

A photograph of two women in a home setting. The woman on the right is wearing a black graduation cap and gown, smiling at the woman on the left. The woman on the left is wearing a white long-sleeved shirt and is also smiling. The background shows a white wall with a framed picture and a shelf with red decorative items.

Preparing & Paying for College

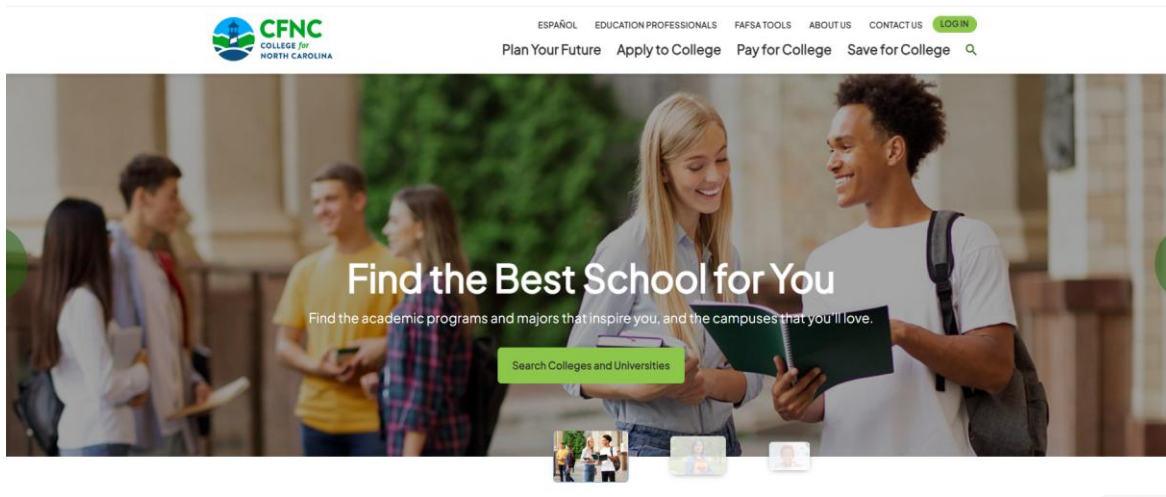


CFNC
COLLEGE for
NORTH CAROLINA

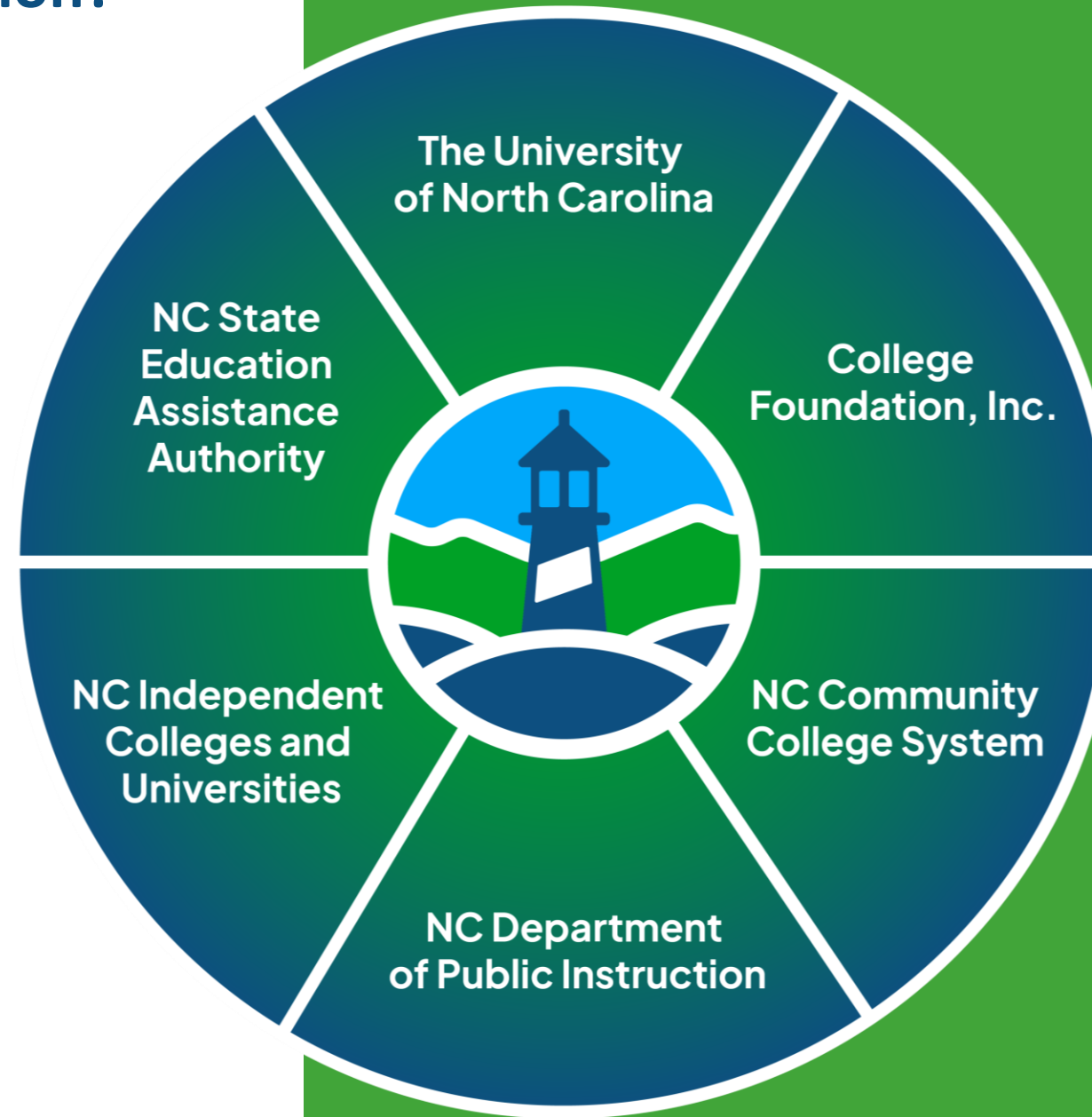
Looking for Free College Planning Information?

