

Funding Your
FUTURE
at  **UNT**[®]

UNIVERSITY OF NORTH TEXAS[®]



We're here to help you every step of the way.

At UNT, we're committed to helping you achieve your academic and personal goals by offering the support you need to be successful.

We know there's a lot to figure out when paying for college, and we're here to help. On the following pages, we will help you build a plan for making one of the most **important investments** of your life.

College graduates **earn an average of \$1.2 million more over a lifetime** than those without a degree and have greater financial security. Additionally, having a degree offers other benefits. Many jobs today require a degree, making it a stepping stone for other career opportunities. Earning a degree can also help you **build personal and professional networks**, opening doors to greater happiness and success. Finally, the journey to your degree helps you grow. **At UNT, you'll learn to think more analytically and communicate more effectively, which will lead to success in every aspect of your life!**

This handy guide will:

- Describe the costs of going to college.
- Walk you through applying for grants, scholarships and loans and finding employment opportunities.
- Help you find campus and community resources.
- Show you that academic and financial success is within your reach.

**UNT awards more than \$450 million in financial aid
and over \$70 million in scholarships each year.**

**You won't know what you qualify
for unless you apply!**

Table of Contents

How Much Does UNT Cost?	2
Your Tuition Plan Options	4
Ways to Fund Your Future	6-11
FAFSA: Your First Stop for Funding	
Gift Aid: Scholarships; Grants	
Self-Help Aid: Loans; Work-Study	
Military Educational Benefits: GI Bill™; Hazlewood Act	
We're Here For You	12-15
Campus Support Resources	
Where You Can Find Us	
Your Roadmap to Success	16-23
Step 1: Fill Out the FAFSA	17
Step 2: Apply for Scholarships	20
Stay Green!	24

How Much Does UNT Cost?

A UNT degree is a great investment in your future. We've been named an America's Best Value College by *Forbes* and a Best College by *Money* magazine.

The first step to investing in your education is to consider all expenses — not just tuition and fees — when you are estimating the cost of going to college.

Explore *unt.edu*
to learn more!

Tuition and Fees

The cost of tuition and fees varies based on several factors:

- **Where you live:** Are you a Texas resident or do you live in another state?
- **Your choice of major:** Certain majors have different costs.
- **The number and type of courses you take each semester:** The more courses you take each semester, the faster you graduate and the sooner you'll earn a career-level salary. Tuition and fees for undergraduates enrolled full time (12+ hours) are assessed at a flat rate. Learn more at sfs.unt.edu/full-time-flat-rate-tuition.
- **The type of tuition plan you choose.**

When estimating the total cost of attending UNT (or any other university), you should consider:

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Personal expenses

To learn more about the estimated cost of attendance, visit financialaid.unt.edu/costs.

How To Estimate Your Tuition and Fee Cost

Costs do not reflect academic fees or differential tuition. To estimate cost based on your classification, residency status, academic program/major and the number of hours you plan to take, use our tuition estimator at estimatemytuition.unt.edu.

What's Next?

Now you have a quick snapshot of what makes up the cost of attending college. Next, learn about the Free Application for Federal Student Aid (FAFSA), as well as other UNT funding options and resources that can help you on your way to Funding Your Future!



Your Tuition Plan Options

Select a Tuition Plan

Once you've filled out the FAFSA and applied for scholarships, it's time to select a tuition plan. Undergraduate students at UNT have the choice between the Save and Soar Tuition Plan and Traditional Tuition. New students will choose a tuition plan at orientation when enrolling for classes.

Save and Soar

Fast-track your degree for less! Incoming undergraduate students who are Texas residents can choose the Save and Soar tuition plan and lock in their tuition rate for four years. It's a unique way to save and succeed at UNT. By taking advantage of exclusive tuition savings on summer and winter sessions, you'll finish your degree faster and focus on what's next.

