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Financial Aid

What Entering Freshmen
Need to Know!

Welcome



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Office of Financial Aid and Veteran Affairs

Mr. Kenneth Cole, Director

Starr Hall 127

Monday – Friday

8:30 a.m. to 5:00 p.m.

(803) 313-7068

Contact us online via LIVE CHAT

<http://usclancaster.sc.edu/finaid/>



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Student Financial Aid

Part 1

How to Apply for Financial Aid

And The Financial Aid Process at USCL



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What is Financial Aid?

- It is assistance in paying your Tuition, Fees, Room, Board and other college expenses
- It most likely will not pay your entire bill

USC Lancaster Scholarships



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<http://usclancaster.sc.edu/finaid/scholshp.htm>

USCL Website > Apply > Scholarships

1 Application for all “**Continuing and Transfer Students**” scholarships

Due April 1st

3.0+ USC GPA

Essay required

Even if you already have a USCL Scholarship, you can apply to request it be increased!

BSN Upper Division and Palmetto College Students can apply also!

The Thelathia Bailey Emergency Textbook Scholarship has a separate application. You can apply for up to \$375 to help

Outside Scholarships



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We recommend using the following websites to search for additional scholarships. You should apply every year!

- [College Board](#)
- [Hispanic Scholarship Fund](#)
- [The Gates Millennium Scholars \(for Minorities\)](#)
- [Preparing & Paying for College](#)
- [Children's Scholarship Fund](#)
- [Foundation for the Carolinas](#)
- [Central Carolina Community Foundation](#)
- [United Negro College Fund](#)
- [YourFoundation](#)

SCHOLARSHIP SEARCH SITES:

www.fastweb.com

www.collegenet.com

www.gocollege.com

www.finaid.org/

www.plato.org

ON FACEBOOK:

[SCScholarships](#)

OTHER:

[Information on Scholarship Scams and Services](#)



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How do you apply?

- Federal and State Aid:
 - FAFSA
 - <https://studentaid.gov/> (not .com)
 - Applying is FREE (there is no fee)

Filing the FAFSA

- Why file the FAFSA?
 - If you want student loans
 - Federal loans **have no credit check**
 - Loans are in student's name
 - If you want need based grants
 - Incomes \leq \$70,000 **may be eligible**
 - If you want Lottery Tuition Assistance
 - **going to attend a 2 college/tech**
 - **are not receiving LIFE Scholarship**
 - **Income is not a factor**



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Filing the FAFSA Eligibility Requirements

- high school diploma or GED.
- working toward a degree or certificate
- US citizen, Permanent Resident,
eligible non-citizens (Not DACA recipients)
- Social Security Number (Student, not necessarily parents)
- There are other eligibility criteria, but rarely an issue.

Filing the FAFSA, cont...

▶ What will I need to file my FAFSA?

- **SSNs and DOBs**
 - Yours and your parent(s)'
 - Names and SSNs must match SSN Cards
- **2021 Taxes and Income Information**
 - **Your Federal Taxes** (2021), if you filed and your W-2s, 1099s, etc... (2021), if you have any
 - **Your Parents' Federal Taxes** (2021), if filed and their W-2s and 1099s from work(2021), if they have any
 - Try using the “**IRS Data Retrieval**” to make it faster and more accurate
- **CURRENT Assets and Investments:**
 - If Income => \$50k
 - Current cash, savings and checking account balances
 - net worth of investments, if any

How much do my savings and assets affect me?

A quick way to estimate is:

Parents of a Student: 12% of the net-worth
(sometimes \$4000-\$10000 is protected)

Dependent Student: 20% of net-worth

Independent Students: 50% of net-worth



10 Steps in Filing the FAFSA

1. Get Ready: Taxes, SSNs, Dates of Birth
2. Log on to <https://studentaid.gov//> and Apply for Aid
3. Click on “Start 2023-2024 FAFSA”
4. Create an FSA ID for yourself and Parents
5. Answer questions about yourself
6. Choose colleges to send FAFSA to
7. Answer “Dependency Status” questions
8. Answer questions about your parents
9. Answer income information
(Try to use IRS Data-retrieval)
10. Sign and Submit the FAFSA (Keep Confirmation #)



Filing the FAFSA Cont...