Discover CFNC!

- Comprehensive website: CFNC.org
- Toll-free telephone advice at 866.866.CFNC



A free resource for North Carolina students and families to Plan, Apply, and Pay for College!





Fall 2026
College Application Week
Participating Institutions

Many North Carolina colleges and universities are waiving their application fees from October 19, 7:30 a.m. to October 25, 5 p.m. Other colleges and universities may also accept special fee waivers through ACT, SAT, or NACAC.

Visit [CFNC.org/apply](https://cfnc.org/apply) for the most up-to-date lists of participating colleges for your student type (e.g. first-year, transfer, readmission).

Barton College
Belmont Abbey College
Brevard College
Campbell University
Carolinas College of Health Sciences
Catawba College
Chowan University
Davidson College
East Carolina University
Elizabeth City State University
Elon University
Fayetteville State University
Gardner-Webb University
Greensboro College
Guilford College
High Point University
Johnson & Wales University - Charlotte
Johnson C. Smith University
Judson College at Southeastern
Lees-McRae College
Lenoir-Rhyne University
Livingstone College
Louisburg College

Mars Hill University
Meredith College
Methodist University
Mid-Atlantic Christian University
Montreat College
North Carolina Agricultural and Technical State University
North Carolina Central University
North Carolina Wesleyan University
Pfeiffer University
Queens University of Charlotte
Salem College
Shaw University
University of Mount Olive
University of North Carolina Asheville
University of North Carolina Pembroke
Warren Wilson College
Western Carolina University
William Peace University
Wingate University
Winston-Salem State University
And all 58 community colleges

College Application Week

October 19-25th

Visit [CFNC.org/C2C](https://cfnc.org/C2C) for details!



Find more information on planning, applying, and paying for college at [CFNC.org](https://cfnc.org)





NC Residency Determination Service

RDS

Residency Determination Service- RDS

NCR residency.org

- Students use CFNC.org username and password
- Student and parent information needed
- RCN = Residency Certification Number (give to colleges)



Your Residency Certification Number (RCN) is **1100181897** ?

① Your Determination is

[Understanding your Residency Status](#)

Residency Status: **North Carolina Resident**

Tuition Status: **In State**

Valid Until: **December 4, 2019**

You will be emailed if your residency status changes due to validation. You may continue to submit your admission application(s) or register for classes.

[VIEW REQUEST SUMMARY](#)

[NEXT STEPS →](#)



RDS- If Documentation is Due

CURRENT REQUEST (EXPIRES ON OCTOBER 14, 2020 - [CLICK TO KNOW MORE](#))

HAVE WE RECEIVED YOUR DOCUMENTS ?

NO

(Click to know more)

IN ORDER TO KEEP YOUR IN-STATE STATUS, YOU MUST SUBMIT THE FOLLOWING DOCUMENTS BY AUGUST 11, 2019.

- NC Health Choice for Children approval letter or history of benefits printout
- NC School Breakfast and Lunch or Summer Meals Program approval letter

Click to Fax or Mail documents

Click to upload documents

ARE YOU A NORTH CAROLINA RESIDENT ?

YES

(Click to know more)

ARE YOU ELIGIBLE FOR IN-STATE TUITION ?

YES

(Click to know more)

HAS MY INFORMATION BEEN VALIDATED ?

NO

(Click to know more)

[VIEW CFNC APPLICATION\(S\)](#)

[VIEW REQUEST SUMMARY](#)

[RECONSIDERATION / APPEAL](#)