Save and Soar Benefits

- The Save and Soar plan locks in your tuition for four years. You'll pay a small premium in your first semester, which will lock in your cost so you can plan for your academic future and graduate on time.
- You can fast-track your degree by taking courses year-round! Save and Soar participants may qualify for exclusive discounts on summer and winter sessions, as well as on-campus summer housing.
- Finishing school faster means saving time, money AND getting a head start on your career.

Learn more at saveandsoar.unt.edu.

Oklahoma Tuition Plan

Unlock significant savings on out-of-state education for our neighbors to the north with UNT's Oklahoma Tuition Rate. Enjoy Texas-sized value by saving about \$5,400 per 15 semester credit hours.

Learn more at ok2.unt.edu.

Live in Another State?

No worries. Out-of-state students are automatically enrolled in UNT's traditional tuition plan. Out of state and international students who receive a UNT competitive scholarship of at least \$1,000 are eligible to receive a waiver for the difference between in-state and out-of-state tuition. Learn more at financialaid.unt.edu/unt-excellence-scholarships.

Run the numbers for yourself
with our tuition estimator
at estimatemytuition.unt.edu.

Payment Plans

We understand that you might need options to pay for your education. That's why we offer tuition and fee installment plans for both fall and spring semesters.

You can extend your payment deadlines to the third of each month and pay in installments. Learn more at studentaccounting.unt.edu/payment-plan.

We also offer housing installment plans that allow you to pay in three manageable payments over the course of the semester. Learn more at housing.unt.edu/rates/faqs.

Ways to Fund Your Future

Your First Stop for Funding

When it comes to funding your education at UNT, the Free Application for Federal Student Aid (FAFSA) is where to begin.

What is the FAFSA?

The FAFSA is an application that is free of charge to submit and process, and it helps universities determine your eligibility for financial aid. Based on your FAFSA, your Student Aid Index (SAI) will be calculated to help determine the aid for which you will qualify. Nearly all students who complete the FAFSA receive some type of financial assistance, which is funded and regulated by federal and state governments. Federal financial aid can come in the form of grants, work-study or loans.

The FAFSA typically opens each year on Oct. 1. Check fafsa.gov for important updates.

You can find the FAFSA, eligibility requirements* and the types of aid available at fafsa.gov. For a detailed step-by-step guide to achieving FAFSA success, see page 17.

**Including eligibility requirements and types of aid available to non-citizens.*

If you're a Texas resident and are not eligible for federal aid, you may be eligible to complete the Texas Application for State Financial Aid (TASFA). Learn more at financialaid.unt.edu/texas-application-state-financial-aid.

UNT also provides financial aid and campus and community resources for Deferred Action for Childhood Arrivals (DACA) students.

Dates You Need to Know


- **The 2025/26 FAFSA will be available by Dec. 1, 2025.**
- **The priority deadline to submit your FAFSA or TASFA for the 2025/26 academic year is March 1, 2025.**
- **The 2026/27 FAFSA will be available by Oct. 1, 2025.**
- **The priority deadline to submit your FAFSA or TASFA for the 2026/27 academic year is Jan, 15, 2026.**

To meet the priority deadlines listed above, please make sure you have submitted your FAFSA or TASFA and any accompanying documentation requested by the financial aid office.

Questions? Scrapy has answers!

When you have a question related to your financial aid or student account — or learning how to manage the financial realities of college and want a quick answer — check with Scrapy Says! This website is where you can easily find the information you need.

ScrapySays.unt.edu



There are many ways to fund your future at UNT, whether through gift aid (scholarships and grants), self-help aid (loans and work-study) or other educational benefits such as the GI Bill™.

Gift Aid

Gift aid is a term used for financial aid that, as long as the requirements of the program have been fulfilled, does not need to be repaid and is most commonly used to refer to scholarships and grants.

Scholarships

Scholarships are financial awards given to a student based on academic achievement or accomplishments (e.g. athletics, music, art). While many are awarded on merit, some consider financial need, community service, leadership, extracurricular activities and other attributes that might lead to eligibility.