▶ FSA IDs

- For electronic signatures
- You
- A Parent
- Go to <https://studentaid.gov/fsa-id/create-account>
- Create an ID and password
- Must use a valid e-mail address, one per ID
- Enter SSN, DOB, Full Correct Name and Address
- Email and address must match those on FAFSA



Verification

- **What is Verification?**
 - We must verify the information on your FAFSA
- **Why was I selected?**
 - Applications are randomly selected (1 in 3 chosen)
- **How do I know if I was selected?**
 - We will notify you by e-mail within 2 weeks, check Self Service Carolina
- **What do I need to do?**
 - You must complete, sign and return the “**Verification Worksheet**”; and
 - **If you file taxes:**
 - You must complete the **IRS Data Retrieval** OR
 - order an **IRS Tax Transcript** (we cannot accept 1040s) and send us that, OR
 - Provide a copy of the **official tax return, signed, with W-2 forms**
 - **If you do NOT file taxes, but have income:**
 - You must send **copies** of your (and your parents’) **W-2s**;

Special Circumstances



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- Any circumstance that could change your eligibility for financial aid
 - Change in income
 - Change in living expenses/housing
 - Change in dependency status
- Each college has their own policies
- Contact the Financial Aid Office
- provide evidence
- No college is required to approve a request



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Student Financial Aid Part 2

And The Financial Aid Process at USCL

The USCL Financial Aid Process



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1. File the FAFSA

- by end of March
- April 1st : FAFSA Priority Deadline

2. Complete Additional Requirements

- Notifications of missing information will be sent beginning March.
- Notifications sent weekly by e-mail and by paper mail monthly.
- April 15th: Further Information Priority Deadline
- Check Self Service Carolina: “Financial Aid Status” and “Eligibility” for details
- Read thoroughly
- Print, sign and return forms promptly
- Provide any other documentation requested
- August 1st : Deadline for Fall Semester
- You can still be awarded financial aid after this date, but you will have to make payment arrangements with the business office.



The USCL Financial Aid Process 2

3. Financial Aid Notification

- **First financial aid is awarded in April**
- **Notifications are sent by e-mail**
- **You can find your financial aid on Self Service Carolina: “Financial Aid” , and “Financial Aid for Aid Year”**
- **Follow instructions for each financial aid award**
- **Accept , Reduce or Decline Student Loans (Direct Loans)**
- **Decline any other financial aid you do not want.**
- **Complete all requirements promptly**

4. Student Loan Requirements: <https://studentaid.gov/h/manage-loans>

- **Complete Loan Entrance Counseling**
- **Sign the Master Promissory Note**

5. Register for classes

- **Meet with an advisor**
- **Sign up for your classes on Self Service Carolina**

The USCL Financial Aid Process 3



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6. Pay your Bill

- Complete the Title IV Fee Authorization on Self Service Carolina
- Sign up for Direct Deposit.
- Your Financial Aid will automatically apply towards your bill.
- Loan funds over your bill amount aren't available until 30 days after classes start.
- Pay your remaining charges in Self Service Carolina.
- If you have an overage:

Scholarships, grants and non-federal loans will be sent 7 days before classes (Aug. 17th).

Federal Loans will be sent 30 days after classes start (September 25th)

- If you require loan funds to buy your books, they can be charged.
- When you buy your books, be sure to Keep your receipts!

7. Changing classes

- If you aren't full time, notify the Financial Aid Office
- Talk to Financial Aid before dropping or adding a class
- Withdrawing from classes after they start can affect your financial aid eligibility.



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Student Financial Aid

Part 3

Types of Financial Aid

What does the FAFSA Tell Me?



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- It determines eligibility for Federal and State Grants
- It replaces a credit check for Federal Student Loans
- It determines the Expected Family Contribution.

- What is the EFC?

What your family could contribute towards the total cost of living and paying for college

- How does the School use it?

