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SOUTH CAROLINA
Student  **Loan**

www.scstudentloan.org
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South Carolina Student Loan

This booklet has been prepared by SC Student Loan as a tool to assist South Carolinians as they explore ways to plan and pay for higher education. We believe it is a valuable tool for guiding South Carolina high school students toward a fulfilling and successful college career.

For over 35 years, SC Student Loan has been the only non-profit student loan provider in the state. Our mission is to make higher education possible and to ensure that every student and parent in South Carolina realizes that higher education is possible, regardless of his or her current financial situation.

A college education can lead to limitless opportunities. Post-secondary education helps secure a better-paying career, gives students the luxury of choosing what they want to learn, and provides experiences that will last a lifetime.

Average Lifetime Earnings

The more you learn...
The more you earn!



Personal Pathways



to success™

Explore the South Carolina College & Career Planning System powered by Kuder® to prepare for life after high school. Available through Personal Pathways to Success, everything you need is in one convenient location at www.scpathways.org. The highlights of the South Carolina College & Career Planning System are listed below:

Individual Graduation Plan (IGP) – Every student is required to have one, and you can review the plan here and layout your future educational and career goals.

Career Exploration – This is the place to learn more about specific careers. View hundreds of career options with information on average salaries, education requirements, what people in this career do on a day-to-day basis, videos, and more.

College Majors – Still undecided on a major? Look here to research various majors. You can get a description of each major, a list of colleges that offer it and even a list of occupations related to the major.

Which College is Right for You? – Over 7,500 colleges are listed here. Sound overwhelming? The best part is the list can easily be filtered by dozens of factors such as size, location, cost, major, admissions requirements and more.

Learn More about Yourself – Simple, fun assessments that help you understand what career fits you best. The *Interest Inventory* scientifically matches your interests to careers where people with similar interests have excelled. The *Skills Assessment* helps you understand your abilities and what areas you may want to spend extra time on. The *Work Values Inventory* looks at your individual preferences and helps you narrow the list of careers that might be right for you.

Personal Portfolio – You can save all the valuable information you acquire through the system as you narrow your choices. In addition, you can build a resume, look for jobs and even get interviewing tips. Your portfolio will allow you to compare your college and career choices to help you make the best decision.

Administrative Database Management System - The Internet-based system provides an easy way for administrators to manage assessment results and gather student data from an online site. Filter results are based on a variety of criteria, such as assessment type, education level, gender, and more.

And much more – Information on scholarships and paying for college, military options, apprenticeships, test prep information, on-line college applications, access to NCAA Clearinghouse, etc.

Explore, Prepare, Succeed with Personal Pathways to Success.

What is Financial Aid?

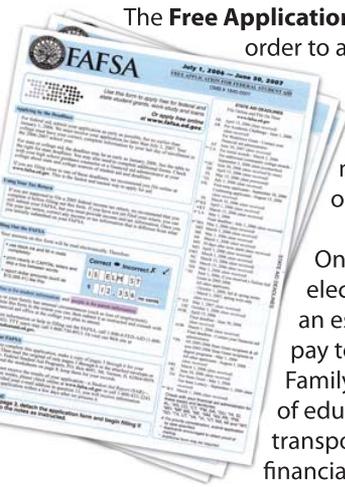
Financial aid is money that is given or loaned to an individual to help pay for college. Typically, the majority of all full-time undergraduate students receive some type of financial aid. The following information describes the types of financial aid that are available.

Three Types of Financial Aid:

- 1) **Scholarships and Grants:** The best sources of financial aid because they do not have to be repaid. Scholarships and grants are available based on the student's financial need or based on the student's academic achievements or talents.
- 2) **Work-Study Programs:** Students can earn money to assist with college-related expenses while in college by working part-time on campus or in the community.
- 3) **Education Loans:** Loans are made to students or parents for college-related expenses. Loans must be repaid, and repayment usually begins after the student is out of college. Loans should only be considered after exhausting all free sources of financial aid.

Applying for Financial Aid

The **Free Application for Federal Student Aid (FAFSA)** must be filled out in order to apply for any type of federal financial aid. The form must be completed as soon as possible after January 1 of the year the student plans to attend college, and before any established deadlines from the college they plan to attend. The FAFSA must be filled out every year while the student is in college in order to receive federal financial aid.



Once the FAFSA has been submitted, the government electronically sends the colleges the student listed on the FAFSA an estimate of how much the student's family is expected to pay toward the cost of college. This is known as the Expected Family Contribution (EFC) which is subtracted from the total cost of education (tuition, fees, books, housing, meals, living expenses, transportation, etc.) and will determine the amount of federal financial aid a student is eligible to receive. The financial aid office will put together a financial aid package with aid opportunities.

There is no charge to complete the FAFSA. The form is available in a paper format from the Federal Student Aid Information Center at 1-800-4-FEDAID and at most college financial aid offices. The form is also available electronically at www.fafsa.ed.gov. The electronic process is as much as 14 days faster than the paper application and helps to eliminate errors.

