



## *Financial Aid*

## ***Purpose and Eligibility***

USC Upstate offers a full range of financial assistance programs designed to assist students and their families with the cost of education. These programs provide financial aid resources in the form of grants, scholarships, loans and employment opportunities. These resources are awarded to students based on financial need, academic promise, leadership potential, special talents, or a combination of these criteria. Descriptions of these programs and their requirements may be found in the following pages of this catalog. In 2004-05, more than 25 million dollars in financial aid was awarded to USC Upstate students.

Eligibility for assistance based on financial need is determined by completing a federally approved needs analysis form or Free Application for Federal Student Aid (FAFSA). Students may complete the FAFSA electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The Title IV code for USC Upstate is 006951. The FAFSA calculates how much the family can contribute toward the cost of college from current income and resources. The difference between what the family can contribute and the cost of education is the student's financial need. USC Upstate seeks to identify and provide funds to meet the financial needs of its students. To the extent resources are available, it is intended that no student be denied an education because of financial need.

Financial assistance programs have individual requirements in addition to a demonstration of financial need through completion of the FAFSA. These requirements generally include, but are not limited to, enrollment in good standing in a program of study leading to a degree or teaching certificate, enrollment in a minimum number of hours each semester, and maintenance of satisfactory academic progress. Students receiving state, federal or institutional financial aid must be enrolled in 12 or more USC Upstate hours to be considered full-time for financial aid purposes.

## ***Satisfactory Academic Progress***

Institutions participating in Title IV federal financial aid programs are required by the U.S. Department of Education to establish institutional policies that define satisfactory academic progress. All students who receive federal or institutional financial assistance at USC Upstate are expected to maintain satisfactory progress toward completion of their programs of study in a reasonable period of time. Financial assistance programs covered by this policy include all federal financial aid programs (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Subsidized and Unsubsidized Stafford Loans, Federal Perkins Loans, Federal Parent Loans for Undergraduate Students, and Federal Work-Study), South Carolina Teacher Loans, State Need Based Grant and institutional financial assistance programs (athletic grants and minority incentive grants).

The following policy has been approved by the USC Upstate Financial Aid Committee. Students are considered to be making satisfactory academic progress if they:

1. are admitted and enrolled as degree-seeking or teacher certification students;
2. meet the university standards for continued enrollment as specified in the "Academic Standing" section of this catalog;
3. complete requirements for a degree or certificate within a reasonable length of time as specified below and on the following page:
  - a. The total number of semesters of full-time enrollment (12 or more semester hours attempted) at any post-secondary institution does not exceed 12 semesters for a four-year degree or six semesters for a two-year degree or certificate;
  - b. The total number of semesters of part-time enrollment (fewer than 12 semester hours attempted) does not exceed the equivalent of 12 full-time semesters for a four-year degree or the equivalent of six full-time semesters for a two-year degree or certificate; and
4. earn no fewer than the following specified hours of undergraduate semester hours per academic year (includes fall, spring and summer terms). Classification as full-time, three-quarter-time or half-time is determined at the end of the 100% refund period each semester, which is the last day of registration. Therefore, withdrawing from courses at any time after the last day of registration and not earning the required number of hours fails to meet satisfactory academic progress requirements. The State Need Based Grant Program requires these hours to be earned during fall and spring semesters. *Note: You are allowed up to six hours of probation if you do not meet the following requirements:*

Full-time student (12 or more hours attempted a semester)

1st year	24 hours per academic year
2nd year	24 hours per academic year or 48 hours total
3rd year	24 hours per academic year or 72 hours total
4th year	24 hours per academic year or 96 hours total
5th year	24 hours per academic year or 120 hours total

Three-quarter-time student (9-11 hours attempted a semester)

1st year	18 hours per academic year
2nd year	18 hours per academic year or 36 hours total
3rd year	18 hours per academic year or 54 hours total
4th year	18 hours per academic year or 72 hours total
5th year	18 hours per academic year or 90 hours total
6th year	18 hours per academic year or 108 hours total
7th year	18 hours per academic year or 120 hours total

Half-time student (6-8 hours attempted a semester)	
1st year	12 hours per academic year
2nd year	12 hours per academic year or 24 hours total
3rd year	12 hours per academic year or 36 hours total
4th year	12 hours per academic year or 48 hours total
5th year	12 hours per academic year or 60 hours total
6th year	12 hours per academic year or 72 hours total
7th year	12 hours per academic year or 84 hours total
8th year	12 hours per academic year or 96 hours total
9th year	12 hours per academic year or 108 hours cumulative
10th year	12 hours per academic year or 120 hours total

*Note: Hours that are transferred in from another school(s) must be calculated to determine the quantitative element of academic progress.*

### **Second Degree or Certification Students**

Students seeking a second degree or teacher certification with an undergraduate degree are required to appeal. The student must explain why a second degree or career change is required, be accepted by the school or division to which the student is applying, and have an anticipated graduation date determined by the faculty advisor. If the student's plan is deemed reasonable and all documentation is provided, an extension of eligibility will be granted for a maximum of four full-time equivalency semesters or anticipated graduation date.