Residency Determination Service Support



What to Know ▾

FAQs

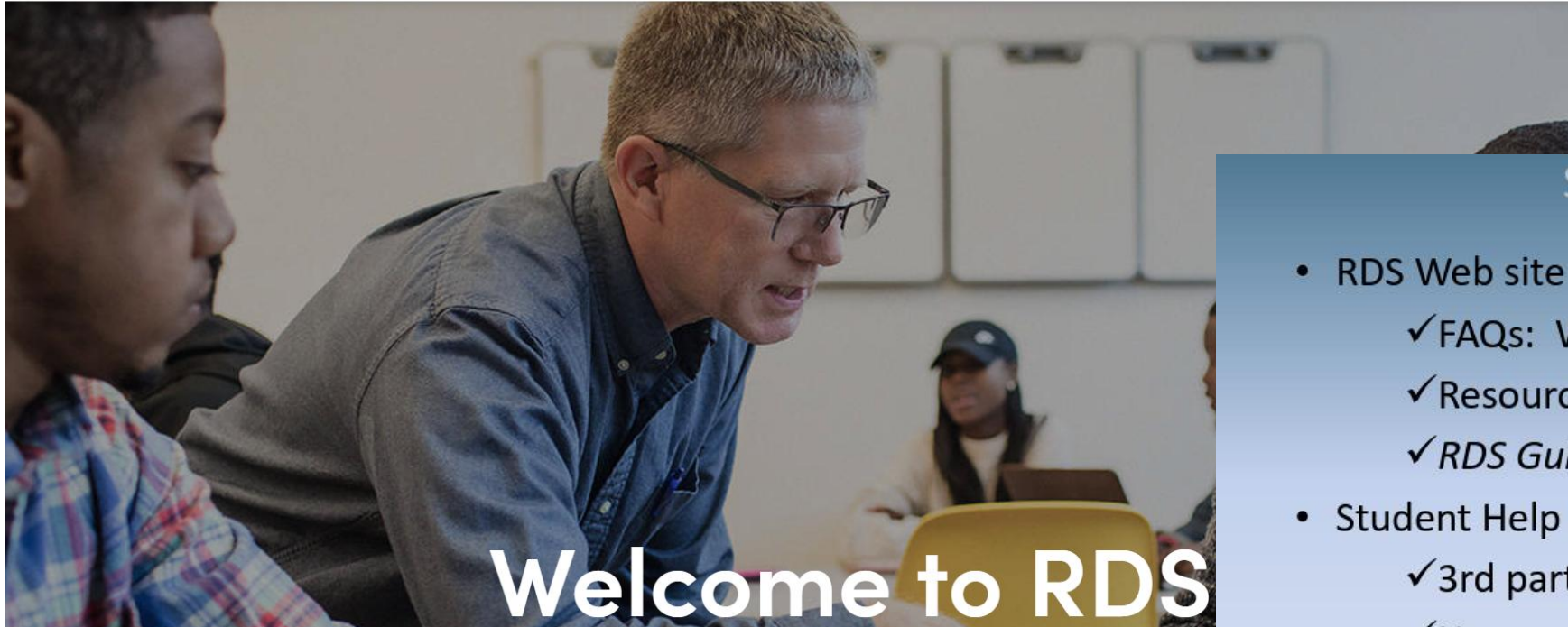
Resources

Laws and Policies

Contact



Login



Welcome to RDS

Student Assistance

- RDS Web site – www.ncresidency.org
 - ✓ FAQs: What to Know
 - ✓ Resources guides- one-pagers
 - ✓ *RDS Guidebook*
 - Student Help Line: 844.319.3640
 - ✓ 3rd party release
 - ✓ Hours: 8 AM – 6 PM Monday – Thursday
8 AM – 5 pm Friday
(extended hours in available in peak periods)
- Student Email: rdsinfo@ncresidency.org



Paying for College Starts with Understanding the Cost!

Direct Costs

- Tuition
- Required Fees
- Housing
- Meals

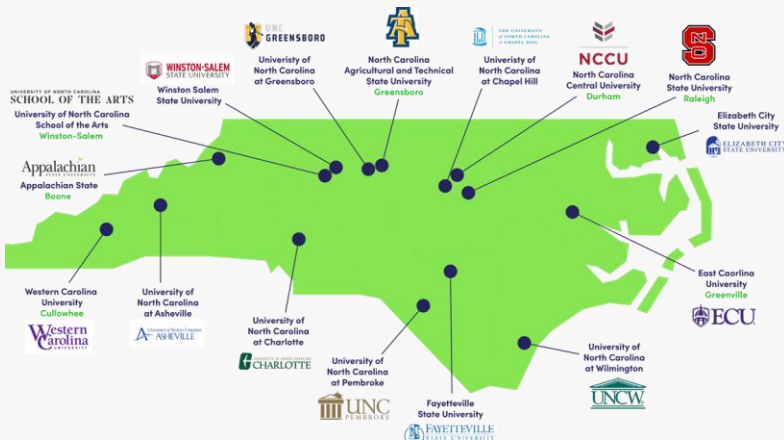
Indirect Costs

- Books & Supplies
- Transportation
- Personal & Miscellaneous*
- Health Insurance*

$$\begin{array}{r} \text{Direct Costs} \\ + \\ \text{Indirect Costs} \\ = \\ \text{Cost of} \\ \text{Attendance} \\ \text{(COA)} \end{array}$$



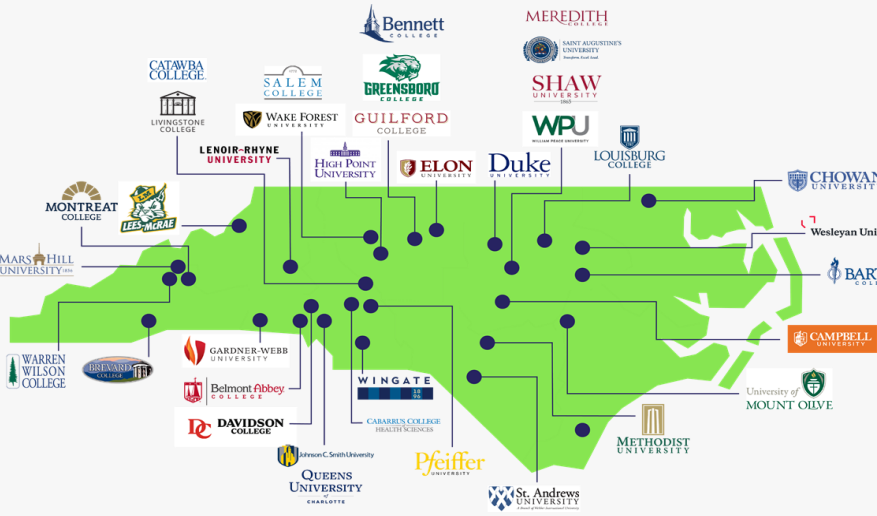
Average COA NC Colleges



Community Colleges

\$5,687

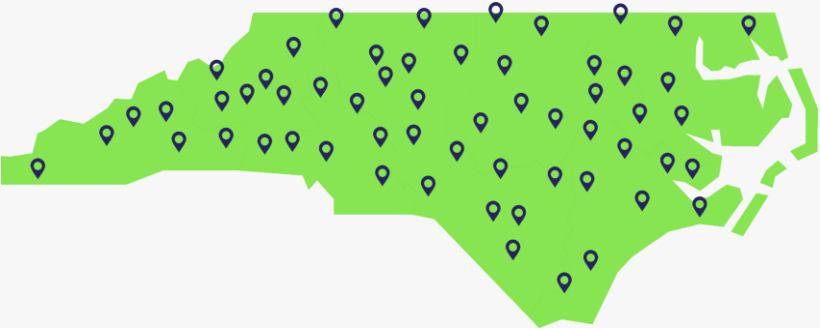
average is for a dependent student living at home with parents.