If you choose to utilize the electronic FAFSA process, every student and at least one parent must obtain a Federal Personal Identification Number (PIN) in order to sign the FAFSA electronically. Obtain your PIN at www.fafsa.ed.gov.

Grants

Grants are usually awarded by one of three entities: the federal government, your institution, or the state government. Below are the major federal and state grants programs that may be available.

Academic Competitiveness Grant (ACG)

This grant provides aid to eligible low-income students during their first and second years of college in an eligible undergraduate program.

Eligibility:

- Be a U.S. citizen or eligible non-citizen;
- Be enrolled at least half-time in a certificate or degree program at a two or four-year degree granting institution;
- Be eligible for a Federal Pell Grant;
- Have successfully completed a rigorous high school program as determined by SC; and
- Second-year students must have a cumulative GPA of at least a 3.0 on a 4.0 scale for their first academic year

Value: Up to \$750 is available to eligible students for the first academic year of study, and up to \$1,300 is available for the second academic year of study

Application Procedure: Complete the FAFSA.

Federal Pell Grant Program

This program awards grants directly to students who show financial need based on the information provided through the FAFSA process. Federal Pell Grants are the foundation of student aid to which aid from other sources may be added.

Eligibility:

- Be a full or part-time undergraduate student in an approved post-secondary institution who has not already earned a bachelor's or graduate/professional degree; and
- Be a U.S. citizen or permanent resident

Value: The maximum award for the 2009-2010 academic year is \$5,350. (This amount changes annually.)

Application Procedure: Complete the FAFSA.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This is a grant for undergraduate students with exceptional financial need.

Eligibility: Eligibility will be determined when the FAFSA is completed and submitted. Priority is given to students who receive Federal Pell Grants. Not all colleges participate in the FSEOG program.

Value: A student may receive up to \$4,000 per year, depending on when the student applies, the level of need, and the school's funding level.

Application Procedure: Complete the FAFSA.

National Science and Mathematics Access to Retain Talent (SMART) Grant

A grant for third and fourth-year undergraduate students (or 5th year of a 5-year program) majoring in certain mathematics and science-related fields.

Eligibility:

- Be a U.S. citizen;
- Be enrolled in a four-year, degree-granting institution, and major in physical, life, or computer science, engineering, mathematics, technology, or a critical-need foreign language;
- Be in the third or fourth academic year of study (or 5th year of a 5-year program);
- Have at least a 3.0 cumulative GPA on a 4.0 scale in the coursework required for the major; and
- Meet the eligibility requirements for the Federal Pell Grant

Value: Up to \$4,000 annually

Application Procedure: Complete the FAFSA.

South Carolina Higher Education Tuition Grant

This is a need-based grant to assist eligible South Carolinians who choose to attend one of SC's twenty participating independent (private) colleges on a full-time basis.

Eligibility: Freshmen must:

- Graduate in the top 75% of their high school class, or
- Score at least 900 (Critical Reading and Mathematics scores combined) on the SAT or at least 19 (Composite Score) on the ACT, or
- Graduate from a SC high school with a final high school GPA of 2.0 or higher based on the SC Uniform Grading Scale.

Upperclassmen must:

- Successfully complete and pass at least 24 semester credit hours each academic year, and meet the college's Satisfactory Academic Progress standard for federal aid.

Value: The actual amount of each student's grant is determined by a combination of family resources, the cost of attendance of the independent college selected, and the final funding of the Tuition Grants Program by the State Legislature. The maximum grant for students for 2009-2010 is \$3,100.

Application Procedure: Complete the FAFSA. To be considered for a SC Tuition Grant, the completed FAFSA must be received by the federal processor by the annual deadline of June 30. Students who do not meet the application deadline are not eligible for a SC Tuition Grant regardless of financial need.

More Information: www.sctuitiongrants.com or (803) 896-1120

SC Need-based Grant

This grant provides financial assistance to SC's neediest students attending an eligible public institution in South Carolina.

Eligibility: Students must be degree-seeking and enrolled in a minimum of twelve credit hours if full-time, and six credit hours if half-time at a public institution in SC.

Value: The maximum award is \$2,500 annually for full-time students and \$1,250 annually for part-time students. The financial aid office will determine the exact amount, considering other financial aid received.

Application Procedure: Complete the FAFSA.

More Information: www.che.sc.gov or (803) 737-2262

TEACH Grant (Teacher Education Assistance for College and Higher Education)

For institutions choosing to participate, the TEACH Grant Program provides financial assistance to students who agree to serve for at least four years as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves students from low-income families. A TEACH Grant recipient who does not complete the required teaching within a specified time frame, or fails to meet certain other requirements of the TEACH Grant Program, will be required to repay the TEACH Grant.

Eligibility:

- Must be enrolled at a post-secondary educational institution that has chosen to participate in the TEACH Grant Program;
- Must be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework;
- Must meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25);
- Must complete the FAFSA, but the student does not have to demonstrate financial need to be eligible; and
- Sign a TEACH Grant Agreement to Serve

Value: Up to \$4,000 is available annually.

