



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 2008-09, more than \$40 million 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. The Title IV code for USC Upstate is 006951. The FAFSA calculates how much the family should reasonably 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 Academic Competitiveness Grant, National SMART Grant, TEACH 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;
 - 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.
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
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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 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 may 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.

Federal Academic Competitiveness Grant (ACG) and National SMART Grant. The Academic Competitiveness Grant and the National SMART Grant were created by the "Higher Education Reconciliation Act of 2005." These grants are available to full-time students receiving a Pell Grant who meet all eligibility requirements. Grants for first and second year students are called Academic Competitiveness Grants (ACG), while grants for third and fourth year students are called National Science and Mathematics Access to Retain Talent (SMART) Grants.

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 for borrowers are fixed at 5.6 with no outstanding FFELP loans. The federal government pays the interest on these loans as long as students are enrolled on at least a half-time basis. Lenders may 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 \$5,500 annually (\$3,500 subsidized, \$2,000 unsubsidized). Students with sophomore class standing may borrow up to \$6,500 annually (\$4,500 subsidized, \$2,000 unsubsidized) and those classified as juniors and seniors may borrow up to \$7,500 annually (\$5,500 subsidized, \$2,000 unsubsidized).

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 (subsidized and unsubsidized): \$9,500 for students who have not completed the first 30 hours of an undergraduate degree, \$10,500

for students with sophomore class standing, and those students classified as juniors and seniors may borrow up to \$12,500 annually.

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. The interest rate is fixed at 6.8 percent.

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 interest rate is fixed at 8.5 percent. The rate will be determined by the U.S. Secretary of Education according to the formula prescribed by Congress. 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 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 prepaid 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 uniform grading 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 cumulative 3.0 GPA
- second year students complete at least 60 hours and earn a minimum cumulative 3.0 GPA
- third year students complete at least 90 hours and earn a minimum cumulative 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.

Certain majors may qualify up to \$7500. Go to the financial aid page of the USC Upstate Web site for more information.

For complete information, you may access the Commission on Higher Education at www.che.sc.gov.

S.C. Hope Scholarship* offers a nonrenewable \$2,800 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 uniform grading 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 uniform grading scale
- score a minimum of 1200 SAT or 27 ACT
- rank in the top 6 percent of their junior class *OR*
- earn a 4.0 GPA on a uniform grading scale
- score a minimum of 1400 SAT or 32 ACT

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.**

Certain majors may qualify up to \$10,000. Go to the financial aid page of the USC Upstate Web site for more information.

For complete information, you may access the Commission on Higher Education at 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 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.

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.

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.

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 Web site at www.scestudentloan.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 CERRA, and may be downloaded from the CERRA Web site at www.cerra.org.

**Changes may occur for these programs. Access the Commission on Higher Education Web site at 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.

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.

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.

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 awards of \$7,500 (for boarding students) and \$3,500 (for commuting students) given 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 3.75.

VALEDICTORIAN SCHOLARSHIPS are awards of \$7,500 (for boarding students) and \$3,500 (for commuting students) given 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 \$2,500 scholarships that are awarded annually to entering freshmen who meet the following criteria: high school graduate, present a minimum SAT score of 1,200 or ACT score of 27, rank in top 10% of their high school class with a minimum GPA of 3.50.

METROPOLITAN SCHOLARSHIPS are \$1,500 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 have 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 or technical colleges) who have earned at least 60 semester hours of transferable credit *or* have earned Associate of Arts or Science degrees from an accredited two-year 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 **USC UPSTATE ALUMNI ASSOCIATION SCHOLARSHIP** was established by the Alumni Association and is given to the child of a USC Upstate Alumnus. The recipient must be a rising senior, South Carolina resident, have a cumulative GPA of 3.0, and have completed the FASFA form.

The **3M SCHOLAR NURSING SCHOLARSHIP** awards \$1000 to a student in the Bachelor of Science in Nursing Degree Program with a 3.0 GPA or higher. The recipient will be identified as a "3M Scholar" and invited to visit the 3M Greenville site.

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.

