

FINANCIAL AID FOR GRADUATE STUDENTS

The primary mission of the Office of Scholarships & Financial Aid (OSFA) is to assist prospective and currently enrolled students and their families in securing the most suitable financial aid as the student pursues a degree or certificate at UNCW. Through our outreach efforts, we support the university's mission, including the commitment to public service and the encouragement of access to college. To this end, we administer federal, state and institutional student financial aid programs in excess of \$72M to assist UNCW students.

Eligibility for the majority of our programs is determined using the U.S. Department of Education's Federal Methodology. Most gift aid is need based. However, a significant amount of non-need based funding is also available, primarily in the form of loans.

UNCW offers assistance in the form of scholarships, grants, loans, Federal Work-Study jobs or a combination of these programs. For most graduate students, federal student loans are the primary source of financial assistance. Students are encouraged to file the Free Application for Federal Student Aid (FAFSA) as soon after January 1st as possible to receive priority consideration for aid. Aid funds are disbursed to the students' account at the beginning of each semester on the first day of class to those students whose financial files are completed. Aid will continue to be disbursed through the rest of the semester as student's financial aid files become complete. Refunds are processed regularly for students who have a credit balance. In order to receive a refund, the student will need to access the Student Accounts website to establish a student profile: <http://www.uncw.edu/ba/finance/studentaccounts/>. This profile must be entered in order to receive excess funds from loans, overpayments, scholarships, and grant monies. The information provided in the profile is secure and confidential. The refunds are direct deposited into the checking or savings account that is specified. Contact Student Accounts with any questions.

To apply for financial aid, a student must complete a Free Application for Federal Student Aid. Some students must submit other documentation as requested by the Office of Scholarships & Financial Aid. To receive federally-funded financial aid, students must be making satisfactory academic progress as determined by the Office of Scholarships & Financial Aid; be a U.S. citizen or eligible non-citizen; and meet other criteria as specified by the U.S. Department of Education. Questions concerning financial aid at UNCW should be directed to the Office of Scholarships & Financial Aid. The office is located in the Warwick Center.

Office: (910) 962-3177 **FAX:** (910) 962-3851

Office of Scholarships & Financial Aid Web site: <http://www.uncw.edu/finaid/>

Office of Scholarships & Financial Aid questions: e-mail: finaid@uncw.edu

Veterans Services questions: e-mail: veterans@uncw.edu

On-line student account information: <http://www.uncw.edu/ba/finance/studentaccounts/>

GRADUATE ENROLLMENT STATUS FOR FINANCIAL AID PURPOSES

For financial aid purposes, the following definitions apply for determining graduate enrollment status during the academic year (fall and spring semesters):

Enrollment Status	Graduate Level Credit Hours*
Full time	9 or more
3/4 time	6.0-8.5
1/2 time	4.5-5.5
Less than 1/2 time	0-4.0

*Number of credit hours in which the student is enrolled at the end of the drop/add period. Students enrolled in a master's program must be earning credit hours in a qualified program in order to be eligible for financial aid. Note: a student may also be considered full-time when enrolled for less than nine hours if one of several conditions are met. See full-time status under the Academic Regulations and Procedures section.

Graduate students must be enrolled at least half-time in graduate-level courses to qualify for most financial aid programs.

Total credit hours for all summer sessions are used to define enrollment status in summer semester for financial aid purposes.

In order to receive a refund in the first session of Summer School, graduate students must be registered for 4.5 hours during Summer I. If you register for 3 hours in each session, your refund will not be available until the first day of class of the second session. All students, including graduates, must be attending at least half-time prior to a refund being issued.

Classes may be held until Summer II aid is applied to your account. Students are responsible for book money and living expenses until Summer II classes start at the end of June.

Students who need summer school aid must complete a summer school application available at www.uncw.edu/finaid after March 19, 2009. In order to have summer school aid processed in time to hold classes, the application must be received no later than one week prior to the start of the session you are attending.

ASSISTANTSHIPS

Graduate teaching assistantships are available on a limited basis in the Cameron School of Business; Watson School of Education; School of Nursing; and the College of Arts and Sciences in the departments of Biological Sciences, Chemistry, Creative Writing, Earth Sciences, English, History, Mathematics and Statistics, Political Science and Psychology. A limited number of graduate research assistantships are available through the Center for Marine Science. The admission application process determines the candidates for these awards. For information contact the specific department/school or the Graduate School.