Application Procedure: Complete the FAFSA and the TEACH Grant Agreement to Serve (obtain from college financial aid office).

More Information: www.studentaid.ed.gov

Scholarships

There are numerous sources of scholarships including state governments, colleges, and private sources. The best places to search for scholarships are with your high school guidance counselor, the financial aid office at the colleges you apply, and the Internet.

SC HOPE Scholarship

A merit-based scholarship created for first-time entering freshmen students attending a four-year institution in SC who do not qualify for LIFE or Palmetto Fellows Scholarships. The scholarship is only awarded during the freshman year. Students may earn the LIFE Scholarship for subsequent years by earning a minimum 3.0 GPA and an average of 30 semester credit hours per academic year.

Eligibility:

- Earn a minimum 3.0 cumulative high school GPA at the time of high school graduation;
- Be a SC resident at the time of high school graduation and college enrollment;
- Not be a recipient of the SC Palmetto Fellows Scholarship, LIFE Scholarship, or Lottery Tuition Assistance; and
- Be enrolled as a full-time, degree-seeking student

Value: Up to \$2,800 (including a \$300 book allowance) toward the cost of attendance

Application Procedure: There is no application for the SC HOPE Scholarship. The college or university will determine eligibility and notify the recipient.

More Information: www.che.sc.gov or (803) 734-4397

SC LIFE Scholarship

A merit-based scholarship for undergraduate students attending a public or private institution in SC.

Eligibility: *Initial eligibility for four-year institutions (must meet two of the three*

eligibility requirements):

- Rank in the top 30% of the graduating class; or
- Score a minimum 1100 on the SAT (or 24 on the ACT) through June of the senior year. For the SAT, only the Math and Critical Reading sections can be used; or
- Earn a minimum 3.0 cumulative GPA based on the Uniform Grading Scale (UGS)

Initial eligibility for two-year or technical institutions:

- Graduate from high school with a minimum 3.0 cumulative GPA based on the UGS

Additional Eligibility Requirements:

- Must be a SC resident at the time of high school graduation and college enrollment
- Must not be a recipient of the SC Palmetto Fellows Scholarship, HOPE Scholarship or Lottery Tuition Assistance within the same academic year

Value: At an eligible four-year institution in SC, the annual amount is up to \$4,700 plus a \$300 book allowance, not to exceed the cost of attendance for undergraduate study. An additional \$2,500 Life Scholarship Enhancement is available annually beginning in the second year of undergraduate study for a student with a declared major in an approved mathematics or science program at an eligible four-year institution in SC, who has completed at least 14 credit hours in eligible math and science coursework during their freshman year in college. Visit www.che.sc.gov for a listing of approved coursework and majors by institution.

Students at eligible two-year public and independent institutions can receive up to the cost of tuition at USC Regional campuses plus a \$300 book allowance each academic year. At technical colleges, students can receive up to the cost of tuition plus a \$300 book allowance each academic year.

Application Procedure: There is no application for the LIFE Scholarship. The college or university will determine eligibility and notify the recipient.

More Information: www.che.sc.gov or (803) 734-4397

SC Lottery Tuition Assistance

The Lottery Tuition Assistance Program (LTAP) provides tuition assistance to South Carolina residents attending an eligible two-year public or private institution in South Carolina.

Eligibility:

- Must complete and file the FAFSA;
- Must be enrolled as a degree-seeking student in a minimum of six credit hours each term; and
- Must not be a SC LIFE, Palmetto Fellows or HOPE Scholarship recipient

For general eligibility requirements, visit www.che.sc.gov.

Value: The award amount is subject to change each term based on the number of eligible students and the amount of funding available each academic year. For Summer 2009, eligible students may receive up to \$900 per term and eligible part-time students may receive \$75 per credit hour to be used towards the cost of tuition.

Application Procedure: Complete the FAFSA.

More Information: www.che.sc.gov or (803) 734-4397

SC Palmetto Fellows Scholarship

A merit-based program established to recognize the most academically talented high school seniors in South Carolina.

Eligibility: Entering freshmen must attend a four-year institution in SC and meet one of the two following sets of requirements:

- Rank in the top 6% of their graduating high school class;
- Obtain a 1200 SAT (Critical Reading and Math only) or a 27 on the ACT; and
- Have a 3.5 cumulative GPA based on the UGS

-or-

- Obtain a 1400 SAT (Critical Reading and Math only) or a 32 on the ACT; and
- Have a 4.0 cumulative GPA based on the UGS

Upperclassmen must maintain a 3.0 cumulative GPA at their home institution and complete at least 30 semester credit hours per year to maintain eligibility.

Value: The scholarship amount is up to \$6,700 for the freshman year of study and increases to up to \$7,500 annually for the remaining years of undergraduate study. An additional \$2,500 Palmetto Fellows Scholarship Enhancement is available annually beginning in the second year of undergraduate study for a student with a declared major in an approved mathematics or science program.

