

FINANCIAL INFORMATION

STUDENT EXPENSES AND FEE PAYMENT

Charges for tuition and fees vary according to the student's status as a resident or nonresident of North Carolina. A nonresident student pays a higher rate of tuition than a legal resident.

The University reserves the right, with the approval of proper authorities, to make changes in tuition and fees at any time. The University also reserves the right to correct any clerical errors on a student's account.

Student Expenses. Graduate students taking nine or more semester hours and undergraduate students taking 12 or more semester hours during a regular semester will be charged full tuition and fees. Students taking fewer than the nine hours for graduate study and 12 hours for undergraduate study will be charged a prorated portion of tuition and fees as specified in the fee schedules in this *Catalog*.

Costs of tuition and fees for the regular academic year for a typical full-time North Carolina undergraduate student for 2004-2005 were \$3,477 and for a typical out-of-state student, \$13,589. The costs of housing and dining for the academic year were \$4,924 to \$6,854 depending on the options chosen.

The estimated average cost of books and supplies per semester varies by area and level of study and ranges from \$400.00 to \$550.00. Beginning students in architecture and engineering should allow an additional expense of \$200.00 to \$300.00 for drawing instruments, calculator and supplies. Uniforms and supplies for nurses cost approximately \$350.00.

In addition to the above, the student should take into consideration the cost of clothing, snacks, recreation, laundry, transportation, etc., in planning his/her expenses for each semester.

Fee Payment. Tuition and fees are due and payable by the date specified on the bill. Advance registration billing and due dates of fees vary with the term. Checks and money orders should be made payable to UNC Charlotte. Visa and MasterCard are accepted. Payments by credit card may be made online through 49er Express/Self-Service. UNC Charlotte offers an installment payment option through AMS Tuition Pay. For information, please contact AMS at 1-800-635-0120 or online at www.tuitionpay.com.

Returned Check Policy. If a check is returned by the bank, a letter is sent to the maker indicating that a penalty of \$25.00 has been assessed and the account must be settled within 10 working days or the check will be considered to be a bad check and be processed accordingly. A hold will be placed on the student's record until the bad check is covered and the penalty is paid.

A student who pays a previous balance with a check in order to have a registration hold flag lifted will have their registration cancelled if the check is returned by the bank for any reason.

RESIDENCE STATUS FOR TUITION PURPOSES

Tuition charges are based upon classification of a student as a resident or a nonresident of North Carolina for tuition purposes. UNC Charlotte shall determine whether a student is a resident or a nonresident for tuition purposes in accordance with North Carolina General Statutes that are summarized below. A more complete explanation of the statute and the procedures are contained in *A Manual to Assist the Public Higher Education Institutions of North Carolina in the Matter of Student Residence Classification for Tuition Purposes*. Copies of the *Manual* are available for inspection in the Library and the admitting offices.

Residence. Generally, in order to qualify as a resident for tuition purposes, a person must be a legal resident of North Carolina AND must have been domiciled in North Carolina for at least twelve (12) months immediately prior to classification as a resident for tuition purposes. In order to be eligible for such classification, the person must establish that his or her presence in the state during such twelve-month period was for purposes of maintaining a bona fide domicile rather than for purposes of mere temporary residence incident to enrollment in an institution of higher education. Legal residence is accomplished by maintaining a bona fide domicile of indefinite duration as opposed to maintaining a mere temporary residence incident to enrollment at an institution of higher education.

Initiative and Proof of Status. A student is responsible for seeking classification as a resident for tuition purposes. A student must (1) provide all of the information UNC Charlotte requires for consideration of residence classification and (2) establish facts that justify classification as a resident for tuition purposes.

Parents' Domicile. If a dependent student has living parents(s) or a court-appointed guardian who maintain bona fide domicile in North Carolina, this fact shall be prima facie evidence that the student is also domiciled in North Carolina. **This primary proof of the student's legal residence may be supported or rebutted by other information.**

If a student's parent(s) or guardian are domiciled outside of North Carolina, this fact shall be prima facie evidence that the student is also not domiciled in North Carolina, unless the student has lived in North Carolina for the five years preceding enrollment or re-registration at UNC Charlotte.

