

2017-2018



UNIVERSITY OF  
**SOUTH CAROLINA**  

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**LANCASTER**

A Palmetto College Campus

# Financial Aid Checklist

UNIVERSITY OF SOUTH CAROLINA LANCASTER - FINANCIAL AID AND VETERANS AFFAIRS  
476 HUBBARD DRIVE PO BOX 889 LANCASTER, SC 29721-0889  
803-313-7068 – FAX: 803-313-7168 – [USCLFA@MAILBOX.SC.EDU](mailto:USCLFA@MAILBOX.SC.EDU)

# Financial Aid Office

University of South Carolina Lancaster  
PO Box 889 • 476 Hubbard Drive, Starr Hall 127 • Lancaster, SC 29721-0889  
Phone: 803-313-7068 • Fax: 803-313-7168 • E-mail: [usclfa@mailbox.sc.edu](mailto:usclfa@mailbox.sc.edu);  
<http://usclanclaster.sc.edu/finaid/index.html>

# FINANCIAL AID CHECK LIST

Apply	
<input type="checkbox"/>	<p><b>a. Apply for Admissions</b></p> <p>b. Apply Online: Go to <a href="http://usclanclaster.sc.edu/">http://usclanclaster.sc.edu/</a></p> <p>c. Click on “<b>Admissions</b>”</p> <p>d. Click on “<b>Apply Now</b>” or for more detail “<b>New Freshman</b>”</p> <p>Note: You must have <b>Adobe Reader</b> to open this.</p> <p>e. There is a non-refundable \$40 Application Fee</p> <p>f. <b>You will also need to:</b></p> <ul style="list-style-type: none"><li>a. <b>Complete “Citizenship Verification Form”</b></li><li>b. <b>Complete “Immunization Form”</b></li><li>c. <b>Send all official transcripts (order from your high school and colleges)</b></li><li>d. <b>Send official ACT/SAT test scores (must be sent directly from the testing service)</b></li></ul> <p>g. Once admitted, you will receive your <b>VIP ID</b>, this allows you to access <a href="https://my.sc.edu/">https://my.sc.edu/</a>.</p> <p>h. <b>Finally, you must complete the “State Residency Certification” on Self Service Carolina under the “Student” section</b></p>
<input type="checkbox"/>	<p><b>1.) Apply for Scholarships</b>      <b>The USCL Scholarship Deadline for Fall 2017 is February 1<sup>st</sup>.</b></p> <p>a. You can apply for USC Lancaster Scholarships at: <a href="http://usclanclaster.sc.edu/finaid/scholshp.htm">http://usclanclaster.sc.edu/finaid/scholshp.htm</a></p> <p>b. You can search for other scholarships on-line: We suggest: <a href="http://www.fastweb.com/">http://www.fastweb.com/</a> , <a href="http://www.goodcall.com/">http://www.goodcall.com/</a> , <a href="http://www.fttc.org/">http://www.fttc.org/</a>, <a href="https://bigfuture.collegeboard.org/scholarship-search">https://bigfuture.collegeboard.org/scholarship-search</a> , and the facebook page <a href="https://www.facebook.com/scscholarships/">https://www.facebook.com/scscholarships/</a></p> <p>c. You must report all non-USCL scholarships to the Financial Aid Office</p> <p>d. Scholarship checks sent to the school will be applied to the student’s account as financial aid.</p> <p><i>LIFE Scholarships are awarded automatically provided that you are eligible, have completed the State Residency Certification, and we have received your Official Final High School Transcript. Until the Official Final High School Transcript is received, awards are estimated.</i></p>
<input type="checkbox"/>	<p><b>2.) File the FAFSA (Free Application for Federal Student Aid)</b></p> <p>a. To be considered for federal aid and loans File a FAFSA at: <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></p> <p>b. Use your/your parents’ tax returns</p> <p>c. Add USCL School Code: <b>003453</b></p> <p>d. Be sure to sign it with Federal Student Aid <b>FSA ID</b>.</p> <p>e. You will need your parents’ taxes and a <b>FSA ID</b> for them if you are under the age of 24.</p> <p>f. The USCL Financial Aid Office should receive the FAFSA within one week.</p> <p>g. To check the status of your application at USCL check <b>Self Service Carolina</b>, per <b>Step 11</b>.</p> <p>h. <b>When received, a notification will be sent to the e-mail address on the FAFSA.</b></p> <p><b>The application requires a specific year’s tax and earnings information (Not the most recent).</b> Be sure to read the FAFSA carefully to know which year’s taxes and income you are to report. Assets are always reported as their value as of the date you filed the FAFSA.</p>



