edu/unt-excellence-scholarships).

| Scholarship  | Classification   | Award/ Value            | Learn More   |
|--|--|-------------------------|--|
| UNT Meritorious Scholarship for National Merit Finalists       | Incoming freshmen who are National Merit Finalists                           | Full cost of attendance | <a href="http://nationalmerit.unt.edu">nationalmerit.unt.edu</a>   |
| UNT Excellence Scholarships                                    | Incoming freshmen  | \$1,000-\$10,000        | <a href="http://financialaid.unt.edu/unt-excellence-scholarships">financialaid.unt.edu/unt-excellence-scholarships</a>             |
| Emerald Eagle Scholars Program                                 | Incoming freshmen  | Varies                  | <a href="http://emeraldeagles.unt.edu">emeraldeagles.unt.edu</a>   |
| UNT Transfer Scholarships                                      | Transfer students  | \$1,000-\$3,000         | <a href="http://financialaid.unt.edu/unt-transfer-scholarships">financialaid.unt.edu/unt-transfer-scholarships</a>                 |
| Honors College Transfer Scholarships                           | Incoming undergraduate transfer students                                     | Varies                  | <a href="http://honors.unt.edu/scholarships">honors.unt.edu/scholarships</a>   |
| Terry and Terry Transfer/ Non-Traditional Student Scholarships | Incoming freshmen, transfer students   | All educational costs   | <a href="http://terryscholars.unt.edu">terryscholars.unt.edu</a>   |
| SFAS Academic Scholarships                                     | Incoming freshmen, transfer students, continuing students, graduate students | Varies                  | <a href="http://financialaid.unt.edu/sfas-academic-scholarships">financialaid.unt.edu/sfas-academic-scholarships</a>               |
| Department-Sponsored Scholarships                              | All students   | Varies                  | <a href="http://financialaid.unt.edu/department-sponsored-scholarships">financialaid.unt.edu/department-sponsored-scholarships</a> |
| External Scholarships  | All eligible students ( <i>eligibility requirements vary</i> )               | Varies                  | <a href="http://financialaid.unt.edu/types-scholarships">financialaid.unt.edu/types-scholarships</a>                               |

# Your Tuition Plan Options

## Step 3: Select a Tuition Plan

Now that you've filled out the FAFSA and applied for scholarships, it's time to select a tuition plan. Are you a Texas resident or from Oklahoma? Maybe you live in another state or need to extend your payment deadline. At UNT, we have a plan for you.

## Save and Soar

Fast-track your degree for less! Incoming students who are Texas residents can choose the Save and Soar tuition plan and lock in your tuition rate for four years. It's a unique way to save and succeed at UNT. By taking advantage of exclusive tuition savings on summer and winter sessions, you'll finish your degree faster and focus on what's next.

## Plan Perks

- The Save and Soar plan locks in your tuition for four years. You'll pay a small premium in your first semester, which will lock in your cost so you can plan for your academic future and graduate on time.
- You can fast-track your degree by taking courses year-round! Save and Soar participants may qualify for exclusive discounts on summer and winter sessions, as well as on-campus summer housing.
- Finishing school faster means saving time, money AND getting a head start on your career.

Learn more at [saveandsoar.unt.edu](https://saveandsoar.unt.edu).

## Oklahoma Tuition Plan

An out-of-state education is within reach for our neighbors to the north with UNT's Oklahoma Tuition Rate. You'll enjoy Texas-sized value by saving about \$5,500 per 15 semester credit hours. Learn more at [ok2.unt.edu](https://ok2.unt.edu).

## Live in Another State?

No worries. Out-of-state students are automatically enrolled in UNT's traditional tuition plan.



Run the numbers for yourself with our tuition calculators at [unt.edu/calculators](https://unt.edu/calculators).

## Payment Plans

We understand that you might need options when it comes to paying for your education. That's why we offer tuition and fee installment plans for both fall and spring semesters.

You can extend your payment deadlines to the third of each month and pay in installments. Learn more at [sfs.unt.edu/payment-installment-plan](https://sfs.unt.edu/payment-installment-plan).

We also offer housing installment plans that allow you to pay in three manageable payments over the course of the semester. Learn more at [housing.unt.edu/rates/faqs](https://housing.unt.edu/rates/faqs).





# Reach Out to Us! We're Here to Help.

## Contact us

### Student Financial Aid and Scholarships

940-565-2302/877-881-1014

[financialaid@unt.edu](mailto:financialaid@unt.edu)

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

For your convenience, callers on hold with the SFAS office have the option to leave a name and phone number, and a representative will return calls received.

### Student Financial Services

940-565-3225

[sfs@unt.edu](mailto:sfs@unt.edu)

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

 [facebook.com/UNTStudentFinancial](https://facebook.com/UNTStudentFinancial)

 [twitter.com/untsfs](https://twitter.com/untsfs)

### Student Money Management Center

940-369-7761

[money.management@unt.edu](mailto:money.management@unt.edu)

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

 [facebook.com/UNTSMMC](https://facebook.com/UNTSMMC)

 [twitter.com/unt\\_smmc](https://twitter.com/unt_smmc)

## Visit us

The **Student Financial Aid and Scholarships (SFAS)** office is located in the Eagle Student Services Center, first and second floors. Open 8 a.m. to 5 p.m. Monday – Friday

The **Student Financial Services** office is located in the Eagle Student Services Center. Open 8 a.m. to 5 p.m. Monday – Friday

The **Student Money Management Center** office is located in Chestnut Hall. Open 8 a.m. to 5 p.m. Monday – Friday