Effect of Marriage. If husband and wife are legal residents of North Carolina and one of them has been a legal resident longer than the other, the longer duration may be claimed by either spouse in meeting the 12-month requirement for classification as a resident for tuition purposes.

Military Personnel. A North Carolinian who serves outside the State in the armed forces does not lose North Carolina domicile and thus North Carolina legal residence simply by reason of such service. Students in the military may prove retention or establishment of legal residence by reference to residency acts accompanied by residency intent.

18 Financial Information

In addition, North Carolina General Statutes provide tuition rate benefits to certain military personnel and their dependents who do not otherwise qualify for the in-state tuition rate. Members of the armed services, while stationed in and concurrently living in North Carolina, may be charged a tuition rate lower than the out-of-state tuition rate to the extent that the total of entitlements for applicable tuition costs available from the federal government, plus certain amounts calculated by reference to a North Carolina statutory formula, is a sum less than the out-of-state tuition rate for the applicable enrollment.

A dependent relative of a service member stationed in North Carolina shall be charged the in-state tuition rate while the dependent relative is living in North Carolina with the service member. Under this provision, the dependent relative must comply with any applicable requirements of the Selective Service System.

Tuition benefits based on military service may be enjoyed only if requirements for admission to UNC Charlotte have been met. The military service tuition statute does not qualify a person for or provide the basis for receiving derivative benefits under other tuition statutes.

Grace Period. If a student (1) is a legal resident of North Carolina, (2) has consequently been classified a resident for tuition purposes, and (3) has subsequently lost North Carolina legal residence while enrolled at UNC Charlotte, the student may continue to enjoy the in-state tuition rate for a grace period of 12 months measured from the date the student lost his or her status as a legal resident. If the 12 month grace period ends during an academic term in which the student is enrolled at UNC Charlotte, the grace period extends to the end of that term. Marriage to one domiciled outside of North Carolina does not, by itself, cause loss of legal residence, marking the beginning of the grace period.

Minors. Minors (persons under 18 years of age) usually have the domicile and thus the legal residence of their parents. If a minor's parents live apart, a minor's domicile is presumed to be the domicile of the father. This presumption may be rebutted by other information in the case of divorce, legal separation, a deceased parent or a minor living with neither parent. Certain specific cases are recognized in determining residence for tuition purposes.

(a) If a minor's parents live apart, the minor's legal residence is deemed to be North Carolina for the time period(s) that either parent, as a legal resident of North Carolina, may claim and does claim the minor as a tax dependent. Under this provision, a minor deemed to be a legal resident will not, upon turning eighteen before enrolling at an institution of higher education, lose North Carolina legal residence if he or she (1) acts in a manner consistent with bona fide legal residence in North Carolina and (2) begins enrollment at UNC Charlotte no later than the fall academic term immediately following completion of education prerequisite to admission at UNC Charlotte.

(b) If a minor has lived for five or more consecutive years with relatives (other than parents) who are domiciled in North Carolina and if the relatives have functioned during this time as if they were personal guardians, the minor will be deemed a resident for tuition purposes for the enrolled term commencing immediately after the five years in which these circumstances have existed. Under this provision, a minor

deemed to be a resident for tuition purposes immediately prior to his or her eighteenth birthday will be deemed a legal resident of North Carolina for the required 12 month period when he or she turns eighteen; provided he or she does not abandon North Carolina legal residence.

Lost but Regained Legal Residence. If a student ceases enrollment at or graduates from UNC Charlotte while classified a resident for tuition purposes and then abandons and reestablishes North Carolina legal residence within a 12-month period, that student shall be permitted to re-enroll at UNC Charlotte as a resident for tuition purposes without meeting the 12-month durational requirement. Under this provision, the student maintains the reestablished legal residence through the beginning of the academic term for which in-state tuition status is sought. A student may receive the benefit of this provision only once.