### **Academic Suspension**

Students readmitted following a suspension will be eligible for financial aid if they meet all other aid eligibility requirements. These students must earn a 2.0 grade point average on the first 12 hours attempted following readmission to maintain further financial aid eligibility. Following completion of these 12 hours, subsequent financial aid eligibility will be determined by conditions 2, 3 (a and b) and 4 described previously.

Students serving suspensions will not be eligible for financial aid during periods of open enrollment. Students not making satisfactory academic progress are not eligible for financial aid.

### **Appeal Process**

If a student's ability to meet these standards was affected by extenuating circumstances, he or she may appeal this determination. Information concerning the appeals process is available in the Office of Financial Aid and Scholarships. Students not meeting these standards at the end of spring term are expected to attend summer school to make up deficit hours or improve the cumulative grade point average. Incomplete appeals will be returned upon receipt. The committee's decision is final and cannot be further challenged.

## **Grants**

**Federal Pell Grants** are designed to be the foundation of financial aid. Their purpose is to ensure that all eligible students have at least some of the money needed to continue their education after high school. The amount of a Federal Pell Grant award depends on a student's financial need, the cost of the student's education, and the amount of time the student is enrolled during the school year.

**Federal Supplemental Educational Opportunity Grants** are awarded to a very limited number of students with the greatest financial need. The grants are restricted due to the shortage of appropriated federal funds, with preference to Federal Pell Grant recipients.

## **Loans**

### **Campus-based Loans**

**Federal Perkins Loans** permit students to borrow money from the federal government through the University on a need basis. Repayment and interest begin nine months after graduation, leaving school, or dropping below half-time enrollment. The interest rate is 5 percent per year and repayment may be extended over a period of 10 years.

### **Federal Family Education Loan Program (FFELP)**

**Federal Subsidized Stafford Loan Program** is a need-based program that allows students to borrow for educational expenses. Interest rates are variable for borrowers with no outstanding FFELP loans and stand at 2.77 percent in school and 3.37 percent during repayment through July 2004-June 30, 2005. The federal government pays the interest on these loans as long as students are enrolled on at least a half-time basis. Lenders charge an origination fee and insurance fees not to exceed 4 percent, which are deducted from the approved amount of the loan.

Loan eligibility is based on financial need, class standing, and anticipated graduation date. Freshman students may borrow up to \$2,625 a year. Students with sophomore class standing may borrow up to \$3,500 annually and those classified as juniors and seniors may borrow up to \$5,500 annually. Students enrolled in two-year degree programs may not borrow more than \$3,500 annually regardless of the number of hours earned.

**Unsubsidized Federal Stafford Loan Program** is available for students who do not qualify, in whole or in part, for the Federal Subsidized Stafford Loan. The terms for this loan are the same as those described for the Federal Subsidized Stafford Loan Program with the following exceptions.

1. The annual loan limits for dependent, undergraduate students are the same as those for the Subsidized Stafford Loan. The annual loan limits for independent, undergraduate students are as follows: \$6,625 for students who have not

completed the first 30 hours of an undergraduate degree, \$7,500 for students with sophomore class standing, and those students classified as juniors and seniors may borrow up to \$10,500 annually. Students enrolled in two-year degree programs may not borrow more than \$7,500 annually regardless of the number of hours earned.

2. The federal government does not pay interest on behalf of the student while enrolled in school. Students must pay all interest on the loan monthly or quarterly. Lenders may agree to add interest to the principal of the loan with repayment beginning after the student ceases to be enrolled on at least a half-time basis.

**Federal Parent Loans for Undergraduate Students (PLUS)** allow parents to borrow up to the cost of education less other aid received each year without regard to income. A credit check is required of all parent borrowers. Repayment of principal and interest begins within 60 days after the final loan disbursement. The variable interest rate from July 1, 2004- June 30, 2005, is 4.17 percent. The rate will be determined by the U.S. Secretary of Education according to the formula prescribed by Congress. The interest rate for PLUS loans first disbursed on or after July 1, 1994, will be variable, but not higher than nine percent. Parents will pay an origination fee of three percent and an insurance fee which may not exceed one percent of the approved amount of the loan. These fees will be deducted proportionately from each disbursement made.

### *Alternate Sources of Assistance*

**The HOPE Scholarship Tax Credit and Lifetime Learning Tax Credit** was created from the Taxpayer Relief Act of 1997 to assist families to offset tuition costs. These are non-refundable tax credits, not scholarships, which reduce the amount of federal income tax families must pay. Families who will benefit are middle- and lower-middle-income families who do not receive enough gift aid to cover tuition payments.

The HOPE tax credit is valued at up to \$1,500 per tax year, per child, for the first two years of undergraduate study. The Lifetime Learning tax credit is valued at up to \$1,000 per year, per family, for an unlimited number of years. The credit varies according to family income, tuition costs and the amount of gift assistance received.

