



## Student Financial Aid Information

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UNIVERSITY OF NORTH CAROLINA  
**SCHOOL** *of the* **ARTS**

# Table of Contents

Topic	Page(s)
Introduction	2
Application Process	2-4
Cost of Attendance Budgets for Financial Aid Purposes	5
Cost of Attendance Budgets: An Explanation	6
Determination of Financial Need	6-7
Types of Financial Aid	7-10
Award Notification	10-11
Financial Aid Disbursement	11
Satisfactory Academic Progress Policy	11-14
Withdrawal from UNCSA	15-16
Student Rights	17
Student Responsibilities	17
North Carolina Residency	17
Looking for Scholarships	18
Other Important Information	19
Other Consumer Information	19-20

## Introduction

*The Office of Student Financial Aid at University of North Carolina School of the Arts (UNCSA) is here to serve prospective students and currently enrolled students by providing information, assistance and guidance on ways to plan for and meet the costs of a college education. This office administers a full range of Federal, state, university and private aid programs. Awards may be based on demonstrated need, talent or both.*

The Federal government and UNCSA believe the primary responsibility for paying for college rests with the student and their parents, who are expected to meet as much of the costs as possible. Financial aid is provided to supplement what the student and parents can contribute toward the costs of college.

**READ THIS INFORMATION CAREFULLY.** Follow all of the instructions. Errors will delay the process and could result in the loss of aid you might otherwise have been eligible to receive.

## Application Process

Any student needing financial assistance to attend UNCSA should apply for financial aid through the process outlined in this information.

**REMEMBER:** You must reapply for financial aid each academic year.

You are strongly encouraged to begin the financial aid application process as soon as possible. Since applying for financial aid and applying for admission to UNCSA are separate processes, you should not wait for a response to your admissions application before applying for financial aid. Your data will be reviewed for financial aid eligibility when you have been **officially accepted for admission into a degree or diploma program**. If you are a new UNCSA applicant, make certain that you contact the Admissions Office and follow their instructions regarding the admissions process.

## Free Application for Federal Student Aid (FAFSA)

For the Office of Student Financial Aid to determine your eligibility for need-based assistance, you must complete the **Free Application for Federal Student Aid (FAFSA)**.

The quickest way to file the FAFSA is to complete *FAFSA on the Web* at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Before beginning the FAFSA, you should apply for a personal identification number (PIN) from the U.S. Department of Education at [www.pin.ed.gov](http://www.pin.ed.gov). The PIN will allow you to sign your FAFSA electronically and also to correct your processed FAFSA information online, if necessary. If you are providing parent information on the FAFSA, one of your parents must also sign your application. To sign electronically, your parent must apply for his or her own PIN.

A paper FAFSA is available for those who do not wish to use *FAFSA on the Web*. This form may be obtained from a high school guidance counselor or college financial aid office. Please follow the FAFSA instructions carefully in order to complete the application correctly. Errors and omissions will delay the processing of your data and could affect your chances of receiving assistance. After completing the paper FAFSA, mail the form using the pre-addressed envelope provided with the FAFSA. Do not mail your completed FAFSA to the school.

## FAFSA Priority Filing Dates

The priority filing date for students is **March 1**. Students filing by this date will receive financial aid award notification letters by April 15<sup>th</sup> for new students and May 15<sup>th</sup> for returning students.

Applications submitted after the priority filing date will be considered as funds are available. Most financial aid at UNCSA is distributed on a first-come, first-served basis.

## Eligibility

**Eligibility** for Federal aid at UNCSA requires that you meet several criteria as follows:

- You must be a United States citizen or an eligible non-citizen to receive Federal financial aid. (*Only limited scholarship funds are available for International students; inquire at your specific Arts School.*)
- You must enroll at least half-time for each term. Because of limited funding, however, financial aid will be awarded to part-time students only after the needs of full-time students have been addressed.
- You must certify that you are not in default on repayment of a Federal student loan and do not owe a repayment on a Federal grant.
- If you are male, you must certify that you have complied with Selective Service Registration or give the reason that you are exempt from compliance.
- You must make satisfactory academic progress. Please refer to the “Satisfactory Academic Progress Policy” in the *UNCSA Bulletin* at <http://www.uncsa.edu/bulletin> or pages 12-15 of this brochure for students receiving Federal financial aid.

### Notification of Federal and State Eligibility

After you submit your FAFSA, you will receive notification from the Federal government in the form of a **Student Aid Report (SAR)**. This form will provide you with your **Expected Family Contribution (EFC)**, the amount you and your family are expected to be able to contribute to the cost of your education, according to the standard Federal formula. It will also indicate if you are eligible for a Federal Pell Grant.

Your eligibility for State aid may be sent by the Office of Higher Education in your state of residence. If you receive a notice from the North Carolina Higher Education Assistance Authority or from your appropriate state agency, it does not mean you are automatically eligible to receive a state grant. You must meet all criteria required by the state granting the award. You will be notified on your Financial Aid Award Notification from UNCSEA if you qualify.

### Verification of Student Aid Application

The U.S. Department of Education may select your application for a process called “verification.” As part of verification, you will need to provide certain documents and information to the Office of Student Financial Aid to verify that the information reported on your FAFSA is correct.

The verification process begins after the results from your FAFSA are received by the UNCSEA Office of Student Financial Aid. At that time, you will need to provide a copy of your IRS Tax Return Transcript, your parent's IRS Tax Return Transcript (or your spouse's IRS Tax Return Transcript, if you are married and your spouse filed a separate tax return) and other documents or forms. You will be asked to complete a worksheet regarding your income, your household size, family members enrolled in post-secondary education, and untaxed income and benefits.

You should be prepared to provide any required documentation as soon as possible to prevent delays in your financial aid. Failure to provide documentation means you will not receive aid from the Department of Education, and you may not receive aid from other sources.

To complete the verification process, the documentation you provide will be reviewed and any necessary corrections will be made. If your eligibility for financial aid changes based on these corrections, your financial aid package may be adjusted, and you will have to repay any portion of aid disbursed that you should not have received.

Any person who intentionally makes false statements or misrepresentations on a Federal aid application is violating the law and is subject to a fine, imprisonment or both.