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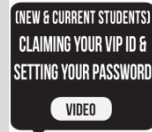
University of South Carolina Lancaster  
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<http://usclanaster.sc.edu/finaid/index.html>

FINANCIAL AID CHECK LIST

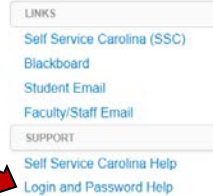
## Check your Status



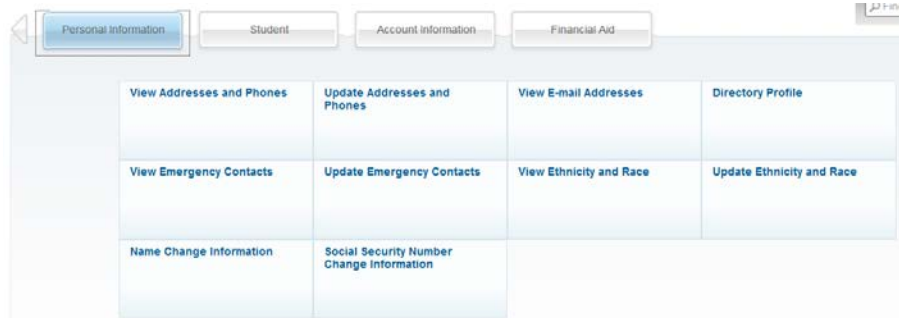
- 3.) **Setup your access to Self Service Carolina (SSC)**
- To learn how to use SSC go here: <http://www.sc.edu/sschelp/>
  - To setup your SSC Account, go to <https://my.sc.edu/>
  - Click on "Login and Password Help" (on the left)
  - Select "I am a new user who has never used my VIP ID"
  - Follow the on-screen instructions to setup your password.
  - To login, go to <http://ssc.onecarolina.sc.edu>
  - Click on **Sign In**
  - Once in, you need to "Set your Network Username/Email Password"
  - After this is complete you can access your **USC E-mail**.



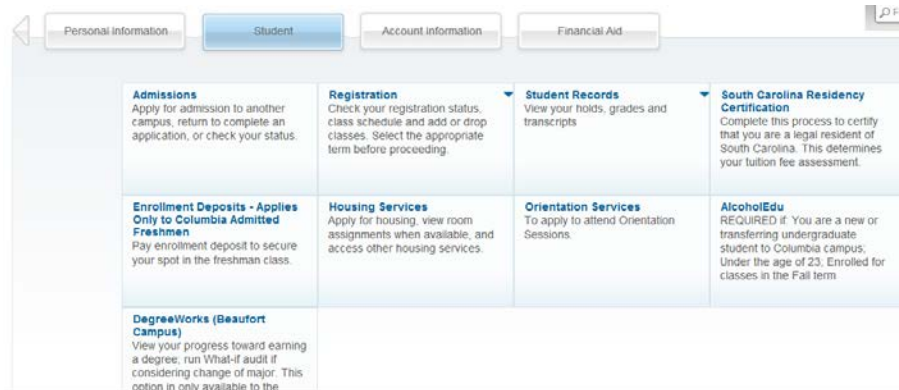
my.sc.edu



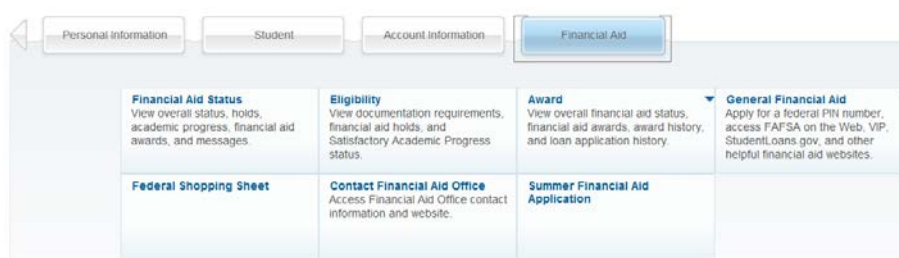
- 4.) **Check your Status on Self Service Carolina**
- Login to <https://ssb.onecarolina.sc.edu/>
  - Click on "**Personal Information**" to access your update your personal information



- Click on "**Student**" to access Admissions, Registering for Classes, and Grades



- Click on "**Financial Aid**" to access your Application (FAFSA), Requirements, and Awards