Application Procedure: The SC Commission on Higher Education mails applications to every high school and home school association in the state during the fall of the student's senior year in high school. The deadline for early awards is December 15, and June 15 for final awards.

More Information: www.che.sc.gov or (803) 734-4397

SC Teaching Fellows Program

This program is designed to recruit talented high school seniors into the teaching profession, and to help them develop leadership qualities. Each year, the program provides scholarships for high school seniors who meet the eligibility requirements.

Eligibility: The recipient must be a SC high school senior who is interested in the teaching profession and who has exhibited high academic achievement, a history of service to the school and community, and a desire to teach in SC.

Value: Up to \$6,000 annually

Application Procedure: Download an application at www.cerra.org.

More Information: Email teachingfellows@cerra.org or call (800) 476-2387 ext. 6412

Loan Programs

Federal Stafford Loan

A long-term, low interest rate loan available to students to help pay expenses related to attending a college or university.

Subsidized Federal Stafford Loan

This is a need-based loan. The federal government pays interest on the loan while the student is in school and during grace and deferment periods.

Unsubsidized Federal Stafford Loan

This is not a need-based loan. The student is responsible for paying the interest on the loan while enrolled in school and during grace and deferment periods. Students have the option to defer payment of interest while in school or to pay it quarterly.

Annual Loan Limits:

Dependent Students (excluding students whose parents cannot borrow PLUS)	Base Amount Sub/Unsub	Additional Unsubsidized Loan Amount
First-year undergraduate	\$3,500	\$2,000
Second-year undergraduate	\$4,500	\$2,000
Third-year and beyond undergraduate	\$5,500	\$2,000

Independent Students (and dependent students whose parents cannot borrow PLUS)	Base Amount Sub/Unsub	Additional Unsubsidized Loan Amount
First-year undergraduate	\$3,500	\$6,000
Second-year undergraduate	\$4,500	\$6,000
Third-year and beyond undergraduate	\$5,500	\$7,000

	Base Amount Sub/Unsub	Additional Unsubsidized Loan Amount
Graduate & Professional Students	\$8,500	\$12,000

Interest Rate: Subsidized Stafford Loans are currently at 5.6% for undergraduate borrowers. Over a four-year period, the interest rate on subsidized Stafford Loans made to undergraduate students will be reduced. The interest rate for unsubsidized Stafford Loans is fixed at 6.8%.

Application Procedure: Complete the FAFSA. Visit www.scstudentloan.org to download or to complete the Stafford Loan application.

Federal Perkins Loan

This loan is made to students with exceptional financial aid need. Each participating college awards the funds. Funds are extremely limited and are often awarded on a first-come, first-served basis.

Value: Up to \$4,000 for each year of undergraduate study, and \$6,000 for each year of graduate or professional studies.

Interest Rate: 5.0% fixed rate

Contact: For more information, contact the college's financial aid office.

Federal PLUS Loan for Graduate or Professional Students (Grad PLUS)

Loans designed to help graduate and professional students pay the cost of their educational expenses. This loan fills the gap between the cost of education and the funding received through Federal Stafford Loans and other financial aid. The applicant must be creditworthy or able to supply a creditworthy cosigner before the loan is approved. The loan is not subsidized and payments are not required while the student is enrolled on at least a half-time basis.

Value: The cost of education less any other financial aid received as determined by the financial aid office.

Interest Rate: 8.50% fixed rate

Application Procedure: Complete the FAFSA. Visit www.scstudentloan.org to download or to complete the Grad PLUS application.

Federal Parent PLUS Loan for Undergraduate Students (PLUS Loan)

These loans are made to parents and are not need-based. The applicant must be creditworthy or able to supply a creditworthy cosigner before the loan is approved. Repayment begins within 60 days after the last disbursement for the school year, or it can be postponed until the student leaves school.

Value: Parents are eligible to borrow up to the cost of education less any other financial aid the student received as determined by the financial aid office.

Interest Rate: 8.50% fixed rate

Application Procedure: Visit www.scstudentloan.org to download or to complete the Parent PLUS application.

Palmetto Assistance Loan (PAL)

South Carolina Student Loan's private loan for students and parents of students enrolled at least half-time in an eligible school. All borrowers under the age of 24 and borrowers failing to meet credit requirements will need a creditworthy cosigner.

Value: A minimum of \$2,000 up to an annual cost of attendance less any other financial aid received as determined by the financial aid office.

Interest Rate: Borrowers paying full interest payments while in school will have a 7.15% fixed interest rate for the life of the loan. If a borrower chooses to make a \$25 minimum monthly payment (not to exceed \$50 per borrower), the fixed interest rate will be 9.15%.

Application Procedure: Visit www.scstudentloan.org to download or to complete the PAL application.

For more information on any of these loan programs, visit www.scstudentloan.org or call (800) 347-2752. *Contact your college regarding the Federal Perkins Loan.

South Carolina Teachers Loan

This loan program is designed to attract students to the education field. For loan recipients who become certified and teach in South Carolina in a designated critical subject and/or geographic area, the loan may be forgiven.