To be eligible, a taxpayer must file a tax return, must owe taxes and must claim the student as an exemption (self, spouse or dependent). Additionally, married filers must file jointly. The tax credit is phased out completely for single tax filers with adjusted gross incomes of more than \$50,000 and more than \$100,000 for joint filers. You may access [www.ed.gov/offices/OPE/PPI/HOPE/index.html](http://www.ed.gov/offices/OPE/PPI/HOPE/index.html) for complete information. Tax filers should consult their tax advisor for details.

The **Taxpayer Relief Act of 1997** provides other educationally related federal incentives including tax-free Educational IRAs, penalty-free withdrawing from IRAs and 401(k)s, and excludable contributions to pre-paid tuition plans. Families are strongly advised to consult their tax advisor about these options.

### *State Financial Aid Programs*

**Legislative Incentives for Future Excellence (LIFE) Scholarships\*** is a renewable \$5,000 scholarship for residents of South Carolina who are enrolled full time and seeking a first baccalaureate degree. Students must meet state residency requirements upon initial college enrollment. There is no scholarship application for the LIFE scholarship. The award is granted by the Office of Financial Aid based on data provided by the Office of Admissions and the Office of the Registrar.

Students must meet two of the following three criteria to qualify:

- earn a 3.0 GPA on a 4.0 scale
- score a minimum of 1100 SAT or 24 ACT
- rank in the top 30 percent of their graduating class

To retain the scholarship, recipients must have completed:

- first year students complete at least 30 hours and earn a minimum 3.0 GPA
- second year students complete at least 60 hours and earn a minimum 3.0 GPA
- third year students complete at least 90 hours and earn a minimum 3.0 GPA

**NOTE: remedial work is not counted in the hours earned or the GPA**

Additionally, students must sign an affidavit certifying that they have not been adjudicated delinquent, convicted or pled guilty or nolo contendere to any felonies, or to any alcohol or drug-related offenses. Recipients must certify they are not default in any federal or stated educational loans and they do not owe an overpayment on any federal or state grants.

For complete information, you may access the Commission on Higher Education at [www.che.sc.gov](http://www.che.sc.gov).

**S.C. Hope Scholarship\*** offers a nonrenewable \$2,625 scholarship for entering freshman that achieve academically, but are not eligible to receive the LIFE Scholarship. Residency requirements and other restrictions are similar to the LIFE Scholarship, except eligibility is based solely on the grade point average.

Entering freshmen must have:

- earn a 3.0 GPA on a 4.0 scale upon high school graduation.

Recipients who complete a minimum of 30 hours their freshman year and earn a minimum cumulative 3.0 GPA may be eligible for the LIFE Scholarship the following year.

Palmetto Fellows and LIFE recipients are not eligible for the HOPE scholarship.

**Palmetto Fellows Scholarship\*** offers up to \$6,700 in renewable scholarship assistance to outstanding freshman who are residents of South Carolina.

Applicants must meet the following criteria:

- earn a 3.5 GPA on a 4.0 scale
- score a minimum of 1200 SAT or 27 ACT
- rank in the top 5 percent of their junior class

Students should contact their high school guidance counselor for application procedures. Recipients must complete a minimum of 30 credit hours each academic year and must earn a minimum 3.0 GPA for renewal of this award.

Recipients must certify that they have not been adjudicated delinquent, convicted or pled guilty or nolo contendere to any felonies, or to any alcohol or drug-related offenses. **NOTE: remedial work is not counted in the hours earned or the GPA**

For complete information, you may access the Commission on Higher Education at [www.che.sc.gov](http://www.che.sc.gov).

**South Carolina Income Tax Credit for College Tuition** allows South Carolina residents to claim a refundable tax credit of up to \$850 per student. Students must complete 15 credit hours each semester and may not receive the LIFE, Palmetto Fellow or any other state scholarship. The credit is available to offset out-of-pocket tuition payments only. Instructions are included in the 2004 S.C. income tax return.

**Future Scholar 529 College Savings Plans** allows families to save for college through a state-sponsored plan created under Section 529 of the Internal Revenue Code. These plans offer special tax benefits and have no income or age restrictions. Accounts can be used at almost any accredited school to pay for tuition, room, board, books and computers. For more information, call 1-888-244-5674 or visit [www.futurescholar.com](http://www.futurescholar.com).

**South Carolina Tuition Prepayment Program** allows families to purchase an advance payment contract for tuition at a guaranteed level that can be used at public and accredited private colleges and universities. The program allows for federal tax deferral on contributions in accordance with IRS rulings. For more information, call 1-888-7SC-GRAD or visit [www.scgrad.org](http://www.scgrad.org).

**S.C. State Need Based Grant\*** is designed for South Carolina residents who are enrolled full time seeking their first baccalaureate degree and have demonstrated financial aid. Students must complete the FAFSA annually to apply. Priority is given to those students whose files are complete by the March 1 priority deadline. Students must certify that they have not been adjudicated delinquent, convicted or pled guilty or nolo contendere to any felonies or to any alcohol or drug-related offenses. Continuing students must complete a minimum of 24 credit hours per academic year, excluding summer school, and earn a minimum cumulative 2.0 GPA. Students may not receive the grant for more than eight semesters. For complete information, you may access the Commission on Higher Education at [www.che.sc.gov](http://www.che.sc.gov).