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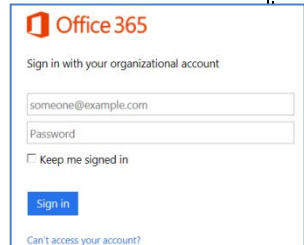
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<input type="checkbox"/>	<p><b>5.) Placement Tests</b></p> <p>a. There are two placement tests: <b>Mathematics, Foreign Language</b></p> <p>b. Take your Mathematics Placement Test online at <u>before registering for classes</u> <a href="http://usclanclaster.sc.edu/academics/mathplacement.htm">http://usclanclaster.sc.edu/academics/mathplacement.htm</a></p> <p>c. The Foreign Language Placement Test can be taken at Orientation or by appointment. <b>Call Academic Affairs at 803-313-7101</b></p>
<input type="checkbox"/>	<p><b>6.) Orientation</b></p> <p>a. We encourage all new and transfer students to <b>attend Orientation</b>.</p> <p>b. Info can be found at: <a href="http://usclanclaster.sc.edu/orientation/index.html">http://usclanclaster.sc.edu/orientation/index.html</a></p> <p>c. Orientation is 2 days and costs \$50 (subject to change).</p>
<input type="checkbox"/>	<p><b>7.) Get Advised and Register for Classes</b></p> <p>a. All students must be advised: <a href="http://usclanclaster.sc.edu/academics/advisement/advcurric.htm">http://usclanclaster.sc.edu/academics/advisement/advcurric.htm</a></p> <p>b. Your advisor will be listed on your admissions letter.</p> <p>c. If you attend <b>Orientation</b>, you will be advised and register for classes at that time.</p> <p>d. <b>If you don't</b> attend Orientation, <b>make an appointment</b> to be advised.</p> <p>e. You can contact them to make an appointment: <a href="http://usclanclaster.sc.edu/faculty/index.html">http://usclanclaster.sc.edu/faculty/index.html</a></p> <p>f. You <b>can</b> be awarded financial aid before registering for classes.</p> <p>g. You won't be billed for classes until you register for classes.</p>
<input type="checkbox"/>	<p><b>8.) Check your USCL E-mail account</b></p> <p>a. Go to <a href="https://my.sc.edu/">https://my.sc.edu/</a></p> <p>a. Click on <b>"Student E-Mail"</b> (on the left),</p> <p>b. Then select <b>"USC Columbia &amp; 2 Year Campuses"</b></p> <p>c. Under "Logins", click on <b>"2-Year Campuses"</b></p> <p>d. This will bring you to <b>Office 365</b></p> <p>b. Or go here: <a href="https://outlook.office365.com/owa/?realm=email.sc.edu">https://outlook.office365.com/owa/?realm=email.sc.edu</a></p> <p>c. Sign in with your <b>USC Network/EMail Username and Password</b> Username and password info can be found here: <a href="http://uts.sc.edu/username/index.shtml">http://uts.sc.edu/username/index.shtml</a></p> <p>d. <b>Your USC E-mail is the official means by which we will communicate with you.</b></p> <p>e. The <b>Financial Aid Office will send e-mails</b> to this account about your <b>"Financial Aid Application Status"</b> and your <b>"Financial Aid Award Status"</b>.</p>
<input type="checkbox"/>	<p><b>9.) Complete the Title IV Fee Authorization</b></p> <p>a. If receiving Federal Financial Aid (Title IV), you must complete the Fee Authorization</p> <p>b. In <b>Self Service Carolina</b>, click on <b>"Financial Aid"</b></p> <p>c. Click on <b>"Financial Aid Status"</b></p> <p>d. Select a Campus (<b>"USC Lancaster"</b> for the Lancaster Campus)</p> <p>e. Select Aid Year (<b>"USC Lancaster 2016-17"</b>, for the 2016-2017 academic year), hit Submit</p> <p>f. Select <b>"Student Requirements"</b></p> <p>g. Click on the link for <b>"Fee Authorization"</b></p> <p>h. Read the agreement, check the <b>"Agree"</b> box and click <b>"Submit"</b>; if you agree.</p>



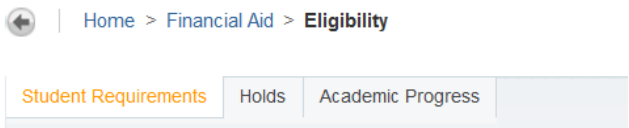
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10.) **Check the status of your FAFSA**

- In **Self Service Carolina**, click on **"Financial Aid"**
- Click on **"Financial Aid Status"**
- Select a Campus (**"USC Lancaster"** for the Lancaster Campus)
- Select Aid Year (**"USC Lancaster 2017-18"**, for the 2017-2018 academic year), hit Submit
- Tabs appear for **"Student Requirements"**, **"Holds"** and **"Academic Progress"**
- Select **"Student Requirements"** to find out what you must do to complete your application.



