



Office of
Financial Aid

FINANCIAL AID AWARD SUPPLEMENT

2025-2026

North Carolina Wesleyan University is pleased to provide financial aid information for the 2025-2026 academic year.

North Carolina Wesleyan University Financial Aid Principles

Financial assistance from NC Wesleyan University is supplemental to all other resources such as: contributions from the family, a percentage of savings, earnings, state and federal grants, loans, and scholarships. In addition to awarding merit-based scholarships, NC Wesleyan University assists accepted students who demonstrate financial eligibility.

Notification of Financial Assistance

Your financial aid award is based upon your eligibility for various programs. Need-based eligibility is determined through the yearly completion of the Free Application for Federal Student Aid (FAFSA). NCWU's priority filing deadline is March 1st (prior to the academic year for which you are applying). The award may consist of one type of aid or any combination of scholarship, grant, loan and/or work eligibility. This supplement contains information about resources used for your financial aid award. Additional instructions regarding your offer of assistance will be listed on the my.ncwu.edu student portal, once you have been granted access.

****New Students:** Online access to your financial awards will be available through your my.ncwu portal once you have been accepted by Admissions.

****Returning Students:** Online access to your financial awards are available through your my.ncwu portal immediately and should be monitored frequently to ensure accurate information.

Scholarships

North Carolina Wesleyan Scholarships and academic awards are based upon superior academic achievement as well as other criteria. Individual descriptions of these awards, including eligibility requirements, may be found at the NC Wesleyan University website: www.ncwu.edu.

Grants

- **Federal Pell Grant** program provides funds to eligible enrolled students who have completed a FAFSA.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)** is a federally funded grant. Undergraduate students who demonstrate the greatest financial need and have a low Student Aid Index (SAI) are possibly eligible. Your SAI is an index number that colleges use to determine how much financial aid you're eligible to receive.
- **North Carolina Need Based Scholarship** is available to eligible enrolled students who are legal residents of North Carolina. You must complete the FAFSA and the NC Residency Determination Service (RDS) application at <https://www.ncresidency.org>.

Your NC Need Based Scholarship amount is offered on the assumption that you are enrolled at least half-time (equivalent of 6 hours) each semester. The amount awarded is the maximum currently authorized for this status under current NC law. The amount is subject to change based on actions by the NC General Assembly between now and the beginning of the academic year, due to factors including but not limited to change of enrollment, withdrawals, or failing grades. NCWU will not be responsible for making up any mandatory reductions in the program award amounts should the awards be reduced by State action or appropriation levels.

- **North Carolina Wesleyan Grant** Institutionally funded grant based on financial need and availability of funds.



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Veteran's Administration Benefits

Students may use Veteran's Administration Benefits. You should contact your local VA office at 1-800-827-1000 or www.va.gov to get information about eligibility requirements. The campus contact in regard to Veteran's Administration issues is Laura Estes Brown who can be reached at (919) 988-9270 or lebrown@ncwu.edu.

Additional information about Veterans and Active Duty Military Personnel:

Veterans and active duty military personnel are considered automatically independent for federal need analysis purposes. The definition of veteran for Federal student aid purposes is any individual who has engaged in active duty in the United States Army, Navy, Air Force, Marines, or Coast Guard for purposes other than training; and was released under a condition other than dishonorable.

Active duty military personnel are those individuals currently in the military (excluding training).

Members of the National Guard or Reserves are only considered veterans if they were called up to active federal duty by presidential order for a purpose other than training.

Students serving in ROTC or currently attending a U.S. military academy are not veterans. Students who attended a U.S. service academy or preparatory school for at least one day and were released under conditions other than "dishonorable" count as veterans for Title IV purposes.

Veteran/Active Duty Confirmation Form. [Please Click here PDF](#)

Education Loans

Federal Direct Student Loans:

Students attending at least half-time (6 credit hours) may be eligible to borrow from the subsidized and/or unsubsidized Federal Direct Student Loan Program. Effective July 1, 2024-June 30, 2025 the interest rates are fixed at 6.533% for subsidized and unsubsidized undergraduate borrowers. The origination fee is 1.057% with the first disbursement on or after October 1, 2020. The interest on a subsidized loan will be paid by the federal government while the student is enrolled at least half-time. Unsubsidized loan interest is paid by the student while attending school, or can be deferred (interest is then capitalized).

New Borrowers will sign into www.studentaid.gov using your FSA ID and password to complete Entrance Counseling and sign a multi-year Master Promissory Note (MPN).

Federal Direct Parent's Loan for Undergraduate Students (PLUS) is available to parents with a good credit history and may be borrowed for each dependent student who is enrolled at least half time. The annual loan limit is the student's cost of education minus any estimated financial aid received. Repayment begins 60 days after the last disbursement, or it may be deferred. Effective July 1, 2024-June 30, 2025 PLUS loan interest rates are fixed at 9.083%. The origination fee is 4.228% with the first disbursement on or after October 1, 2020. Apply online at www.studentaid.gov using the parent's FSA ID and password to sign-in.

Student Employment

Federal Work Study is a federally-funded program which provides on-campus or community service employment. However work study is NOT guaranteed. Once enrolled and attending classes, students complete job application forms, arrange interviews with prospective employers, and complete the work study contract with the Office of Financial Aid. The amount listed on the award letter is the current allotment that may be earned by the student. Work study funds will NOT be credited to the student's account charges, as students are paid directly on a monthly basis. The eligibility is determined by filing the FAFSA.

Financial Aid Awards Disclaimer: Packages are subject to change if: 1) you receive additional outside resources; 2) there is a change in the family's income; 3) incorrect information was provided; 4) there is a change in your enrollment or housing status; and/or 5) you fail to complete and submit all required paperwork. Furthermore, withdrawal from the College, disciplinary action, or failure to meet satisfactory academic progress (SAP) standards are cause for adjustments or cancellation of any or all awards.