Change of Status. A student accepted for initial enrollment at UNC Charlotte or permitted to re-enroll following an absence from the institutional program that involved a formal withdrawal from enrollment will be classified by the admitting institution either as a resident or as a nonresident for tuition purposes prior to actual enrollment. A residence status classification once assigned (and finalized pursuant to any appeal properly taken) may be changed thereafter (with corresponding change in billing rates) only at intervals corresponding with the established primary divisions of the academic year.

Transfer Students. When a student transfers from one institution of higher education to another, he or she is treated as a new student and must be assigned an initial residence classification for tuition purposes.

Appeal Procedure. A newly admitted student or continuing student who has been classified as a non-resident for tuition purposes may request further consideration of that decision by the UNC Charlotte Residence Status Appeals Board (RSAB) pursuant to the "Policy and Procedures for Determining Residence Status for Tuition Purposes for Undergraduate Students." This request must be in writing to the UNC Charlotte Residency Specialist and must be submitted within ten days from the date of the issuance of the letter of determination. The request may consist simply of the statement, "I wish to appeal the decision as to my residence classification for tuition purposes." It must be dated and signed and should indicate the applicant's UNC Charlotte student identification number and mailing address.

TUITION AND FEES PER SEMESTER

Following are tuition and fees authorized for 2004-2005. Tuition and fees are subject to change by the appropriate authorities.

UNDERGRADUATES		
	Resident	Non-Resident
1-5 Hrs.	\$467.15	\$1,731.15
6-8 Hrs.	\$911.50	\$3,439.50
9-11 Hrs.	\$1,472.50	\$5,264.50
12 or more Hrs.	\$1,738.50	\$6,794.50

Post-baccalaureate students who are taking only undergraduate courses will pay tuition and fees at the undergraduate rate. Post-baccalaureate students taking one or more graduate credit courses will pay tuition and fees at the graduate rate for all courses.

The following Student Activities Fees are included in the full-time tuition and fee amounts for 2004-2005. Fees per semester are:

Educational and Technology	\$76.00
Student Activity Facility.....	65.00
Student Activity Center Operations.....	65.50
Cone Center Facilities	14.00
Cone Center Operating.....	64.00
Student Activity.....	24.50
Physical Education Facilities Maintenance	6.50
Physical Education Facility.....	6.50
Health Center Facility.....	12.50
Health Center Services	64.00
Athletic.....	182.50
Intramural	19.00
Student Union Planning Fee.....	7.50
Student Union Facility.....	37.50
Administrative Computing	26.50
Association of Student Governments.....	0.50
Student I.D.	2.00
Total fees per full-time student, per semester	\$674.00

HOUSING PER SEMESTER

Shared Residence Hall space is **not** available to married students and/or their family members. The following **are 2004-2005** prices and plans per semester. *Prices and plans are subject to change.*

Apartment.....	\$1,722.00 to \$2,052.00
Residence Hall -- Double Room	\$1,362.00
Residence Hall -- Single Room (if available).....	\$2,018.00
Suite	\$1,642.00 to \$2,042.00

DINING SERVICES PER SEMESTER

The following **2005-2007** prices and plans are subject to change. These options are available to freshmen living in housing areas that require meal plans:

19 meals per week with \$100.....	\$1,355.00
14 meals per week with \$200 declining balance...	\$1,355.00
12 meals per week with \$300 declining balance...	\$1,445.00
10 meals per week with \$400 declining balance...	\$1,445.00
150 block plan with \$100 declining balance	\$1,155.00

Upper-classmen living in housing areas that require purchase of a meal plan may select one of the plans listed above or one of the following:

125 block plan with \$175 declining balance	\$1,100.00
Declining Balance Account.....	\$915.00 or \$1,290.00

Students living in apartments and commuter students may select the following meal plan or any of those above:

Declining balance account	\$500.00
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Any student, faculty or staff member may purchase or add additional Optional Dining Account funds to their 49er ID card. Optional Dining Accounts can be purchased from the 49er Card Office, located in the Auxiliary Services Building

or in the ID/Dining Services Office, located in the Cone University Center, or at web site www.auxiliary.uncc.edu. New Optional Dining Accounts require no minimum purchase and may be paid by cash, check, or charged to Visa or MasterCard.