- Read each requirement and how to resolve it.
- You may need to print a Form.
  - Go to: <http://saeu.sc.edu/finaid/forms.html>
  - Select **"2017-2018 FORMS"**
  - Find the correct form name in the list, open the link and print the PDF.  
Note: You must have **Adobe Reader** to open these.
- Federal Financial Aid cannot be awarded until your application is **"Complete"**.
- The FAFSA and all requirements must be completed and received in our office by **April 1<sup>st</sup>** to be considered for limited funding awards.
- Applications should be complete by **August 1<sup>st</sup>** to be awarded aid to pay the **Fall** Term bill, and by **December 1<sup>st</sup>** to be awarded aid to pay the **Spring** Term bill.

11.) **If selected for Verification**

- The Department of Education randomly selects financial aid applications to be verified.
- This is a requirement. **If selected you must complete this process to receive financial aid.**
- You will find the requirements under **"Financial Aid Status"** as detailed in step 11.
- All required forms can be downloaded from our website:**
  - Go to: <http://saeu.sc.edu/finaid/forms.html>
  - Select **"2017-2018 FORMS"**
  - Under **"Verification Forms"** select and print the forms you are required to complete.
- Complete, sign and return these forms (by fax or mail) to the Financial Aid Office.**  
**EXCEPTION!** Some students are required to complete the **"Identity and Statement of Educational Purposes"**. The signature on this document must be witnessed. If you are required to complete this form you must either come in to our office to sign this document or send the original signed and officially notarized copy.
- You may also be required to send us your Federal Tax Return information.** If this requirement is listed, you must send us this information in one of two approved formats: :
  - You can complete the **IRS Data Retrieval on the FAFSA**.  
The **"IRS Data Retrieval Instructions"** are on the FORMS page; OR,
  - You can order an **IRS Tax Transcript**, either in PDF format from [www.irs.gov](http://www.irs.gov) or by mail by calling **1-800-908-9946**.
- You may also be required to send some additional tax related forms**, such as: W-2s, 1099s, 1098-Ts, other tax schedules. You may either include them or, if we need them, we will request them.



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FINANCIAL AID CHECK LIST

## Review and Accept Awards

### 12.) Check your awards

- In **Self Service Carolina**, click on **"Financial Aid"**
- Click on **"Award"**, then **"Award for Aid Year"**
- Select a Campus (**"USC Lancaster"** for the Lancaster Campus)
- Select Aid Year (**"USC Lancaster 2017-18"**, for the 2016-2017 academic year), hit Submit
- Click on **"Award Overview"** for your current awarded financial aid. You will be presented your awards for both Fall and Spring semesters



- Click on **"Terms and Conditions"** and read this entire section. **This is required.**

### 13.) Accept your Awards

- In **Self Service Carolina**, click on **"Financial Aid"**
- Click on **"Award"**, then **"Award for Aid Year"**
- Select a Campus (**"USC Lancaster"** for the Lancaster Campus)
- Select Aid Year (**"USC Lancaster 2017-18"**, for the 2017-2018 academic year), hit Submit
- Click on **"Accept Award Offer"** to accept, reduce or decline your awards. **This is required** for many types of awards.
  - Scroll down to the list of awards
  - Beside each award, select "Accept", or "Decline".
  - Select "Submit my decision" (be careful not to hit "Accept All Awards" unless you mean to).
- Some awards may have required forms. All required forms can be downloaded from our website:
  - Go to: <http://saeu.sc.edu/finaid/forms.html>
  - Select **"2017-2018 FORMS"**
- Awards may continue to be adjusted. You will receive an e-mail each time.