GENERAL FELLOWSHIPS AND AWARDS

The Dr. Ralph W. Brauer Fellowship was created through the estate of Dr. Brauer, a long tenured professor at UNCW. It is intended to provide financial support to one or more graduate students to assist with tuition and fees, books, publications or research travel as determined by the dean of the graduate school. A committee appointed by the dean recommends recipients and the amount to be awarded. Contact the dean of the graduate school for more information.

The Jacob Boseman-Jarrell Scholarship for Excellence was established by Mark Griffis and Dave Robertson in honor of Senator Julia Boseman and UNCW softball coach Melissa Jarrell. The recipient of this merit scholarship may be an undergraduate or graduate student with a GPA of 3.00 or higher. Contact the Office of Admissions for more information.

The Graduate School's Awards for New Scholars A limited number of scholarships are available to students entering any of UNCW's graduate programs for the first time. Students do not apply for these scholarships. Instead, nominations originate with the departments, which submit their recommendations to the dean of the graduate school. Criteria include evidence of exceptional scholarship, normally strong GRE scores (or their equivalent) and an excellent undergraduate GPA.

The Jane Logan Lackey Fellowship was established by E.G. Lackey, president of the Lackey Foundation and is allocated to promote diversity within the Graduate School. An undergraduate GPA of at least 3.25 in the applicant's major is required.

The James R. Leutze Merit Scholarships were established by the UNCW Foundation in honor and recognition of Chancellor Emeritus Leutze's outstanding thirteen-year service to the university. The fund provides a scholarship for undergraduate and graduate students, who are known as Leutze Scholars. Recipients are selected based on documented academic ability; the graduate student by the dean of the Graduate School. The scholarships may be renewable.

The Lewis/Wiley Alumni Fellowship is a merit based graduate fellowship subject to the criteria and guidelines adopted by the Alumni Association of UNCW.

The Perry Daniel Lockamy, Jr., Graduate Alumni Fellowship was created by the UNCW Alumni Association in memory of Perry Daniel Lockamy, Jr. and provides an annual award based on academic achievement, leadership abilities, and potential. For more information, contact the UNCW Alumni Relations Office.

Jack and Carol Mills Scholarship established by Mr. and Mrs. Mills in appreciation of the university's service to the region. It is available to either an undergraduate or graduate student attending UNCW. Selection is based on merit and demonstrated financial need. Complete the Free Application for Federal Student Aid (FAFSA) to be considered.

The MSGT. (Ret.) E. S. Moncrief Military Dependents Scholarship was established by the Moncrief family in memory of "Big Ed" Moncrief, who served his country as a member of the USAF for over twenty years. It is available to an undergraduate or graduate student. Preference is given to the spouse of an active duty military member currently stationed in North Carolina, with demonstrated financial need. Contact the Office of Admissions for more information.

The National City Mortgage/Veterans of Foreign Wars Post 9408 Leland Scholarship is available to a freshman, undergraduate or graduate student who is a member of Post 9408 or it's auxiliary. Recipients who maintain a GPA of at least 2.50 may reapply. Contact the Office of Admissions for more information.

The Sylvia and B. D. Schwartz Graduate Fellowship Award may be awarded to any graduate student enrolled in nine hours or more at UNCW. Recipients are determined by the Graduate School and receive an amount equal to in-state tuition and fees.

The Lacy C. and Doris L. Sidbury Fellowship was established by Gwendolyn S. Solomon as a memorial to her parents. It is considered both a merit and need based fellowship subject to the criteria used by both the UNCW Graduate School and the Office of Scholarships and Financial Aid.

The Student Government Association Scholarship was established by the SGA to recognize student leaders of campus organizations. The scholarship is available to an undergraduate or graduate student with a cumulative GPA of at least 3.00 who is an active member of at least one student organization.

The Tower 7/WBLivesurf Scholarship is the brainchild of Joshua Vach and is available to two full time students who are active members of the UNCW Surfing Club or are active surfers. Preference will be given to students who are active participants in one or more surfing related organizations with a second preference being need. Recipients will be selected by the Department of Psychology.

The Veterans of Foreign Wars Post 9408 Leland Scholarship is available to a freshman, undergraduate, or graduate student who is a member or dependant of Post 9408 or it's auxiliary. Recipients who maintain a GPA of at least 2.50 may reapply.