Scholarships do not require any repayment. They are not only a source of funding but are monetary awards that can enhance your educational experience. Every scholarship you are awarded is an investment in your future.

UNT has many scholarships available (see page 22). Contact our financial aid and scholarship representatives to help you find and apply for scholarships.



TRIO Programs

If you're a first-generation college student or are considered low-income as defined by the Department of Education, you may be eligible for one of UNT's TRIO programs.

All of our TRIO programs provide a support system of other first-generation students and mentors who are here to help you succeed in your higher education endeavors. Learn more at trio.unt.edu.

Emerald Eagle Scholars Program

The Emerald Eagle Scholars program is a selective program that provides tuition and mandatory fees for four consecutive years to academically talented and highly motivated students with high financial need. If you are a Texas resident and will soon be a Texas high school graduate from a home with a total family income of \$65,000 or less, and are eligible for the TEXAS Grant Program through UNT, you may be eligible for UNT's Emerald Eagle Scholars Program. To learn more, visit emeraldeagles.unt.edu.

Grants

Grants are need-based aid that do not have to be repaid. With a grant, funding your education becomes a lot simpler. You can focus on your studies and hit the ground running once you graduate. For more information contact our financial aid representatives or visit financialaid.unt.edu/grants to learn more about the eligibility and application requirements.

Self-help Aid

Self-help aid is a term used for financial aid that has to be repaid or is provided by the individual through employment. This term is most commonly used to refer to loans and student employment options.

Loans

Loans are another avenue for investing in your future and are available at low interest rates for students regardless of financial circumstances. There are many UNT resources available to guide you through the loan process, and our financial aid representatives can answer any questions you might have.

Do keep in mind that loans must begin to be repaid once you graduate or fall below half-time status.

UNT's award-winning Student Money Management Center also offers the Eagle Support Program*, which provides emergency loan funding to students in need. This program addresses the cost of attendance expenses specific to UNT. The center offers seven funding options to help students remain enrolled in courses, purchase books or assist with other small unexpected expenses. **Just as you're investing in your education, UNT wants to ensure that we're a partner in your continued success.**

**Only students in Denton, Discovery Park and Frisco locations can apply.*

Student Employment Options

Hourly Student Employment

Hourly student employment positions are available to all UNT students. The hiring department funds these jobs and allows up to 25 hours of work weekly.

Work-Study Positions

Work-study positions are campus jobs that pay an hourly wage and are partially funded by the state or federal government. These positions allow a maximum of 25 hours of work per week during a semester and up to 40 hours per week when classes are not in session. A typical work-study offer is up to \$5,000 over a nine-month academic period.

Eagle Internships

Eagle internship positions are, at minimum, ten weeks of paid on-campus internship work related to your major. Students may use this program for academic credit as well as receive 30 hours of Professional and Personal Growth Programming.

These positions are an excellent option for funding your education, as they allow you to have work experience before graduation. Students who work part-time on campus have more opportunities to participate in events and engage with peers. Visit careercenter.unt.edu to learn about available positions and speak with one of our Career Center representatives.

Veteran Funding Options

At UNT, we honor those who serve by providing a Student Veteran Services office that can help you navigate your military educational benefits. As a veteran, you receive the GI Bill™, which assists in funding your journey toward graduation and your future career.

We also can help you, your spouse or your child with eligibility and usage of the Hazlewood Act. Learn more at unt.edu/veterans.

Visit the Student Veteran Services office, located in Sage Hall, for more resources and assistance geared toward your success.

***Nearly 40% of UNT graduates
earn their degree without
any debt.***

Campus Support Resources

Start Green, Stay Green!