UNC Campus

\$24,255

average for a student living on campus



Private College

\$47,841

average for a student living on campus





Understanding the Financial Forms Needed for College

FAFSA

Free Application for Federal Student Aid

- Primary form for need-based financial aid.
- Annual form used across the US.
- No obligation to take any aid offered.

Opens or Near October 1st

Studentaid.gov or FAFSA.gov



Federal
Aid

State
Aid

Institutional
Aid



FAFSA: What Will You Need

Parent & Student info required (unless student meets an exception)

- Income tax information from **Prior Year (2025)**
- **Student Aid Account for student & parent**
- Valid Email Addresses
- **Student** will need SSN or Valid visa status



Have a **GREEN CARD**

You are eligible if you have a Form I-551 or I-151, also known as a "green card," showing you are a lawful permanent resident of the U.S.

OR



Have an **ARRIVAL-DEPARTURE RECORD**

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylee
- Conditional Resident Alien
- Cuban-Haitian Entrant
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee (modified requirements for Ukrainian and Afghan citizens and nationals)

OR



Have **BATTERED IMMIGRANT STATUS**

You are designated as a "battered immigrant-qualified alien" if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.

OR



Have a **T-VISA**

You are eligible if you have a T-visa or a parent with a T-1 visa.

OR



Be a **CITIZEN of the FREELY ASSOCIATED STATES**

If you are a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau, you may be eligible for only certain types of federal student aid.

Note: Certain Native American students born in Canada with a status under the Jay Treaty of 1794 may also be eligible for federal student aid.

Start By Creating an Account on Studentaid.gov

Student & Parent

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▼

Grants and Loans ▼

Loan Repayment ▼

Loan Discharge ▼



Log In | Create Account

Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start New Form

Edit Existing Forms

Accept an Invitation



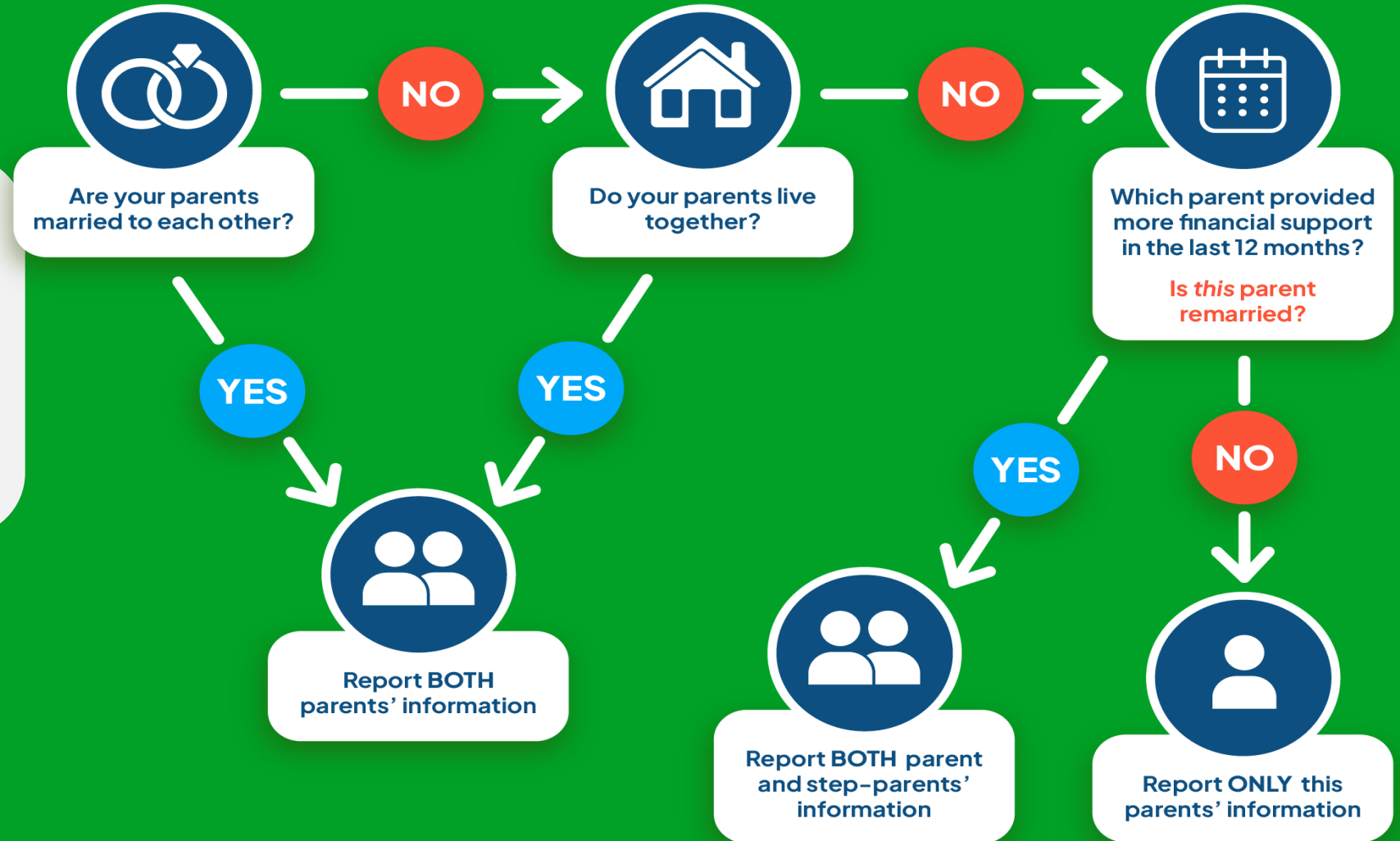
2027–28 FAFSA® Form Coming Soon!