SPECIAL ASSESSMENTS

During 2004-2005, the following special assessments were charged to cover the cost of supplies or special materials (per semester, except where indicated otherwise):

Nursing Course Fee (NURS 3203, 3253).....	\$45.00
Scuba Diving (KNES 2219)	\$60.00
Advanced Scuba Diving (KNES 2220)	\$35.00
Applied Music Fee (1 credit hour)	\$45.00
Applied Music Fee (2 credit hours).....	\$90.00
College of Engineering Student Fee	
1-7 hours (per academic year).....	\$76.00
8 hours or more (per academic year).....	\$150.00
College of Information Technology student fee	
1-7 hours (per academic year).....	\$76.00
8 hours or more (per academic year).....	\$150.00
Teacher Licensure Fee.....	\$30.00
Experiential Education Fee.....	\$60.00
Architecture Major General Student Fee	
(per academic year).....	\$80.00
International Student Fee (per academic year)	\$100.00
Administrative Cancellation Fee	\$75.00

Application Fee. A \$35 application fee must be submitted with the application for admission. The fee is not deductible and is not refundable.

Housing Deposit. Admission to UNC Charlotte does not guarantee residence hall space. Arrangements for on-campus housing are made, after admission, with the Director of Housing and Residence Life. Residence Hall space is not available to families or children of enrolled students.

A \$100 deposit must be submitted with all housing contracts. The deposit is not applied toward payment of fees. It is refunded only after the student has left on-campus housing and only if the student has met all financial obligations to the University. In the case of contract cancellation, the date of receipt of the written request for cancellation will determine, in part, the student's financial obligation to the University (please see the Housing Contract for the current academic year for specific cancellation dates).

Student Activities Fee. A part of the general fee provides students with a program of cultural, recreational, and entertainment activities. It pays for admission to many athletic contests, dramatic productions, activities sponsored by the University Program Board, social and entertainment functions, and for subscriptions to the campus newspaper and literary magazine.

Graduation Fee. Each member of the graduating class must pay a graduation fee of \$35 at the time he/she applies for the degree. This fee includes the cost of the diploma and the cap and gown. No reduction of the fee is allowed for those receiving degrees *in absentia*.

Credit By Examination Fee. Fees for credit by examination are as follows: A written examination for a course will require a fee of \$15. A laboratory examination

20 Financial Information

requiring the arrangement of such things as laboratory materials will require a fee of \$25. A combination of a laboratory and written examination will require a fee of \$30.

Tuition Surcharge. Undergraduate students who take more than 140 credit hours (or more than 110 percent of the hours required to complete their baccalaureate degree program) are subject to a 25 percent tuition surcharge on the excess hours taken. However, the surcharge will not apply to students who exceed these credit hour limits while completing their degree within the equivalent of four academic years, or in the case of five-year programs, within the equivalent of five academic years. Finally, the surcharge does not apply to students who entered the University before Fall 1994.

MOTOR VEHICLE REGISTRATION FEES

Students attending UNC Charlotte are required to register their motor vehicle(s) in order to park on campus; there is no free parking. Vehicle registration for fall and spring semesters begins two weeks prior to the first day of classes. Students may request parking permits to be mailed directly to them (fall term only) by contacting Parking Services at least one month prior to the beginning of classes (704-687-4285). Payment must be received before the permit is mailed. **Permits are required at 8:00 a.m. the first day of class.** Two categories of permits are issued: *Resident* (for students living on campus) and *Commuter* (for students living off campus).

Permits sold in August are good for one year. Students who graduate in December may return their parking permit for a partial refund. The price of the permit is the same for faculty, staff and students. Please reference the web at www.uncc.edu/parking for current fees. Parking Services receives no state funding; therefore, parking fees are used to defray construction and operating expenses.

Night permits, valid only after 3:00 p.m., are sold at a reduced rate using the same schedule as the regular student permits. Students with night permits who come on campus before that time must park and pay at the meters or in visitors' spaces.