Cameron School of Business Scholarships

Graduate students may contact the Cameron School of Business for additional information regarding any of the scholarships listed below.

The Deloitte Fellowship was established by employees of Deloitte. This merit scholarship is available to students in the Master of Science in Accountancy program.

The Frank Dunne, Jr. Memorial Scholarship is a merit scholarship awarded annually to a rising junior, senior or graduate student accepted into the Cameron School of Business who has demonstrated high scholastic ability, need, and strong character, supported by recommendations from the faculty of the Cameron School of Business.

The Grant Thornton Fellowship was established by employees of Grant Thornton. This merit scholarship is available to students in the Master of Science in Accountancy program.

The J. W. Jackson Scholarships were established by the J.W. Jackson family in memory of one of Wilmington's leading businessmen. They are awarded annually to rising juniors, seniors, or graduate students in the Cameron School of Business. The scholarship is designed for students with high academic potential. Students awarded this scholarship are eligible to reapply.

The Norman R. Kaylor Scholarship was created by W. Chris Hegele, a Cameron School of Business Alumnus. It is a merit based scholarship available to a rising junior, senior or graduate student enrolled in the Cameron School of Business.

The Pittard Perry & Crone, Inc. Jake Rhyne Memorial Scholarship is an annual scholarship created in memory of Jake W. Rhyne, C.P.A., and is used to assist students enrolled in the MSA program in the Cameron School of Business. The recipient is chosen based on scholastic achievement and citizenship. He or she must be a resident of Eastern North Carolina or any county west of I-95 in which Pittard Perry & Crone, Inc. maintains an office.

The RSM McGladrey Fellowship was created to assist students in the Master of Accountancy Program. It is a merit scholarship and the recipient, who must be accepted in the Masters of Accountancy Program, will be selected based on demonstrated academic ability.

The Joanne Rockness MSA Scholarship was created to recognize the leadership of Dr. Rockness as the previous director of the Master of Science of Accountancy (MSA) program. The recipient must have been accepted into the Cameron School of Business and the MSA program. The scholarship is merit-based with financial need as a secondary consideration. Contact the chair of the Department of Accountancy and Business Law for more information.

The Wachovia Bank Scholarship was created by Wachovia Bank, N.A. to assist UNCW in fulfilling its diversity goals as defined by its mission. It is awarded based on demonstrated academic ability to an undergraduate or graduate student who has been formally accepted into the Cameron School of Business. It may be renewed.

Elwood Walker Fellowship is awarded annually to a MSA student in the Cameron School of Business. The recipient must be academically gifted, have a strong character and be supported by recommendations of the faculty of the Cameron School of Business.

The Robert F. Warwick Accounting Scholarship was created by family and friends of Robert F. Warwick to honor his contributions to both UNCW and the accounting profession, and is intended to reward academic merit. The recipient must have been formally accepted into either the undergraduate accounting program or the MSA program within the Cameron School of Business. First preference is given to students who attended a New Hanover County high school. Contact the chair of the Department of Accountancy and Business Law for more information.

The William J. and Jaqueline S. Warwick Scholarship was created by Mr. and Mrs. Warwick. It is awarded to an in-state undergraduate or graduate student who has been formally accepted into the Cameron School of Business. Selection is based on demonstrated academic ability as evidenced by a minimum 3.3 GPA, with financial need as a secondary consideration. Preference is given to a recipient who continues to qualify for the scholarship until graduation.

College of Arts and Sciences Scholarships

Graduate students may contact the specific school or department for additional information regarding any of the scholarships listed below. Alternatively, contact the office of the Dean of the Graduate School.

The Robert H. Byington Leadership Fellowship in Creative Writing was established to honor Dr. Robert H. Byington for his efforts in establishing the creative writing program at UNCW. A student must have at least one semester's thesis work remaining. The recipient shall be an M.F.A. student of outstanding creative achievement who, by vote of the M.F.A. faculty, has demonstrated unusual generosity of spirit toward peers, faculty and staff, contributing significantly to the morale, community spirit, and excellence of the M.F.A. in creative writing program. Interested students should contact the Department of Creative Writing.