The **BANNON SCHOLARSHIP** is sponsored by the Bannon Foundation. The recipient must have genuine financial need, be a resident of South Carolina (residents living near Greenville or Spartanburg will be given preference), be of sound moral character, and be active in volunteer work. The recipient should be a student who qualified for but did not receive one of the USC Upstate Scholars Program award.

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 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 SCHOLAR ENDOWMENT 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 will be given to a member of the Native American Community with preference given to an enrolled member of the Eastern Band of Cherokee Indians who is an incoming freshman with a high school cumulative GPA of at least 2.5 and a minimum SAT score of 900. Federal financial need is required (must file Free Application for Federal Student Aid.)

The **CLARY/DRUCKER ACCOUNTING SCHOLARSHIP** established in honor of Diana Clary and Meyer Drucker, retired faculty members, 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.

The **COMMUNITY SOUTH BANK SCHOLARSHIP** is an annual award of \$1,000 to a full-time Business Major that wants to pursue a career in banking. Student must also be a rising junior with 60 hours of credit with a minimum GPA of 3.0, and demonstrate financial need as defined by the U.S. Department of Education.

DAVID B. DEDMON, DMD SCHOLARSHIP is established through an endowment created by Dr. David B. Dedmon 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 following criteria: 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 **TED EILENBERG SCHOLARSHIP** is awarded to a student enrolled in a degree program in the Johnson College of Business and Economics. The recipient must be a junior or senior, have financial need, and have a minimum cumulative GPA of 2.5.

The **CATHERINE ERVIN MEMORIAL SCHOLARSHIP ENDOWMENT** was established by the family and friends of Cathy Ervin 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.

FEATHERSTON FAMILY ENDOWED SCHOLARSHIP was established to provide financial assistance to a part-time or full-time student that does not qualify for any state merit based scholarships. The award is given to a student, who most closely meets the criteria of an arts and science major, not eligible for any state merit based scholarship, and has completed the FAFSA form.

The **FIDELIS ALPHA CHAPTER OF ALPHA DELTA KAPPA** provides financial assistance to a full-time education major that does not qualify for any state merit based scholarships. Student must also demonstrate financial need (as defined by U.S. Department of Education), be a rising senior with 90 or more credit hours, and be a South Carolina resident with a GPA of 3.0 or higher.

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 **JAMES B. GREER MEMORIAL 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 **EARL GORDON SCHOLARSHIP ENDOWMENTS** 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.

JAMES B. GREER SERVICE ENDOWMENT provides \$500 financial assistance to a non-traditional student who is active in campus organizations. The recipient must be at least 23 years old, a full-time student with a minimum 30 credit hours and 2.0 GPA, financial need, and recommended by the Vice Chancellor of Student Affairs and/or Dean of Students.

JLH CONSULTING, LLC NURSING FUNDED SCHOLARSHIP is a \$1,000 award given to a full-time student enrolled in the USC Upstate Mary Black School of Nursing. Student must be recommended for the award by the Dean of the School of Nursing and have demonstrated financial need.

The **DOC LINDSAY SCHOLARSHIP** provides an award to a non-traditional student in the memory of former USC Upstate Professor of Fine Arts and Humanities, Dr. Bryan E. "Doc" Lindsay, whose cosmopolitan world view influenced many students, especially non-traditional students. Recipients must be enrolled for at least six hours and have a cumulative GPA of 2.5 or a GPA of 3.0 on the last 12 hours of course study.

The **ARTHUR T. MEILINGER ANNUAL SCHOLARSHIP** is an annual award of \$750 to a full-time business major, working at least 25 hours a week, a rising senior with over 90 credit hours, USC Upstate minimum GPA of 3.0, and a resident of South Carolina.

The **NANCY P. MOORE 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 **RICK O'BRIEN MEMORIAL SCHOLARSHIP** 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 **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 **SONYA K. RUPPE MEMORIAL SCHOLARSHIP** is a \$500 award given to a new freshman education major from Gaffney High School.

The **MATTHEW POLIAKOFF SCHOLARSHIP ENDOWMENT** is an award of \$1,000 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.

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 **SPARTANBURG ROTARY CLUB 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 **OLIN & MUFFET SANSBURY SCHOLARSHIP** is an award of \$1,000 to a student with academic ability, financial need, and potential as a contributing citizen of school and community. Preference is given to those students planning a career in public affairs.