**Awards should begin appearing on SSC by May 1<sup>st</sup>**

### 14.) Accept, Reduce or Decline Loans

- Information on Student Loans can be found here: <http://saeu.sc.edu/finaid/aidLoans.html>
- You will be offered students loans as part of your financial aid package.
- You must choose to accept, reduce or decline your student loans.
- Go to **Self Service Carolina**, click on **"Financial Aid"**, and click on **"Awards"** and then **"Award for Aid Year"**. Select **"USC Lancaster"**, and Select **"2017-18"**. Hit Submit
- Click on **"Accept Award Offer"**
  - Scroll down to the list of awards
  - Beside each loan, enter the amount you wish to borrow, and "Accept" or "Decline".
  - Select "Submit my decision"
- For Direct Loans you will also need to complete 2 requirements on <https://studentloans.gov>
  - Loan Entrance Counseling
  - Master Promissory Note For Direct Stafford LoansNOTE: You will need your FSA ID: <https://fsaid.ed.gov/npas/index.htm> .
- Subsidized** Direct Stafford Loans **will not accrue interest while enrolled;**  
**Unsubsidized** Direct Stafford Loans **will accrue interest.**



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## 15.) Certifying Eligibility for South Carolina Awards

### **South Carolina LIFE Scholarship or South Carolina Need Based Grant**

- a. Complete these steps if awarded the South Carolina LIFE Scholarship or Need Based Grant
- b. You must **complete the State Awards Affidavit** online
  - i. In **Self Service Carolina**, click on **"Financial Aid"**
  - ii. Click on **"Award"**, **"Award for Aid Year"**, Select a **"USC Lancaster"**, Select **"2017-18"**, hit Submit
  - iii. Click on **"Accept Award Offer"** to accept the award
  - iv. Click on **"Terms and Conditions"**. **Read the Affidavit, check the box indicating you have read it and accept the "Terms and Conditions"**.

### **South Carolina Lottery Tuition Assistance**

- a. Complete these steps if you are awarded the South Carolina Lottery Tuition Assistance
- b. You must complete the Lottery Tuition Assistance Certification
  - i. In **Self Service Carolina**, click on **"Financial Aid"**
  - ii. Click on **"Award"**, **"Award for Aid Year"**, Select **"USC Lancaster"**, Select **"2017-18"**, hit Submit
  - iii. Click on **"Accept Award Offer"** to accept the award
  - iv. Go to the **"Forms"** page at <http://saeu.sc.edu/finaid/forms.html> . Select **"2017-18 FORMS"**
- c. Under **"Certification Forms"** open the **"Lottery Tuition Assistance Form"**
- d. **Print this, read it carefully, complete it, sign it, and mail or fax it to the Financial Aid Office**

Certification Forms
<a href="#">Lottery Tuition Assistance Form</a>

## Register for Classes

### 16.) Get Advised and Register for Classes (Fall, Spring and Summer)

- a. Incoming Freshmen register for classes for the Fall during Orientation (see Step 7).
- b. All students can register for Summer and Spring classes in October.
- c. Returning students can register for classes for Fall in March.
- d. All students must be advised:  
<http://usclanclaster.sc.edu/academics/advisement/advcurric.htm>
- e. Contact your advisor to make an appointment: <http://usclanclaster.sc.edu/faculty/index.html>
- f. You **can** be awarded financial aid before registering for classes.
- g. You won't be billed for classes until you register for classes.

### 17.) Adjust Hours

- a. **All students are awarded as full-time (12 or more hours per term).**  
**Some financial aid only requires you to be half-time (6-11 hours per term).**
- b. If you intend to be in fewer hours you must request we adjust your financial aid.
  - Complete a **"Minimum Hours Adjustment Form"** in our office
- c. Most grants and scholarships will be adjusted, though loans might not be.
- d. See the Financial Aid Office BEFORE you drop classes.
- e. Remember:
  - Dropping classes can affect your financial aid eligibility.
  - The LIFE Scholarship requires 12 hours per semester, and 30 hours total per year.
  - USC Lancaster Foundation Scholarships require 12 hours per semester.
  - Most other Financial Aid Awards require at least 6 hours per semester.
  - If you borrowed student loans, you begin repayment if you drop below 6 hours.
  - If you keep your hours at 12 or higher your financial aid will stay the same.



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## Pay your Bill

### 18.) Sign up for Direct Deposit

- If your Financial Aid exceeds your bill, you will receive an "Overage".
- You can set up Direct Deposit to **have your overage sent to your bank account.**
- In **Self Service Carolina**, click on "**Account Information**" and "**Sign up for Direct Deposit**".

### 19.) Pay your Bill on Self Service Carolina

- After you have been advised and register for classes, your bill will be generated.
- Financial Aid will automatically be applied to the bill first.
- Any remaining balance must be paid by the deadline (August 24<sup>th</sup> for Fall of 2017).**  
Tuition and Fee rates can be found here:  
<http://usclanaster.sc.edu/busoffic/index.html>
- In **Self Service Carolina**, click on "**Account Information**" and "**Pay Now**".
- Any amount remaining balance can be paid by one of the following options:
  - check by mail; or
  - e-check (provide your routing and checking account number); or
  - credit card (a convenience fee of 2.5% will be added); or
  - in person in the Business Office (usually starting in late July); or
  - Payment Plan (see Business Office for details).