The John Colucci, Jr. Memorial Scholarship is awarded to a marine biology student. The recipient is identified by the department and may be awarded to graduate or undergraduate students. Contact the Department of Biology and Marine Biology.

The Computer Science Chairs Scholarship is awarded annually at \$1,000. The recipient must be a computer science major at UNCW and can be an undergraduate or graduate student. The scholarship is a merit scholarship and the recipient is selected on demonstrated academic ability. Apply to the chair of the Department of Computer Science.

The Construction-Imaging Systems Scholarship in Computer Science was created by the founder of Construction-Imaging Systems to assist students accepted into the College of Arts and Sciences Department of Computer Science. The award is \$2,000 per year to be awarded to two students, undergraduate or graduate, at \$1,000 each.

The Stephanie Fitzgerald David Political Science/Public Administration Scholarship was created by Mark Griffis and Dave Robertson in honor of Stephanie David. The recipient must have been accepted into the Department of Public and International Affairs, must maintain a GPA of 3.00 to be eligible for award or renewal, and demonstrate a current personal interest and commitment to community affairs, non-profit volunteerism, and community or public service. Contact the Department of Public and International Affairs for more information.

The Will S. DeLoach Chemistry Fellowship is available to academically outstanding Chemistry students. Contact the chair of the Department of Chemistry for more information.

The Gene T. and Elizabeth J. Fales Scholarship is awarded to a full-time junior, senior, or graduate student who has declared a major in mathematics or pre-engineering and who has completed high school in North Carolina. Preference is given to students from New Hanover, Brunswick, Guilford or Randolph Counties. Scholarship is based primarily on need with merit as a secondary consideration. Contact the Department of Mathematics and Statistics or the Pre-engineering program.

The F. P. Fensel, Jr., Memorial Fellowship is intended for a graduate student in marine biology as selected by the faculty of the department based on merit. If there are no students that meet the requirements the scholarship may be awarded to an undergraduate student in marine biology. The scholarship covers tuition and fees for one academic year. A student may reapply for a second year during the designated time as established by the department chair.

The Joan H. Gillings Fellowship in Creative Writing is available to students in the MFA in creative writing program. Selection is based on demonstrated creative talent and artistic promise.

Got-Em-On Live Bait Club Graduate Fellowship is intended to provide financial support for a student who has been accepted into the graduate program, who will study fish biology and whose interest and research focus on the issues affecting the fish population in the waters of Southeastern North Carolina.

The Philip Gerard Graduate Fellowship is intended to provide tuition, fees and other expenses to graduate students of English who are working toward an M.F.A. in creative writing. The scholarship is merit-based as a first priority, with exemplary moral character and leadership potential serving as secondary consideration.

The Charles F. Green, Jr. Fellowship was established by Charles F. Green, III to honor his father. It is a merit-based scholarship and the recipient must be a graduate student of history working toward a Master's degree. Recipients may reapply if their academic performance is competitive with that of other candidates for the scholarship.

The Historic Wilmington Foundation Scholarship in Public History is intended to assist graduate public history students with an annual award. The recipients will be students who are selected and awarded internships at the Historic Wilmington Foundation.

The Adrian D. Hurst Mathematics Scholarship is available to full-time rising juniors and seniors or graduate students in mathematics and statistics or in the pre-engineering transfer program. The award may be renewable, but is limited to four semesters. Contact the Department of Mathematics and Statistics.

The Hurston and Mora Scholarship in History was created in honor of two scholars who made significant contributions to American society and culture, Zora Neale Hurston and Magdalena Mora. The award is to assist a first generation history student, either graduate or undergraduate.

The Lisa C. Jones Scholarship in Anthropology was created by Mark Griffis and Dave Robertson to honor Lisa C. Jones. The recipient must be a full-time student accepted into the Department of Anthropology, must maintain a GPA of 3.00 to be eligible for award or renewal, and will demonstrate a current personal interest and commitment to community affairs, non-profit volunteerism, and community or public service. Contact the Department of Anthropology for more information.

The Owen Graham Kenan Scholarship was created by Mrs. Owen G. Kenan in memory of her husband and their father, and is used to assist graduate students in the marine biology program. This is a merit scholarship awarded to the student(s) with exceptional credentials based on documents submitted for admission to the graduate program. The recipient(s) shall have been accepted into the Master of Science or Doctor of Philosophy program in marine biology. The scholarship is renewable for a second year contingent upon exemplary performance during the first year.