Penalties for Parking Violations. Violators of University parking regulations are subject to monetary penalties ranging from \$5 to \$100, depending on the severity of the violation. Copies of parking regulations are distributed with the parking permit. If a citation is not paid or appealed within 10 days, the penalty will be applied to the student's account with the University. Subsequent registration may be withheld for non-payment. Parking citations are issued 24 hours a day. Decals and meters are enforced from 8:00 a.m. until midnight, Monday through Thursday and from 8:00 a.m. until 3:00 p.m. on Friday.

Questions concerning parking on campus should be directed to Parking Services, which is open from 8:00 a.m. until 5:00 p.m., Monday through Friday. Emergency situations and questions at other times should be directed to 704-687-2200.

REFUNDS

TUITION AND FEES REFUNDS

A student who officially withdraws from the University in the fall or spring semester will receive a refund as follows:

Fall or Spring Semester	Percent of Tuition and Fees Refunded
Before 1 st Class Day	100%
Week 1	100% minus \$25 withdrawal fee
Week 2	100% minus \$75 withdrawal fee
Week 3	80%
Week 4	75%
Week 5	70%
Week 6	60%
Week 7	55%
Week 8	50%
Week 9	40%
After Week 9	0%

Summer School. Summer School refund schedules are reviewed and revised annually based upon the Summer School calendar. See www.summer.uncc.edu for the refund schedule for the current sessions.

Exceptions: Charges are refundable by administrative action on a prorated basis for the unexpired portion of the term for the following reasons: death of the student, withdrawal for adequate medical reason as certified by the University Student Health Center or family doctor, death in the immediate family that necessitates student withdrawal, and dismissal or suspension from school. Immediate family is defined as wife, husband, parent, child, brother, sister, grandparent, and grandchildren and includes step-, half-, and in-law relationships. Appropriate documentation must be submitted to the Dean of Students.

No refunds will be given to students who are withdrawn by administrative action for failure to comply with the North Carolina immunization laws.

Appeal Procedure. Appeals about tuition and dining refunds should be submitted in writing to Student Accounts, UNC Charlotte, Charlotte, NC 28223. Appeals about housing refunds should be submitted to Department of Housing, UNC Charlotte, Charlotte, NC 28223. Appeals are

heard on a monthly schedule by the Tuition, Housing, and Dining Appeal Committee.

The contract period for academic-year housing contracts is the entire academic year (Fall and Spring semesters). The student and/or guarantor agree to pay the full amount of charges for residential services. To cancel residential services, the student and/or guarantor must send a signed written request for cancellation of the contract. The date of receipt of the written request for cancellation will determine, in part, the student's financial obligation to the University (please see the Housing Contract for the current academic year for specific cancellation dates). If, during the time of the Contract, the student loses the right to live in University housing by reason of disciplinary action, or breach of the Contract, no refund of housing charges for the term will be made.

Summer School. The contract period for Summer School coincides with each term of the Summer School calendar; housing charges are refundable based upon the number of weeks of occupancy.

FINANCIAL AID

UNC Charlotte administers financial aid without regard to race, color, national origin, religion, sex, sexual orientation, age, or disability.

The University offers a comprehensive program of student financial aid (scholarships, grants, loans, and part-time employment) to assist both graduate and undergraduate students in meeting educational expenses. Reasonable educational expenses include tuition and fees, room and board, books, supplies, transportation, miscellaneous personal expenses, and expenses related to maintenance of a student's dependents.

Eligibility. The programs of student financial aid are administered according to a nationally accepted policy that the family, meaning parents (or those acting in place of parents) and/or spouse, is responsible for a student's educational expenses. Therefore, eligibility for financial aid will be determined by a comparison of a budget (educational expenses as defined above) for the period of attendance with what the student's family can reasonably be expected to contribute.

A financial aid applicant will be considered for available assistance for which he/she is eligible if the student:

1. Completes the application process and related forms only after thoroughly reading all instructions.
2. Completes the admission application process and is accepted for enrollment at UNC Charlotte.
3. Is working toward a degree and not simply taking courses.