### 20.) Student Loan Disbursement Delays for First-Time, First-Year Borrowers

- Loan Disbursements are delayed until 30 days after classes have started for students in their first year of college who borrow Student Loans for the first time.**  
This is a Federal Law.
- Freshmen will not receive Fall loan disbursements until at least September 25<sup>th</sup>.**
- The bill will reflect these anticipated loan funds, but this will delay the receipt of any funds over the cost of tuition and fees that are resultant of the loan.
- If this loan disbursement delay will prevent you from buying books, please let the Financial Aid Office know, so **we may assist you in charging your books to your bill.**
- This delay will not affect the Spring Semester unless the student did not borrow loans in the Fall semester.

#### For students enrolled for a single semester (ie Spring Only or Summer Only):

Loans have to be divided in two equal disbursements. If your enrollment period is not two semesters, then your loan will be divided in two disbursements in one semester. Your first disbursement will occur at the beginning of the semester and your second will occur in the middle of the semester (October for Fall semester, March for Spring semester, July for Summer semester).

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## 21.) Financial Aid Refunds

- a. Financial Aid Awards are divided between the Fall and Spring semester.
- b. Your financial aid must first be applied to your tuition and fees.
- c. If your Financial Aid is greater than your tuition and fees, you will receive a Refund.
- d. **Refunds cannot be disbursed until ten days before classes begin.**
- e. If you have signed up for Direct Deposit your Refund will be transmitted to your bank. Any refund not direct deposited will be cut as checks and mailed.
- f. **For Fall 2017 we estimate refund checks will be received by August 17<sup>th</sup>**
- g. Remember Freshmen Loan disbursements are still delayed 30 days (see Step 21).
- h. **If you drop a class or withdraw from all classes during the semester, you may be required to pay back a portion of your Refund. You should always check with the Financial Aid Office BEFORE you drop any classes.**

## 22.) Get your Carolina Card and Parking Decal

- a. After your bill is paid you can pick up your Carolina Card and Parking Decal.
- b. You can get these from the Campus Security Office, but you have to bring:
  - i. Your RECEIPT showing fees and tuition have been paid
  - ii. Photo ID: US Driver's License, Military ID, or Passport
- c. If your bill will be paid by Financial Aid, it must reflect that the aid is "Memoed"

## 23.) Charging Books using your Carolina Cash Account (Carolina Card)

- a. **Some students will not receive their Financial Aid Refund before classes begin:**
  - i. Freshmen loan borrowers (see Step 21).
  - ii. Financial Aid Applicants who are awarded within 1 week of classes starting.
- b. If you are affected by this **you can charge your books to your bill (account).**
- c. Use **MY.SC.EDU** to view your bill and to transfer funds to your Carolina Cash Account.
  - i. Go to "Optional Fees" to add money to your Carolina Cash account
  - ii. In about 30 minutes the funds will be credited to your Carolina Card
  - iii. The amount you authorized is added to your bill (account).
  - iv. **You can then use your Carolina Card in the bookstore to access these funds.**
- d. **Carolina Cash will not be available until 10 days prior to classes starting (Aug 14<sup>th</sup>).**
- e. Unspent funds roll semester to semester and year to year.
- f. You can call the CarolinaCard Office at 803-777-1708 to have the amount adjusted.
- g. For more information go here: <http://usclanclaster.sc.edu/carolinacard/index.html>
- h. **If you withdraw from classes before the financial aid disburses you will not receive your entire financial aid award but will still be responsible for paying the bill for the Carolina Cash you charged.**

**Warning!** In Lancaster, only the USCL Bookstore accepts the Carolina Card. As such, we recommend that you restrict the amount of funds you place on the account.