The Anna T. Kniffen Memorial Scholarship was established by Ernest T. Kniffen in memory of his mother. It is available to a student who has been accepted into either the department of history or the department of geography and geology as an undergraduate or graduate. Preference is given to students with financial need and demonstrated academic ability.

The Alton Yates Lennon Graduate Fellowship established by Charles F. Green, II, is awarded to a graduate student of English working toward a M.A. degree and is based upon academic merit.

The David G. Lindquist Scholarship for Biology was created in honor of David G. Lindquist, Professor Emeritus of Marine Biology at UNCW. This scholarship is used to assist students majoring in biology within the College of Arts and Sciences and is awarded annually in the amount of \$500. The recipient can be an undergraduate or graduate student and is selected on demonstrated academic ability. Contact the chair of the Biology and Marine Biology Department for more information.

The Margaret Shannon Morton Fellowship was created by Doug and Susan Morton in memory of his great aunt, Margaret Shannon Morton, one of the original faculty members at Wilmington College. The recipient must be a second-year student in the Creative Writing program. The fellowship is a graduate merit scholarship, with financial need as a consideration. The recipient must have a minimum 3.2 GPA from their first year in the graduate program.

The James Mulligan Fellowship in Marine Biology was created by Mark Griffis and Dave Robertson to honor James Mulligan, who lived out his passion for the sea in his thirty years of service as the Director of Land and Air Quality for North Carolina. The recipient must have been accepted into the Graduate School, seeking a Master of Arts in liberal Studies, and is accepted based on a GPA of 3.67 and academic excellence. The recipient will demonstrate a current personal interest and commitment to community affairs, non-profit volunteerism, and community or public service.

The MPA Community Advisory Board Fellowship is awarded out of the MPA Student Support Fund, established by the MPA Community Advisory Board. The scholarship is used to assist graduate students majoring in public administration in the Department of Political Science. Annually, the Department of Political Science selects an MPA Graduate of the Year based on

demonstrated academic performance, leadership qualities and demonstrated potential as a public administration professional. Contact the chair of the Political Science department for more information.

The Lewis E. Nance Chemistry Fellowship created in honor of Dr. Nance, a beloved member of the chemistry faculty, is a merit based fellowship to assist a new or currently enrolled full-time chemistry graduate student.

The Dr. James F. and Frances B. Parnell Fellowship was created by Dr. and Mrs. Parnell in recognition of Dr. Parnell's long-time tenure and service to the UNCW Department of Biology and Marine Biology. This merit fellowship is intended to assist graduate students who have been formally accepted into the UNCW Graduate School. Preference is given to a student studying some aspect of field oriented terrestrial vertebrate biology. Contact the Department of Biology and Marine Biology.

The M. Tyrone Rowell Fellowship is merit based and is available to a graduate student of history working toward a Master's degree, and is chosen by the chair of the History Department. Recipients may reapply if their academic standing performance is competitive with that of other candidates for the scholarship.

The Loretta Schwartz-Noble Master of Arts in Liberal Studies Fellowship was created by Mark Griffis and Dave Robertson to honor Loretta Schwartz-Noble, who, as a published writer, is never afraid to take on a new challenge or topic. The fellowship is merit based and the recipient must be accepted into the Master of Arts in liberal studies. The recipient will demonstrate a current personal interest and commitment to community affairs, non-profit volunteerism, and community or public service.

The Stamp Defiance Chapter of the National Society Daughters of the American Revolution Scholarship in History was created to assist graduate students who are studying and preparing for positions in museums, historic sites and historic preservation. Recipients must be graduate students in the public history program and the annual award amount is \$500.

The Susan Stern Graduate Fellowship is awarded to a continuing or entering student in the history graduate program. The criteria include having a genuine interest in the study of ideas and people, sensitivity to the environment and concern of others within the community. The fellowship is awarded by the Department of History.

The Justin Thompson Communications Scholarship for Enacting Social Change was established by Mark Griffis and Dave Robertson and is available to an undergraduate or graduate student who excels in the area of communication studies. The recipient must have been accepted into the department of communications studies, meet GPA requirements and submit an essay.