## Cost of Attendance Budgets for Financial Aid Purposes, 2012-2013

These budgets have been calculated as an estimate of what it will cost a student to live and attend school for the 2012-2013 academic year. (For planning purposes, keep in mind that costs usually increase each year.) The "TOTAL" is more than a student will owe the school ("Direct Costs") which depends on attendance and living arrangements. Students will see their Cost of Attendance "Total" listed on their Financial Aid Award Notification as "Financial Aid Budget."

<b>Undergraduate Students</b>			
	<b>In-State Commuter</b>	<b>In-State On/Off Campus</b>	<b>Out-of-State On/Off Campus</b>
Tuition	\$5,270	\$5,270	\$18,415
* Fees	\$2,303	\$2,303	\$2,303
** Books & Supplies	\$1,120	\$1,120	\$1,120
Room	\$1,135	\$4,018	\$4,018
Board	\$1,135	\$4,142	\$4,142
Health Insurance	\$868	\$868	\$868
Miscellaneous	<u>\$1,153</u>	<u>\$2,305</u>	<u>\$3,105</u>
<b>TOTAL</b>	<b>\$12,984</b>	<b>\$20,026</b>	<b>\$33,971</b>
<b>Graduate Students</b>			
		<b>In-State On/Off Campus</b>	<b>Out-of-State On/Off Campus</b>
Tuition		\$6,196	\$19,003
* Fees		\$2,288	\$2,288
** Books & Supplies		\$850	\$850
Room/Board		\$8,160	\$8,160
Health Insurance		\$868	\$868
Miscellaneous		<u>\$2,859</u>	<u>\$3,659</u>
<b>TOTAL</b>		<b>\$21,221</b>	<b>\$34,828</b>
<b>High School Students</b>			
		<b>In-State On Campus</b>	<b>Out-of-State On/Off Campus</b>
Tuition		No billable cost	\$10,571
* Fees		No billable cost	\$2,970
Books			\$250
Room		No billable cost	\$4,834
Board		No billable cost	\$4,326
Health Insurance			\$868
Miscellaneous			<u>\$1,600</u>
<b>TOTAL</b>			<b>\$25,419</b>

\* Fees/\*\* Books vary between Arts Schools.

### \* Additional Departmental Fees (add to the Fees listed above)

Dance	\$290	(High School, Undergraduate)
Drama	\$435	(High School, Undergraduate)
Design & Production	\$370	(High School, Undergraduate, Graduate)
Film	\$1,425	(Undergraduate, Graduate)
Music	\$634	(High School, Undergraduate, Graduate)

### \*\* Books (use the following allowances to replace the Books amount listed above)

Dance	\$1,250	(Undergraduate)
Drama	\$1,250	(Undergraduate)
Design & Production	\$1,650	(Undergraduate)
	\$1,000	(Graduate)
Film	\$1,250	(Undergraduate) C1's - additional \$2,000 for computer
	\$850	(Graduate)
Music	\$1,120	(Undergraduate)
	\$850	(Graduate)

## Cost of Attendance Budgets: An Explanation

To determine a student's eligibility for Federal and other need-based financial aid, UNCSA is required to establish a **Cost of Attendance Budget**. This budget is based on the student's classification (high school, college or graduate school), residency (in-state or out-of-state) and their arts school. The sum of this Cost of Attendance budget appears on the student's Financial Aid Award Notification as "Total Expense Budget." The Cost of Attendance budget is calculated so that, if funding permits, financial aid can be used to meet these expenses. It includes actual tuition, mandatory fees, a room and board allowance, and allowances for necessities such as books, transportation and personal living expenses.

There are two types of costs included in the totals shown in the Cost of Attendance budget, Direct Costs and Indirect Costs. These costs are explained as follows:

**Direct costs** are charges for which the student will be billed directly by UNCSA. Direct costs included in the Cost of Attendance budget are an **estimate** of the tuition and fees for the coming academic year. (UNCSA is a state-supported educational institution, and tuition and fees are set by the State Legislature and Board of Governors, respectively. These costs are not established until after July 1 for the upcoming academic year.) In addition, if the student lives on campus, an allowance for room and board is included in the budget, based on a double-room charge and the full-meal plan.

**Indirect costs** are other estimated educational expenses the student may incur such as books and supplies, personal expenses, an allowance for transportation to and from school, and an estimate for room and board if the student lives off campus. Indirect costs are included under "books," "miscellaneous" (and "room" and "board" for off-campus students). Actual indirect costs may vary according to each student's needs.

The Cost of Attendance budget is based on the full academic year and is intended as an estimate of the "average" student's expenses. An actual school bill will be sent from the UNCSA Student Accounts Office before each term. The charges on the bill are due before the student can begin classes each term and should include direct charges for the upcoming term.

You will find the actual 2012-2013 UNCSA Cost of Attendance Budgets for Financial Aid Purposes listed on the UNCSA website at [www.uncsa.edu/financialaid/forms/CostofAttendanceBudgetsforFinancialAidPurp.pdf](http://www.uncsa.edu/financialaid/forms/CostofAttendanceBudgetsforFinancialAidPurp.pdf) or on page 5 of this brochure.

## Determination of Financial Need

Once your application forms and supporting information are received, your financial situation will be analyzed.

- **First**, your classification, residency, and arts school are factors used to determine a "**Cost of Attendance**" budget. This budget reflects the average costs of attending UNCSA for an academic year, based on your program of study.
- **Second**, the results of your Student Aid Report (SAR) and your "**Expected Family Contribution**" or "**EFC**" (the amount you and your family are expected to be able to contribute to the cost of your education according to the standard Federal formula) are reviewed.
- **Third**, your **Expected Family Contribution (EFC)** is subtracted from your **Cost of Attendance Budget** and the difference of the two is your **demonstrated financial need**. Your demonstrated financial need determines whether or not you are eligible for need-based financial aid.

## Sample Calculation for Determination of Financial Need

### **Formula**

Cost of Attendance Budget (COA)  
(-) Expected Family Contribution (EFC)  
(=) Financial Need

### **Example**

\$20,026 COA for an In-State (On-Off Campus) Undergraduate Student  
(-) \$ 3,000 EFC  
(=)\$17,026 Financial Need

## Meeting Your Financial Need

When your financial need has been determined, the UNCOSA Office of Student Financial Aid will provide you with an offer of financial aid to assist in meeting your need, to the extent that funding allows.

