



THE UNIVERSITY
of NORTH CAROLINA
at CHAPEL HILL

OFFICE of SCHOLARSHIPS
and STUDENT AID

M-F 8:00 TO 5:00

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UNC-CH Eshelman School of Pharmacy Student Aid Information

Financial aid for federal aid programs for the UNC-CH Eshelman School of Pharmacy is handled by the Office of Scholarships and Student Aid (OSSA) in 111 Pettigrew Hall (at the corner of Henderson and Franklin Streets, across from the courthouse/post office). The office is open 8:00-5:00 Monday through Friday. Telephone hours are 9:00-4:00 Monday through Friday. For more detailed information, please visit the OSSA web site at <http://studentaid.unc.edu>.

Application Requirements

Free Application for Federal Student Aid (FAFSA). This is the federal form used nationally by all schools to be reviewed for federal grants and federal loans. You can apply online at www.fafsa.ed.gov. The school code for UNC-CH is 002974.

The Priority Deadline to complete the FAFSA is March 1. You should submit the FAFSA online each year no later than February 15 to meet Carolina's priority application **deadline of March 1**. If you miss the deadline, it may affect the type of funding you receive as financial resources, especially those from University funds, may be depleted and no longer available.

Types of Assistance

- **Federal Direct Unsubsidized** loans are offered to students regardless of financial need. PharmD students are eligible for up to \$33,000 per academic year in the Unsubsidized Loan Program. Interest is charged on these loans throughout the life of the loan. The current unsubsidized loan interest rate is 5.31% with a 1.069% origination fee. *Interest Rates are determined on July 1 of each year.* Repayment begins six months after graduation or less than half-time enrollment.
- **Direct PLUS Loans** are available to students to help meet the cost of attendance after all other financial aid programs have been applied. Current PLUS Loan interest rates are 6.31% with a 4.276% origination fee. *Interest Rates are determined on July 1 of each year.* The maximum loan amount is Cost of Attendance (or student budget) less any other aid received. Repayment begins six months after graduation or less than half-time enrollment.
- **Forgivable Education Loans for Service (FELS)** is administered by the North Carolina Education Assistance Authority (NCSEAA) to NC residents. PharmD students can receive up to \$14,000 annually. The loan is repaid with service to the state of NC for each year funding is received. Students must apply directly with NCSEAA. Additional program details at www.cfnc.org/fels.

For more information about federal student loan programs, please refer to the federal website: <http://studentloans.gov>.

Estimated Cost of Attendance

The “cost of attendance” is a guide to expenses that might be incurred while studying at UNC-Chapel Hill. Some of these expenses are direct costs that will be billed to students by the University. Other expenses are indirect (not billed), but represent a cost that will be used in determining student eligibility for financial aid. A student’s eligibility for financial aid will not be based on individual preferences and spending habits, but on the standard budget allowances

*The following is an **estimate** of expenses for full time students at the School of Pharmacy during the 2016-2017 academic year.*

School of Pharmacy Cost of Attendance (COA)

Resident \$22,168 Tuition/Fees	Non Resident \$44,632 Tuition/Fees
\$12,584 -Housing	
\$4,926 Board (food)	
\$1,442- Books/Supplies	
\$2,296 -Travel	
\$1,728 Health Insurance	
\$2,126-Miscellaneous	
\$47,270 Total COA	\$69,734 Total COA

Guideline for Financial Aid and Student Statuses

Students entering the School of Pharmacy without a bachelors degree and have at least 72 credit hours of undergraduate enrollment will be considered a graduate/professional student for financial aid purposes.

The following chart provides a progression of student classifications, for financial aid purposes, for undergraduate students who are interested in transitioning to the PharmD program without a Bachelors degree.

Classification (Grade Level)	Grad or Undergraduate for Financial Aid	Financial Aid Application to Complete	Is Parental Info Required on Financial Aid Applications?	Types of Financial Aid can be reviewed for
1 st year / Freshman	Undergraduate	FAFSA & CSS Profile	YES	Need based grants, scholarships, loans
2 nd / Sophomore	Undergraduate	FAFSA & CSS Profile	YES	Need based grants, scholarships, loans
3 rd / Junior	Undergraduate	FAFSA & CSS Profile	YES	Need based grants, scholarships, loans
PY1 -1 st year pharmacy	Graduate	FAFSA	NO	Federal student loans
PY2 -2nd year pharmacy	Graduate	FAFSA	NO	Federal student loans
PY3 -3 rd year pharmacy	Graduate	FAFSA	NO	Federal student loans
PY4 -4th year pharmacy	Graduate	FAFSA	NO	Federal student loans

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