

## **LOAN REQUIREMENTS**

### **Student**

First-time borrowers are required to complete Loan Entrance Counseling and a Master Promissory Note (MPN) at [studentaid.gov](https://studentaid.gov).

### **Parent**

To apply, parents will need an FSA ID and password. These will be the same the parent used to complete the FAFSA. If parents are offered a Parent PLUS Loan and wish to receive the funds, an MPN may be needed. Please note the parent who applies for the PLUS Loan must also be the parent to complete the MPN. Double check your information for accuracy to avoid delays.

## **HOW TO RECEIVE FINANCIAL AID**

**Register for classes.** Financial aid will not disburse unless students are registered at UNC at least half-time. All students awarded aid must be registered for at least 12 credits to be considered full-time.

**All requirements must be completed and on file.**

**Paying the university bill with financial aid.** Financial aid will be applied directly to the (u)10.6(n).1 (i-10.5(v)4e.4r)-12.6