**S. C. Teacher Loan Program** was established to provide loan assistance to qualified students in education. This may be cancelled at a rate of 20 percent or \$3,000 whichever is greater for each full year of teaching in either an eligible critical subject area or a critical geographic area in South Carolina. Teaching in both types of critical areas increases the cancellation benefit to 33 percent or \$5,000. Available to only South Carolina residents, this program is based on minimum academic expectations. Freshmen and sophomores may borrow \$5,000 per year. Students who qualify as "career changers" may borrow up to \$15,000 per year. Applicants should submit the S.C. Teachers Loan Application by April 1. Funds are limited with renewal applicants given priority. Additional information, including academic criteria and critical areas/critical subjects, is available from the S.C. Student Loan Corporation website at [www.scstudentloan.org](http://www.scstudentloan.org).

**Teaching Fellows Program**—In 1999, the S.C. General Assembly, recognizing the shortage of teachers in our state, funded the Teaching Fellows Program for South Carolina. The mission of the South Carolina Teaching Fellows Program is to recruit talented high school seniors into the teaching profession and to help them develop leadership qualities. Each year, the program provides Fellowships for up to 200 high school seniors who have exhibited high academic achievement, a history of service to the school and community, and a desire to teach South Carolina's children.

The scholarship provides up to \$5,700 for tuition and board and \$300 for summer enrichment programs (contingent on funding from the S.C. General Assembly) administered by the Center for Educator Recruitment, Retention, and Advancement (CERRA). A Fellow agrees to teach in South Carolina one year for every year he/she received the Fellowship.

Applications are available from high school guidance counselors, teachers, counselors, teacher cadet teachers, and the SCCTR, and may be downloaded from the SCCTR website at [www.cerra.org](http://www.cerra.org).

*\*Changes may occur for these programs. Access the Commission on Higher Education website at [www.che.sc.gov](http://www.che.sc.gov) for the latest information available. Awards are contingent upon fund availability to be appropriated by the South Carolina legislature.*

## Work Opportunities

Job opportunities are available to USC Upstate students through a variety of programs: Federal Work-Study, Community Services Program, Job Location and Development Program, and the Student Assistant Program. The primary purpose of these programs is to provide a financial resource to students for educational expenses; however, these jobs may also provide valuable work experience. USC Upstate students work in a variety of jobs on and off campus. The pay scale is determined by the specific job description and the skills or experience of the student being hired. Students employed on campus are generally limited to working no more than 20 hours each week during periods of regular enrollment.

# Scholarships

USC Upstate strongly supports the recognition of students who possess the potential to return the benefits of a quality university education to our society. Scholarships are awarded to students based on demonstrated academic ability, career plans, educational goals and community service.

## *USC Upstate Scholars Program*

The USC Upstate Scholars Program for new and continuing students assists academically talented individuals in their pursuit of higher education. The prestigious awards are given to students who have shown their potential through academic merit. USC Upstate and the upstate region will benefit from the leadership and academic excellence these scholars bring to campus. Scholarships will be awarded to eligible students; however, the number of awards available will be determined by the University. Early application for admission to USC Upstate is encouraged for students to be considered for new student scholarships. Contact the Office of Admissions for more information.

**CHANCELLOR SCHOLARSHIPS** are full-tuition and fees scholarships (not including room and board) that are awarded annually to entering freshmen who meet the following criteria: present a minimum SAT score of 1,300 or ACT score of 29, rank in the top 10% of their high school class and have a minimum cumulative GPA of 3.5 *or* the number one or two student from a historically under-represented ethnic group at the University who ranks in the top 10% of their high school class with a minimum GPA of 3.75.

**VALEDICTORIAN SCHOLARSHIPS** are full-tuition and fees scholarships (not including room and board) that are awarded annually to entering freshmen who are ranked first in their class at time of admission to the University or upon high school graduation. In addition, Valedictorian Scholars must present a minimum SAT score of 1,100 or ACT score of 24.

**UNIVERSITY SCHOLARSHIPS** are \$2,000 scholarships that are awarded annually to entering freshmen who meet the following criteria: high school graduate, present a minimum SAT score of 1200 or ACT score of 27, rank in top 10% of their high school class with a minimum GPA of 3.50.

**METROPOLITAN SCHOLARSHIPS** are \$1,000 scholarships that are awarded annually to entering freshmen who meet the following criteria: present a minimum SAT score of 1,100 or ACT score of 24, rank in top 10% of their high school class and minimum cumulative GPA of 3.25 *or* the number one or two student from a historically under-represented ethnic group at the University with a minimum cumulative GPA of 3.25.