[Learn about the form's timeline](#) or [go to the access page](#).



FAFSA Parent Tool

*Most high school students will need at least one parent to help with FAFSA.



Adding Schools later:

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾Grants and Loans ▾Loan Repayment ▾Loan Forgiveness ▾

🔍🔔👤 Anthony ▾

DashboardMy ActivityMy Loans ▾My GrantsMore ▾

Dashboard

We are working to update our systems to display your income-driven repayment (IDR) payment count and history.

My Activity

[View All Activity >](#)

2026–27 FAFSA® Form

Draft Last Updated: 06/08/2026

2025–26 FAFSA® Form: Parent Contributor

Closed Submitted: 05/08/2026

Donald Mitchell

2025–26 FAFSA® Form

Action Required Processed on: 05/12/2026

2027–28 FAFSA® Form: Student Spouse Contributor

In Progress Last Updated: 06/02/2026

George Gutierrez

2027–28 FAFSA® Form

Processed Processed on: 07/08/2026

Quick Links

[FAFSA® Form](#)[Master Promissory Note \(MPN\)](#)[Exit Counseling](#)[Repayment Calculator](#)[Information About FAFSA Submission Summary](#)[FAFSA Corrections](#)

My Info

[My Aid](#)[My Activity](#)[Settings](#)

Hi! Need help?

Student Adds Schools

My Activity > FAFSA Form

2027–28 Free Application for Federal Student Aid (FAFSA®) Form: Details

Processed

FAFSA® Information

Student

Anthony Morris

Data Release Number (DRN)

6089

Submission Number

09

Actions

Add or Remove Schools

Make Corrections

View FAFSA Submission Summary

Status Tracker

✓

FAFSA® Correction Started

Started on Jul 9, 2026

✓

FAFSA® Correction Submitted

Submitted on Jul 9, 2026

✓

FAFSA® Correction Processed

Processed on Jul 9, 2026

Congratulations! Your FAFSA® form has been processed successfully! Select the FAFSA Submission Summary button to view your federal aid eligibility. We also recommend that you download a copy for your records.

Your FAFSA Submission Summary is ready!

Your FAFSA Submission Summary gives you information about your eligibility for federal student aid and lists your answers to the questions.

FAFSA Submission Summary

Started on

Jul 9, 2026

Processed on

Jul 9, 2026

More Resources

Understand Financial Aid

FAFSA Landing Page

Information on Federal Pell Grant Program

Information on Federal Work-Study (FWS) Program

How Aid Is Calculated

Next Steps

Apply for Scholarships and Grants

Scholarships and grants are gifts that don't need to be repaid. There are thousands of them offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups, and professional and social organizations.

Information on Scholarships and Grants

Selected Colleges

These are the colleges and career schools you have identified to receive your FAFSA form.

1 of 20 Schools Selected

School Name

College of William & Mary

Address

Williamsburg, VA

1 to 1 of 1

FAFSA® Submission History

View Latest Submission

Find information about your most recent and past 2027–28 FAFSA form submissions. Your most recent submission is displayed first. Don't make corrections to older FAFSA form submissions.

Date Submitted	Submitted By	Submission Type	Submission Number	Actions
Jul 9, 2026	Anthony Morris	Correction	09	...
Jul 8, 2026	Anthony Morris	Correction	08	...
Jul 8, 2026	Anthony Morris	Correction	07	...
Jun 3, 2026	Anthony Morris	Correction	06	...
Jun 3, 2026	Kenneth Turner	Correction	05	...

1 to 5 of 9

< Previous

Next >

Dependent Student: Invites Contributor

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

Invite One Parent to This FAFSA[®] Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

Who should I invite as a parent on the FAFSA form?

Parent

Invite a Parent Contributor

Email

599888214test@testcod.edu

Send Invite

Previous

Continue

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

Invite One Parent to This FAFSA[®] Form

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As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one

Send Invite to 599888214test@testcod.edu?

We'll send an invitation link and an access code to this email address.

Go Back

Send Invite

599888214test@testcod.edu

Send Invite

Previous

Continue

FederalStudentAid

George's FAFSA® Form Is Almost Done

Hello,

George needs you to finish their *Free Application for Federal Student Aid* (FAFSA®) form. Most people take 8 minutes or less to fill out their section of a student's FAFSA form.

Accept My Invite

We can transfer tax information for most people directly from the IRS into the form.

Adding your information doesn't mean you're responsible for George's school costs. Your responses just let us determine what aid George could qualify for.

To accept your invite, you'll need a StudentAid.gov account. If prompted, enter your **invite code**:

8MHN9QV

 If you must do this later, set a date for starting your section. George can't access federal student aid until you do.