## **Types of Financial Aid**

It is important to know the various types of financial aid offered at UNCOSA. "Financial aid" means assistance provided to students from a variety of federal, state, university and private sources. Most financial aid recipients receive their aid in a combination or "package" composed of one or more of the following categories.

### Scholarships

UNCOSA has established a variety of scholarships available for high school and college students. Scholarships may be awarded based on talent (as determined by audition or jury through the Arts Schools), demonstrated need, or a combination of talent and need. Scholarships are awarded on an annual basis. (See the *UNCOSA Bulletin* regarding specific scholarships offered by The University of North Carolina such as the James Love Scholarship, the C.M. and M.D. Suther Scholarship, and the A.P. and Frances Dickson Scholarship.)

If you are awarded a scholarship from a source **outside** of UNCOSA, you **must** report the amount and the source to the Office of Student Financial Aid. If your financial aid package includes need-based aid, it is possible that a reduction in previously-awarded aid may be necessary.

### Grants

**The Federal Pell Grant Program** is designed to provide financial assistance to needy **undergraduate college students (pursuing their first Bachelor's degree)**, based on their Expected Family Contribution, as determined by the **Free Application for Federal Student Aid (FAFSA)**. Pell Grants for 2012-2013 range from \$602 to \$5,550. Awards for each academic year depend on Federal funding.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** awards are reserved for **undergraduate college students** with exceptional financial need. The award amount varies, depending on the student's financial situation. Funding is limited.

**State Grant Programs** are available to **college students** and are administered by higher education assistance agencies from the student's state of residence. A student's eligibility is determined by information provided on the FAFSA. In order to find the application deadlines for your state, refer to the *FAFSA on the Web* Worksheet at <http://www.fafsa.ed.gov/deadlines.htm> or find them listed on the front cover of the paper FAFSA. Up to 50% of funding for State Grants may be provided by the Federal government and may be contingent upon Congressional appropriations.

## Employment

**Federal Work-Study (FWS)** is a Federal program in which **college students** are provided with jobs so that they can earn money to meet expenses. Students participating in this program work an average of 4-5 hours per week.

The Federal Work-Study Application and other paperwork necessary for FWS will be mailed to you before school starts, if you have been offered and accepted FWS. Instructions for completion of the paperwork will be included. Before you will be allowed to begin employment, you will be required to present certain original forms of identification for completion of the Federally-required I-9 Form.

At the beginning of the fall term, there is a mandatory orientation meeting for those students who have been awarded FWS for the first time at UNCSCA. At that time, the procedures for obtaining an on-campus job will be reviewed.

Other jobs may be available for college and high school students who want to work on campus but do not qualify for the FWS program. Student employees are interviewed and hired by specific departments. These positions are **not** administered by the Office of Student Financial Aid. Students should contact the specific departments directly regarding possible openings.

## Loans

**Federal Perkins Loan Program** is a low-interest (5%) loan awarded to **college students** with a high demonstrated need. At UNCSCA, students may be offered Perkins Loans of \$1,000 to \$4,000 per year. Students sign a master promissory note, agreeing to repay this loan. Interest does not accrue and students do not have to start repayment until nine months after they leave school or drop below half time.

**Federal Direct Subsidized and Unsubsidized Student Loans** provide **college students** with low-interest loans under Federal regulations. Students may qualify with at least half-time enrollment. There are a variety of loans available for the student borrower and the parent borrower. Some of these loans are based on demonstrated need, but some are available to any student/parent regardless of need. Federal student loan material(s) such as a master promissory note and/or loan application may be required to complete your loan. In addition, graduate students and parents wishing to borrow under the **Federal PLUS Loan Program** should contact the Office of Student Financial Aid to obtain the correct paperwork. Grace periods, interest rates, deferments, and repayment terms differ for each loan. (Information about Federal Direct Loans is available on-line at [www.studentloans.gov](http://www.studentloans.gov).) More information regarding the terms of the loans will be provided at the time the student receives their award notification letter.

All first-time borrowers at UNCSCA under a Federal Loan Program must attend Entrance Counseling before the first disbursement of their loan can be credited to their account. Students will be informed of the dates and locations of the Entrance Counseling sessions. Upon graduation or withdrawal from school, Exit Counseling is required of all student loan borrowers. Borrowers who are candidates for graduation will be notified prior to graduation regarding Exit Counseling. Entrance and Exit Counseling may also be completed online at [www.studentloans.gov](http://www.studentloans.gov), which is the website for Direct Loan Servicing.

Federal Subsidized/Unsubsidized Loan Program Loan Limits

Federal Subsidized/Unsubsidized Loan Program	Loan Limits (Beginning 7-1-09)		
	Base Amount -----Subsidized/ Unsubsidized	Additional Unsubsidized for Dependent Undergraduate Students	Additional Unsubsidized for Independent Students --OR-- Students whose Parent is denied a PLUS loan
1 <sup>st</sup> Year	\$3,500	\$2,000	\$6,000
2 <sup>nd</sup> Year	\$4,500	\$2,000	\$6,000
3 <sup>rd</sup> Year	\$5,500	\$2,000	\$7,000
4 <sup>th</sup> Year	\$5,500	\$2,000	\$7,000
Graduate	N/A	N/A	\$20,500
Graduate PLUS *	Student may borrow the difference between total financial aid and cost of attendance budget.		
Parent PLUS *	Parent may borrow the difference between total financial aid and cost of attendance budget.		

\* The PLUS Loan borrower needs to be credit worthy. A credit check will be performed.

Alternative Student Loans

An alternative student loan is a private educational loan that can be borrowed from a variety of lending institutions. This type of loan is generally more expensive than student and parent educational loans through the Federal government and should only be used **when all other financial aid options have been exhausted**.

Alternative loans can be used to make up the difference between the cost of education and financial aid offered by the school. Be sure that you have applied for financial aid using the Free Application for Federal Student Aid (FAFSA). After you receive your financial aid award notification from University of North Carolina School of the Arts (UNCSA), you will have a better idea if you will need to borrow additional funds for school. You may contact UNCSA's Office of Student Financial Aid at 336-770-3297 if we can assist you in determining the amount you may need to borrow.

There are many alternative loan products available. The following links provide alternative loan lender lists for students. These links will help with the selection process. View these links to obtain lender information, loan features and to apply on-line. To apply, complete an application via the lender's website. If the loan is approved, the lender will contact the UNCSA Office of Student Financial Aid to request school certification.