APPLICATION PROCESS

To apply for the following programs, a student must complete the **Free Application for Federal Student Aid** using the instructions provided with the form. The form is available in the UNC Charlotte Financial Aid Office and in high school counseling offices. It may be completed online at www.fafsa.ed.gov.

Federal Stafford Student Loans
 Federal Pell Grant*
 Federal Perkins Loan
 Federal Supplemental Educational Opportunity Grant*
 Federal Work Study
 N.C. Student Incentive Grant*
 UNC Need Based Grants*
 University Grants
 University Loans
 University Need-based Scholarships

* For undergraduate students only.

RENEWAL PROCESS

Renewal of financial aid is based upon a student's making satisfactory academic progress. The Free Application for Federal Student Aid is required each year that a student applies for financial aid.

FINANCIAL AID PROGRAMS

LOANS

Federal Perkins Loan--Loans of up to \$4,000 per year are made to students' with the highest financial needs who apply by the University's established priority date of April 1. The interest rate is five percent with repayment beginning nine months after graduation.

Federal Stafford Loans--Qualified undergraduate applicants may borrow up to \$2,625 for the first year, \$3,500 for the second year, and up to \$5,500 per year for the remainder of undergraduate study. Graduate students may borrow up to \$8,500 per year. Independent students may be eligible to receive additional loan amounts.

The interest rate is variable, and repayment begins six months after the borrower ceases to be a student.

Short-Term Emergency Loans--Students may borrow up to \$300 for unanticipated expenses that occur during the semester and up to \$1,000 for tuition expenses. Loans have no interest and must be repaid within 30 to 60 days. Funds for these loans are provided by private donation.

GRANTS

Federal Pell Grants--These are for undergraduate students and can range from \$400 to approximately \$4,000, based on the student's financial need. It is an entitlement program, meaning that any student who applies and is determined to be eligible will receive funds.

Federal Supplemental Educational Opportunity Grants--These are for undergraduate students and range from \$200 to \$1,200. Eligibility is based on financial need and is determined within the UNC Charlotte Financial Aid Office, with priority to lowest income students who apply by the University's priority date of April 1.

UNC Campus Scholarships--Funding for this program is provided by the General Assembly of North Carolina to each constituent institution of the UNC system. These awards are for North Carolina residents only. These limited awards are

22 Financial Information

provided to students with exceptional financial need who apply by the University's priority date of April 1.

UNC Charlotte Grants--UNC Charlotte administers several other grant programs funded by the State of North Carolina and requires North Carolina residency for consideration. These are available to both graduate and undergraduate students who apply by the established priority date of April 1.

UNC Need-based Grants--These grants are available to undergraduate NC residents and are administered by the College Foundation, Inc. in Raleigh. All who complete the Free Application for Federal Student Aid by the program's deadline date of March 15 are considered for awards.

Employment On-Campus. The Student Employment Office assists students in locating work on campus. The University participates in the federal Work-Study Program and attempts to match students with jobs related to their academic interests.

Part-Time Employment Off-Campus. The University Career Center's Job Location and Development (JLD) Program assists students in obtaining part-time, summer and temporary employment off-campus. Job listings may be viewed online to registered students in *Campus Professional*. Jobs may include career-related positions in various fields such as education, business, entertainment, engineering and healthcare. The JLD Program is available to help students earn money for their academic and personal expenses during their enrollment at the University. Students are encouraged also to participate in career related experiences such as co-op, internships, and 49erships, which can be arranged through the University Career Center's Experiential Learning Program.

Education for the Vocationally Handicapped. Students who have suffered a disability that renders them vocationally handicapped are eligible for aid provided by the North Carolina State Division of Vocational Rehabilitation. This aid takes the form of services that include vocational counseling and guidance and placement. Payment of expenses such as training, medical treatment, room and board, books, fees, and tuition may be available. A vocational rehabilitation officer is available in Charlotte for interviewing applicants. Appointments may be made by contacting Vocational Rehabilitation Services located at 401 S. Independence Blvd., (704) 342-5049.