The Wilmington Coca-Cola Scholarship Fund is intended to provide assistance to undergraduate and graduate students majoring in the humanities. Recipients are selected based on character and leadership. Consideration is also given to candidates who have shown evidence of self-help. The scholarship rotates between English, history, foreign languages, and philosophy and religion. Contact the Department of Foreign Languages and Literatures.

The Wright Corporation Graduate Fellowship in Chemistry was created by the Wright Corporation for a graduate student and chemistry major. It is merit-based and the recipient is selected on demonstrated academic ability and special achievement.

School of Nursing Scholarships and Awards

Graduate students may contact the School of Nursing or the office of the Dean of the Graduate School for additional information regarding any of the scholarships listed below.

The Harmon Chadbourn Rorison Fellowship was established by Margaret L. Rorison in memory of her father. This merit scholarship is available to a graduate student in the nursing education program who is preparing to become nursing faculty.

The Jane Whedbee Lane Scholarship in Nursing was created by Lucile Whedbee in memory of her daughter, Jane, and is to be awarded to an undergraduate or graduate student interested in pursuing a degree in nursing. The annual award amount is \$500.

The W. C. "Billy" Mebane, Jr., M.D. Scholarship was created by the Cape Fear Memorial Foundation in memory of W. C. "Billy" Mebane, Jr., M.D., to recognize his contributions to our community as a founder of Cape Fear Memorial Hospital. The recipient must have been accepted in the UNCW nursing program as either an undergraduate or graduate student, and must have graduated from a high school, or be a permanent resident, in Duplin, Pender, Brunswick, Columbus, Bladen or New Hanover County. The scholarship is merit-based with financial need as a secondary factor.

The Geraldine King Morris Nursing Scholarship was established by Lt. Gen (Ret.) John W. (Jack) Morris and his children in memory of his wife and their mother, Geraldine King Morris, and to honor her lifelong devotion to the nursing profession. The recipient of this merit scholarship must be accepted into the School of Nursing as an undergraduate or graduate student. Preference is given to students with an indicated desire to join the armed forces.

The Betty Ann Sanders Nursing Scholarship is awarded in honor of Marie Sanders Davies, R.N., in recognition and appreciation of her long and outstanding nursing career. The scholarship provides an award of \$1,000 to an undergraduate or graduate nursing student. Contact the School of Nursing for more information.

The Dr. R. T. Sinclair, Jr., M.D. Scholarship is awarded to a student accepted in the UNCW nursing program as either an undergraduate or graduate student. The recipient must be a graduate from a high school or be a permanent resident in Bladen, Brunswick, Columbus, Duplin, New Hanover or Pender County, and must have maintained a 3.25 GPA to be eligible for renewal.

The Louie E. Woodbury Scholarship was established by the Cape Fear Memorial Foundation in memory of Louie E. Woodbury. This merit scholarship is available to an undergraduate or a graduate student in the School of Nursing who graduated from a high school in Duplin, Pender, Brunswick, Columbus, Bladen, or New Hanover County.

Watson School of Education Scholarships & Awards

Graduate students may contact the Watson School of Education or the office of the Dean of the Graduate School for additional information regarding any of the scholarships listed below.

Grace M. Burton Promise of Excellence Graduate Fellowship is offered to elementary, language and literacy, middle school or special education full-time graduate students. The fellowship award is made based on scores attained on the Miller Analogies Test or Graduate Record Examinations.

The Ann Royer Corley Scholarship created by Dr. Carol Chase Thomas in memory of her godmother, is offered to graduate or undergraduate students who have been formally accepted into one of the programs in the Watson School of Education. The scholarship recipient is selected based on demonstrated academic ability.

The Peggy and Jim Mahony Scholarship in Education is a merit scholarship, with financial need as a secondary consideration. It is available to either a graduate or undergraduate student pursuing a degree offered by the Watson School of Education.

The John "Bud" Marren Scholarship was created in memory of John "Bud" Marren, who began his life "learning disabled," but those who knew him thought he should have been known as "teacher." It is awarded to an undergraduate or graduate student admitted into the Watson School of Education and seeking special education certification. The award is renewable as long as the recipient continues to seek special education certification and maintains a 3.0 GPA.

Donald R. Watson Merit Award is offered to graduate students who are enrolled in the master's program. A GPA of 3.0 and a commitment to the field of education is required. Selection is based on the student's prior academic performance, uniqueness and quality of application, plans for future application of study abroad experience and letters of support. This scholarship may also be awarded to an undergraduate student.