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

The **SIMOTON SCHOLARSHIP** provides \$250 a year financial assistance to the president of the African American Association at USC Upstate. The recipient will also serve as an active member of the Executive Board of the East Spartanburg Branch of the NAACP.

The **CLINTON RICHARD SMITH SCHOLARSHIP ENDOWMENT** is awarded to a full-time Johnson College 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 ENDOWMENT** 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 **TERESA TILLER SPLAWN MEMORIAL SCHOLARSHIP** is an award to a nursing student who has previously worked in a nonprofessional health service position.

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 **N.A. STIRZAKER SCHOLARSHIP** is an award for a full-time USC Upstate junior with high academic standing. The award is renewable for the recipient's senior year if a cumulative GPA of at least 3.0 is maintained. Dr. Norbert A. Stirzaker was the first director of USC Upstate, and this scholarship was created by his colleagues and friends in tribute to his many years of service to the University.

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.

The **DENISE TONE MEMORIAL SCHOLARSHIP** was established by the friends and family of Denise Tone. The proceeds from the endowment will be awarded by the scholarship committee of the Mary Black School of Nursing to students enrolled in a nursing program in recognition of academic excellence. Preference will be given to a student with a chronic illness.

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 **UPSTATE FAMILY SCHOLARSHIP FUND** provides financial assistance to a full-time or part-time student that is of the USC Upstate family-employee spouse or dependent. A \$1000 annual scholarship shall be distributed in increments of \$500 per semester for the student who closely meets the criteria of, member of the USC Upstate family: employee, spouse or dependent; must be employed at USC Upstate a minimum of 1 year; financial need; 2.5 or higher GPA.

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 **MATHEMATICS SCHOLARSHIP ENDOWMENT FUND** is awarded to an incoming freshman interested in pursuing a degree in mathematics. Recipient must have at least a 3.5 cumulative high school grade point average and SAT score of at least 1100. The scholarship is awarded to full-time students and may be renewable for up to seven semesters

provided the student continues to major in mathematics, maintains a cumulative overall GPA of 3.0, and a cumulative GPA of 3.0 in mathematics courses.

WESLEY K. WILBER 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.

The **DONALD W. YATES SCHOLARSHIP** provides \$1000 of annual assistance to a part-time or full-time business major, with an emphasis on marketing, that does not qualify for any state merit based scholarships. The student must also have financial need (as defined by the U.S. Department of Education) and be a non-traditional student, rising senior with more than 90 hours of credit and a cumulative GPA of 3.0 or higher.

CAREER CENTER NURSING SCHOLARSHIP provides \$1000 to an Upper division Nursing student with financial need.

MARJORIE BOURKE MEMORIAL NURSING ENDOWED SCHOLARSHIP assist a full-time student enrolled in the Mary Black School of Nursing, carrying 12 or more hours per semester with a USC Upstate minimum GPA of 2.5 and completed the FAFSA.

BILLIE WEISS-MCABEE SCHOLARSHIP FUND was established to assist a full-time, non-traditional student. The recipient must complete the FAFSA form, carry 12 or more hours per semester and not be eligible for any state scholarships.

SOUTH CAROLINA ASSOCIATION OF CERTIFIED PUBLIC ACCOUNTANTS / PIEDMONT CHAPTER SCHOLARSHIP provides assistance to a full-time student who wants to pursue a career in accounting. Recipient must be a rising junior with 60 hours of earned credit with a minimum 3.0 GPA, business major in accounting, and have demonstrated financial need (must complete FAFSA form).

CURTIS R. HARLEY ART GALLERY FUND provides up to \$1000 of tuition assistance to a full-time art major, currently enrolled in art courses, who is a graduate of a public Spartanburg County secondary school, and has at least 30 credit hours with a minimum 3.0 cumulative GPA.

The **RACHEL SUZANNE WEST MEMORIAL NURSING SCHOLARSHIP** provides financial assistance to a full-time student accepted into the Mary Black School of Nursing, who is pursuing a career in the health field. Student must have completed 90 credit hours, demonstrate financial need by completing FAFSA and maintain 3.0 GPA.

