Finance & Funding Webinar
for Bryan School Master’s and Certificate Programs
Graduate Recruitment Team

Jennifer Kiger Chapman
Assistant Director of Graduate Recruitment

Savannah Martin
Graduate Recruitment Specialist
Information Resources

- This webinar was created by the Bryan Graduate Recruitment Team as a resource for students interested in master’s and certificate programs.

- Today’s presentation will focus on finance and funding options used by current Bryan graduate students.

- For more information or details about the resources discussed, please reach out to the contacts listed on each slide.
Today’s Agenda

About the Bryan School
Spartan Central
Tuition & Billing
Finance & Funding Options
Advice from Current Students
Q & A
Today’s Agenda

About the Bryan School
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Tuition & Billing
Finance & Funding Options
Advice from Current Students
Q & A
About the Bryan School

- **3,313** Undergraduate
- **697** Graduate

- **34%** of undergraduate students are 1st generation students
- **70%** of students have a full-time or part-time job
- **94%** of students are from NC
- **36%** of students are enrolled in online programs
- **48%** of undergraduate students are eligible for Federal Pell Grants

- **29,000+** alumni with 72% residing in NC

UNC Greensboro is a designated Minority Serving Institution.

The Bryan School graduates more African American undergraduate business students than any other business school in North Carolina.

UNCG was ranked #1 in N.C. for social mobility by U.S. News & World Report in 2021.
Recent Rankings

#2 On Campus MBA in U.S. - Greatest Resources for Minority Students
Princeton Review, 2022

#34 Best Online Graduate IT Program in the U.S.
U.S. News, 2021

#48 Best Online MBA in the U.S.
The Princeton Review, 2021

#2 Best Online Master’s in Business in North Carolina (Non-MBA)
U.S. News, 2022
## Academic Programs & Leadership

<table>
<thead>
<tr>
<th>MBA</th>
<th>MS in IT &amp; Management</th>
<th>MS in Accounting</th>
<th>MS in Retail Studies</th>
<th>MA in Applied Economics</th>
<th>MS in International Business</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Graduate Certificate:</strong> Business Foundations</td>
<td><strong>Graduate Certificates:</strong> Business Analytics, Cyber Security, Enterprise Resource Planning, IT Management, IT Development, Supply Chain Management</td>
<td><strong>Graduate Certificate:</strong> Taxation</td>
<td><strong>Graduate Certificates:</strong> Global Fashion Industry Management, Retail Merchandising Management, Retail and Consumer Data Analytics</td>
<td><strong>Graduate Certificates:</strong> Economics of Health Analytics, Quantitative Business Economics</td>
<td><strong>Graduate Certificate:</strong> Global Leadership &amp; Strategy</td>
</tr>
</tbody>
</table>

### Administrative Director

- **Tuisha Fernandes Stack**

### Program Directors

- **Apoorva Patipati Ramesh**
- **Jess Bankhead**
- **Dr. Jin Su**
- **Dr. Dora Gicheva**
- **Dr. Vladislav Maksimov**

### Notes

- **NOTE:** ONLY AVAILABLE ONLINE
Meet them at bryan.uncg.edu/gradambassadors
Other Upcoming Events

- Application Webinars
- Topic-Based Webinars
- One-on-One Meetings
- Recruiter Q & A Sessions
- Virtual Info Sessions

Attend & earn an application fee waiver

Register at go.uncg.edu/bryangrad
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Spartan Central
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Advice from Current Students
Q & A
Spartan Central

- Primary source of information for UNC Greensboro students

Tuition Rates & Fees
Payment Plan Options
Course Registration
Academic Calendars
Financial Aid Options
Visa Requirements
Today’s Agenda

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Tuition Rates

Tuition rates are published at Spartan Central.

Tuition Differential

Bryan graduate courses have additional tuition differential fees which help provide services like:

- Career coaching
- Professional development
- Business partnerships
- Alumni connections
- And more!