UNIVERSITY OF  
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LANCASTER

A Palmetto College Campus

# Financial Aid Office

University of South Carolina Lancaster  
PO Box 889 • 476 Hubbard Drive, Starr Hall 127 • Lancaster, SC 29721-0889  
Phone: 803-313-7068 • Fax: 803-313-7168 • E-mail: [usclfa@mailbox.sc.edu](mailto:usclfa@mailbox.sc.edu);  
<http://usclanclaster.sc.edu/finaid/index.html>

## FINANCIAL AID CHECK LIST

### Summer Classes

- 24.) **Complete your Summer application**
- Students are not automatically awarded Summer Financial Aid
  - To be considered for Financial Aid in the Summer you must complete an Application.**
  - The application for Summer Financial Aid becomes available April 1<sup>st</sup>-June 1<sup>st</sup>.**
  - Go to **Self Service Carolina**, select **Financial Aid**, and then select **"Summer Financial Aid Application"**
- Summer Financial Aid  
Application
- Select a Campus (**"USC Lancaster"** for the Lancaster Campus)
  - Select Aid Year (**"USC Lancaster 2017-18"**, for the **Summer of 2018**), hit Submit
  - Completing questions **A-G**, Hit Submit. You can make changes later if you need to.
  - Summer Financial Aid is part of the prior academic year.** If you have received your entire award eligibility for the year, you may not have remaining financial aid for the Summer.
  - In Summer, you may be eligible for: PELL, Lottery Tuition Assistance, Direct Stafford Loans.**
  - See the Financial Aid Office for questions on summer eligibility**

**For students borrowing loans in summer:** Loans have to be divided in two equal disbursements. Your first disbursement will occur in June and your second disbursement will occur in July.

- 25.) **LIFE Scholarship in the Summer (Year Round LIFE)**
- If you qualified for LIFE in the Fall and Spring, earned 30 hours in those terms, and earned a 3.00+ LIFE GPA, you can elect to use a semester of LIFE in the Summer.
  - You must take at least 12 credit hours of courses required for your degree.
  - You must state you intend to graduate early.
  - Using a LIFE term in the summer counts towards the 4 semester total at a 2 year college (at USCL), and towards the 8 semester total towards a 4 year college.
  - If you use LIFE in the summer between your Freshman and Sophomore years at USCL you will not have a remaining semester in the Spring of your sophomore year unless you have been admitted to a 4 year degree program offered in that term.

- 26.) **Summer Financial Aid Eligibility**
- PELL Grant:** Pell can be received for up to two full-time semesters in an academic year. If you are Pell Eligible and didn't use your full-time Pell in both Fall and Spring you may receive Pell in the summer.
  - LIFE Scholarship:** Not normally available in the summer (see Step 26).
  - Direct Loans:** Your eligibility for loans is based upon your year-in-college (freshman, sophomore, etc...). If you have not already borrowed your annual loan limit you may borrow direct loans in the summer. However, you must be enrolled in at least 6 credit hours. Information on Student Loans can be found here: <http://saeu.sc.edu/finaid/aidLoans.html> .
  - Lottery Tuition Assistance:** If you were eligible for Lottery in the Fall/Spring you should still be eligible for Lottery in the summer. If you received LIFE in the Fall/Spring you cannot receive Lottery in the Summer.
  - Work-Study:** Work study may be available in the summer but is very limited.
  - No other awards are available in the summer.**