**TRANSFER SCHOLARSHIPS** are \$2,000 scholarships that are awarded annually to entering transfer students (coming from two-year colleges) who have earned at least 60 semester hours of transferable credit **OR** have earned Associate of Arts or Science degrees from an accredited college. Candidates must have a minimum cumulative GPA of 3.50. This scholarship is available to the recipient for two academic years (four semesters—fall and spring, not summer).

**NATIONAL MERIT SCHOLARSHIPS** are annual awards through the National Merit Scholarship Program. The competition for these awards begins when the students take the PSAT/NMSQT in their junior year of high school. Students eligible to continue in the National Merit competition are contacted by the National Merit Scholarship Corporation. At USC Upstate, Merit Scholarships are \$500 annually and are renewable for four years of undergraduate study if the student maintains at least a 3.0 cumulative GPA. Students receiving other general USC Upstate scholarships may also receive a Merit Scholarship; the total general USC Upstate scholarship package for such students, however, may not exceed the resident, on-campus, cost-of-attendance figure. To be eligible, students must be accepted by USC Upstate, be designated a National Merit finalist, and have listed USC Upstate as their first choice on the National Merit application

**RENEWAL POLICY:** Chancellor, Valedictorian, Metropolitan and University scholarships are renewable for seven additional consecutive semesters providing the student maintains a cumulative USC Upstate GPA of 3.0 and earns a minimum 24 USC Upstate semester hours during the fall and spring semesters. Transfer scholarships are renewable for three additional consecutive semesters providing the student maintains a cumulative USC Upstate GPA of 3.0 and earns a minimum of 24 USC Upstate semester hours during the fall and spring semesters.

## ***Foundation Scholars Program***

Funded and endowed scholarships are awarded annually to qualified students. Students may obtain applications from the financial aid office or from the USC Upstate web site after December 1 each year. The application deadline is **February 1** unless otherwise indicated in the scholarship definition.

The **ADMINISTRATIVE EMPLOYEES CLUB SCHOLARSHIP** is awarded to an undergraduate, degree-seeking student who is enrolled for a minimum of six credit hours each semester. The recipient must have financial need. Freshman recipients must have at least a 2.5 cumulative GPA in high school. USC Upstate recipients must have a least a 2.5 cumulative grade point average earned at USC Upstate. Preference is given to USC Upstate employees, their spouses, children or stepchildren.

The **ADULT LEARNER'S SCHOLARSHIP** is an award of \$250 to a student who is at least 25 years of age and is enrolled in at least six credit hours. Candidates must be pursuing a bachelor's degree for the first time or resuming baccalaureate studies after a minimum five-year absence. Eligible students must have financial need.

The **USC UPSTATE ALUMNI ASSOCIATION SCHOLARSHIP** is given to the child of a USC Upstate Alumni Association member. The recipient must be a rising senior, have a cumulative GPA of 3.0, and have financial need.

The **EB AND MAGGIE BARNES MEMORIAL SCHOLARSHIP** provides an annual award in memory of Dr. James "Eb" Barnes and his wife, Maggie Barnes to a USC Upstate student completing a degree at the University Center of Greenville. The award is given to a student who most closely meets the criteria of a non-traditional student, enrolled in a degree-completion program at UCG at least half-time, with established financial need. The award is given at an annual reception in honor of the recipient and the family of Eb and Maggie Barnes.

**MARY BLACK SCHOOL OF NURSING SCHOLARSHIPS** are awards of \$500 made to full-time sophomores seeking the associate degree in technical nursing who have financial need, have a record of service to the University and community, have a 3.0 cumulative GPA in nursing courses and have a 2.5 cumulative GPA in all other courses. Another award of \$500 is made to a senior (as of fall semester) seeking the Bachelor of Science in Nursing who has financial need, has a record of service to the University and community, has a 3.0 cumulative GPA, and has a 3.0 cumulative GPA in all nursing courses.

**BUDWEISER OF THE CAROLINAS MINORITY BUSINESS-MARKETING SCHOLARSHIP** is awarded to a South Carolina resident minority student admitted into the upper division of the business-marketing program. The scholarship is valued at \$1,000 and is to be used toward tuition costs. It may be renewable provided a cumulative USC Upstate 2.25 GPA is maintained. An internship with Budweiser of Spartanburg is also available.

The **EILEEN K. BURTON SCHOLARSHIP** was established by Cafe Enterprises, Inc. to honor the late Mrs. Burton, a 1980 graduate of the University. The \$1,000 scholarship is awarded annually to a student in a business-related major whose past education was interrupted by full-time employment, military service or family responsibilities. Preference is given to students demonstrating a high degree of integrity, character, leadership ability and a strong work ethic.

The **CATES CHANCELLOR'S SCHOLARENDOWMENT FUND** was established by Mr. and Mrs. MacFarland Cates. The scholarship annually funds a Chancellor's Scholar award within the USC Upstate Scholars Program.