Knowing what to expect is important when paying for college. However, life doesn't always work out like we expect. Everyone needs a little help from time to time, so UNT created the Start Green, Stay Green initiative to provide a portal for students to connect with financial aid resources and support services. If you're facing a financial challenge that could affect your ability to stay green at UNT, we're here to help you. **Visit unt.edu/staygreen for more.**

Career Center

Looking for employment during or after college? The Career Center can help you with on-campus employment and various aspects of your post-degree job search, from writing a resume and cover letter to interviewing. You can visit the Career Center in Sage Hall or **check it out online at careercenter.unt.edu.**

Resources for Veterans

Home to more than 3,000 veterans and their dependents, UNT has been named a **Military Friendly School** by *MilitaryFriendly.com* for nine years in a row. Our Student Veteran Services office provides resources designed to help ease your transition to civilian life, further your studies and enjoy a campus full of activities and entertainment.

Additionally, UNT's Student Veteran Association provides camaraderie and support through monthly meetings and social programs throughout the year to enhance your experience on campus. Counseling and Testing Services offers counseling to those with traumatic and post-traumatic stress and emotional or relationship concerns facing veterans. To learn more, **visit unt.edu/veterans.**

Student Money Management Center

UNT's Student Money Management Center helps Eagles soar. The center provides coaching sessions, outreach programs and loan-based emergency assistance. **Learn more at moneymanagement.unt.edu.**

Eagle Support Program

The Eagle Support Program (ESP) provides financial assistance to eligible students facing unexpected hardships. If you encounter a sudden financial challenge that threatens your ability to continue your studies, ESP may be able to help. We can offer short-term loans of up to \$1,000 for one-time emergency expenses.

While ESP is a valuable resource, we encourage proactive financial planning. The SMMC coaching team can guide you in building a financial foundation to help prevent future crises. By taking steps to prepare for the unexpected, you can enhance your financial well-being and focus on your academic goals. **Learn more and apply online at [moneymanagement.unt.edu /programs-and-services/eagle-support-program](https://moneymanagement.unt.edu/programs-and-services/eagle-support-program).**

Student Health and Wellness Center

Need to see a doctor? The Student Health and Wellness Center is an on-campus medical clinic that can treat injuries, illnesses and other medical issues. Most services are free to students, and the center also accepts commercial insurance plans and offers student insurance plans. **Visit healthcenter.unt.edu to learn more.**

Food Pantry

If money becomes tight and you find yourself in need of groceries, the Food Pantry in Crumley Hall is available to any current UNT student who needs it. Students also can request to meet with a staff member to discuss any difficulties they may be facing with the confidence that specific protocols are in place to maintain student confidentiality and dignity. There are additional Food Pantry locations available at Discovery Park and Frisco Landing. **Learn more at studentaffairs.unt.edu/food-pantry.**

Where You Can Find Us

We're always ready to answer your questions at any of the following events:

UNT Preview

Held each fall and spring, this open house event gives you a sneak peek of life on campus and includes the opportunity to meet with Admissions Recruiters, academic departments and financial representatives. We will even help you complete your FAFSA!

**Find an upcoming UNT Preview today
at untpreview.unt.edu.**

UNT Live

Throughout the fall and spring, we bring UNT to you with our evening receptions featuring light refreshments. Come and chat with our admissions and financial aid representatives to get the answers you need.

Find a UNT Live event near you at live.unt.edu.



Transfer Debut

Our Transfer Debut events are available at our Frisco and Denton campuses and are held multiple times throughout the year. The event includes information sessions on financial aid and scholarships specifically geared to students transferring to UNT. You'll chat with Admissions Recruiters, academic advisors, college recruiters and student representatives to get all your questions answered.

Register for an upcoming Transfer Debut at admissions.unt.edu/transfer-debut.

Remember that there are many resources on campus to help you find the aid you need. At UNT, we want to make sure that you're all set!



Your Roadmap to Success

We're here to help you successfully fund your educational journey every step of the way. On the following pages, we'll walk you through the financial aid and scholarship application processes — one step at a time.

