

## FINANCIAL AID

**Applying for Financial Aid-** If you have not been awarded it is not too late to apply for eligibility. To do so, complete the FAFSA online (<http://www.fafsa.ed.gov>) or pick the form up from our office. The Priority Deadline is **April 15<sup>th</sup>**, with all paperwork completed by April 30<sup>th</sup>. All applications must be in and all paperwork completed before August 1<sup>st</sup> in order to be awarded before bills come due.

**Advanced Payment-** If you have been awarded you may view your awards online by going to <https://vip.sc.edu> and clicking on “Financial”. You can “authorize” your financial aid to pre-pay your Fall fees beginning as early as **July**. You will still be responsible for paying any amount your Financial Aid does not cover by the payment deadline in **August**.

**Enrollment Status-** Financial Aid awards are initially made based on full time enrollment. If you know you will be enrolling in less than 12 hours in the Fall semester you must complete a “Minimum Hours Adjustment” form in our office (*Minimum Hours not Met* will appear on your bill until you have done so).

**Scholarship Recipients-** If you are receiving a scholarship you must forward a copy of your award notification to the Financial Aid Office, with a copy of any check paid directly to you. If you received a check payable to USCL then you must bring it to the Financial Aid Office, and it will be placed on your student account for you to apply it to your bill (see Advanced Payment).

**Loan Borrowers-** Students already awarded Loans (Direct or Perkins) should use their loans to pay their bill. Students who did not request a Loan as part of their financial aid package and wish to should come by the Financial Aid Office to complete a “Loan Request” form.

**Disbursement Dates-** Loan Disbursements are available ten days before classes begin; however, you must have completely paid your bill before an overage check will be available. Your loan disbursement will not be available until you have completed all of your requirements, which may prevent you from receiving an overage check.

**Promissory Notes-** First time Loan borrowers must complete a Master Promissory Note.

For Direct Loans you can do so on this website: <https://studentloans.gov/>

For Perkins Loans you can do so on this website: <http://www.sc.edu/bursar/>

(*Promissory Note must be Signed* will appear on your bill until you have done so).

**Entrance Counseling-** First time Loan borrowers must complete a Master Promissory Note.

For Direct Loans you can do so on this website: <https://studentloans.gov/>

For Perkins Loans you can do so on this website: <http://www.sc.edu/bursar/>

(*Entrance Counseling* will appear on your bill until you have done so).

**Veterans-** If you are eligible for Veterans Benefits and wish to receive them in the Fall Semester you must complete an “Enrollment Certification Request”, and we must have all other necessary documentation on file already (ie: DD-214). You can call the Financial Aid Office to request this form. If you are seeking an Advanced Payment, your request must be in before **November 1<sup>st</sup>**.

**Lottery, LIFE and SNBG-** If you have been awarded a State Grant or Scholarship you must sign an affidavit. This will be sent with your award letter, or you may come by the Financial Aid Office to do so (*Award on Hold* will appear on your bill until the Affidavit is signed). To be eligible for Lottery you must have filed a Free Application for Federal Student Aid.

**Overage Checks-** Overage Checks refer to financial aid funds that exceed tuition and fees. If you are expecting an Overage Check, you must have completely paid your bill before it will be available. Fall Overage Checks will not be available any sooner than **10 days before classes begin**.

If you have questions about Financial Aid be sure to contact our office:  
803-313-7068 or [usclfa@mailbox.sc.edu](mailto:usclfa@mailbox.sc.edu)