

Financial Aid pays based on the student's enrollment status.

*Did You Know?*

Enrollment Status	Undergraduate	Graduate
Less than half-time	0-5 credit hours	0-4 credit hours
Half-time	6-8 credit hours	4.5-5 credit hours
Three-Quarter Time	9-11 credit hours	6-8 credit hours
Full Time	12+ credit hours	9+ credit hours

To receive the maximum amount of financial aid funds, you must be enrolled as a full-time student at FSU. Full time is defined as twelve (12) hours or more for undergraduate students per semester and nine (9) hours for graduate students per semester. To ensure financial aid eligibility, undergraduate students are required to enroll for no less than six (6) credit hours per semester or summer session and graduate students are required to enroll for at least 4.5 credit hours per semester or summer session.

## *Helpful Websites*

### Free Application for Federal Student Aid:

<https://studentaid.gov/h/apply-for-aid/fafsa>

### Federal Student Aid ID

<https://fsaid.ed.gov>

### Federal Student Aid website:

<https://studentaid.ed.gov>

### View Your Student Loan History

[www.nsls.ed.gov](http://www.nsls.ed.gov)

### Interested in Scholarships:

[www.uncfsu.edu/scholarships](http://www.uncfsu.edu/scholarships)

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

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

[www.collegeboard.org](http://www.collegeboard.org)



## Office of Financial Aid

Lilly Building, 1st Floor  
Fayetteville State University  
Fayetteville, NC 28301

**Phone:** 910.672.1325

**Fax:** 910.672.1423

**Email:** [finaid@uncfsu.edu](mailto:finaid@uncfsu.edu)

**Web:** [www.uncfsu.edu/finaid](http://www.uncfsu.edu/finaid)

@FSUFinAid

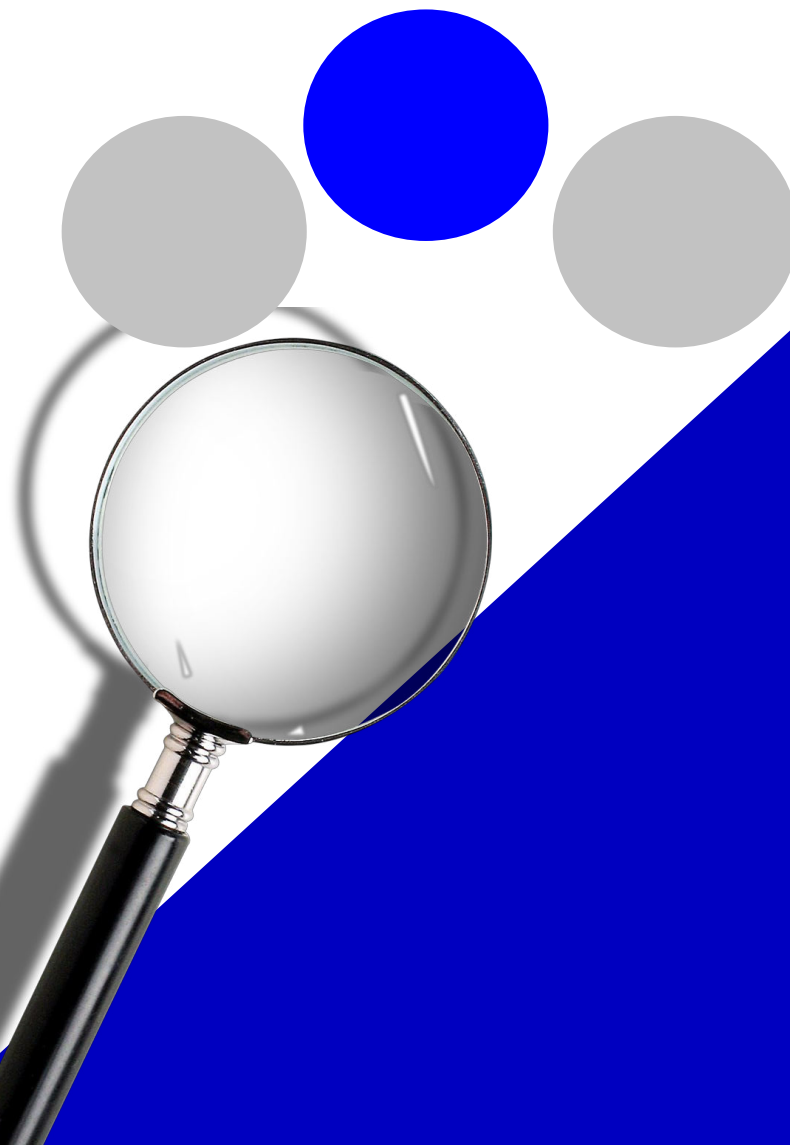


UNCFSU  
Financial Aid

FSU's FAFSA School Code: 002928

# Decoding FINANCIAL AID

**A guide to help navigate frequently asked questions related to Financial Aid.**



# Applying for Financial Aid?

Each year, the student/parent must complete the Free Application for Federal Student Aid (FAFSA) to apply for financial aid. Your FAFSA calculates your Expected Family Contribution.  
<https://studentaid.gov/h/apply-for-aid/fafsa>

## COA – EFC = Need

**Cost of Attendance**  
 The total direct and indirect costs as defined by your institution

**Expected Family Contribution**  
 A measure of your family's financial strength and is calculated according to a formula established by law on your FAFSA

**Financial Need**  
 Maximum amount of need-based aid you are eligible to receive

Your total financial aid award cannot exceed your COA!



*Satisfactory  
 Academic  
 Progress*

Financial aid recipients (both undergraduates and graduate students) must make satisfactory academic progress to maintain eligibility for financial aid. Be sure to review your institution's policy!

If a student is enrolled in courses that do not count toward their degree or other recognized credential, the courses cannot be used to determine enrollment status. The student cannot receive financial aid for these courses.

### Annual Loan Limits

Freshmen	\$3500 Subsidized Loan \$2000 Unsubsidized Loan
Sophomores	\$4500 Subsidized Loan \$2000 Unsubsidized Loan
Juniors & Seniors	\$5500 Subsidized Loan \$2000 Unsubsidized Loan
Graduates	\$20,500 Unsubsidized Loan

### Aggregate Loan Limits

Undergraduate, Dependent Student:	\$31,000
Undergraduate, Independent Student:	\$57,500
Graduate/Professional	\$138,500
Health Professionals	\$224,000

View your loan history <https://studentaid.ed.gov>

### Licensure

For financial aid purposes, a Licensure student is considered an undergraduate student.  
 Licensure students can receive loans based on their Undergraduate loan limits and must be enrolled at least half-time (6 credit hours).

### Non Degree Seeking

For financial aid purposes, a student can only receive federal and state aid if they are considered degree seeking. Examples of Non Degree Seeking Students are:  
 Professional Development  
 Certificate/Provisional/Special Visiting

### Billable Hours

For financial aid purposes, a student must be half-time status in credit hours to receive Federal Direct Loans. The following are examples of courses that are only billable hours (not credit hours): ELDE999 BIOL899 CRJC898