## COLLEGE ALTERNATIVE LOAN SOURCES

Lender	Loan Program	Telephone	Website
Chase	Chase Select	1-800-306-0868	<a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a>
CitiBank	CitiAssist Loan	1-800-967-2400	<a href="http://www.studentloan.com">www.studentloan.com</a>
Discover	Certified Private Loans	1-877-728-3030	<a href="http://www.discoverstudentloans.com/">www.discoverstudentloans.com/</a>
SallieMae	Smart Option	1-888-272-5543	<a href="http://www.salliemae.com">www.salliemae.com</a>
Wells Fargo	Wells Fargo Collegiate	1-800-378-5526	<a href="http://www.wellsfargo.com/student">www.wellsfargo.com/student</a>

## HIGH SCHOOL ALTERNATIVE LOAN SOURCES

Lender	Loan Program	Telephone	Website
Your Tuition Solution	K-12 Education Loan	1-800-920-9777	<a href="http://www.yourtutionsolution.com">www.yourtutionsolution.com</a>

What factors should you consider when selecting an alternative loan?

**Annual Percentage Rate (APR)**

The APR is the annual cost of the loan including the effect of any fees and charges in addition to interest. APR's differ based on the terms and loan amounts. Make sure you are comparing the same loan amounts when comparing APR's, to receive a true comparison. NOTE: If the interest rate is variable, the APR may be increased after the loan has been certified and originated.

**Loan Fees**

If the alternative loan has origination, disbursement, or repayment fees added to the principal of the loan, these fees can increase the overall cost of the loan.

**Repayment Incentives**

Does the alternative loan reward borrowers who make payments on time? For example, after 48 consecutive monthly on-time payments, will you receive an interest rate reduction?

**Loan Limits**

Does the loan have an annual or aggregate (total) limit on the amount you can borrow?

**Credit Decisions**

Alternative loans are credit-based and not need-based, therefore, lenders will check with credit agencies to determine your creditworthiness. The major reporting agencies are Equifax, Experian, and Trans Union. Interest rates may be determined by your credit rating and the credit rating of the cosigner, if applicable.

**Pre-approval**

Do you need to know quickly if you qualify? Does the lender offer loan pre-approval over the telephone or Internet?

**Cosigner Requirement**

Does the alternative loan program require you to have a cosigner? Sometimes cosigners reduce the costs of the loan, but if you cannot find a cosigner, you will need to find an alternative loan that allows you to borrow on your own.

**Interest Capitalization**

If you chose not to pay the interest on your loan while you are in school, the interest may be capitalized (added to your principal balance). Is the interest on the loan capitalized annually or at the point that the loan goes into repayment? (If the interest is capitalized annually, the loan is more expensive than if it is capitalized only once at repayment.)

**Repayment**

Does repayment begin immediately or after you graduate or leave school?

**Repayment Period**

How long is the repayment period in which you repay the loan? If your educational costs require you to borrow a large amount, you may need a longer time to repay your loan(s). However, a longer repayment period results in more interest being paid.

## **Award Notification**

The UNCSA Office of Student Financial Aid will send you a Financial Aid Award Notification. This letter will include an estimate of Federal, state and any other financial aid for which you may be eligible (e.g., grants, scholarships, student loans) with instructions on how to respond. **READ and follow the instructions carefully.**

You may accept any or all of the aid offered to you. You must return the "award letter" to the Office of Student Financial Aid, indicating your acceptance or rejection of each type of aid offered to you.

It is important that you understand that all financial aid awards are dependent upon institutional, private, state and/or Federal funding. Although UNCOSA fully intends to be able to adequately fund offers made to you and provide you with accurate information, there is always a possibility that a program may be discontinued, funds may not be appropriated to UNCOSA, or a computational error may be made. If so, you will be notified immediately regarding any change in an award.

## Financial Aid Disbursement

*Grants, scholarships, and Federal loans* will be credited directly to the school bill at UNCOSA once each term.

Students receiving aid from outside sources should contact the appropriate agency to determine how the funds will be disbursed. Typically, checks for outside scholarships are mailed directly to the school. Checks from outside scholarships may need to be endorsed by the student before proceeds can be credited to the student's account.

*Federal Work-Study Student Employment* is paid to the student in the form of a payroll direct deposit once per month, based on hours submitted on the student's timesheet. Students are paid one month after their timesheet is processed. Student employment may not be used as a resource in deferring the payment of tuition, fees, and room and board costs, unless the student applies their paycheck to a future term's bill.

### Tuition Deferments

If your financial aid is delayed because of processing, you may request a tuition deferment. However, the Office of Student Financial Aid will only approve a deferment if you have followed through with all required paperwork.

Please be sure to read all of the correspondence from the Office of Student Financial Aid in a timely fashion. If your financial aid award does not appear on your bill, you may need to request a deferment at the time of registration.

### Credit Refunds

If you anticipate a credit balance on your Student Account with the UNCOSA Student Accounts Office as a result of your financial aid, please be aware that these funds will not be available for up to 10 business days from the first day of classes. **Therefore, you need to arrive prepared to pay for your books and (for off-campus students) your first month's bills, such as rent, utilities, and food.**

## Satisfactory Academic Progress

### COLLEGE ONLY

**(For Title IV Financial Aid Applicants only, to determine continued eligibility for Federal, State, and/or Institutional Need-based Aid)**

### BRIEF HISTORY

The U.S. Department of Education has regulations concerning "satisfactory academic progress" for Title IV financial aid recipients. These regulations outline requirements for each institution to establish a policy for monitoring the academic progress of each student receiving Title IV financial aid. The intent of this policy is to fulfill this requirement established by the Department of Education. This policy in no way infringes upon or replaces UNCOSA's current policies for Arts and Academic Probation.

## **SATISFACTORY ACADEMIC PROGRESS POLICY**

The requirements of this policy apply to all students as one determinant of eligibility for aid. According to federal regulations, this policy has qualitative measures (GPA) and quantitative measures (Completion Ratio and Maximum Timeframe). Financial aid recipients must maintain satisfactory progress in all areas according to this policy for all periods of enrollment, regardless of whether aid was received during all periods of enrollment.