- Determine Need (limits need based financial aid)
- Cost of Attendance (limits all financial aid)

- **Need Formula: $COA - EFC = NEED$**

Cost of Attendance



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<u>Tuition & Fees (subject to change)</u>	Resident: \$7,558	Non-Resident \$18,238
<u>Average Cost of Books & Supplies</u>	\$1,050	\$1,050
<u>Average Cost of Room & Board</u>		
w/Parents:	\$6,669	Off-Campus: \$10,206
<u>Estimated Personal Expenses</u>		
w/Parents:	\$2,350	Off-Campus: \$2,582
<u>Estimated Transportation Expenses</u>		
w/Parents:	\$3,914	Off-Campus: \$3,431
Total Cost of Attendance:	<u>\$21,541</u>	<u>\$35,507</u>



Financial Need

Cost of Attendance

- Expected Family Contribution

= Financial Need

Cost of Attendance limits all aid

Financial Need limits “Need Based” aid



What types of Aid are available?

- Grants (free money, usually need based)
 - Scholarships (free money, earned)
 - Loans (borrowed money, has to be paid back)
 - Work Study (money you earn while at school)
-
- Other terms:
 - Merit – Financial aid granted based on academics or talent
 - Need Based – Requires the student to demonstrate financial need (FAFSA)
 - Campus-Based Aid – Limited funding for each campus
 - Tuition Assistance – Pays up to Tuition & Fees
 - Self-Help Aid – Student works for or borrows the money



Federal Grants

- **PELL**

- FAFSA Required
- Grant Based on EFC
- **Guarantee if eligible**
- \$767 to \$7395 per year
- **Adjusted for enrollment status**

- What Income Ranges?

- **\$40,000 - \$60,000 Low Pell (up to \$1000)**
- **\$27,000 - \$40,000 Some Pell (up to \$3000)**
- **\$0 - \$27,000 Maximum Pell (up to \$7395)**

Federal Grants, SEOG



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- **SEOG**
 - **Need based grant**
 - **0 EFC**
 - **First-Come, First-Serve**
 - **\$100 to \$4000 (USCL grants \$1000 per year)**
 - **Not guaranteed**
 - **Each school grants it from limited funds**

Federal Work Study



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- Does not apply to the bill, has to be earned
- Awarded based on need
- First-Come, First Serve
- Job is supposed to work around school schedule
- Minimum wage \$10 - \$12/hour
- 20 hours per week
- Could earn up to \$2500 each semester
- Amount is an estimate of earnings
- To apply for jobs: See our website



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State Aid

- **Palmetto Fellows Scholarship**
- **LIFE Scholarship**
- **Lottery Tuition Assistance**
- **Need Based Grant**

Palmetto Fellows Scholarship



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- **\$6700 limit a year**
 - (\$3350 per semester)

- **Must file an Application during Sr. Year**
 - Final Official High School Transcript is required
 - No application required.
 - **Must Designate USC LANCASTER** on designation form
 - Complete a “State Affidavit” on Self Service Carolina

Palmetto Fellows Scholarship 2



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➤ Eligibility Requirements:

- SC resident
- Meet 3 requirements:
 - Top 6% of Class in soph., junior or senior year
 - 3.5 GPA on the SC UGS scale
 - SAT 1200 (not including Writing) or 27 ACT
- OR meet these 2 requirements
 - 4.00 GPA on the SC UGS scale
 - SAT 1400 or 32 ACT
- no felony or drug/alcohol convictions in prior academic year
- must enroll as a full-time degree-seeking undergraduate student



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Palmetto Fellows Scholarship 3

➤ 2nd and Subsequent Years

- \$7500 limit in 2nd (\$3750 per semester)

➤ Renewal requirements:

- Must earn 30 Credit Hours of USCL Courses each year between Fall and Spring
- 3.0 GPA (B average) on all Courses
- College credits earned in High School DO NOT Count towards the 30 hours.