[← FAFSA Home Page](#)

Accept FAFSA® Invitation

Login to your account and enter the code you received for the FAFSA form.

Login to Accept Invite

How long will my section take?

🕒 8 min

Need to accept an invitation for a different year?

Go to "[My Activity](#)" to find any existing invitations for a previous year's FAFSA form.

Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

Parent Enters Code Given

[← FAFSA Home Page](#)

Accept FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

8MHN9QV

Accept Invite

How long will my section take?

 8 min

Need to accept an invitation for a different year?

Go to ["My Activity"](#) to find any existing invitations for a previous year's FAFSA form.

Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

Parent Imports IRS Information

FAFSA[®] FORM
2027-28

Parent of George Gutierrez

Save

FAFSA Menu



We're securely importing your information.

Do not leave this page while your information is being imported into your application.



Loading...



Congratulations!

The student's FAFSA[®] form has been processed!

What to Know Now

1. The student's FAFSA Submission Summary has estimates of their eligibility for federal student aid.
2. The student should review the "Next Steps" section of their FAFSA Submission Summary to make sure there are no issues with their form. They'll also get an email.
3. Schools will contact the student. If a school needs more information to determine how much aid the student is eligible for, they'll reach out. Schools will also send financial aid offers. If the student has a question about a school's student aid package, they should contact the school's financial aid office directly.

[Return to My Dashboard](#)

FAFSA Submission Summary

- Eligibility Overview (SAI)
- FAFSA Form Answers
- School Information
- Next Steps

[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [Next Steps](#)

Your FAFSA® Form Answers

Review your responses carefully and make sure all the information you provided is correct. Start a correction to fix any errors and ensure that your form is processed correctly.

Student Sections [Collapse All](#)

Introduction

Personal Identifiers

First Name	→ Michelle
Middle Name	→ N
Last Name	→ Allen
Suffix	→
Date of Birth	→ 01/01/2002
Social Security Number	→ -----8526
Individual Taxpayer Identification Number (ITIN)	→
Mobile Phone Number	→ (555) 557-6487
Email	→ 599888526test@testcon.edu
Permanent Mailing Address	→ 123 test
City	→ city
State	→ Military—Pacific (AP)
Zip Code	→ 30202
Country	→ United States (US)
State of Legal Residence	→ Alabama (AL)
Legal Residence Date	→ 01/2005

Need to make a correction?

Start a correction to revise your form if you need to update or change information (such as adding an additional school).

Visit the [FAFSA Form Answers](#) tab to review your responses and make sure all the information you provided is correct.

[Make a Correction](#)

View All of Your Federal Student Aid In One Place

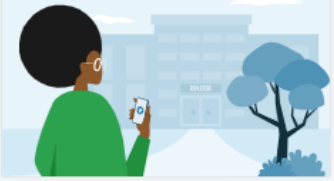
View detailed information about your federal student loan and grant aid, including your enrollment history, payment history, and subsidized usage.

[Visit My Aid](#)

Find the Right College or Career School

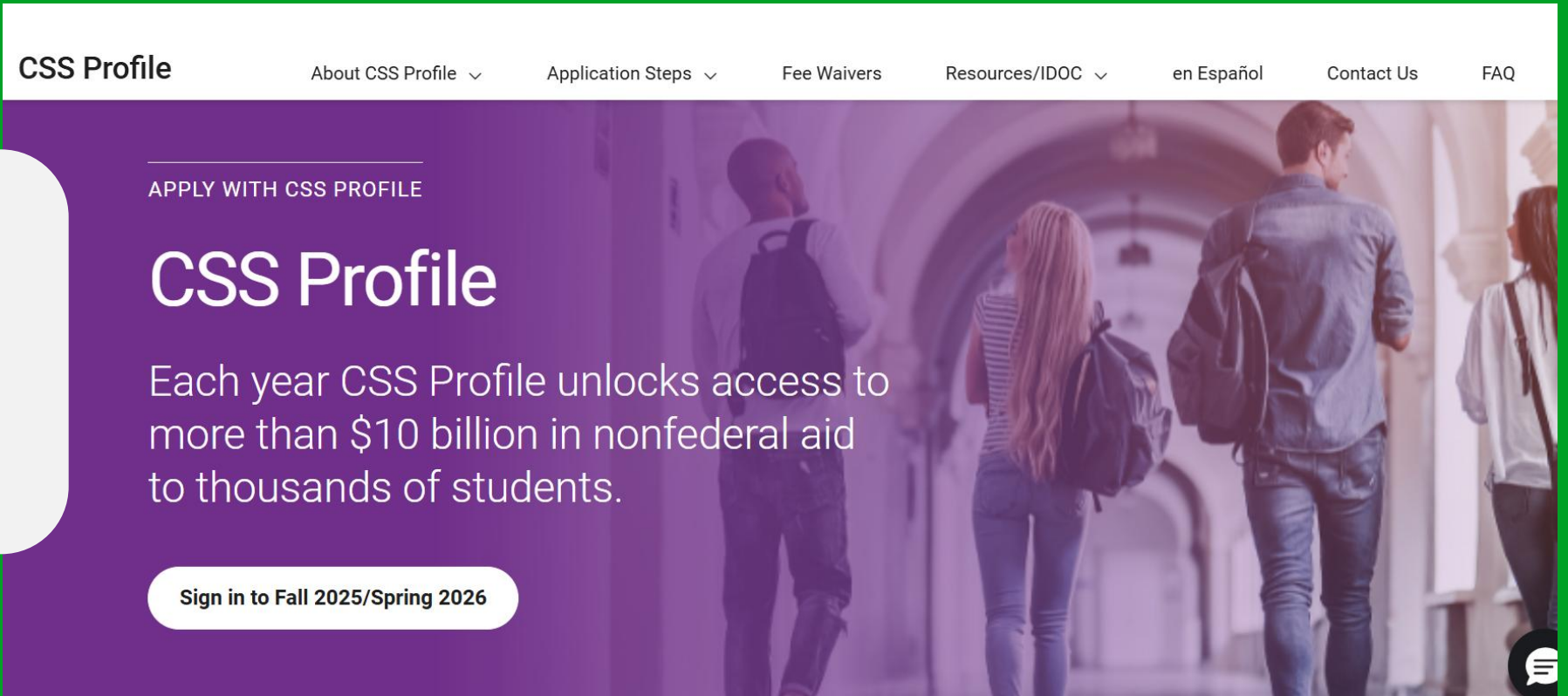
Use College Scorecard to compare schools by size, location, graduation rate, and more.