Value: Freshmen and sophomores may borrow up to \$2,500 per year. Juniors, seniors, and graduate students may borrow up to \$5,000 per year.

Interest Rate: If the loan is not forgiven, the interest rate is the maximum interest rate on the Federal Stafford Loan plus 2% (currently 8.8%).

Application Procedure: Download a SC Teachers Loan application from www.scstudentloan.org or contact the financial aid office.



High School Timeline for Success

Steps to Take Freshman Year:

- Research careers that interest you. Ask your guidance counselor for resources that may help you explore careers. The South Carolina College and Career Planning System (page 3) is a great place to start. Log onto www.scpathways.org.
- Meet with your guidance counselor to select courses that will meet graduation requirements and college admissions requirements.
- Be ambitious and choose classes that will help you build strong verbal, math, and reasoning skills. Colleges would rather see slightly lower grades in challenging courses than see higher grades in easy courses.
- Make good grades and do your homework. If you need help in a certain subject, ask your teacher for extra help or find a tutor.
- Participate in extracurricular activities such as community service, band, sports, or drama.
- Begin researching colleges and universities to find ones that interest you.

Steps to Take Sophomore Year:

- Meet with your guidance counselor to make sure you are on the correct path toward graduation requirements and college admissions requirements.
- Register for and take the PSAT and/or PLAN.
- Ask your guidance counselor for suggestions on how to earn college credit while in high school.
- Continue researching colleges and careers that interest you.
- Take advantage of your free time during the summer to read, take additional courses, or participate in community service activities.



Steps to Take Junior Year:

August

- Narrow your list of colleges, and request information packets from their admissions offices.
- Collect schedules and forms about standardized tests such as the ACT, SAT, and Advanced Placement (AP) Exams. Determine which test(s) the colleges you are applying to prefer.
- Ask your guidance counselor to help you review your coursework to make sure you are on track for graduation and college admissions requirements.

September/October

- Attend college fairs and financial aid information sessions that take place in your area.
- Continue to explore college and career choices.

November

- Begin researching avenues of financial aid.

December

- Speak with your guidance counselor about taking the SAT or ACT. The earlier you take these tests, the earlier you will get your results.
- Register for SAT preparatory courses for additional practice.

January

- Start looking carefully at the information from the colleges that interest you the most and plan a visit to these colleges. Schedule a time to meet with an admissions counselor and to meet with financial aid administrators to discuss the different types of financial aid.
- Register for the SAT in March.

February

- Investigate private scholarships and other student aid programs.
- Register for the ACT in April.

March

- Take the SAT.
- Begin thinking about creating a resume with the SC College and Career Planning System, www.scpathways.org. Take into account your participation in extracurricular activities and community service. Also, list any jobs you may have held.
- Sign up for AP exams if you are enrolled in any AP courses.

April

- Take the ACT.

May

- If you are going to need to take the SAT or ACT during your senior year, make a list of dates the tests are offered and start to prepare.
- Stay on top of all scholarship application deadlines. Some scholarship deadlines may occur during the summer between your junior and senior year.
- Find a summer job or internship to help you explore careers, and begin saving your money.

Steps to Take Senior Year:

August

- Make a list of your final choices for college and visit the campuses if you have not done so already.
- Acquire and review all applications and admissions information from the colleges to which you are applying.
- Meet with your guidance counselor to discuss whether or not you should take the SAT or ACT again.
- Continue researching avenues of financial aid. Our website, www.scstudentloan.org, contains useful links that may be helpful in researching financial aid resources.

September

- Create a list of every step you must take in order to apply for college: tests, dates, fees, registration deadlines, college admissions deadlines, and deadlines for submitting financial aid applications.
- Please keep in mind that in order for your SAT or ACT scores to be submitted to colleges, you must take these standardized tests six weeks before the application deadline.
- Ask teachers or employers for letters of recommendation if they are required by the college. Most likely, your teachers and employers are very busy, so it is important to allow them plenty of time to complete recommendations.
- Register online at www.scstudentloan.org for SC Student Loan's \$1K Giveaway. Every month, a \$1,000 scholarship is awarded to a high school junior, senior, college student, or their parent. Simply sign up online for a chance to win.
- If you plan to retake a standardized exam, register for the October and November SAT or ACT.

October

- If necessary, take the SAT and/or ACT once more.
- Work on your admissions essays. Ask your guidance counselor or English teacher for advice.
- Plan a trip to visit your top college choices. When you visit, ask students and professors any questions regarding academics, social life, etc.
- Attend college fairs and financial aid nights.
- Check with the financial aid offices at the colleges to which you are applying for information regarding the cost of attendance and additional financial aid forms the school may require.
- Have your guidance counselor send your official high school transcript to the admissions offices at the colleges to which you are applying.

November

- Obtain any required financial aid applications from your guidance office or college. Make sure you read them carefully so you will know what information is required and when they are due.
- Apply for housing if you are going to live on campus.
- If necessary, take the SAT and/or ACT once more.