The **GOINGBACK AND MARY ULMER CHILTOSKEY SCHOLARSHIP** was established to memorialize the role that Goingback and Mary Ulmer Chiltoskey played as eminent members of the Cherokee Nation. This \$500 award goes to an enrolled member of the Eastern Band of Cherokee Indians who is an incoming freshman at USC Upstate who has a high school cumulative GPA of at least 2.5 and a minimum SAT score of 850. Federal financial need is required (must file Free Application for Federal Student Aid.)

The **CLARY/DRUCKER ACCOUNTING SCHOLARSHIP** given in honor of Diana Clary and Meyer Drucker, for having made a positive impact in the USC Upstate accounting program and the Upstate community. The \$600 award is intended to assist a current student who is an accounting major, a rising senior, has a USC Upstate cumulative GPA of 3.0 or higher, and is a South Carolina resident.

**DAVID B. DEDMON SCHOLARSHIP** is established through an endowment created by Dr. David B. Dedmon, DMD, to enable financially needy students to continue preparation in the health sciences area. The award is given to a student who most closely meets the criteria of: enrolled in a pre-professional health science curriculum (other than nursing), have completed 32 hours in science and have junior status by the end of the semester of application, enrolled full time at USC Upstate, demonstrated financial need, have a proven desire to serve their community, 3.0 cumulative GPA to qualify and a 3.0 cumulative GPA to renew.

The **JOHN EDMUNDS SCHOLARSHIP** honors Dr. John B. Edmunds, Jr. This annual award will be given to a student with at least junior standing, who has a minimum GPA of 3.5, is a resident of the Upstate of South Carolina, has a declared major in the Social and Behavioral Sciences at USC Upstate, and who plans to pursue graduate studies in a SSPH discipline (includes law and medicine). A 1,500 word essay is also required.

The **SCHOOL OF EDUCATION SCHOLARSHIP** is an annual award to a student who has been admitted to the professional program of the School of Education; and who has demonstrated financial need, academic excellence and altruistic goals.

The **CATHY ERVIN SCHOLARSHIP AND CATHY ERVIN ENDOWMENT** was established by the family and friends of Cathy Overstreet, a graduate of USC Upstate. The proceeds from the endowment will be awarded to a student in the Mary Black School of Nursing, with preference given to a graduate of Broome High School in Spartanburg County School District Three and/or a student receiving limited funding from other grants and scholarships.

The **GAMMA BETA PHI SCHOLARSHIP** is an award of \$500 to a full-time student 23 years of age or older with a 3.5 cumulative GPA in at least 12 hours at USC Upstate.

The **GREENVILLE NEWS SCHOLARSHIP FOR GRAPHIC DESIGN** is an annual award of \$1,000 to be distributed as \$500 in the fall semester and \$500 in the spring semester. Students should apply for the award prior to the semester in which it will be used. Deadlines for application are April 15 for fall semester and November 15 for spring semester. Applicants eligible to apply for the award must be currently enrolled in the USC Upstate 171 Graphic Design major, have an overall cumulative GPA of 3.0, and previously passed the graphic design portfolio review requirements. Applicants must submit three letters of recommendation, two from USC Upstate and one from outside USC Upstate. They must also submit an essay on why they have chosen the graphic design major and how they hope to apply their degree. Application forms and requirements are available in USC Upstate Admissions, Fine Arts and Communication Studies, and the Visual Arts Center. Completed applications are to be submitted to the Visual Arts Center before the published deadlines.

The **GORDON SCHOLARSHIPS** are awards of varying amounts to sophomores and juniors who have a 2.0 cumulative GPA, service or involvement in school or community, and financial need.

The **JAMES B. GREER SCHOLARSHIP** is an award to a senior 23 year of age or older whose past education was interrupted by full-time employment, military service, or family responsibilities for a minimum of two years. Criteria include a 2.0 cumulative GPA and contributions to USC Upstate through service to student government, publications or the student affairs office.

The **INMAN-RIVERDALE FOUNDATION NURSING SCHOLARSHIPS** are awards of \$1,000 per year for eight semesters for students enrolled in the nursing program. Recipients must agree to work in Spartanburg, Polk, Union, Laurens or Greenville counties as a full-time registered nurse for 24 months following graduation.

The **HENRY D. JACOBS, JR. ENDOWED SCHOLARSHIP** is a scholarship available to a freshman commuting student who is enrolled full-time. The recipient must have demonstrated excellent admissions credentials and financial need. Upon request the scholarship may be renewed for the recipient who earns a 2.75 cumulative GPA at the end of the freshman year and a 3.0 cumulative GPA at the end of each succeeding year.

The **MICHELIN NORTH AMERICA SPARTANBURG, SC PLANT** provides a \$1,000 scholarship for a resident of Upstate SC. The recipient must be a full-time junior or senior with financial need and have a minimum cumulative GPA of 3.0.

The **NANCY P. MOORE ENGLISH SCHOLARSHIP** for \$500 was established to honor Dr. Nancy Moore for her commitment to scholarship and teaching at USC Upstate and her service in the upstate community. Recipient must be a full-time English major who has sophomore or upper class standing with a minimum cumulative GPA of 2.5. Recipients must also be involved in some type of volunteer work.