➤ **Awarded for 8 Terms only**

- First 2 years can be awarded at USCL, then must enter a 4 year college
- 4 Terms at USCL, then must enter 4 year program to continue



LIFE Scholarship

➤ **\$5000 per year**

- (\$2500 per semester)

➤ **No application required.**

- Final Official High School Transcript is required
- No application required.
- Complete a “State Affidavit” on Self Service Carolina

➤ Eligibility Requirements:

- **SC resident**

- **3.0 GPA on the SC UGS scale; or**

- **NO SAT/ACT (1100/24) or Class rank (30%) requirements for USCL**

- must enroll as a **full-time**
- Must be degree-seeking undergraduate student
- Academic Requirements.
- no felony or drug/alcohol convictions in prior academic year

LIFE Scholarship 2



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- **Renewal Requirements:**
- **\$5000 in 2nd and subsequent years**
- **Renewal requirements:**
 - **Must earn 30 Credit Hours of any courses**
 - **3.0 LIFE GPA (B average) on all Courses taken anywhere**
 - **College credits earned in High School CAN Count towards the 30 hours.**
- **You can EARN this scholarship**
 - **Meet renewal requirements**
 - **SC Resident at time of HS Graduation and College starting**
- **Awarded for 8 Terms only**
 - **First 2 years can be awarded at USCL, then must enter a 4 year college**
 - **4 Terms at USCL, then must enter 4 year program to continue**

Science and Math Enhancement



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- **For** Palmetto Fellows and LIFE Scholarship
- \$2500 Scholarship increase
- **Awarded** at 4 year colleges only (**not associate's programs at USCL**)
 - **IE: BSN Upper Division, students in Palmetto College, transfers to Columbia, Upstate or other 4 year campuses**
- Starting in 2nd year (**earliest**)
- Science and Math majors **only**
- **If you have** earned 14 hours of Science/Math **courses**
 - In your first year: **by the end of Summer of your First Year after High School.**
 - **Must have** met Scholarship Renewal Requirements

Lottery Tuition Assistance



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- **2 year schools only**
- **Current per credit hour rate = \$80.00**
 - **Max Per Semester: \$960.00**
 - **Amount cannot exceed**
tuition and fees - Federal/State grant aid
- **Example: Fall Tuition & Tech fee=\$3779 - \$3698 Pell = \$81 LTAP**
- **Some general eligibility requirements include:**
 - **Completed FAFSA on file with school**
 - **Enroll in at least 6 credit hours**
 - **Must be a degree-seeking student**
 - **Be a SC resident**
 - **Must Not be receiving a LIFE Scholarship**
 - **Must sign a Lottery Tuition Assistance Certification Online**
- **Renewal Requirements: 2.0 GPA after first 24 hours**



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SC Need Based Grant (Public)

- **FAFSA Required**
 - Granted to neediest students first (ie 0 EFC)
 - Granted in order of applications received (April 1st is priority deadline)
- **Granted \$2500 per year**
 - \$1250 per semester
 - Grants may be less
 - Amount determined after all other Grants and Scholarships have been applied
- **Some general eligibility requirements include:**
 - Enroll in at least 6 credit hours as a degree-seeking student
 - Be a SC resident
 - Complete a “State Affidavit” on Self Service Carolina

SC Need Based Grant (Public) 2



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- **Life Time Limits:**
 - \$10,000 for 1st Bachelor's Degree,
 - **\$5,000 for first Associates Degree.**
- **Granted for 8 Terms only**
 - 4 at a USC Lancaster
 - 4 more in Upper Division programs (4 year degrees)
- **Renewal Requirements: 24 credit hours, 2.0 GPA**
 - If half-time, 12 credit hours

Will I need to borrow Loans?



After all of this, available aid, will you need to borrow a student loan?

	Need Grants and Scholarships	Scholarships Only	Need Grants Only
In-State/Scholarship Rate Tuition and Fees	\$7,738	\$7,738	\$7,738
+ Est. Books	\$750	\$750	\$750
Avg. Scholarships	-\$4,089	-\$4,089	-\$0
Avg Federal Grants	-\$4,993	-\$0	-\$4,993
Avg SC State Grants	-\$2,008	-\$0	-\$2,008
Unmet Costs	\$0	\$4,399	\$1487
Overage	\$2602	\$0	\$0