Note: Tuition and fees are subject to change pending legislative approval.
Estimated Program Costs

Estimated program costs can be found on your program’s webpage: bryan.uncg.edu/programs

- Select Program
- Then click Program Costs
## Estimated Costs by Program

### MBA

<table>
<thead>
<tr>
<th>Program Type</th>
<th>In-State</th>
<th>Outside-of-NC</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Campus</td>
<td>$27,500</td>
<td></td>
<td>$62,000</td>
</tr>
<tr>
<td>Online</td>
<td>$24,000</td>
<td>$37,500</td>
<td>$58,500</td>
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</tbody>
</table>

### MS in IT & Management

<table>
<thead>
<tr>
<th>Program Type</th>
<th>In-State</th>
<th>Outside-of-NC</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Campus</td>
<td>$18,000</td>
<td></td>
<td>$39,000</td>
</tr>
<tr>
<td>Online</td>
<td>$16,000</td>
<td>$25,000</td>
<td>$39,000</td>
</tr>
</tbody>
</table>

### MS in Accounting

#### For accounting majors

<table>
<thead>
<tr>
<th>Program Type</th>
<th>In-State</th>
<th>Outside-of-NC</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Campus</td>
<td>$16,500</td>
<td></td>
<td>$34,500</td>
</tr>
<tr>
<td>Online</td>
<td>$16,000</td>
<td>$25,000</td>
<td>$39,000</td>
</tr>
</tbody>
</table>

#### For non-accounting majors

<table>
<thead>
<tr>
<th>Program Type</th>
<th>In-State</th>
<th>Outside-of-NC</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Campus</td>
<td>$23,000</td>
<td></td>
<td>$48,500</td>
</tr>
<tr>
<td>Online</td>
<td>$22,500</td>
<td>$34,500</td>
<td>$54,500</td>
</tr>
</tbody>
</table>

### MA in Applied Economics

<table>
<thead>
<tr>
<th>Program Type</th>
<th>In-State</th>
<th>Outside-of-NC</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online</td>
<td>$12,000</td>
<td>$21,000</td>
<td>$35,500</td>
</tr>
</tbody>
</table>

### MS in Retail Studies

<table>
<thead>
<tr>
<th>Program Type</th>
<th>In-State</th>
<th>Outside-of-NC</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Campus</td>
<td>$17,500</td>
<td></td>
<td>$41,000</td>
</tr>
<tr>
<td>Online</td>
<td>$15,000</td>
<td>$23,500</td>
<td>$38,500</td>
</tr>
</tbody>
</table>

### MS in International Business

<table>
<thead>
<tr>
<th>Program Type</th>
<th>In-State</th>
<th>Outside-of-NC</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online</td>
<td>$16,500</td>
<td>$25,000</td>
<td>$40,000</td>
</tr>
</tbody>
</table>
Tuition Rate Categories

- The state of North Carolina partially subsidized tuition costs for residents is in NC.
- Tuition Rate Categories:
  - In-State | Out-of-State | Out-of-NC
- Residency status is determined by NC Residency Determination Service
- Non-NC residents will pay out-of-state tuition

844-319-3640
rdsinfo@ncresidency.org
ncresidency.org
More About Tuition Rates

- Military affiliation can help you qualify for **In-State** tuition rate.
- **Out-of-State** students can request **Out-of-NC** tuition rates if they are:
  - enrolled in an online program,
  - physically residing outside of North Carolina, and
  - legally classified as an out-of-state student (non-NC residents)

844-319-3640
rdsinfo@ncresidency.org
ncresidency.org
Fee Bills & Timeline

Your fee bill will only include tuition and fees *for enrolled courses*

### APPROXIMATE TIMELINE FOR NEW GRADUATE STUDENTS

<table>
<thead>
<tr>
<th></th>
<th>Fall Enrollment</th>
<th>Spring Enrollment</th>
<th>Summer Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course Registration</td>
<td>Begins late April</td>
<td>Begins mid-November</td>
<td>Begins mid-February</td>
</tr>
<tr>
<td>Fee Bills Sent</td>
<td>Begins early July</td>
<td>Begins mid-November</td>
<td>Begins mid-April</td>
</tr>
<tr>
<td>Payment Due</td>
<td>Early August</td>
<td>Early January</td>
<td>Early May</td>
</tr>
</tbody>
</table>

Fee bills are posted to UNCGenie ([ssb.uncg.edu](http://ssb.uncg.edu)) which is accessible to admitted students. Login instructions will be included in your program welcome email.
Tuition & Billing Contact