**NATURAL SCIENCES AND ENGINEERING SCHOLARSHIPS** are awarded in the spring and fall semester to students enrolled in programs leading to a Bachelor of Science degree in biology, including pre-professional tracks and chemistry. A maximum of one-half semester tuition may be awarded to an applicant. The requirement is a minimum cumulative GPA of 3.0 on at least 60 semester hours credit by the end of the term in which the application is submitted. At least 30 credit hours must have been earned at USC Upstate.

**NATURAL SCIENCES AND ENGINEERING PRE-PROFESSIONAL SCHOLARSHIPS** are awarded in the spring and fall semester to students enrolled in pre-professional tracks in which the Bachelor of Science degree is not completed at USC Upstate. A maximum of one-quarter semester's tuition may be awarded to an applicant. The requirement is a minimum cumulative GPA of 3.0 on at least 30 semester hours credit by the end of the term of which the application was submitted. At least 15 credit hours must have been earned at USC Upstate by the end of the term in which the application was submitted.

The **OB/GYN SOCIETY OF SPARTANBURG SCHOLARSHIP** is an endowed scholarship to be awarded annually to a BSN candidate entering his or her senior year at USC Upstate who is a resident of South Carolina, plans to specialize in OB/GYN nursing, and plans to practice for at least two years in Spartanburg County. Priority will be given to nurses who have been working in OB/GYN units in Spartanburg County hospitals.

The **RICK O'BRIEN MEMORIAL** is a scholarship of \$400 awarded to a full-time junior or senior business administration major with a concentration in accounting. The recipient must have a cumulative 3.0 grade point average and be employed a minimum of 10 hours per week. Preference is given to a student involved in community volunteer work.

The **PALMETTO BANK SCHOLARSHIP** is an award of \$500 for a resident of Upstate South Carolina. The recipient must be a full-time business major with financial need.

The **PIEDMONT DISTRICT NURSES ASSOCIATION SCHOLARSHIP** provides a \$500 scholarship for a nursing major who is enrolled in at least six credit hours. Recipients must be a South Carolina resident with at least a 3.0 high school or college cumulative GPA.

The **MATTHEW POLIAKOFF SCHOLARSHIP** is an award of \$500 to a junior with financial need, who has a cumulative 3.0 GPA, and is majoring in political science or business administration, or is following a pre-law program. Preference is given to students who demonstrate an interest in and plan to participate in governmental processes.

The **POLITICAL SCIENCE SCHOLARSHIP** for \$200 is awarded during the spring semester to a student who is a full-time junior political science major with an overall cumulative GPA of 3.25. Candidate must show potential for graduate work in a political science-related field.

The **PRYM-DRITZ BUSINESS SCHOLARSHIP** for \$750 is awarded to a School of Business senior (candidate for graduation during the year of the award—minimum of 30 hours taken at USC Upstate).

The **PRYM DRITZ NON-TRADITIONAL STUDENT SCHOLARSHIP** for \$750 is awarded to a School of Business major, preferably one beginning or resuming college work after an extended period of absence from academic studies.

**ROTC SCHOLARSHIPS** are awards that pay partial tuition and textbook costs. A \$1,000 subsistence allowance may be used to assist with other miscellaneous academic expenses.

The **ROTARY CLUB OF SPARTANBURG SCHOLARSHIP** is a \$1,000 annual award to a full-time Spartanburg County resident who is from a non-Rotarian family, has financial need, and has proven scholastic aptitude.

The **D.L. SCURRY FOUNDATION SCHOLARSHIPS:** Three \$500 scholarships awarded to South Carolina residents who demonstrate academic ability, have a minimum cumulative GPA of 2.0, and have financial need.

The **CLINTON RICHARD SMITH SCHOLARSHIP** is awarded to a full-time School of Business student who has financial need. Preference is given to a married student whose parents are engaged in a local small business or industry.

The **FRANCES SMITH NURSING SCHOLARSHIP** provides an award annually to a full-time nursing student who has financial need. Preference is given to non-traditional students.

The **SPARTANBURG COUNTY FOUNDATION SCHOLARSHIP** provides a four-year scholarship of \$1,000 each academic year to a new freshman. The recipient must reflect academic promise, financial need, be a resident of Spartanburg County and be a graduate of a Spartanburg County secondary school.

The **JOHN C. STOCKWELL AND DIANE C. VECCHIO INTERNATIONAL AWARD** is a \$6,000 scholarship established to fund a summer of international travel and study for a full-time USC Upstate junior who is a South Carolina resident. The recipient must have at least a 3.0 cumulative USC Upstate GPA by the end of his/her sophomore year. Applications with full criteria may be obtained from the director of the Office of International Studies. November 1 of the applicant's junior year is the deadline.

The **TEAM CAROLINA SCHOLARSHIP** is a \$500 per year award to help provide assistance to a full-time business major who does not qualify for any state merit- based scholarships. Recipients must also demonstrate financial need (as defined by the Department of Education) and reside in Spartanburg County. Preference is given to employees of Domino's Pizza.