December

- Start reviewing the FAFSA online at www.fafsa.ed.gov. You must wait until after January 1 to complete and submit the form.
- Apply for scholarships and grants with approaching deadlines.

January

- After January 1, complete and submit the FAFSA as soon as your parents have filed their taxes. You will increase your chances of receiving financial aid if you send your application in early. Ask your parents to prepare their income tax returns early, as schools may request them to verify eligibility for financial aid.
- Submit all college and university applications.
- Be sure to keep a copy of all college-related forms you submit.

February

- February is Financial Aid Awareness Month in South Carolina. Be sure to look for any special programs that may be offered during this time. SC Student Loan, in conjunction with other organizations, usually offers free financial aid programs at various locations throughout the state.

March

- You should receive your Student Aid Report (SAR) from the U.S. Department of Education. Your SAR contains important federal financial aid information. If you do not receive your SAR within four weeks after submitting your FAFSA, contact the Federal Student Aid Information Center at 800-433-3243.
- Contact the financial aid office at each college you applied to and make sure your financial aid applications are complete. Find out if there is anything else you must do to establish and maintain eligibility for your financial aid. Be sure to make a copy of everything you submit to the financial aid office.

April

- Watch the mail for college financial aid award letters. Compare the financial aid awards you receive.
- Make your final college decision. Make sure you send in any required deposits by the established deadlines.

May

- Take AP exams.
- Be sure to pay any fees your college requires.
- Have your guidance counselor send your final high school transcript to the college you plan to attend.

Tips for Parents:

Attending college is an investment in your child's future. Obtaining a higher education will provide the academic skills needed to succeed in today's world. Below are some helpful steps for you to take during your child's senior year in high school:

August-September

- Help your child begin to narrow down their college choices to at least three institutions.
- Visit the websites of selected colleges and/or universities.
- Learn about financial aid opportunities and scholarship deadlines.

October-November

- Help your child prepare and submit their college admissions applications.
- Plan college visits. Most colleges have scheduled open house programs.
- Help your child connect with the proper admissions counselors and financial aid representatives.
- Urge your senior to search the internet and apply for scholarship and grant opportunities.

December

- Start reviewing the FAFSA.
- Begin to investigate federal, state, and private loan programs for college.

January

- File your federal income taxes as early as possible so that you can complete the FAFSA.
- The student and at least one parent should register for a PIN at www.pin.ed.gov. This will allow you to electronically sign the FAFSA.

February

- Submit the FAFSA and other financial aid papers (if you have not already done so) by mid February. Remember, some financial aid is offered on a first-come, first-served basis.
- Make sure all application deadlines are met and that each college has received all necessary documents.

March-April

- Inquire about financial aid policies at your student's top college choices.
- Help your child make his or her FINAL college decision by comparing financial aid award letters (see page 19).
- Send in any required deposits by the established deadlines.
- Make sure your child signs and returns the financial aid award letter.

Below are some college characteristics to consider when helping your child find his or her ideal college:

- Size of the student body
- Location
- Academic programs
- Campus life
- Diversity
- Retention and graduation rates
- Cost

Internet Resources

Personal Pathways to Success

www.scpathways.org

This comprehensive site empowers youth and adults by making education relevant to their aspirations and abilities, promising a better economy and quality of life for everyone in South Carolina.

FAFSA on the Web

www.fafsa.ed.gov

Complete and submit the FAFSA online.

Mapping Your Future

www.mappingyourfuture.org

This is a one-stop site for students and parents with information on financial strategies, career options and college planning.

SC Commission on Higher Education

www.che.sc.gov

This site is designed to promote quality and efficiency in higher education through advocacy and accountability. In addition, state scholarship information is provided.

SC Higher Education Tuition Grants

www.sctuitiongrants.com

This site provides information on need-based grant assistance to eligible South Carolina undergraduate students attending, on a full-time basis, eligible independent nonprofit in-state colleges.

SC Independent Colleges and Universities

www.scicu.org

This organization promotes the cause of independent higher education in South Carolina.

SC Student Loan

www.scstudentloan.org

SC Student Loan is South Carolina's only nonprofit student loan resource. This site features information and applications for education loans, as well as other financial aid resources.

SC Technical College System

www.sctechsystem.com

The SC Technical College System is a statewide system which includes 16 technical colleges.

Find Money for College

www.scholarships.com

This site offers a free scholarship search engine and financial aid information.