A student's Satisfactory Academic Progress (SAP) will be reviewed at the end of each academic year. At that time, any student who is not making satisfactory academic progress will be placed on Satisfactory Academic Progress (SAP) Suspension for the next academic year. A student on SAP Suspension will be denied all federal financial aid, as well as other need-based aid, and will be required to use other options for covering their costs of attending school for the academic year. At the end of the academic year in which the student was on SAP Suspension, if the student is determined to be progressing satisfactorily according to this policy (i.e., "meeting SAP"), the student's eligibility to receive aid will be reinstated for the following academic year. If the student is not meeting SAP after an academic year without aid, they will remain on SAP Suspension for another academic year. A student has the right to appeal Satisfactory Academic Progress Suspension using the appeal process described later in this policy.

### **Invitation to Return**

Students in the degree or arts diploma/certificate programs must be invited to return to UNCSA by their Arts School each academic year. To state the obvious, Title IV and other need-based financial aid will not be available to students who are not invited to return. If a "not-invited" student reenrolls at a later date, that student will be subject to the same Satisfactory Academic Progress Policy as students who are invited to return. Furthermore, to be eligible for aid when reenrolling, this student must have been meeting SAP at the end of the last academic year enrolled; the student must continue to meet SAP using the current SAP Policy in effect at the time of each evaluation.

### **New, Transfer, and Returning Students**

UNCSA has several categories of students, as follows:

1. Undergraduate
  - a. Degree
  - b. Arts Diploma/Certificate
2. Graduate
  - a. Degree
  - b. Performing Artist Certificate
3. Full-time
4. Part-time

Degree and certificate/diploma students are treated equally for the purpose of this policy. Full-time and part-time students are treated equally, except where noted otherwise.

## **MEASURES OF SATISFACTORY ACADEMIC PROGRESS**

### **1. Qualitative (Grade Point Average)**

To be progressing satisfactorily, students must meet UNCSA standards for minimum Grade Point Averages (GPAs), as detailed in the *UNCSA Bulletin*. The achievement of acceptable GPAs will be monitored and administered by the arts schools and University Programs (Academics), in conjunction with the University Registrar, according to each applicable standard. Although standards vary, all students must achieve a minimum GPA of 2.0 for satisfactory progress according to this policy. GPAs include all course work at UNCSA.

Students on Arts Probation and/or Academic Probation may retain financial aid eligibility, if their cumulative GPA is 2.0 or above, and they meet both of the Quantitative Measures outlined below when SAP is reviewed. Students dismissed, suspended, expelled or not invited to return will not be eligible to receive financial aid.

## 2. Quantitative

To be progressing satisfactorily, a student must meet two types of quantitative measures.

### a. Completion Ratio

Students must achieve and maintain a cumulative Completion Ratio of at least **67%** to remain eligible for financial aid.

The Completion Ratio will be calculated by dividing the cumulative number of total credit hours **completed** by the cumulative number of total credit hours **attempted**. Credit hours successfully **completed** at UNCSCA are for all courses in which a student receives a non-failing letter grade (A – D), S (Satisfactory), or P (Passing). Credit hours **attempted** at UNCSCA include credit hours for all courses in which a student was enrolled on the tenth day of class each term. Credit hours from other institution(s) accepted toward a student's program at UNCSCA are added to both **attempted** and **completed** hours. (See Section 3, Additional Information).

A student who does not maintain the minimum Completion Ratio of 67% will be placed on Satisfactory Academic Progress Suspension for the next academic year. The student will not be reinstated for aid until satisfactory academic progress is established. A student has the right to appeal Satisfactory Academic Progress Suspension using the appeal process discussed later in this policy.

### b. Maximum Timeframe

Students must complete their program within the maximum timeframes outlined below.

Normal Length of Program:	Maximum Time-Frame:	
	<i>Full-Time</i>	<i>Part-Time</i>
Undergraduate 4-year program	5 years	8 years
Graduate program 3-year program	4 years	6 years
Graduate program 2-year program	3 years	4 years
Graduate program 1-year program	2 years	3 years

At UNCSCA, successful completion of the core arts curriculum is the basis by which students progress toward completion of their program. The arts curriculum requires a mastery of topics acquired through successful completion of a prescribed set of courses in a specified order, in order to obtain and demonstrate proficiency in the art form. Due to the strict structure of the UNCSCA arts curriculum, transfer work must demonstrate proficiencies equal to a certain level in the arts curriculum to allow the student to be classified higher than C1 for undergraduates or G1 for graduate students when they enter the program. Therefore, Maximum Timeframe begins with the level assigned at the time the student enters UNCSCA.

See the examples below:

Example 1 – John enters as a first-time college freshman (no prior college work). He is classified as C1 and begins his first year. He has five years to work toward a 4-year degree/diploma.

Example 2 – Jane enters as a transfer student. Arts credits from her previous college work are accepted towards her degree at UNCSCA, and she is classified as a C2. This begins her 2<sup>nd</sup> year toward her degree, and she has three additional years to complete a 4-year degree/diploma.

Note: Transfer credit hours for academic courses from a student's previous college work may substitute for academic courses that could be taken at UNCSCA as part of the Bachelors degree requirements, but these transfer hours do not escalate the pace at which a student can progress through their core arts curriculum.

A student who does not complete his/her program, within the maximum timeframes stated above, will be placed on Satisfactory Academic Progress Suspension for the next academic year. The student has the right to appeal using the appeal process discussed later in this policy.

### 3. Additional Information

Grades of “F” (Fail), “W” (Withdrawal) and “U” (Unsatisfactory) are considered hours attempted but not successfully completed, therefore, they negatively impact the Completion Ratio. “F” will also negatively affect the GPA.

Grades of “I” (Incomplete) are considered hours attempted but not successfully completed, which will negatively impact the Completion Ratio, until or unless the work is completed and a grade is given to replace the “I”. However, if an “I” is given at the end of the Spring term, the course will not be included in the Completion Ratio for that academic year. An “I” for a course becomes an “F” after one full term, if the work has not been completed for a passing grade to replace the “I”.

Example: John receives an “I” for a course taken in the Fall Term. At the end of the following term, John has not satisfied the requirements to upgrade the “I” to a letter grade. The grade for the course then becomes an “F” and will negatively impact the GPA as well as the Completion Ratio.

Course repetitions will be included in both the GPA and Completion Ratio. However, if a student applies for and is granted permission to replace a grade for an academic course under the School’s “Grade Replacement Policy”, only the replacement grade will count in the GPA, but the credit hours for both attempts will be included in the Completion Ratio. Non-credit remedial courses and audited courses will not be used in determining satisfactory academic progress.