CRAIG PRESSLEY GIEGERICH '02 MEMORIAL ACCOUNTING SCHOLARSHIP provides financial assistance to a full-time student that wants to pursue a career in the accounting field. Recipient must be a business major with emphasis in accounting, have completed 90 credit hours with a cumulative 3.2 GPA, expressed financial need, and S.C. resident.

JERRY BENNETT SCHOLARSHIP ENDOWMENT is awarded to a transfer student from the state's technical college system, with preference given to students from Spartanburg Community College and Greenville Technical College, to help pursue a major in accounting at USC Upstate. Recipient must be a full-time student, business major with financial need as defined by the Department of Education (must complete FAFSA).

The **MARTIE G. CHASTAIN MEMORIAL SCHOLARSHIP** is an award to a full-time junior or senior business administration major with a 2.5 cumulative GPA and who is employed at least 15 hours per week.

The **PAUL FOERSTER EXCELLENCE IN NURSING AWARD** goes each year to a full-time senior nursing student enrolled in the BSN program who has financial need, has a record of service to the University and the community, and who has at least a 3.0 cumulative GPA. The award is given in honor of Paul F. Foerster's volunteer service to improve the health and wellness of the people and communities of Spartanburg County. The scholarship is supported by the Mary Black Foundation, Mary Black Hospital, and the Spartanburg Regional Medical Center.

The **SEYMOUR ROSENBERG SCHOLARSHIP ENDOWMENT** is awarded to students on the basis of academic ability, leadership qualities, and school and community involvement. Preference will be given to students who have demonstrated an active interest in print and/or broadcast media. To qualify for renewal the recipient must maintain a 3.0 cumulative GPA and demonstrate active involvement with campus publications or journalism-related activities. To qualify for third- or fourth-year renewal, a student must maintain a cumulative 3.0 grade point average, demonstrate active involvement in journalism-related activities, and pursue upper division studies in journalism.

The **UNIVERSITY BUSINESS SOCIETY SCHOLARSHIP** is awarded to a full-time senior in the Johnson College of Business who has a cumulative GPA of 3.0 and who has demonstrated outstanding service to campus and community, academic aptitude, character and leadership.

The **CHICK-FIL-A BASKETBALL SCHOLARSHIP** awards \$500 to a male student basketball player with a GPA of 2.75 or higher. The student must be determined as having need (does not require completion of FAFSA) and preference is given to either a partial or non-athletic scholarship recipient. The USC Upstate men's basketball coach will assist with the selection process.

The **JOSEPH L. BALINTFY ENDOWED SCHOLARSHIP** awards a full-time student with academic status as a junior with a declared major in either mathematics or computer science. The scholarship may be renewed in the student's senior year providing the student remains enrolled full-time and continues in the mathematics or computer science major.

The **LEON AND MALIKA WILES FAMILY ENDOWED SCHOLARSHIP** awards up to \$750 to an incoming freshman with a 2.75 GPA or above; preference is given to a person active in their church or community and a resident of SC, Ohio or Oklahoma; must have demonstrated financial need according to FAFSA.

The **MICHAEL AND DIANA IRVIN SCHOLARSHIP** is awarded to a full time student who closely meets the criteria of: earned a minimum of 30 USC Upstate hours, minimum GPA of 3.0, financial need (as defined by the Department of Education – complete FAFSA) and not eligible for state scholarships.

The **WACHOVIA BANK SCHOLARSHIP** is a \$500 award to a senior business major. The recipient must be a SC resident. In the event of a tie, the selection shall be based on demonstrated need, leadership and community service.

The **CAROLINA FIRST BANK SCHOLARSHIP** is a \$500 annual award given to a Johnson College of Business student who meets the following criteria: full-time student; earned a minimum of 60 hours and has a 3.0 GPA; completed FAFSA form; and active in the Upstate community.

The **USC UPSTATE FOUNDATION SCHOLARSHIP** provides financial assistance to a full-time incoming freshman, with a minimum 3.25 high school GPA and financial need (as defined by the Department of Education - completed FAFSA). Recipients are selected by the Director of Admissions.

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.)