Funding Your ECU Education

ECU is consistently recognized for the quality and value of our educational experience. With numerous scholarship and financial aid options available, ECU is committed to helping our students afford an excellent education.

73% of students receive financial assistance (in some combination of grants, scholarships, loans and work opportunities)

ECU awarded $300,000,000 in total aid in 2018-19.

Most students pay for their college education using a combination of grants, loans and scholarships.

GRANTS are funds that do not require repayment. Grants are generally awarded to students with the greatest financial need, which is determined by completion of the FAFSA.

LOANS are funds that students and/or parents may borrow to pay for school that require repayment.

SCHOLARSHIPS are gifts of money that do not require repayment.
Most students pay for their education with a combination of grants and loans. To be eligible for these, you must complete the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov. The priority deadline is March 1.

**Grants**

Types of aid awarded:
- **Federal Pell and supplemental grants** (awarded to approximately 8,850 ECU students)
- **State UNC grants** (approximately 6,400 students)
- **ECU grants** (approximately 8,500 students)

These grants range from $100-$6,000 and may, in combination, total as much as $11,000.

**Federal Work-Study** Provides part-time job opportunities for students with financial need, allowing these students to earn money to help pay education expenses.

**Loans**

The following types of loans are available through the Federal Loan Program:
- **Direct Stafford Subsidized Loan**
  Subsidized loans are for students with financial need. Students are not charged interest while enrolled in school and during the grace period after graduation.
- **Direct Stafford Unsubsidized Loan**
  Students who do not demonstrate financial need are eligible for an unsubsidized loan, which accrues interest from the time it is first paid out.
- **Parent PLUS Loan**
  Parents may apply for a PLUS loan to help meet the student’s cost of attendance not covered by other financial aid.

Students may also obtain a private or alternative loan to assist with costs as well. These are non-federal loans and terms of the loan and repayment options are determined by the lender.

**Tools and Resources**

- View tuition and fee amounts at admissions.ecu.edu/afford
- Estimate your actual cost of attendance using the Net Price Calculator at go.ecu.edu/calculator

**Residency**

To be considered for in-state awards, you must be recognized as a North Carolina resident as determined by the Residency Determination Service (RDS). Complete the residency determination process at ncresidency.org.

**Scholarships**

Scholarships usually recognize special achievements in academics, talent, and leadership. Some scholarships also require that students demonstrate financial need.

ECU has scholarship opportunities for:
- Incoming freshmen
- Transfer students
- Current students

In addition to university scholarships, students are also encouraged to apply for private scholarships. Tips to begin your search include:
- Ask your high school guidance counselors.
- Ask at your parents’ places of employment.
- Check with your local civic, religious and community organizations.

Websites to use in your search:

**NC Residents**
- www.nccommunityfoundation.org
- www.ncseaa.edu

**Nationwide**
- www.fastweb.com

Many students also receive scholarships to help fund their education. Apply for university scholarships via ECUAWard at ecu.academicworks.com. Most university scholarship deadlines are in January of each academic year.

**FOR MORE INFORMATION**

**Office of Undergraduate Admissions**
admissions.ecu.edu
252-328-6640
admissions.ecu.edu

**Office of Student Financial Aid**
www.ecu.edu/financial
252-328-6610
faques@ecu.edu

**Office of University Scholarships**
www.ecu.edu/universityscholarships
252-328-5816
scholarships@ecu.edu