SC College and University Directory

Four-Year Public Institutions:

The Citadel
843-225-3294
www.citadel.edu

Clemson University
864-656-3311
www.clemson.edu

Coastal Carolina University
843-347-3161
www.coastal.edu

College of Charleston
843-725-7246
www.cofc.edu

Francis Marion University
800-368-7551
www.fmarion.edu

Lander University
864-388-8000
www.lander.edu

Medical University of South Carolina (MUSC)
843-792-5396
www.musc.edu

South Carolina State University
800-260-5956
www.scsu.edu

USC Aiken
803-648-6851
www.usca.edu

USC Beaufort
843-521-4100
www.uscb.edu

USC Columbia
803-777-7000
www.sc.edu

USC Upstate
864-503-5000
www.uscupstate.edu

Winthrop University
803-323-2211
www.winthrop.edu

Four-Year Independent (Private) Institutions:

Allen University
803-376-5700
www.allenuniversity.edu

Anderson University
800-542-3594
www.andersonuniversity.edu

Benedict College
803-253-5000
www.benedict.edu

Bob Jones University
864-242-5100
www.bju.edu

Charleston Southern University
843-863-7000
www.csuniv.edu

Clafflin College
800-922-1276
www.clafflin.edu

Coker College
843-383-8000
www.coker.edu

Columbia College
800-277-1301
www.columbiacollege.sc.edu

Columbia International University
800-777-2227
www.ciu.edu

Converse College
864-596-9000
www.converse.edu

Erskine College
888-359-4358
www.erskine.edu

Furman University
864-294-2000
www.furman.edu

Limestone College
800-795-7151
www.limestone.edu

Lutheran Theological Seminary
803-786-5150
www.ltss.edu

Morris College
803-934-3200
www.morris.edu

Newberry College
800-845-4955
www.newberry.edu

North Greenville University
800-468-6642
www.ngu.edu

Presbyterian College
864-833-2820
www.presby.edu

Sherman College of Straight Chiropractic
800-849-8777
www.sherman.edu

Southern Methodist College
803-534-7826
www.smcollege.edu

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Southern Wesleyan
University
864-644-5000
www.swu.edu

Voorhees College
866-685-9904
www.voorhees.edu

Wofford College
864-597-4000
www.wofford.edu

Two-Year Regional USC Campuses:

USC Lancaster
803-313-7000
www.usclancaster.sc.edu

USC Salkehatchie
803-584-3446
www.uscsalkehatchie.sc.edu

USC Sumter
803-775-8727
www.uscsumter.edu

USC Union
864-429-8728
www.uscunion.sc.edu

Two-Year Independent Institutions

Clinton Junior College
803-327-7402
www.clintonjuniorcollege.edu

Spartanburg Methodist
College
800-772-7286
www.smccsc.edu

Technical Colleges:

Aiken Technical College
803-593-9231
www.aik.tec.sc.us

Central Carolina Tech
803-778-1961
www.sum.tec.sc.us

Denmark Tech
803-793-5176
www.denmarktech.edu

Florence-Darlington Tech
800-228-5745
www.fdtc.edu

Greenville Tech
864-250-8111
www.gvltec.edu

Horry-Georgetown Tech
843-347-3186
www.hgtc.edu

Midlands Tech
800-922-8038
www.midlandstech.edu

Northeastern Tech
800-921-7399
www.netc.edu

Orangeburg-Calhoun Tec
800-813-6519
www.octech.edu

Piedmont Tech
800-868-5528
www.ptc.edu

Spartanburg Community
College
866-591-3700
www.sccsc.edu

Tech College of the
Lowcountry
800-768-8252
www.tcl.edu

Tri-County Tech
866-269-5677
www.tctc.edu

Trident Tech
877-349-7184
www.tridenttech.edu

Williamsburg Tech
800-768-2021
www.wiltech.edu

York Technical College
803-327-8000
www.yorktech.com

To view a list of
For-Profit Institutions
and **Out-of-State
Degree Granting
Institutions with
Branches in SC**,
please visit
www.che.sc.gov.



Understanding Financial Aid Award Letters

Below are some useful terms to help you understand the financial aid award letter, as well as a sample award letter:

1. **Projected Cost of Education** – This is the full cost for the entire academic year. It should include tuition, fees, room, board, books, transportation, and personal expenses. If these items are not itemized, make sure they are all included.
2. **Expected Family Contribution (EFC)** – This is the result of the financial information provided during the FAFSA process. If this amount appears unrealistic, check with the financial aid office. A mistake may have been made when the FAFSA was completed.
3. **Total Financial Need** – This is the dollar amount the college will try to meet with financial aid.
4. **Type of Aid** – A listing of the aid the institution has awarded to you. If this list does not include sources of aid you think you should have qualified for, or aid you have been awarded from private sources, contact the financial aid office.

When comparing financial aid award letters from different institutions, the most important factor is the difference between the total of all aid received and the total projected cost of education. This is the amount the family will have to pay or find from other sources. When comparing, be sure to focus on the 'free money' as opposed to the loans that have to be repaid. If the full 'need' is not met, speak with the financial aid office to determine all possible alternatives.

Sample Financial Aid Award Letter:

ABC UNIVERSITY
Office of Student Financial Aid
Financial Aid Award

Dear Student:

After reviewing your FAFSA, we are pleased to provide you with the following financial aid offer. This award is contingent upon anticipated annual renewal of funding from federal, state, and private sources. You may accept or decline any of the awards offered.