Federal Direct Stafford Loans



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- Direct Loans:
 - Federal Government is the Lender
- Fees:
 - **1.057%**, out of each disbursement (up to 1.50%)
- Eligibility:
 - **Must file FAFSA**
 - **No Credit Check**
 - Must sign Promissory Note
 - Entrance Counseling
- Payments?
 - None required while in college at least ½ time
 - Payments start 6 months after stop attending college



Stafford Loans, cont... 2

- ▶ **Aggregate (Total) Loan Limits:**
 - **\$31,000 (\$23,000 Sub limit)**
- ▶ **Repayment Plans:**
 - ❖ **Standard:**
 - 10 years
 - Approx. \$100/month per \$10,000 **borrowed.**
 - About \$310/month, if borrow \$31,000
 - ❖ **Income Based:**
 - Approx. 10% of your discretionary income
 - Could take 20 years to pay off



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Stafford Loans, cont...

Freshman 30 Day Loan Delay

- **Federal Regulation**
- Freshman loan borrowers only
- Loan funds not available until 30 days after classes start: **September 25th**
- Loan Funds will “pre-authorize” to pay bill
- Books and required supplies can be charged to your student account from the USC Lancaster Bookstore



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Leroy Springs Student Loan

<https://springsfnd.org/student-loans/>

- Applications due July 1st for full-year loans.
- NO Interest Loan
- Requirements:
 - FAFSA on file
 - 1000 on SAT (Verbal and Math) or 21 on ACT
 - Top 50% of graduating class and/or HS GPA of 2.75 on SC UGS
 - Application, Letter of Recommendation, Interview
- Students must live in, or their parents must be employed in, Lancaster County, Fort Mill Township or Chester Township.
- Pays Tuition, fees, Room, Board (up to \$3,000)
- Pays books (\$500)



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Other Loans Available

- Parent Loans (PLUS)
 - 7.54 % interest, 4.228 % in fees
 - Credit Check Required
 - Goes into repayment immediately (can be deferred)
- SC Teacher's Loans
 - Freshmen, Sophomores \$2500,
 - Juniors & Seniors \$5000
 - Apply early (Priority Deadline April 30th)
 - <https://www.scstudentloan.org/>
 - Paid off when you teach in a high need area and/or high need program
 - Interest Rate= DL Sub Rate +2% (Max 8.25 %)

Other Loans Available 2



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- “Alternative” or “Private” Loans
 - Variable interest often higher than Stafford Loans
 - Usually 7-18%
 - Credit Check Required and Cosigner
 - Cannot be forgiven in Bankruptcy
 - You can find a list of lenders at www.finaid.org

USC Lancaster Scholarships, cont.



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- Freshmen must apply by February 1st
- Continuing students can apply by April 1st .
- Late applications accepted until August 1st, \$750 scholarship.
- Must complete a scholarship application including a short essay each year.
- Merit Based: Financial need is not a consideration.
- Requirements: 3.0+ GPA
- Scholarships are made for the regular academic year, fall and spring semesters, and are not available in the summer.
- Students must enroll full time in order to receive their scholarships.
- Scholarships based on funding (\$500 to \$2500)
- Renewal Requirements: 30 earned hours and a 3.0+ GPA



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Student Financial Aid Part 4

Other Important Information

Degree Seeking



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- Students must be declared in a particular degree program

USCL Lower Division:

Associates in Arts, Science, Criminal Justice or Business **60 hours**

USCL Upper Division:

4 Year Bachelor's degrees

120 hours

- Students intending to earn a bachelor's degree, begin in a 2 year program.
 - e.g. Bachelor of Science in Nursing – begins as a 2 year Associates in Science program
- Students can only receive Financial Aid towards the degree they are admitted to.
- Students can only receive Financial Aid towards the courses required for their degree.
 - Once you have enough hours to earn your degree a hold is put on your Financial Aid.
 - You can provide documentation if further courses are required to earn your degree.
 - You can apply to enter an “Upper Division” program, like those above.