Scholarships Awarded by Off-Campus Agencies

The Matthew Shepard Memorial Scholarship is sponsored and awarded by GROW, a Community Service Corporation, to gay or lesbian students and includes in-state tuition, fees and a small book stipend. Recipients must be actively involved in working for social/political change with the gay and lesbian community. A selection committee from GROW is charged with selecting the recipients. For applications contact GROW, 341-11 S. College Road, Suite 182, Wilmington, NC 28403.

North Carolina Principal Fellows Program is a state funded scholarship/loan program which was established to train qualified individuals to enter administrative level positions in the field of public education. The program provides a full year of academic study at the master's level, followed by one-year internship in a school system. A 12-member Principal Fellows Commission selects the scholarship/loan recipients. Recipient must be in the school administration master's program, an NC resident, and promise to seek and obtain employment as an assistant principal in a public school or US government school in North Carolina for four years. The loan is canceled through service as a NC principal or assistant principal. Awards of \$30,000 first year and \$41,000 second year of full-time study are made. Contact the Director of the Principal Fellows Program at UNCW to apply.

Masters Nurse Scholars Program (M-NSP) is a state funded competitive merit-based scholarship/loan program available to students who have chosen to enter the nursing profession. An 11-member Nurse Scholars Commission selects recipients for the award on the basis of superior academics, leadership potential, and desire to practice nursing on a full-time basis in North Carolina. Students must be working on a master's degree in nursing, a US citizen, and a NC resident. Awards of \$6,000 per year for full-time study and \$3,000 per year for part-time study are available. Awards are renewable and financial need is not a criterion. Recipients enter into a contract with the State of North Carolina to work full time as a master's-prepared nurse or to teach in a nurse education program in North Carolina. Twelve months of qualified service cancels one full year of NSP support.

LOANS

Students must complete a Free Application for Federal Student Aid (FAFSA) to initiate the application process and are automatically considered for all Federal Loan programs and Federal Work-Study.

Federal Stafford Loan Program provides loans to graduate students who qualify on the basis of financial need and are enrolled at least half-time. Applicants complete the regular financial aid application process in addition to completing a Master Promissory Note (MPN). Each academic year, students may borrow the lesser of: \$20,500 or the cost of attendance minus all other resources (including financial aid, tuition remissions). Repayment of these loans begins six months after a student ceases to be enrolled at least half time. The interest on the loan begins at the time of repayment and is 6.8 percent. There are a variety of repayment plans. A portion of the loan may be cancelled upon completion of employment under certain terms and conditions. Students who complete the FAFSA are automatically considered.

Federal Unsubsidized Stafford Loans expand the Stafford Loan program for students who do not demonstrate need, as determined by federal guidelines. Even though the unsubsidized Stafford Loan carries the same loan limits and interest rate as the subsidized Stafford Loan, interest is charged while the student is enrolled. There are a variety of repayment plans. A portion of the loan may be cancelled upon completion of employment under certain terms and conditions. Students who complete the FAFSA are automatically considered. Students must be enrolled at least half-time to be eligible for Stafford loans.

Federal Perkins Loans are for students with substantial demonstrated need and are low-interest loans to help cover educational expenses. Funds are limited in this program. Need is determined by the federal formula through the regular financial aid process. Contact the Office of Scholarships & Financial Aid for further information.

PLUS Loans for graduate or professional students. Graduate or professional students are now eligible to borrow under the PLUS Loan Program up to their cost of attendance minus other estimated financial assistance in the Stafford Loan Program. The terms and conditions applicable to Parent PLUS Loans also apply to Graduate/Professional PLUS loans. These requirements include a determination that the applicant does not have an adverse credit history, repayment beginning 60 days of the last disbursement of the loan, and a fixed interest rate of either 7.9 or 8.5 percent in the Stafford Loan program. Applicants for these loans are required to complete the Free Application for Federal Student Aid (FAFSA). They must have applied for their annual loan maximum eligibility under the Federal Subsidized and Unsubsidized Stafford Loan Program before applying for Graduate or Professional PLUS loan. They also must complete an entrance interview prior to first disbursement and an exit interview when the student leaves school. Entrance and exit interviews can be completed either in person or on the web.