UNCG Cashiers & Student Accounts Office
Available Monday through Friday
8:00 am - 5:00 pm (EST)
336-334-5831 or cashier@uncg.edu
Today’s Agenda

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Spartan Central
Tuition & Billing
Finance & Funding Options
Advice from Current Students
Q & A
Finance and Funding Options
used by current Bryan graduate students

- Direct Payment: 49%
- Monthly Payment Plan: 31%
- US Federal Loans: 30%
- US Lender: 1%
- Non-US Government: 4%
- International Lender: 4%
- Bryan School Scholarship: 11%
- UNCG Scholarship: 4%
- External Scholarship: 5%
- Bryan School GA: 13%
- UNCG GA: 5%
- Fully-Funded by Employer: 8%
- Partially-Funded by: 17%
- Military Assistance/Other: 8%
Federal Financial Aid

● Eligibility
  ○ US Citizens and some others
  ○ Enrolled at least part-time (4.5+ credit hours)
  ○ Enrolled in an approved graduate program

● Process
  ○ Complete online application ([fafsa.gov](http://fafsa.gov))
  ○ Once admitted, your record will sync and the financial aid office will reach out to you.

● Types of Aid
  ○ Federal Direct Student Loans
    $20,500 (annual max), $138,500 (lifetime max)
  ○ Federal Direct Graduate PLUS Loans
    For students interested in borrowing above limits
    No income requirements, but must pass a credit check

NOTE: Graduate students are not eligible for Federal Pell Grant and state need-based grants.

finaid@uncg.edu
fia.uncg.edu

FAFSA®
Office of the U.S. Department of Education

336-334-5702
BRYAN.UNC.G.EDU
### Financial Aid - Eligible Programs

**Approved Graduate Programs**

**Master’s Programs:**
- MBA
- MA in Applied Economics
- MS in Accounting
- MS in IT & Management
- MS in Retail Studies
- MS in International Business

**Graduate Certificates:**
- Business Analytics
- Economics of Health Analytics
- IT Development
- Retail Merchandising Management
- Business Foundations
- Global Fashion Industry Mgmt.
- Quantitative Business Economics
- Supply Chain Management
- Cyber Security
- Global Leadership & Strategy
- Retail Consumer Data Analytics
- Taxation

**Graduate Programs Awaiting Approval**

**Graduate Certificates:**
- Enterprise Resource Planning
- IT Management

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336-334-5702
finaid@uncg.edu
fia.uncg.edu

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UNCG GREENSBORO
Bryan School of Business and Economics
Direct Payment

- Credit Card
- Electronic Check (bank draft)
- Mail (checks and money orders)
- In-Person (cash, check and money order payments)

336-334-5831
cashier@uncg.edu
csh.uncg.edu
Monthly Payment Plans

- Payment Plan Options:
  - 5 payments - Requires 20% deposit
  - 4 payments - Requires 25% deposit
  - 3 payments - Requires 33% deposit

All options have $35 set up fee

Monthly Payment Plans can also be used by students with graduate assistantships.
Employer Contributions

- Some employers offer full or partial tuition benefits
- Selected current and past employers:
  - Arch MI
  - Cone Health
  - Truist
  - MetLife
  - Renfro Brands
  - Charter Communications
  - Deloitte
  - First National Bank of PA
  - NC A&T
  - TE Connectivity
  - GXO Logistics, Inc.
  - HanesBrands
  - Johnson & Johnson
  - NC SECU
  - WFMY News 2

- Employer-sponsored students may be able to defer payment of a balance covered by the third party.

336-334-5831
cashier@uncg.edu
csh.uncg.edu
Military Benefits

Veterans and military-affiliated students receiving benefits through the VA are eligible to receive financial aid according to their student type. Depending on your specific VA program your benefits may count toward their total aid eligibility.