Projected Cost of Education				\$20,000	
Expected Family Contribution				- \$3,000	
Total Financial Need				\$17,000	
Type of Aid	Fall	Spring	Total	Accept	Decline
Pell Grant	\$600	\$600	\$1,200	()	()
FSEOG	\$800	\$800	\$1,600	()	()
SC LIFE Scholarship	\$2,500	\$2,500	\$5,000		
SC Tuition Grant	\$1,600	\$1,600	\$3,200	()	()
Work-Study	\$700	\$700	\$1,400	()	()
Perkins Loan	\$600	\$600	\$1,200	()	()
Stafford Loan	\$1,300	\$1,300	\$2,600	()	()
Totals	\$8,100	\$8,100	\$16,200		

Questions to Ask at a College Fair/Visit

Below are some questions students should ask when visiting a college or attending a college fair.

- When should I apply for admission?
- Do you offer any special programs during the school year to better acquaint high school seniors with your college?
- What is the college's total enrollment?
- What is the average class size, and the student to faculty ratio?
- Do you accept AP/IB test scores?
- What is the range of academic majors offered?
- What are the admissions requirements for my intended major?
- What percentage of your total student population is pursuing a degree in my intended major?
- What sort of tutoring or academic support services does your school provide?
- What is the job placement rate for students graduating in my prospective major?
- Is career counseling available?
- Does your college have its own financial aid application?
- When should I apply for financial aid at your school?
- What scholarships and other financial aid are available?
- What sort of housing options are available?
- How many students are commuters/residents?
- Is housing guaranteed? How are dorms assigned?
- What extracurricular activities, athletics, and special interest groups are available?

Financial Aid at a Glance

Program	Description	Annual Award	Application to Complete	Check List
Academic Competitiveness Grant (ACG)	Grant for first and second-year students with financial need (Pell Grant recipients)	Up to \$750 first year Up to \$1,300 second year	FAFSA	
Federal Pell Grant	Grant for students with financial need	Up to \$5,350	FAFSA	
Federal PLUS Loan for Graduate/Professional Students (Grad PLUS)	Long-term, fixed interest rate loan for graduate and professional students	Cost of attendance minus other financial aid received	<ul style="list-style-type: none"> • FAFSA • Grad PLUS application at www.scstudentloan.org 	
Federal Parent PLUS Loan	Long-term, fixed interest rate loan for parents of dependent, undergraduate students	Cost of attendance minus other financial aid received	Application is available at www.scstudentloan.org	
Federal Stafford Loan	Long-term, low interest rate loan for undergraduate and graduate students	Varies based on grade level	<ul style="list-style-type: none"> • FAFSA • Stafford Loan application at www.scstudentloan.org 	
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant for undergraduate students with exceptional financial need	Up to \$4,000 annually	FASFA	
SC HOPE Scholarship (SC four-year institutions only)	Merit-based scholarship first first-year students not eligible for the LIFE or Palmetto Fellows Scholarships	Up to \$2,800 (including a \$300 book allowance)	No application required- Eligibility is determined by the school's financial aid office	
SC LIFE Scholarship (SC institutions only)	Merit-based scholarship for undergraduates who meet the requirements	4-year institution: Up to \$4,700 + \$300 for books 2-year institution: Cost of attendance + \$300 for books*	No application required- Eligibility is determined by the school's financial aid office	

SC Lottery Tuition Assistance (SC two-year institutions only)	Assistance for students attending a two-year institution and who are not receiving a HOPE, LIFE, or Palmetto Fellows Scholarship	Up to \$900 per term for full-time students, or \$75 per credit hour for part-time students	FAFSA
National Science and Mathematics Access to Retain Talent (SMART) Grant	Grant for third and fourth-year undergraduate students majoring in certain math and science-related fields	Up to \$4,000 annually	Eligibility is determined by the school's financial aid office
SC Palmetto Fellows Scholarship (SC four-year institutions only)	Merit-based scholarship for those who meet the requirements	Up to \$6,700 annually for freshmen, and up to \$7,500 annually for other undergrads*	Apply through your guidance counselor by December 15 for early awards, or June 15 for final awards
SC Higher Education Tuition Grant	Need-based grant for full-time students attending a SC independent institution	\$3,100	FAFSA
SC Need-based Grant	Grant for students with financial need attending a public institution in SC	\$2,500 for full-time students \$1,250 for part-time students	FAFSA
SC Teaching Fellows Program	Scholarship designed to recruit high school seniors into teaching	Up to \$6,000 annually	Application is available at www.cerra.org
SC Teachers Loan Program	Loan program designed to attract students to the education field	Up to \$2,500 for freshmen and sophomores and up to \$5,000 for juniors, seniors and graduate students	Application is available at www.scstudentloan.org
TEACH Grant (at participating institutions)	Grant for students who agree to serve as full-time teachers in a high-need field in a public or private elementary or secondary school, and who meet certain academic requirements	Up to \$4,000 annually	FAFSA and TEACH Grant Agreement to Serve

* A LIFE or Palmetto Fellows Scholarship Enhancement of \$2,500 is available annually beginning the second year of undergraduate study for recipients with a declared major in an approved math or science-related program. For more details, visit www.che.sc.gov.



www.scstudentloan.org
(800) 347-2752

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