The **EDITH THROWER NURSING SCHOLARSHIP** is an award made to an associate degree or baccalaureate nursing student who is enrolled either full-time or part-time. Recipients must have a proven academic ability and financial need. Preference is given to a non-traditional student (25 or older) who has family responsibilities.

**UNIVERSITY OF SOUTH CAROLINA ALUMNI SCHOLARSHIPS** are awards of varying amounts made to freshmen from the several judicial circuits in South Carolina and from metropolitan areas outside the state. The awards are based on academic ability and are renewable. Note: There is a specific application for this scholarship, and it must be sent to USC Alumni Association in Columbia, SC.

The **USC FACULTY/STAFF DEPENDENTS' SCHOLARSHIP** is open for application to any dependent child or spouse of a full-time University of South Carolina system employee. There is competition for this scholarship, and only a limited number of scholarships are awarded each year.. To be eligible for consideration, the applicant must be enrolled or accepted for enrollment as a full-time undergraduate or graduate student on one of the University's eight campuses and have attained a minimum cumulative 3.0 GPA. Freshman eligibility is determined by high school class rank and SAT or ACT scores. The scholarship is renewable for up to four years for those students pursuing a baccalaureate degree provided the recipient maintains a minimum cumulative 3.0 GPA. In some cases, graduate students may receive the scholarship until receipt of their graduate degrees. Note: There is a specific application for this scholarship that must be sent to USC Columbia.

The **WACHOVIA BANK SCHOLARSHIP** is an award to a senior business major. The recipient must be a South Carolina resident. In the event of a tie, the selection shall be based on demonstrated need, leadership and community service.

**WESLEY K. WILBUR SCHOLARSHIP** is an endowment created to assist male, non-traditional students majoring in Business, with financial need, and not eligible for state merit based scholarships. The student must complete the FAFSA, and can be enrolled full or part-time.

The **ED AND CONNIE WILDE ENDOWMENT SCHOLARSHIP** is given to provide a \$500 annual award to a player on the USC Upstate Men's Soccer team. The recipient must be a returning member of the men's Varsity Soccer Team, have demonstrated good character and achieved academically. Preference is given to a player who has been involved in community service.

**ED WILDE WOMEN'S SOCCER SCHOLARSHIP** goes to fund a \$500 annual award to a player on the USC Upstate Women's Soccer team. The recipient must be a returning member of the Women's Varsity Team, should have demonstrated good character and achieved academically. Preference is given to a player who has been involved in community service.

Many scholarships and stipends may be combined with other sources of financial assistance for which a student is eligible. However, a student may not receive more than one full-tuition University scholarship. Students wishing to be considered for scholarships must be unconditionally accepted for admission prior to deadlines. USC Upstate students who are awarded scholarships or stipends are required to be in good academic standing. These students must also be free of any current discipline code violation and may not be on disciplinary probation.

*(Scholarship information is accurate at the time of publication. Availability of funds and other factors may change. For further information about scholarships and other financial aid, please contact the financial aid office.)*

## **Out-of-State Fee Waivers**

### **Out-of-State Fee Waivers**

Students who are not residents of South Carolina and who receive USC Upstate Athletic or Foundation Scholarships, or USC Upstate Undergraduate Assistantships valued at \$250 or more each semester may qualify for a waiver for out-of-state fees. The following conditions must be met to qualify for the fee waiver.

The award must be made in writing to the student before the end of late registration for each semester and prior to the student paying his tuition.

Notification of the award must be forwarded to the financial aid office prior to the end of late registration for each semester. Scholarships or undergraduate assistantships that are awarded after the end of late registration for each semester will not result in a refund of out-of-state fees.

### **Undergraduate Assistantships**

Undergraduate assistantships are designed to attract students in areas such as publications, music, drama, debate and selected leadership positions. Eligible students may receive financial assistance ranging from \$250 to the cost of tuition and books each semester based upon the activity, level of responsibility, and expected workload. Each recipient is required to sign a contract, which describes the position and its responsibilities. Assistantships are available for participation in the Gordon-Colloms Gospel Choir, University Singers, Shoestring Players (theater group), The Carolinian (newspaper), Debate Team, Writer's Inc. (literary magazine), USC Upstate Dance Team, Campus Activities Board and Student Government Association. Many of these assistantships require prior involvement in the activity or organizations. Please contact the Division of Student Affairs at 864-503-5106 for additional information.

### ***Other Aid***

#### **VETERANS' AND DEPENDENTS' BENEFITS.**

Educational benefits are available to qualified veterans and children of deceased and disabled veterans. Inquiries should be made to the veterans' affairs office in the student's home county seat and the USC Upstate Office of Records and Registration.

**VOCATIONAL REHABILITATION.** This award is to conserve the working usefulness of persons with impairments who have reasonable expectations of becoming employed. Students who might qualify for vocational rehabilitation assistance should contact the Office of Vocational Rehabilitation in their home county seats.