Satisfactory Academic Progress



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- Minimum required academics to receive aid
 - This is a Federal Requirement
 - Required for almost all financial aid
- Two Measurements:
 - Qualitative: You must maintain a 2.0+ USC (Institutional) GPA
 - Quantitative: You must earn at least 67% of all attempted hours
 - Hours attempted vs. Hours Earned
 - An Earned Hour is a passing grade (D+)
 - Withdrawals do count as attempted hours (drop before Ws)
- Checked at end of Spring
 - If you lose aid, you lose it starting in summer
- You can appeal

Satisfactory Academic Progress 2



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• Maximum Attempted Hours

Degree	Reviewed	Maximum
Associate's Degree (AA, AS, ASB, ASCJ):	75	90
Bachelor's Degree (BOL/BLS):	165	180

*Transfer hours accepted are counted in the total

- Checked at end of EACH SEMESTER
- If approaching the limit, we need to review your remaining courses to complete your degree
- When you exceed your maximum, you are out of aid.
- You can appeal



Important to know

• Scholarships:

- You must bring scholarships to the Financial Aid Office

• Refund Checks:

- Any financial aid over your bill will be cut as a Refund Check
- Refund checks are mailed no earlier than 10 days before classes begin.
- **Freshmen student loan funds don't arrive until September 25th -30th**
- Refund checks can be direct deposited. Sign up on Self Service Carolina.

• Other Aid:

- If you receive other types of aid, consult with the Financial Aid Office
- ie: Veterans Benefits, Voc. Rehab., WIA/TRA, Prepaid Tuition, etc...

• Enrollment Status:

- You will initially be awarded financial aid based on Full-Time enrollment.
- **Let us know if you will not be full-time**

Dropping and Withdrawing



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- **Drop:** To remove a class before it counts for a grade.
 - When you drop a class you get a refund on the Tuition.
 - Aid is adjusted as if you never took the class.
 - If you change from full-time to part-time, you may owe aid back.
- **Withdrawing:** To remove a class after it counts for a grade.
 - When you withdraw early you get a grade of “W” and it doesn’t hurt your GPA.
 - When you withdraw later you get a “WF” and it is treated as an “F” on your GPA.
 - Withdrawing from some classes doesn’t affect current aid.
 - Withdrawing affects your % Completion Rate for Satisfactory Academic Progress.
 - You must PASS 67% of all classes attempted.
- **Complete Withdrawal:** Dropping or Withdrawing from all classes.
 - You can only keep aid based on the % of the semester you attended.
 - Must attend 60% before you can keep all aid.
 - If you Completely withdraw BEFORE 60% of the semester is over, you WILL OWE FINANCIAL AID BACK!
- **Consult with a Financial Counselor before removing any classes.**

FERPA and Privacy Releases



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- **Your educational and financial information is protected**
 - This includes the FAFSA and Financial Aid Awards
 - **Even** your parents can't access your records
 - You can give written permission
- **We have a "FERPA Privacy Release" Form**
 - **You can give permission to anyone to access your records**
 - **You can** specify what categories **of information you want to release**
 - **They must be able to** identify themselves (ie last 4 digits of SSN)
 - You can expire these at any time
 - Grades can never be released over the phone
 - **We reserve the right to limit who we speak with, despite your authorization**

Remember!



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- **Reapply for Financial Aid each year**
 - **The FAFSA becomes available on January 1st**
 - **Scholarship applications are due April 1st**
- **If you change schools:**
 - **Not all aid will transfer with you**
 - **Add the new School Code on the FAFSA**
 - **Contact their Financial Aid Office to get started**
- **Your academics affect your financial aid eligibility.**
 - **Keep your grades up**
 - **Consult with a Financial Aid Counselor if you are having problems**
 - **Make use of our Academic Success Center and Counseling Office**
 - **Everyone here wants to help you succeed!!!**

Questions?



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Contact Us!

Mr. Kenneth Cole
Mrs. Ashley Stevenson
Mr. Tyrie Rowell, MFA
Mrs. Pat Kennedy

Director of Financial Aid
Financial Aid Counselor, Student Services
Financial Aid Counselor, Loan Coordinator
Administrative Assistant

- **By Mail:** **PO Box 889**
Lancaster, SC 29721
- **BY PHONE:** **(803) 313-7068**
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- **BY WEB:** **<http://usclancaster.sc.edu/>**
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