Your roadmap consists of:

- **Step 1: Fill out the FAFSA (page 17)**
- **Step 2: Activate your myUNT portal access and EagleConnect email account, and apply for scholarships (page 21)**

The keys to successfully funding your college experience are: Prepare. Apply. Review. Persist!

Step 1: Fill Out the FAFSA

To apply for most financial aid, you'll need to complete the FAFSA. But the first key to a successful funding plan is to prepare.

PREPARE

Know your dates!

The FAFSA typically opens Oct. 1, but check *fafsa.gov* for updates on important dates and deadlines.

Before you get to the FAFSA, you must create your FSA ID (Federal Student Aid ID) at *fafsa.gov*.

It's required for filing and signing all documents.

Gather all required documents, including:

Federal income tax return, Social Security number and bank statements.

FAFSA Dates

To receive priority consideration for 2025/26 academic year financial aid, submit your 2025/26 FAFSA by March 1, 2025.

To receive priority consideration for 2026/27 academic year financial aid, submit your 2026/2027 FAFSA by Jan. 15, 2026.

You may submit the FAFSA after the priority dates listed. UNT will continue to process financial aid applications through the end of the award cycle.

Visit *financialaid.unt.edu* for more information.

FAFSA Success Checklist

APPLY

- Go to *fafsa.gov* and complete your application.
- In the School Selection section, list UNT's School Code: 003594
- Complete the income and asset information within the FAFSA. Do not leave it blank.
- Keep copies of all documents and check the email you listed on your FAFSA for notices.

Tip: If a question does not apply to you or the answer is zero, enter the number 0. **Do not leave blanks.**

Check the personal email listed on your FAFSA for correspondence from the Department of Education regarding the status of your FAFSA.

Tip: Also check your UNT email (myUNT) for updates regarding the status of your financial aid application. Visit it.unt.edu/eagleconnect for information on your UNT Email.

REVIEW

About a week after you submit the FAFSA, you'll receive a copy of your FAFSA Submission Summary (FSS) via email or mail. The FSS also will let you know your Student Aid Index (SAI) and if you're eligible for a Pell Grant.

- Check your FAFSA Submission Summary (FSS) for accuracy and submit any necessary corrections.
- Visit my.unt.edu for updates from the Financial Aid & Scholarships office.

Tip: Select the aid year you want to review. This is where the amount of your financial aid award will be posted. This also is where you can accept, decline or reduce the amount you've been awarded.

PERSIST

Continue your education all year long by enrolling in summer and winter sessions. Don't forget to reapply for aid for the fall and spring terms!

- Fill out the Summer Aid Interest Form available on your myUNT To-Do List.**
- Submit your FAFSA annually by the posted priority deadlines, typically by Jan. 15 for the next academic year.**

Check Your Eligibility to Receive Aid

- Are you a U.S. citizen or eligible non-citizen*?**
- Do you have a valid Social Security number?**
- Do you have a high school diploma?**
A general equivalency diploma (GED) also is acceptable.
- Have you been accepted for admission to UNT?**
You also must be enrolled in an eligible degree or certification program.
- Are you NOT in default on any Title IV loan?**
This includes a Federal Perkins Loan or Federal Student Loan. You must **NOT** owe a refund on educational funds received at any institution.
- Are you registered with the Selective Service?**
To receive state aid, recipients must be registered or exempt.
- Are you enrolled in at least a half-time class load at UNT?**
Most aid programs require at least half-time enrollment. Also, you must demonstrate Satisfactory Academic Progress as defined by Financial Aid & Scholarships.

*Non-documented students may qualify for state assistance under Texas Senate Bill 1528. Students should visit financialaid.unt.edu/tasfa or studentaid.gov for more information.

Scholarship Success

Apply for every scholarship you can. You won't know what you qualify for unless you apply. The following steps will ensure you're on the right track to receiving the scholarship that's right for you.

Just like financial aid, the rules to receiving scholarships are: Prepare. Apply. Review. Persist!