At UNCSA, student success is determined by the results of attempted and completed coursework while attending UNCSA. For Satisfactory Academic Progress, GPA will begin with courses taken at UNCSA. Completion Ratio will be calculated based on courses at UNCSA; also, credit hours for courses taken at other institutions which are accepted toward a program at UNCSA will be counted in the Completion Ratio as both attempted and completed hours. Maximum Timeframe will consider the level of classification at the beginning of enrollment at UNCSA.

Students that change programs to a different arts school before completing their original program must have been meeting SAP before the change, to be eligible for continued financial aid in the new program. Because of the prescribed arts curriculum, Maximum Timeframe for these students will begin with the level assigned for entry in their new program.

When satisfactory academic progress is monitored at the end of each academic year, the student’s cumulative record will be reviewed for Completion Ratio and Maximum Timeframe. Students must adhere to GPA requirements as detailed in the UNCSA Bulletin for their programs, and their cumulative record will be reviewed to ensure a GPA of 2.0 or higher.

A student who officially withdraws from UNCSA will be monitored for satisfactory progress upon reentering UNCSA. The review will not include courses with an official withdrawal (“W”) status due to institutional withdrawal. SAP will be based on the results of satisfactory progress monitoring from the most recent full academic-year increment.

### 4. Appeals Process

Any student placed on Satisfactory Academic Progress Suspension has the right to appeal. An appeal must be made, in writing, to the Director of Student Financial Aid. The appeal must include a detailed description of extenuating circumstances that occurred during the academic year in which the student failed to meet Satisfactory Academic Progress. Extenuating circumstances may include an injury or illness of the student, the death of a relative, the serious illness of an immediate family member, or other individual special circumstances. The appeal must also include documentation to support the existence of circumstances described in the appeal and evidence that the circumstances have been resolved or changed to allow the student to progress satisfactorily. The appeal will be reviewed by the Financial Aid Appeals Committee, consisting of staff and faculty. The Director of Student Financial Aid will act as the non-voting chair of the committee.

The committee will review the student’s written appeal and documentation, along with academic records, any additional recommendations submitted on behalf of the student, and any financial aid records. The decision by the committee will be final. This committee will have the ability to assign approval, conditional approval, or denial of financial aid. A student who is granted conditional approval may be required to seek assistance/counseling to help overcome obstacles hindering satisfactory progress, and/or the student may be required to complete and adhere to a written “success plan”. The committee will convene in a timely basis when needed.

## 5. Reinstatement of Financial Aid

To have federal financial aid reinstated after being on Satisfactory Academic Progress Suspension (i.e., the student failed SAP and did not have an appeal approved or conditionally approved), the student must have continued in school without the benefit of federal and need-based financial aid for one academic year. At the end of that academic year, the student must notify the Office of Student Financial Aid that they wish to have their academic record reviewed for satisfactory academic progress. If satisfactory progress has been established at that time, aid will be reinstated for the upcoming academic year. If not, the student has the right to appeal.

## Withdrawal from UNCSA — Refund of Charges and Return of Financial Aid

A student who withdraws from UNCSA during a period of enrollment (i.e., begins the term but does not complete it) should be aware of policies regarding the adjustment and potential refund of institutional charges and the return of financial aid. These policies vary according to whether or not the student is a recipient of Title IV Federal aid such as the Federal Pell Grant, Academic Competitiveness Grant (ACG), Federal Supplemental Educational Opportunity Grant (SEOG), Federal Perkins Loan, and Federal Direct Loans (Subsidized, Unsubsidized, and PLUS).

*Throughout this section, the term “Title IV Funds” refers to Federal financial aid programs authorized under the Higher Education Act (HEA) of 1965 (as amended).*

In order to withdraw, students should contact the Registrar’s Office for the appropriate form and guidance in completing the withdrawal process.

### Institutional Refund of Charges Policy for Non-Title IV Recipients

Policy on Institutional Refund of Charges	
Number of Full Weeks Attended	Institutional Charges to be Refunded
1 <sup>st</sup> week	90%
2 <sup>nd</sup> week	80%
3 <sup>rd</sup> week	60%
4 <sup>th</sup> week	40%
After 4 weeks	0%

A student’s attendance in the term is counted from the first required day of attendance until the date of the student’s official withdrawal. The Student Accounts Office will calculate this refund. (Please refer to the table above.) Exceptions to the policy may be reviewed by the Tuition and Fees Appeals Committee.

For students who received aid from Institutional sources only, the total amount the student received is reduced by the same refund percentage as determined from the policy (see table above). The amounts and order in which each source of aid is refunded is determined on a case-by-case basis by the Office of Student Financial Aid, with the guiding principle being to return funds to those programs most likely to be reallocated for use by other students. The return of funds to various State and private programs is determined by the rules of the specific program. Required return of funds to all financial aid programs must be made prior to the refund to the student.

### Return of Title IV Program Funds Policy for Title IV Federal Aid Recipients

Federal financial aid funds are awarded with the expectation that students will complete the entire period of enrollment. With each day of class attendance, students “earn” a percentage of their aid. When a student who has received Title IV Federal funds leaves school before the end of the term or period of enrollment, Federal law requires UNCSA to calculate

the percentage of “unearned” federal funds which must be returned to the Federal government.

The student’s withdrawal date is the date the student begins UNCOSA’s official withdrawal process by obtaining a Withdrawal Form from the Registrar’s Office.

- If a student is unable to personally visit the Registrar’s Office but otherwise provides official notification to an employee of the Registrar’s Office by phone or in writing of their intent to withdraw, the withdrawal date is the date the notification is received in the Registrar’s Office.
- If the School determines that a student ceased to attend because of an incident beyond the student’s control, such as an accident, and the School does not receive official notification by the student or someone acting in the student’s behalf, the date the School determines the student ceased attending because of the instigating incident will be the student’s withdrawal date.
- If a student otherwise ceases attendance without providing official notification, the “midpoint” of the term will be used, unless the last date of the student’s participation in an academically-related activity in the student’s arts school or academics has been documented.

The percentage of the term completed is calculated by dividing the number of calendar days the student attended in the term by the total number of calendar days in the term. This percentage corresponds with the amount of aid the student has “earned.” The remaining portion of aid is considered “unearned.” However, after a student has completed more than 60% of the term, the student is considered to have earned 100% of the funding.

