

NORTH CAROLINA • STATE AID REFERENCE

North Carolina State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year. North Carolina has two front doors, and families reliably find only one. The first is the FAFSA, which awards the state's main programs automatically with no separate state application. The second is the Residency Determination Service at ncresidency.org, which is separate from both the FAFSA and admissions and decides whether any state money reaches the student at all. There is no statewide merit scholarship. The state's two most valuable levers are a legislated tuition price at four public universities and a need threshold at private colleges that is double the public one.

The Programs at a Glance

Program	What it pays and who qualifies
NC Promise Tuition Plan (tuition price, not an award)	Resident undergraduate tuition of \$500 per semester, \$1,000 a year , at Elizabeth City State, Fayetteville State, UNC Pembroke, and Western Carolina. No application, no income test, no GPA or test requirement. Covers new, returning, transfer, part-time, and online undergraduates. Nonresidents entering 2026 and after pay \$3,500 per semester. Reduces tuition only. Fees, housing, and meals are unchanged.
Next NC Scholarship (need-based, FAFSA-driven)	At least \$5,000 a year at a UNC System university, at least \$3,000 a year at a community college, from combined federal and state aid. Requires an AGI of \$80,000 or less and a Student Aid Index of 7,500 or less. Both, not either. Also requires NC residency per RDS, high school graduation or equivalency, at least 6 credit hours, and satisfactory academic progress. Part-time students get a partial award. Pell is inside this total, not on top of it.
NC Need-Based Scholarship (private NC colleges)	For NC residents at qualifying private, nonprofit NC colleges, at least 6 credit hours, no previous bachelor's degree. Eligibility runs to a Student Aid Index of 15,000 or less , roughly double the Next NC cutoff, with no published income cap. No separate application; file the FAFSA listing a qualifying private NC college. Amount varies by the state payment schedule. The General Assembly added \$7 million in one-time funding effective July 1, 2026, restoring awards to prior-year levels.
NC Teaching Fellows (forgivable loan)	For students committing to teach elementary education, special education, or a STEM field in an NC public school. Minimum 3.0 unweighted high school GPA. Two recommendation letters and three essays, at ten partner institutions. Repaid by teaching: one year per award year at a low-performing school, two years elsewhere. Transfer to a non-partner school and it converts to cash repayment with 8 percent interest. The program publishes two different award amounts, so confirm the figure first.
NC Reach (foster care and adoption)	Last-dollar award for up to four years, applied after all other aid, plus student support services. For students adopted from NC DSS foster care after age 12, or who aged out at 18 while in care on their 18th birthday. NC resident, at least half time at a community college or one of the 16 UNC universities. Rolling deadline.

Also worth knowing. **FELS**, Forgivable Education Loans for Service, funds students in approved programs who commit to a critical shortage field in North Carolina; annual window opening in January, and like Teaching Fellows it converts to a loan if the service is not completed. The **UNC Need-Based Grant** pays up to \$4,200 a year at any of the 16 UNC universities, automatic from the FAFSA, now often packaged inside the Next NC total. **USDA 1890 National Scholars** is a full ride at NC A&T for agriculture and food sciences, mid-March federal deadline.

Deadlines to Post on Your Wall

Program	Deadline for the Class of 2027	Where it is submitted
NC Teaching Fellows	Early Action opens Sept 21, 2026 and closes Nov 1, 2026 . Regular runs Jan 4 to Feb 14, 2027 .	NC Teaching Fellows portal
FELS	Window opens in January. The 2027-2028 date has not been posted.	CFNC
Next NC Scholarship	FAFSA priority June 1, 2027 for UNC campuses, Aug 15, 2027 for community colleges. Funding dates, not eligibility dates.	FAFSA only
NC Need-Based Scholarship (privates)	Your college's FAFSA priority date. Funded until exhausted.	FAFSA, listing a qualifying private NC college
Residency Determination	No state deadline, and the earlier the better. Some college scholarships impose one: Appalachian State wants RDS complete by Dec 31, 2026 for a full-ride award.	ncresidency.org

NC Reach is rolling, and NC Promise has no deadline at all because it is a tuition rate rather than an award. **Say this out loud to every senior:** June 1 is the state's funding date, not a plan. Every college award that varies between families closes in the first two weeks of November. The calendar on page 2 is the one to work from.

The Rules That Trip Families Up

- **No RDS, no state aid. Not just no in-state tuition.** A student who does not complete the Residency Determination Service is a nonresident, and nonresidents are ineligible for in-state tuition *and* for every state grant on this sheet. It is separate from the FAFSA and from admissions, and it produces a Residency Certification Number the college asks for by number.
- **The residency clock runs backward from the submission date.** Twelve consecutive months of domicile must be complete before the request is submitted and before the first day of the term. Filing later does not extend the clock, it moves the proof date. Families relocating into North Carolina during junior or senior year are on a timer, and the certification number can expire.
- **The income number is not the one that disqualifies people, and Pell is inside the award.** Next NC requires an AGI at or under \$80,000 *and* a Student Aid Index at or under 7,500; a family with a business, rental property, or savings can clear the income line and fail the index. And the guaranteed floor already contains the Pell Grant, so families who budget for Pell plus a separate \$5,000 are counting the same dollars twice.
- **Last-dollar awards shrink when other aid grows.** NC Reach, Carolina Covenant, the Tar Heel Guarantee, Pack Promise, and Access Asheville all apply after everything else, so an outside scholarship can reduce them rather than add to them. Take it anyway, then ask how the two interact.