[Visit College Scorecard](#)



Possible CSS (College Scholarship Service) Profile

- ✓ **Only for Select Colleges**
- ✓ **Opens October 1st**
- ✓ **Fee or Waiver required to Submit**

A screenshot of the CSS Profile website. The header is white with a green background on the left. The navigation bar includes 'CSS Profile', 'About CSS Profile', 'Application Steps', 'Fee Waivers', 'Resources/IDOC', 'en Español', 'Contact Us', and 'FAQ'. The main content area has a purple background with a photo of students walking in a hallway. The text reads: 'APPLY WITH CSS PROFILE', 'CSS Profile', 'Each year CSS Profile unlocks access to more than \$10 billion in nonfederal aid to thousands of students.', and a button that says 'Sign in to Fall 2025/Spring 2026'.

CollegeBoard.org

What Makes Up College Offers?

Gift Aid

Scholarships

Grants

Self Help Aid

Work Study

Loans

Federal Aid

State Aid

*State Aid is only offered
from colleges in state*

Institutional Aid

Outside Scholarships



Federal Loan Limits for Dependent Students

Grade Level	<u>Subsidized</u> No Interest while in School	<u>Unsubsidized</u> Interest begins after Disbursement	Annual Limit
1 st Year Undergraduate	\$3500	\$2000	\$5500
2 nd Year Undergraduate	\$4500	\$2000	\$6500
3 rd and 4 th Year Undergraduate	\$5500	\$2000	\$7500

Aggregate limit for undergraduate dependent students is \$31,000 with no more than \$23,000 in Subsidized Loans. You cannot borrow more than your cost of attendance minus any other financial aid you'll get, so you may receive less than the annual maximum amounts.





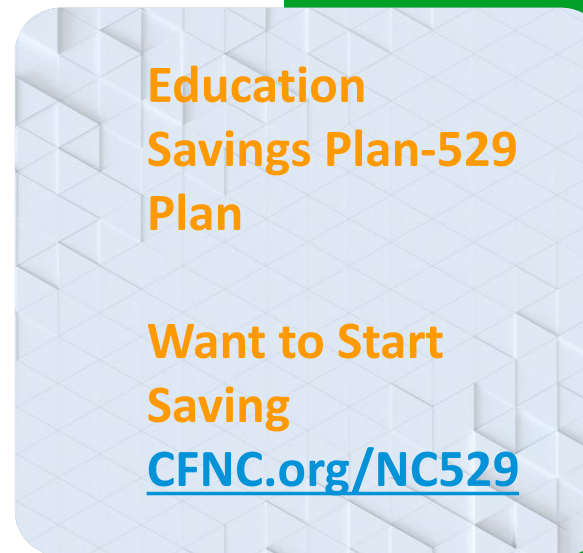
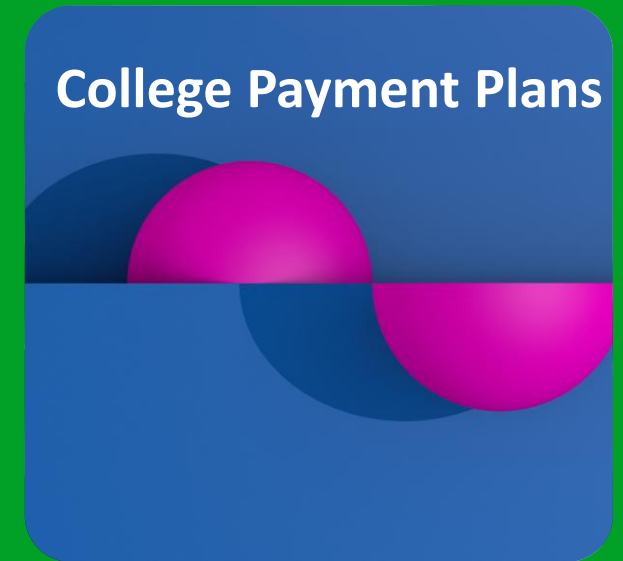
Other Options to Help Pay for College

Federal Parent PLUS Loans

- Credit Check Required
- Parent borrows on behalf of student
- 9.07% Interest / 4.228% Loan Fee (July 2026-June 30, 2027)
- Repayment begins 60 days after loan is disbursed
- Repayment can be deferred while student is enrolled at least half-time
 - *Interest continues to accrue
- Maximum: \$20,000 Per Year, \$65,000 Max Limit



Options to Pay a Bill Balance



State scholarship Program



**Know what you're getting.
Know where you're going.**



\$80,000

Most students from households making \$80,000 or less will qualify

**At least
\$3,000/yr**

Students attending a community college will get at least \$3,000/yr that covers all tuition & fees

**At least
\$5,000/yr**

Students attending a UNC 4-year will get at least \$5,000/yr that covers more than half of tuition & fees





NCSEAA

NC NEED-BASED SCHOLARSHIP FOR PRIVATE COLLEGE AND UNIVERSITY STUDENTS

- Students interested in attending private college or universities may qualify.