Master Promissory Note. To receive a Stafford Loan of PLUS loan for graduate students, the student is required to select a lender and complete a Master Promissory Note (MPN). UNCW encourages you to borrow all your student loans with one lender to ease servicing and repayment. A list of lenders is available at the MPN E-Sign section of the OSFA website: <http://www.uncw.edu/finaid>.

Entrance and Exit Interviews

Students who receive a Federal Subsidized Stafford, Federal Unsubsidized or Perkins Loan must complete a loan entrance interview prior to receiving the first disbursement of a loan.

Students who received a Federal Subsidized Stafford, Federal Unsubsidized or Perkins Loan must complete an exit interview prior to leaving UNCW. Exit interviews must be completed by students who withdraw or graduate.

Entrance and exit interviews may be completed on the web. There is a link to both interviews on the UNCW Office of Scholarships & Financial Aid web site at: <http://www.uncw.edu/finaid>.

It is important that students who borrow Perkins and Stafford loans realize that the loans require repayment, usually within 10 years after leaving school. Loan calculators are available at the interview website demonstrating estimated loan payments and approximate income required to make payments.

Non-Federal and Alternative Loans

Non-federal loans are often referred to as alternative loans because they represent an alternative to the federal loan program.

The Stafford Loans and PLUS Loans generally provide more favorable terms and conditions than non-federal loans. For that reason, we strongly recommend students and their families first apply for federal loans using the Free Application for Federal Student Aid (FAFSA) before considering non-federal loans. Non-federal loans may be helpful to students who need to borrow more than allowed under the federal loan programs and those students who are ineligible for federal loans. Eligibility for non-federal loans is determined by the lender based on credit review. UNCW certifies the loan amount but has no influence on the credit decision. A very small percentage of students are ineligible for federal loans. The most common reason for this ineligibility is failure to meet UNCW's satisfactory academic progress policy.

EMPLOYMENT

Federal Work-Study Program is federally funded and provides part-time jobs both on and off the UNCW campus for students who have financial need as determined by federal formula. To be awarded Federal Work-Study, a student must meet all eligibility requirements for federal aid and file a FAFSA. Students are automatically considered.

Satisfactory Academic Progress (SAP) for Financial Aid Eligibility (Graduate)

Federal regulations require that students receiving financial aid maintain satisfactory academic progress from both qualitative and quantitative measures: cumulative GPA, hours earned compared to hours attempted and maximum time limit. For graduate students, Financial Aid Satisfactory Academic Progress (SAP) standards regarding GPA are the same as the standards established by the UNCW Graduate School (see Retention Policy under Academic Regulations) for continued enrollment. To remain eligible for financial aid, graduate students must earn at least 75% of all attempted hours.

Satisfactory Academic Progress and eligibility for financial aid are determined each academic year after spring semester grades are available.

Appeals

Federal regulations allow for certain cases in which the school may waive the Satisfactory Academic Progress (SAP) standards. Specifically, if a student's failure to be in compliance with one or more areas of satisfactory academic progress is due to events beyond the student's control, such as a student's extended illness, serious illness or death in the immediate family, or other significant trauma, and if such mitigating circumstances can be appropriately documented for the specific term(s) in which the deficiency occurred, the student may appeal to the Office of Scholarships & Financial Aid (OSFA). Eligibility may be regained by appeal. *Contact the OSFA to obtain a Satisfactory Academic Progress (SAP) Appeal form.*

POLICY ON RETURN OF TITLE IV FUNDS

Federal financial aid funds are awarded with the expectation that students will complete the entire period of enrollment. Students "earn" a percentage of the funds they are disbursed with each day of class attendance. When a student who has

received federal financial aid funds (Title IV Funds) leaves school before the end of the semester or period of enrollment, federal law requires UNCW to calculate the percentage and amount of “unearned” financial aid funds that must be returned to the federal government. Once a student has completed more than 60% of the enrollment period, students are considered to have earned all funding received. This calculation may have the effect of requiring a return of funds that have already been disbursed to the student. Students are encouraged to meet with their financial aid counselor prior to making the decision to withdraw from school.

Veterans Services

Veterans and dependents are encouraged to utilize their VA Educational Benefits while enrolled in the graduate programs at the university. For eligibility information, contact the Office of Scholarships & Financial Aid, (910) 962-3177, or e-mail the veteran services coordinator at: veterans@uncw.edu.