Next NC and NC Promise: Check These Things Early

1. Is the student in reach of an NC Promise campus?

Four UNC System universities charge **\$500 per semester** in resident undergraduate tuition under a plan set in legislation: **Elizabeth City State, Fayetteville State, UNC Pembroke, and Western Carolina**. No application, no income test, no academic bar. It is the most valuable program in the state for a family that earns too much for need-based aid, and it is invisible in scholarship searches because it is a price, not an award.

Where it stops: tuition only. Fees, housing, and meals are unchanged, and at these schools those are the larger numbers. Pull the full cost of attendance, not the tuition line.

Stacked with Next NC, the tuition line goes negative. A Pell-eligible resident is guaranteed at least \$5,000. Tuition is \$1,000. The other \$4,000 lands against fees and housing, which is exactly where the cost sits.

2. Which need test applies, and did the family actually file? Two different thresholds, and the private-college one reaches much further up the income scale. A family told they earn too much at a UNC campus may still qualify at Elon, Campbell, Queens, High Point, or Gardner-Webb.

Where the student enrolls	The need test	What it guarantees
One of the 16 UNC System universities	AGI of \$80,000 or less and SAI of 7,500 or less	At least \$5,000 a year, federal and state combined
A North Carolina community college	AGI of \$80,000 or less and SAI of 7,500 or less	At least \$3,000 a year, federal and state combined
A private, nonprofit North Carolina college	SAI of 15,000 or less. No published income cap.	No guaranteed floor. Paid on the state payment schedule.

3. Is the student aiming at a college award? With no statewide merit scholarship, grades and scores get paid by colleges, on a much earlier calendar. The automatic money sits at the privates: Queens to \$30,000, Campbell to \$25,000, Gardner-Webb five clean tiers from \$6,000 to \$24,000, against public awards topping out near \$4,000 to \$5,000. Park at NC State and Levine at UNC Charlotte require a school nomination, so the counselor needs to know by early October.

Counselor Calendar: What to Tell Students When

When	What has to happen
Class of 2028 and 2029	If the family recently moved to North Carolina, start the RDS clock now and keep the paperwork as it happens. Talk about NC Promise early: a student who knows about \$1,000 tuition in tenth grade builds a different college list than one who hears about it in April of senior year.
Class of 2027, August to October 2026	Create both FSA IDs. Submit the RDS request. Write down the scholarship deadline for every college on the list. Teaching Fellows Early Action opens Sept 21. ECU wants its application by mid-October for Brinkley-Lane; UNC Chapel Hill early action gates Chancellor's Science Scholars.
Class of 2027, November and December 2026	The heaviest weeks of the year. Nov 1: Teaching Fellows Early Action, NC State Park (nomination), UNC Charlotte Levine (nomination), NC A&T priority merit, WCU Brinson Honors. Nov 14: Queens. Nov 15: App State early action, NC A&T Cheatham-White, Dowdy and February One, Levine supplemental, Campbell and High Point recommended. Dec 1: App State honors essays, UNC Charlotte Albert Engineering, UNCG honors, UNCW application opens. Dec 15: ECU merit pool. Dec 31: App State expects RDS complete for the Murray Family ACCESS full ride.
Class of 2027, January to February 2027	Teaching Fellows Regular opens Jan 4, closes Feb 14 . WCU Catamount Commitment priority Jan 2. NC A&T National Alumni Jan 10. NC State Goodnight mid-January. ECU portal and UNCG Blue and Gold Jan 15. Feb 1: UNC Asheville priority admission for its automatic merit award, WCU portal, NC State Caldwell. Feb 15: NC State Pack ASSIST. FELS window typically opens.
Class of 2027, March 2027 onward	March 1: UNCW scholarship priority, NC State Pack Promise FAFSA date, UNCG departmental awards. June 1: Next NC FAFSA priority for UNC campuses. Aug 15: Next NC priority for community colleges. By now the competitive decisions were made eight months ago. Once enrolled, watch the 6-credit-hour floor every term, satisfactory academic progress, and the semester caps on state grant eligibility, counted in semesters rather than calendar years.

Three Mistakes That Cost North Carolina Students Money

- **Concluding the state has nothing because there is no merit scholarship.** True premise, wrong conclusion. Four universities charge \$1,000 a year in tuition at any GPA, and the private-college grant uses a threshold double the public one. Neither looks at a transcript.
- **Treating June 1 as the deadline.** It is a funding priority date for one program. Every award that varies between families closed in early November. Start every senior conversation with the college scholarship calendar, not the state one.
- **Assuming public is cheaper than private.** In this state the automatic money and the looser state need threshold are both at the private colleges. Run both before deciding.

The June 1 mirage

June 1 is printed on every North Carolina handout, so families pace themselves to it. By June 1, every competitive scholarship decision in the state has already been made, and the largest ones were decided the first week of November. The state's date tells you when funding runs out. The colleges' dates tell you when the money that separates one family's bill from another's closes. File the FAFSA as soon as it opens, complete RDS before Thanksgiving, and work every college's scholarship page as though June 1 did not exist.

Free Resources: No Account, No Cost, No Data Collection

Next NC eligibility, amounts, and priority dates	cfnc.org/pay-for-college/next-nc-scholarship
NC Promise, the four campuses and the rate	northcarolina.edu/impact/affordability-efficiency/nc-promise
Residency determination, the step families skip	ncresidency.org
Our North Carolina state aid guide	collegereadyparent.org/north-carolina
Scholarships at 400+ colleges, all 50 states	collegereadyparent.org/college-scholarships

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