The responsibility to repay “unearned” Title IV aid is shared by the institution and the student in proportion to the aid each “possesses”. (Note: In a situation in which a student was disbursed less Federal Student Aid than the amount that was “earned”, the School must offer the student a “post-withdrawal disbursement” of “earned” aid not disbursed before the student withdrew.) It is assumed that Title IV funds are the first resource applied to institutional charges and that Title IV funds are disbursed directly to a student only after institutional charges have been covered.

As soon as possible, but no later than forty-five (45) days of the date the school determined the student withdrew, the school must return the amount of “unearned” Title IV aid for which it is responsible by repaying the following sources in order, up to the total net amount disbursed from each source:

- 1) Unsubsidized Federal Direct Stafford Loan;
- 2) Subsidized Federal Direct Stafford Loan;
- 3) Federal Perkins Loan;
- 4) Federal Direct PLUS Loan (Graduate Student);
- 5) Federal Direct PLUS Loan (Parent);
- 6) Federal Pell Grant;
- 7) FSEOG; and
- 8) Other Title IV Programs.

The student must return the amount of “unearned” Title IV aid for which the student is responsible. Funds should be repaid in the order specified above. However, loan amounts are to be repaid by the borrower in accordance with the terms defined by the promissory note(s). Amounts to be returned to grants by the student are protected by 50% of the original Federal grant amount.

Accordingly, UNCOSA will prorate institutional charges for Federal Title IV aid recipients based on the percentage of the term completed, calculated by dividing the number of calendar days the student attended in the term by the total number of calendar days in the term. Title IV financial aid recipients will be charged for a percentage of the term equal to the percentage of aid they “earned”. After completing over 60% of the term as calculated above, the student will have “earned” 100% of their institutional charges, as well as their Title IV financial aid.

The Office of Student Financial Aid calculates percentages and amounts pertaining to the Return of Title IV Funds. Non-Federal aid received by Title IV recipients will be “earned” in the same manner described above for Title IV aid. The amounts and order in which each source of non-Federal aid is refunded is determined on a case-by-case basis. Required returns of funds to all financial aid programs must be made prior to a refund to the student.

## Sample of a Refund Repayment

Samples of typical refund and/or repayment calculations for a student who has withdrawn from UNCSCA can be found in the Office of Student Financial Aid or in the Student Accounts Office.

## Student Rights

You have the right to:

- Obtain information about the student aid programs available at UNCSCA;
- Apply and be considered for assistance;
- Request an explanation of any phase of the financial aid process;
- Request special consideration if your family's financial circumstances change significantly (you must take the initiative in notifying the Office of Student Financial Aid of these changes);
- Request an appointment with the Director of Student Financial Aid concerning financing your education;
- Request information concerning academic programs, costs and refunds, physical facilities, student retention, etc.; and
- Appeal financial aid awards or denials based upon academic progress or enrollment requirements.

In summary, you, the consumer, have the right to seek and receive necessary information and counseling from the Office of Student Financial Aid and other UNCSCA sources. If you have any questions or need additional information concerning UNCSCA, please refer to the UNCSCA website at [www.uncsa.edu](http://www.uncsa.edu) or the *UNCSCA Bulletin* at [www.uncsa.edu/bulletin](http://www.uncsa.edu/bulletin)

## Student Responsibilities

You have the responsibility to:

- Apply for admission;
- Complete all financial aid forms accurately and submit them in a timely manner;
- **Reapply for financial aid each academic year;**
- Provide any additional information as requested by the Office of Student Financial Aid or any other UNCSCA office;
- Inform the Office of Student Financial Aid of any personal changes (increase or decrease in your financial resources, change in name, address and/or Social Security Number, withdrawal or transfer from UNCSCA);
- Enroll for the necessary number of credit hours;
- Honor the policies and procedures set forth in the *UNCSCA Bulletin* and the *Campus Life Handbook*;
- Request any information you feel is necessary;
- Perform the work that is agreed upon in accepting work-study; and
- Attend required loan counseling and repay your loans in accordance with your repayment schedule.

## North Carolina Residency

The University of North Carolina School of the Arts uses "in-state residency," when referring to an academic program and/or tuition rate, as outlined and defined in the North Carolina General Statutes 116-143.1. The term is defined in detail in *A Manual to Assist the Public Higher Education Institutions of North Carolina in the Matter of Student Residence Classification for Tuition Purposes*. This manual may be found in most North Carolina libraries and/or any admissions or financial aid offices at any of the 16 constituent campuses of The University of North Carolina. For more information on Residency please refer to the following website: [www.uncsa.edu/registrar/residence\\_stat.htm](http://www.uncsa.edu/registrar/residence_stat.htm)

# Looking for Scholarships

## UNCSA Scholarships

UNCSA has a variety of scholarships which can be awarded to college students and out-of-state high school students. Scholarships may be awarded based on talent (as determined by audition or jury through the Arts Schools), demonstrated need, or a combination of talent and need. These scholarships are awarded on an annual basis. (Students are encouraged to complete the Free Application for Federal Student Aid at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) by March 1<sup>st</sup> of each year for the determination of need-based scholarships and other need-based aid. Note: Need-based scholarships for high school students are limited.)

## Outside Scholarships

Scholarship information is available from private foundations, religious organizations, community organizations, and civic groups, as well as professional organizations related to your field of interest. Some of the best sources of scholarships may be in your local community! Be sure to explore these opportunities.

The Internet offers a wide range of free scholarship information and resource listings for students and prospective students in all areas of study. For your convenience, we have listed below several websites that may be helpful. The website descriptions are copied directly from the websites to provide a brief summary of the content. Take a few minutes to search these websites to look for scholarships for which you may qualify! (Be aware that there may be some overlap among the websites.)