Step 2: Apply for Scholarships

PREPARE

- Start the scholarship search early.**
Your junior year is a great time to begin researching scholarships.
- Apply for admission to UNT.**
This includes submitting your updated transcripts to the Admissions office.
- Complete the FAFSA at *fafsa.gov*.**
Some scholarships may require this application.
- Activate your myUNT and EagleConnect accounts.**

APPLY

- Use your myUNT portal login (EUID) and password to sign in to the Eagle Scholarship Portal, complete the student profile and view scholarship opportunities.**
You must submit this application every year in order to compete for available scholarships.
- Apply for everything you qualify for, including academic, departmental and external scholarships.**

REVIEW

- Check your EagleConnect (your UNT email account) often.**
Communication about UNT scholarships and all award notifications are sent to your official campus email address.

PERSIST

- Be persistent! You can potentially have more than one scholarship.**
Apply to scholarships throughout the year and create your own game plan for searching for external scholarships that apply to your major, classification or any other personal qualifications.

Your Scholarship Options

Scholarship

Classification

UNT Meritorious Scholarship for National Merit Finalists

Incoming freshmen who are National Merit Finalists

UNT Excellence Scholarships

Incoming freshmen

UNT Transfer Excellence Scholarships

Transfer students

Honors College Transfer Scholarships

Incoming transfer students

Terry Scholarships

Incoming freshmen

Academic Scholarships

All students

Department-Sponsored Scholarships

All students

External Scholarships

All eligible students (*eligibility requirements vary*)

There are many scholarship opportunities available to you. The key is to let UNT's scholarship experts help you find the right fit! Trust us — there are scholarships for all students, majors, classifications and personal qualifications.

Did you know: Out-of-state students may be eligible for in-state tuition. Learn more at: financialaid.unt.edu/competitive-scholarship-waiver.html

Award/ Value	Learn More
Full cost of attendance	<i>nationalmerit.unt.edu</i>
\$1,000-\$12,000	<i>financialaid.unt.edu/unt-excellence-scholarships</i>
\$1,500-\$4,000	<i>financialaid.unt.edu/transfer-scholarships</i>
Varies	<i>honors.unt.edu/scholarships</i>
All educational costs	<i>terrysolars.unt.edu</i>
Varies	<i>financialaid.unt.edu/scholarships</i>
Varies	<i>financialaid.unt.edu/department-sponsored-scholarships</i>
Varies	<i>financialaid.unt.edu/scholarships</i>

Stay Green!

The Keys to Funding Your Future Are: Prepare. Apply. Review. Persist!

Prepare by saving money for college as soon as you can and keeping important dates in mind. If you're unsure about how, when or even what to prepare, learn more from our Financial Aid and Scholarships resources page:
financialaid.unt.edu/unt-resources.

Apply early! Whether you're an entering freshman, a continuing student, a transfer student or a graduate student, applying early is key to receiving financial assistance, scholarships and work-study positions.

Review every piece of correspondence that pertains to your funding for each semester! Don't miss out on key information received via your student or personal email accounts. Always make sure any financial documentation you've submitted is accurate, up-to-date and on time.

Persist! If your first financial assistance opportunity does not work out, continue to seek out other available opportunities. Every year is a new funding opportunity with new resources. Graduating involves planning, use of campus resources and commitment. **You can do it!**

Reach Out to Us! We're Here to Help.

Questions? Scrappy has answers!

When you have a question related to your financial aid or student account — or how to manage the financial realities of college and want a quick answer — check with Scrappy Says! This website is where you can easily find the information you need.

ScrappySays.unt.edu

Find Us Online

Financial Aid & Scholarships

financialaid.unt.edu

Student Accounting

sfs.unt.edu

 facebook.com/UNTStudentFinancial

 x.com/untsfs

Student Money Management Center

moneymanagement.unt.edu

 facebook.com/UNTSMMC

 x.com/untmoney

The information in this publication is accurate at the time of printing. For the most up-to-date information, visit ***unt.edu***.