Veterans Benefits. UNC Charlotte's Veterans Service Office (VSO), located in the Office of the Registrar, works with the Veterans Administration to assist in administering the various programs of benefit to veterans or eligible relatives of veterans. The VSO Certifying Official certifies enrollment and transmits necessary credentials and information to the proper Veterans Administrative Office.

Admission to the University should be obtained before the student makes application for veteran's benefits. Applicants must be accepted into a degree program to receive benefits.

In order to be eligible for the full monthly allowance under any of the above laws, an undergraduate student must be enrolled for 12 or more semester hours and a graduate student must be enrolled for nine or more semester hours. Those enrolled on a part-time basis will be eligible for

part-time compensation. Students are responsible for reporting any change in enrollment status to the VSO Certifying Official.

Children of Veterans. The North Carolina Department of Veterans Affairs awards scholarships for the children of certain deceased or disabled veterans. Those awarded "full" scholarships are entitled to tuition, mandatory fees, board allowance, and room allowance; those awarded "limited" scholarships are entitled to tuition and mandatory fees. All inquiries should be referred to the North Carolina Division of Veterans Affairs, Albermarle Building, Suite 1065, 325 North Salisbury St., Raleigh, NC 27603, telephone (919) 733-3851.

Before the time of registration, each eligible student who wishes to enter the University should: (1) apply for admission following University procedures and (2) apply for a scholarship award to the North Carolina Department of Veterans Affairs.

SCHOLARSHIPS

UNC Charlotte offers a comprehensive program of undergraduate scholarships. Some of these are awarded entirely on the basis of merit, but individual financial need is a consideration in the awarding of many of them. The University's major awards for merit are the:

Alumni Scholarships
Reese A. Overcash Scholarships
C. C. Cameron Scholarships
D. W. Colvard Scholarships
Lloyd C. and Luella L. Danielson Scholarships
Cameron Morrison Scholarships
Bonnie E. Cone Scholarships
R. L. Stowe Scholarships
E. K. Fretwell Scholarships
John L. and Margaret S. Fraley Scholarships
Provost Scholarships
Fay and Cal Mitchell Scholarships
Clara MacKay and Charles H. Stone Scholarships
J. Murrey Atkins Scholarships
Rebecca and Walter Roberts Scholarships

The Alumni Scholarships are awarded annually to continuing students of the University who have proven outstanding scholastic attainment, participated in University and/or community activities, and demonstrated campus leadership. The scholarships were established in 1978 to recognize outstanding full-time students and to encourage their continuing involvement and interest in the activities of the University. Information concerning the scholarships is distributed to each department and college within the University each year prior to the award and contains material outlining application procedures for the scholarships.

The Reese A. Overcash Scholarships are UNC Charlotte's most prestigious scholarships for merit. The Overcash family established the scholarship endowment in honor and memory of Reese A. Overcash, a member of the first class at the Charlotte Center of the University of North Carolina. This merit based award seeks to attract students who demonstrate academic excellence, leadership, and service to others.

The C. C. Cameron Scholarships, established by First Union Corp., honor Mr. C. C. Cameron, who served as Chairman of First Union and as Chairman of the UNCC

Board of Trustees. The purpose of the Cameron Scholars program is to bring outstanding students to UNC Charlotte. Recipients are selected on the basis of academic achievement, demonstrated leadership and service to others. Cameron Scholars are provided financial assistance and work experiences which encourage intellectual growth and stimulate the will to achieve full potential.

The D. W. Colvard Scholarships honor Dr. Dean Wallace Colvard, first chancellor of The University of North Carolina at Charlotte, and his wife, Martha, who were instrumental in founding Friends of UNCC. Dr. and Mrs. Colvard have personified the quest for excellence at UNC Charlotte. The Colvard Scholarships are awarded to applicants on the basis of their achievements in high school, college aptitude tests, and their promise of making meaningful contributions to society. Their roles as leaders and their service to school and community are weighed carefully.

The Lloyd C. and Luella L. Danielson Scholarships were established by the estate of Lloyd C. and Luella Danielson to attract students of good moral character and great potential to UNC Charlotte's Mechanical Engineering majors.