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## Follow Up

- |                          |  |  |
|--------------------------|--|--|
| <input type="checkbox"/> | <b>27.) Adjusting Hours AFTER paying your bill</b> <ol style="list-style-type: none"><li>If you have already paid your bill, adding or dropping classes can still affect your financial aid.</li><li>See the Financial Aid Office <b>BEFORE</b> you add or drop any classes after paying your bill.</li></ol>  |  |
| <input type="checkbox"/> | <b>28.) Keeping or Earning LIFE Scholarship</b> <ol style="list-style-type: none"><li>LIFE Scholarship Recipients <b>must earn a 3.0+ LIFE GPA and 30 hours</b> at the end of their first year.</li><li>To keep LIFE Scholarship in your 3<sup>rd</sup> year you must be admitted into a 4 year degree program.</li><li>For more specific information on the LIFE scholarship see:<br/><a href="http://saeu.sc.edu/finaid/aidState.html">http://saeu.sc.edu/finaid/aidState.html</a></li></ol>   |  |
| <input type="checkbox"/> | <b>29.) Maintain Satisfactory Academic Progress</b> <ol style="list-style-type: none"><li>The USC Regional Campus SAP Policy can be found here:<br/><a href="http://saeu.sc.edu/finaid/sap.html">http://saeu.sc.edu/finaid/sap.html</a></li><li><b>All students must meet certain academic standards to be eligible for financial aid.</b><br/>You must:<ul style="list-style-type: none"><li>Maintain a <b>2.000 GPA</b> at the end of each Spring semester</li><li>Complete <b>67% of all courses</b> you attempt with passing grades (67% of 30 hours is 20 hours)</li><li>Complete your degree within <b>150%</b> of the normal time frame:<br/><b>Maximum Attempted Hours: 90</b> for a 2 year degree, 105 for A.D.N., 180 for 4 year BOL/BLS.</li></ul></li><li>If you do not meet these standards you will not be eligible for financial aid.</li><li>You can appeal under special circumstances.</li></ol>   |  |
| <input type="checkbox"/> | <b>30.) Apply for Financial Aid every year</b> <ol style="list-style-type: none"><li><b>You should apply for scholarships every year</b><ol style="list-style-type: none"><li>Scholarship applications are available starting in October.</li><li>The USCL Scholarship application <b>deadline for Continuing Students is April 1<sup>st</sup></b>.</li><li>See Step 2 on the first page of this document.</li><li><b>If you believe you gained LIFE eligibility, be sure to let the FA Office know.</b></li></ol></li><li><b>You must file the FAFSA every year</b><ol style="list-style-type: none"><li><b>THIS YEAR THE FAFSA WILL BE AVAILABE STARTING OCTOBER 1<sup>st</sup></b></li><li><b>Go to the FAFSA Website: <a href="http://FAFSA.ed.gov/">http://FAFSA.ed.gov/</a></b></li><li>You will need your FSA ID</li><li>The FAFSA uses "Prior Prior Year" tax information</li><li><b>For 2018-2019 file the FAFSA in October of 2017 using 2016 taxes</b></li><li>See Item #3 on the first page of this document for details</li></ol></li><li><b>You must accept your Financial Aid Awards every year</b><ol style="list-style-type: none"><li>Student loans, work study, lottery tuition assistance and some scholarships must be accepted on Self Service Carolina. (See Steps 13- 15 for details).</li></ol></li></ol> | <b>NEW! File the FAFSA October 1<sup>st</sup>!</b> |

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## Graduation and Continuing Your Education



### 31.) Graduating with your Associate's Degree

- a. **You must apply to Graduate at the start of your last semester of enrollment.**
  - i. The application deadline to graduate in May is in January
  - ii. The application deadline to graduate in December is in August
  - iii. The **"Application for Degree"** can be found here:  
<http://usclancaster.sc.edu/academics/index.html>
- b. **You can order Graduation Cap and Gown from the USCL Bookstore.**
  - i. Keep these expenses in mind when you receive your final refund check.
- c. **How does earning your Associate's Degree affect your Financial Aid?**
  - i. To continue to receive Financial Aid after earning your Associate's Degree you must enter a new degree seeking program.
  - ii. If you are admitted to a 4 year college program, you will now apply for financial aid with that college.
  - iii. If you are entering a 2<sup>nd</sup> 2 Associate's Degree Program with USCL you will need to file a Financial Aid SAP Appeal to be considered for financial aid.
  - iv. Lottery Tuition Assistance may only be received for your 1<sup>st</sup> Associate's Degree.
  - v. **LIFE Scholarship requires you to be in a 4 year program immediately following your 2<sup>nd</sup> year of college to continue to receive this award.**



### 32.) Transferring or Applying to Enter Palmetto College

- a. **If you intend to Transfer to another college you should start applying at the start of your final semester at USCL.**
- b. **To apply to another USC School**
  - i. You will complete a "Change of Campus" Form.  
<http://usclancaster.sc.edu/admissions/ChangeOfCampusApply.pdf>
  - ii. You will need to file a FAFSA for that college
  - iii. You will need to meet the minimum GPA and course requirements.
- c. **To apply for admission to Palmetto College**
  - i. You will need to complete a "Change of Campus" (even for BLS and BOL)  
<http://usclancaster.sc.edu/admissions/ChangeOfCampusApply.pdf>
  - ii. You will need to file a FAFSA for the appropriate college  
USC Lancaster is the awarding school for BLS and BOL
  - iii. The deadline to enter Palmetto College for Spring is in November.
  - iv. The Deadline to enter Palmetto College for Fall is in February.
  - v. For information on the Palmetto College 4 year degrees go to  
<http://usclancaster.sc.edu/palmcoll/index.html>
- d. **If you are applying to another college, you will need to send them a transcript.**
  - i. Order a Transcript: <http://registrar.sc.edu/html/transcripts/default.stm>



### 33.) Career Services

If you need advice on applying for a job, help completing a resume, or counseling for determining your next course of study, USCL offers Career Services:

For more information go to <http://usclancaster.sc.edu/careers/index.html>

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