Just like Next NC, you **only need to submit the **FAFSA** to be considered.
- Even if you do not qualify for the Pell Grant, you could still qualify for the NC Need-Based Scholarship!
- Visit **CFNC.org/nbs** for more details.



Some National Scholarship Search Engines

- StudentAid.gov
- CFNC.org
- Collegeboard.org
- CareerOneStop.org
- Fastweb.com
- Petersons.com
- GoingMerry.com
- ScholarshipOwl.com
- MyScholly.com
- Scholarships.com
- Appily.com
- Google!
- App Store



College bound? Don't get hooked by misleading financial aid offers!

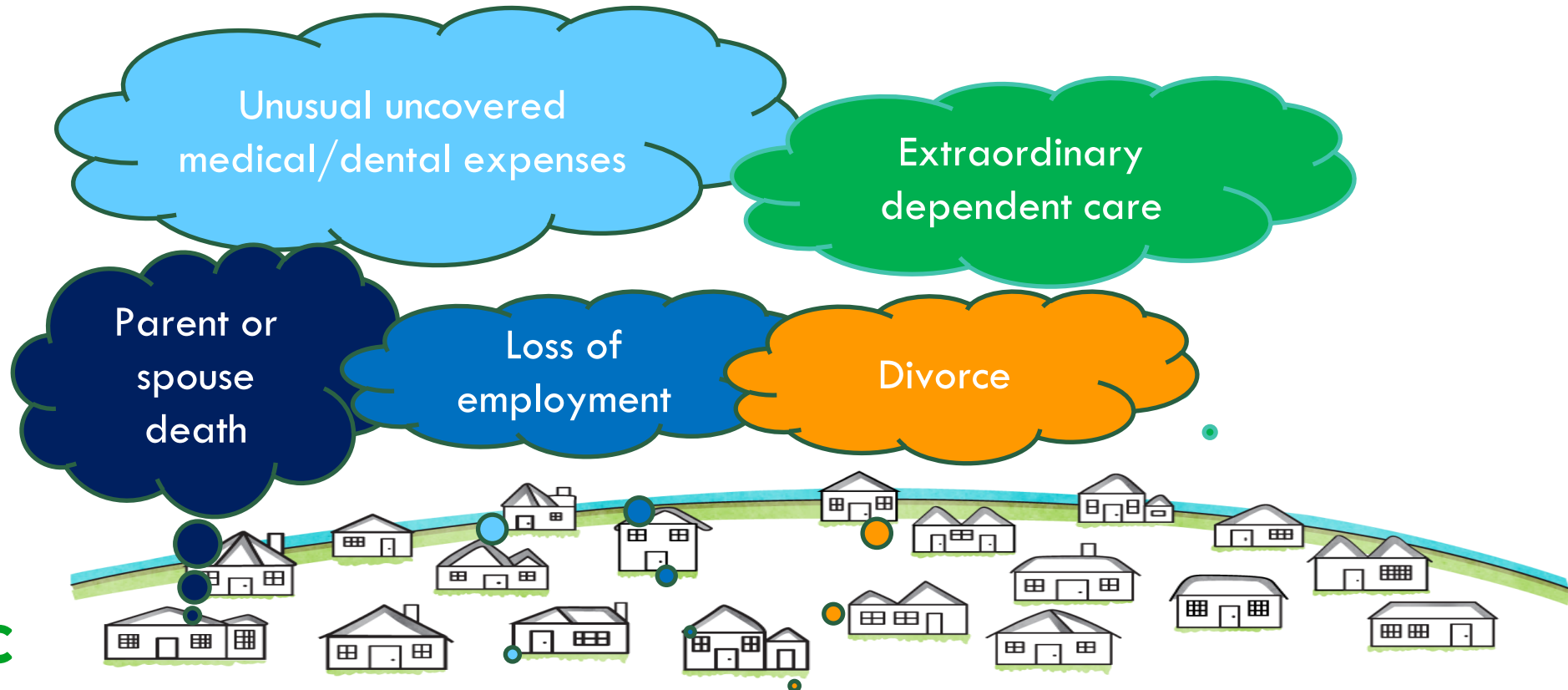
You should never have to pay

- For information about financial aid
- To apply for federal financial aid (FAFSA)
- To receive financial aid



What if your financial situation changes while enrolled in college?

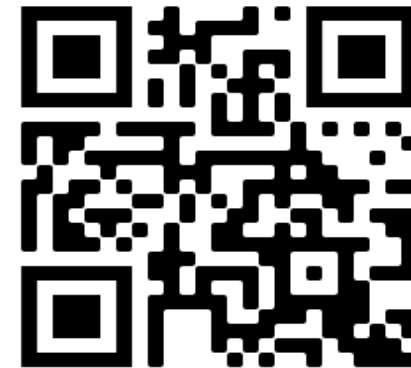
- Conditions exist that cannot be documented with the FAFSA
- **Contact the Financial Aid Office of the Institution**
- Will require written explanation and documentation





**Don't miss our
Statewide Webinars!!**

Visit CFNC.org/events





Let's Stay Connected!

Sign Up for CFNC.org
College Update Emails!



@mycfnc

@Timeka
atCFNC



@CFNC



@mycfnc

@Timeka
atCFNC



@CollegeForNC