### [www.collegeboard.com/student/pay/index.html](http://www.collegeboard.com/student/pay/index.html)

*Locate scholarships, internships, grants, and loans that match your education level, talents, and background. Complete the brief questionnaire and Scholarship Search will find potential opportunities from our database of more than 2,300 sources of college funding, totaling nearly \$3 BILLION in available aid!*

### [www.fastweb.com](http://www.fastweb.com)

*Fastweb's unique matching feature lets students search for college scholarships that match their educational goals and activities after they fill out a personal profile. Students complete a form that asks for their educational background, school activities, and what they plan on studying in college. As a scholarship matching service, FastWeb matches users to scholarships based on their qualifications, meaning students have a better chance of winning. Updated continuously by the company's own dedicated research team, FastWeb's database contains over 1.5 million scholarships worth over \$3.4 billion.*

### [www.finaid.org](http://www.finaid.org)

*Undergraduate scholarships and graduate fellowships are forms of aid that help students pay for their education. Unlike student loans, scholarships and fellowships do not have to be repaid. Hundreds of thousands of scholarships and fellowships from several thousand sponsors are awarded each year.*

### [www.petersons.com/finaid/file.asp?id=806&sponsor=1&path=ug.pfs.scholarships](http://www.petersons.com/finaid/file.asp?id=806&sponsor=1&path=ug.pfs.scholarships)

*More than 1.7 million awards -- a total of nearly \$8 billion -- the ability to search by your criteria. There are scholarships that are never awarded because no one ever applies for them. Don't let free money go to waste.*

### <http://www.scholarshipexperts.com/>

*Since 2003, Forbes.com has placed ScholarshipExperts.com™ at the top of its "Best of the Web" list, calling ScholarshipExperts.com™ "the best scholarship search engine we've found." Additionally, ScholarshipExperts.com™ was recognized by MONEY Magazine in May 2006 as a "Trusted Source" for scholarship information.*

### [www.scholarship-monkey.com](http://www.scholarship-monkey.com)

*Scholarship Monkey is a free service for students and parents wishing to obtain scholarship information for academic pursuits. Scholarship Monkey allows individuals to match their profile and access information to over 1 million undergraduate, graduate and professional scholarship awards worth in excess of \$3 billion from greater than 4,000 sources.*

**Beware of scholarship scams!** If you are asked to pay money to get money, it could be a scam. Be wary of scholarships with an application fee, scholarship matching services who guarantee success, advance-fee loan scams, and sales pitches disguised as financial aid "seminars."

## Other Important Information

### Notice to High School Parents and Students

If you are a high school student, your Arts Dean may request that you complete the Free Application for Federal Student Aid (FAFSA) to assist them in determining your eligibility for some scholarships. The FAFSA is not designed for high school students, thus some questions may be confusing. High School students should be considered first-year college students when answering these questions. Contact the Office of Student Financial Aid if you need assistance.

**Need-based financial aid, from the Office of Student Financial Aid, is very limited for high school students.** If you have not filed the FAFSA by April 1, contact the Office of Student Financial Aid to determine if funds will be available. Regardless of when you file, however, you are not guaranteed any assistance by filing the form and/or demonstrating financial need.

### Alternative Student Loans for High School Students

Alternative loans can be used to make up the difference between the cost of education and financial aid offered by the school. Be sure that you have applied for financial aid using the Free Application for Federal Student Aid (FAFSA). After you receive your financial aid award notification from University of North Carolina School of the Arts (UNCSA), you will have a better idea if you will need to borrow additional funds for school. You may contact UNCSA's Office of Student Financial Aid at 336-770-3297 if we can assist you in determining the amount you may need to borrow.

#### HIGH SCHOOL ALTERNATIVE LOAN SOURCES

Lender	Loan Program	Telephone	Website
Your Tuition Solution	K-12 Education Loan	1-800-920-9777	<a href="http://www.yourtutionsolution.com">www.yourtutionsolution.com</a>

## Other Consumer Information

To view the Consumer Information items listed below, please refer to the link(s) listed for each item and/or note where a paper copy may be viewed or from whom it may be requested.

### Contact Information for Admitting Offices and Schools

Admissions Office [www.uncsa.edu/admissions/](http://www.uncsa.edu/admissions/)

### Descriptions of Academic Programs

Office of Chief Academic Officer <http://www.uncsa.edu/vcprovost/bulletin2009.htm>

### Instructional Facilities and Labs

Institutional Research Office <http://www.uncsa.edu/institutionalresearch/Factbook.pdf>

### Instructional Personnel

School of Dance <http://www.uncsa.edu/dance/faculty.htm>

School of Design and Production <http://www.uncsa.edu/designandproduction/faculty.htm>

School of Drama <http://www.uncsa.edu/drama/faculty.htm>

School of Filmmaking [http://www.uncsa.edu/filmmaking/faculty\\_faculty.htm](http://www.uncsa.edu/filmmaking/faculty_faculty.htm)

School of Music <http://www.uncsa.edu/music/faculty.htm>

Academic Programs <http://www.uncsa.edu/academicprograms/faculty.htm>

Visual Arts <http://www.uncsa.edu/visualarts/faculty.htm>

Office of the Chief Academic Officer

### **Satisfactory Academic Progress**

<http://www.uncsa.edu/bulletin/> (page 230)

Office of the Chief Academic Officer and the Student Financial Aid Office

### **Completion/Graduation Rates**

<http://www.uncsa.edu/institutionalresearch/Factbook.pdf>

Institutional Research Office

### **Accreditation Information**

<http://www.uncsa.edu/bulletin>

Office of the Chief Academic Officer

### **Services for Disabled Students**

<http://www.uncsa.edu/studentlife/disability.htm>

Student Life Office

### **Campus Security Report**

<http://www.uncsa.edu/campuspolice/safetybrochure.htm>

Student Life Office and/or the Campus Police Office

### **Drug and Alcohol Abuse Prevention Information**

<http://www.uncsa.edu/campuspolice/SBpolicy.htm>

<http://www.uncsa.edu/bulletin/current/drugs.pdf>

<http://www.uncsa.edu/students/CollegeHandbook.pdf>

<http://www.uncsa.edu/students/HighschoolHandbook.pdf>

Student Life Office

### **Family Educational Rights and Privacy Act (FERPA)**

[http://www.uncsa.edu/UNCSAstage/registrar/ferpa\\_notice.htm](http://www.uncsa.edu/UNCSAstage/registrar/ferpa_notice.htm)

Registrar's Office

### **Equal Opportunity Statement/Non-Discrimination Policy**

The University of North Carolina School of the Arts is committed to equality of educational opportunity and does not discriminate against applicants, students, or employees based on race, color, national origin, religion, sex, age, handicap, or sexual orientation.

<http://www.uncsa.edu/bulletin>

Office of the Chief Academic Officer