

**WESTERN
RESERVE
UNIVERSITY**

INTRODUCTION TO FINANCIAL AID

The University of North Carolina at Chapel Hill provides a variety of financial aid options to help students pay for their education. This aid includes grants, scholarships, and loans. For more information, please contact the Office of Financial Aid at 216.368.4530.

Graduate students only, please contact the Office of Graduate Financial Aid at 216.368.4530.

For more information, please visit www.unc.edu/financialaid.

COST OF ATTENDANCE

The cost of attendance (COA) is the total amount of money you will need to pay for your education. It includes tuition, fees, room and board, and other expenses. The COA for each student is determined by their individual needs and the type of aid they receive.

For more information, please contact the Office of Financial Aid at 216.368.4530.

Tuition & Fees		
Room and Board (Living Allowance)	\$21,806	

Books & Supplies Estimate		
Average Federal Student Loan Fees		

Student Medical Plan

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 99.9 \\
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Amount Borrowed	Health Professionals	Grad Federal Direct Loan	Federal Direct PLUS Loan
	5.00%	5.28%	6.28%
\$18,000.00	\$190.92	\$193.39	\$202.38
\$19,000.00	\$201.52	\$204.13	\$213.62
\$20,000.00	\$212.13	\$214.88	\$224.86
\$21,000.00	\$222.74	\$225.62	\$236.11
\$22,000.00	\$233.34	\$236.37	\$247.35
\$23,000.00	\$243.95	\$247.11	\$258.59
\$25,000.00	\$265.16	\$268.60	\$281.08
\$30,000.00	\$318.20	\$322.32	\$337.30

Private Alternative Credit-Based Loans

Private Alternative Credit-Based Loans are loans provided by private lenders. These loans are not guaranteed by the federal government and typically have higher interest rates than federal loans. They are used to cover the remaining cost of education after federal aid is applied. The interest rates for these loans are often variable and can fluctuate over the life of the loan. Borrowers should carefully review the terms and conditions of any private loan before accepting it.

HOW YOU WILL RECEIVE YOUR FINANCIAL AID

Financial aid is typically disbursed in installments over the course of the academic year. For example, if you are a full-time student, you may receive your aid in two or three payments. The first payment is usually made at the beginning of the semester, and subsequent payments are made at the start of each subsequent semester. The amount of aid you receive each time depends on your enrollment status and the total amount of aid you are eligible for. It is important to understand the disbursement schedule and how it aligns with your tuition and other educational expenses.

Fall and Spring		
School	Minimum Full-time Credit Hours	Minimum Half-time Credit Hours
1	9	4.5
2	8	4
3	9	4.5
4	6	3
5	9	4.5
6	6	3
7	10	5
8		/
9	1	/

Summer		
School	Minimum Full-time Credit Hours	Minimum Half-time Credit Hours
Graduate Studies	6 or more	3
Management - MPOD	6 or more	3
Management – All Others	6 or more	3
MSASS	6 or more	3
Nursing – Masters	6 or more	3
Nursing - DNP	6 or more	3
Law	5 or more	3
Dentistry	1 or more	n/a

GENERAL TERMS AND CONDITIONS

1. [Illegible text]
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FERPA & PRIVACY LAWS

Contact Us

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