The Cameron Morrison Scholarships, first awarded in 1985, were established as a memorial to former Governor and Mrs. Cameron Morrison. The need-based scholarships recognize students who are public high school graduates from Mecklenburg and Richmond Counties who seek self-improvement and demonstrate initiative and ability. Entering students ranking in the upper 10 percent of their high school graduating class are given preference.

The Bonnie E. Cone Scholarships have been endowed by Clara McKay (Mrs. Charles H.) Stone of Charlotte and other friends of Charlotte College. The scholarships honor Dr. Bonnie E. Cone, founder and developer of Charlotte College, from which UNC Charlotte developed. The Bonnie E. Cone Scholarships are awarded annually to students having high moral character, proven scholastic attainment, and whose further education at the University will, in the judgment of the scholarship committee, enhance the citizenship of the recipients and advance the service of UNC Charlotte as an institution of excellence.

The R. L. Stowe Scholarships were established in 1990 to honor R. L. Stowe who opened Belmont, North Carolina's first spinning plant, the Chronicle Mill, in 1901.

The E. K. Fretwell Scholarships were established in 1990 in recognition of Dr. E. K. Fretwell Jr., chancellor of UNC Charlotte from 1979 to 1989. The primary purpose of the awards is to attract students of great potential to the University. The scholarships' founders believe that such students stimulate and challenge fellow students and faculty members. Fretwell Scholarships are awarded to graduating high school seniors based on achievements in school, college aptitude test scores, service to school and community, potential for leadership, and for making meaningful contributions to society.

The John L. and Margaret S. Fraley Scholarships were established in honor of John L. Fraley, Sr., retired Chairman of the Board and CEO of Carolina Freight, and his wife, Margaret, as a commitment to the continued strength of corporate America. The recipients must be North Carolina residents with majors within The Belk College of Business.

The Provost Scholarships honor the position of the Provost of the University and are designed to attract students with great potential.

The Fay and Cal Mitchell Scholarships were established in 1974 for students representing academic excellence and an SAT score of at least 1100.

The Clara McKay Stone and Charles H. Stone Scholarships were established in 1986 and first awarded in 1987. Mr. and Mrs. Stone were early supporters and major benefactors of the University. Through their efforts the following were established: the Bonnie Cone Scholarships, the Charles H. Stone Professor of Chemistry, the Charles H. Stone Professors of American History, and the Charles H. Stone Collection of the University Library.

The purpose of the Stone Scholarships is to provide scholarship assistance for worthwhile and deserving students and applicants for admission to the University who have high moral character and whose education at the University will better enable the recipients to live worthwhile and productive lives and to further the service of the University to society. The fund provides both merit awards and awards for students who are deserving, but may not have the ability for high academic attainment, and who are in need of financial assistance in order to further their education at the University.

The J. Murrey Atkins Scholarships were established in 1963 in memory of J. Murrey Atkins, Sr., the first Chairman of the Board of Trustees at Charlotte College, which later became UNC Charlotte. The recipient must be a North Carolina resident.

The Rebecca and Walter Roberts Scholarships were established in 1999. The Roberts Scholarships were established to honor Walter and Rebecca Roberts. The education of Rebecca Roberts, a 1998 UNCC graduate, and the other children of Walter Roberts was ensured by a trust fund established by the Superior Continental Corporation following Walter Roberts' death. The remaining monies in the trust were generously donated to the University upon Rebecca Roberts' graduation.

The purpose of the Roberts Scholarships is to provide scholarship assistance to worthy non-traditional students pursuing a degree in Communication Studies. The Roberts Scholarships are awarded to applicants on the basis of their potential for success as Communication Studies majors.

Detailed information about the scholarships named above, including minimum qualifications, selection processes, and the amount of the stipends, may be obtained from the Undergraduate Admissions Office.

Need-based and Departmental Scholarships. Numerous other scholarships are administered by the Student Financial Aid Office. In most cases, there is no special application for these scholarships, and all aid applicants will be considered unless the scholarship is noted as an exception. Normally, those students with demonstrated need and a grade point average of 3.5 or better will be considered for scholarships.