UNCG Military-Affiliated Services
1540 Spring Garden Street, Greensboro
336-334-5632 | military@uncg.edu
military.uncg.edu
Private Loans

- Does not require FAFSA
- Credit-based loans offered by private lenders to help students finance their degree program.
  - Usually require a good credit history and/or a co-signer
  - Can be more costly than federal education loans
Scholarships

• Scholarship opportunities are limited and highly competitive
• All incoming students are considered for scholarships based on their graduate program application.
• Scholarship decisions are made after admissions decisions and notifications are sent throughout the year
• Scholarships range from $500 - $2,500

Fall 2023 Priority Application Deadline: March 1

After completing their first semester, returning students use the Spartan Scholarship System (S3) → uncg.academicworks.com
Bryan School Graduate Assistantships (GAs)

Opportunity to earn a stipend by working on campus up to 18 hours/week

Example positions: Research Assistant, Marketing/Recruitment Assistant, Administrative Assistant

AVERAGE STIPEND: $3,500 per semester

These positions are limited and highly competitive
Fall Priority Application Deadline: March 1

NOTE: Bryan School graduate assistantship decisions are made after admissions decisions and notifications are sent throughout the year.

2022-2023 Bryan School Graduate Assistantships
210 Requested
28 Awarded* 
*including returning students

For Bryan School GA’s:
→ Apply through program application

For UNCG GA’s:
→ After admission, apply through Spartan Talent
  spartantalent.uncg.edu
Today’s Agenda

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Apply early for as many scholarships as possible. If you submit your application on the day before window closes, your application will still most likely get declined even though it was not late.

Apply for scholarships from professional organizations in your chosen field.

Apply for every available opportunity. You never know if you will get something unless you apply. As a grad student, I was happily surprised when I received a scholarship from a UNCG donor.
Advice from Current Students

Graduate Assistantships

Be proactive about cultivating relationships with faculty from your department and maintain excellent grades! These two things open students up to graduate assistantship opportunities which are really helpful in financing grad school.

Be sure to get a good understanding of exactly what you are getting from your department beforehand.

If you are eligible for an assistantship, how long is it guaranteed (with good performance)?

If you are receiving a scholarship, how much is available and if this amount will change based on number of students or if there is preference given to a certain demographic over another?

Remember, even though you may never use the resources on campus, you still have to pay all the fees, so account for that.
Advice from Current Students

**UNCG undergraduate students**

Take advantage of the accelerated master's program for UNCG undergraduate students. It helped me financially because I was paying for one class but the credit applied to both degrees. Another perk is that I get to graduate sooner.

**Employer Funding Advice**

Ask your employer if they will help fund your education.

Go to work for an employer who will pay for your education.
Advice from Current Students

General

Make a budget and use the payment plan option so the cost isn’t a shock to your wallet and savings.
Make a plan B in case you do not get the funding you expect.
Make a plan for paying tuition and fees before joining the program - it can be a combination of loans, scholarships, or any other means.
Explore your health insurance options to save money. I recommend the pay-as-you-go plan. It's a very affordable option!
Only borrow what you need, even though it's tempting to borrow the max, you do have to pay it back and it adds up quickly.

Loans are not necessarily a bad thing. They can also help supplement funds if you are doing full time classes and can’t work full time.
Make a plan for textbooks and material costs. Look into potential tax advantages of taking a loan.
Calculate your total out-of-pocket expenses for the program so you have a good idea of your costs.
Look into available tax credits for out of pocket expenses. The ROI makes going to UNCG sensible. It is a great investment. This is one of the more affordable programs and the classes are excellent.
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Spartan Central
Breakout Rooms:
Domestic Applicants
International Applicants
Tuition & Billing
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Bryan School Graduate Student Ambassadors: bryan.uncg.edu/bryan-school-graduate-student-ambassadors

Bryan Graduate Connections: bryan.uncg.edu/bryan-graduate-connections

Spartan Central: spartancentral.uncg.edu

Bryan School Academic Programs: bryan.uncg.edu/programs

UNC Genie: ssb-landing.uncg.edu

NC Residency Determination Service: ncresidency.org

UNCG Financial Aid Office: fia.uncg.edu

UNCG Cashiers Office: csh.uncg.edu

UNCG Military-Affiliated Student Services Office: military.uncg.edu

S3 Spartan Scholarship System: uncg.academicworks.com

Spartan Talent: spartantalent.uncg.edu

Handshake: handshake.uncg.edu
Questions?

Jennifer Kiger Chapman
Assistant Director of Graduate Recruitment
Jennifer-BryanGrad@unCG.edu

Savannah Martin
Graduate Recruitment Specialist
Savannah-BryanGrad@unCG.edu