



**Financial Aid Award Terms and Conditions
 2017-2018**

USC Upstate is pleased to offer you the financial assistance shown on your award notification. Because of funding limitations, it is usually not possible to meet all of the student’s financial need. Awards funded by federal or state governments may be reduced or revoked if: funding is reduced by Congress, or the South Carolina Legislature, or if allocations to the University are reduced. **You should note that you must either fully Accept or Decline your loans (Direct and Perkins) in Self-Service Carolina. You will need to notify our office if you will attend only one semester.** Please read this information carefully and retain this publication for future reference. If you have any questions, contact the USC Upstate Office of Financial Aid and Scholarships, Health Education Complex, Suite 2081, Spartanburg, SC 29303 or by calling 864-503-5340.

Student Aid Eligibility

“The Student Aid Guide” published by the U.S. Department of Education for the 2017-2018 award year contains complete information on student eligibility for the federal financial aid programs. You may access it at www.ed.gov. This publication highlights many of the student eligibility criteria, but is not comprehensive. Eligibility criteria for USC Upstate scholarships are detailed in the university scholarship brochure and in the college catalog. Eligibility for USC Upstate assistantships is described in the college catalog. Eligibility for athletic grants-in-aid is determined by the USC Upstate Department of Athletics.

Terms of Award

The financial aid listed on your award letter is based on (1) your student expense budget, (2) your (EFC) family contribution, and (3) your financial need. **The student expense budgets are sometimes called cost of attendance and are estimates of the total costs you incur as a full-time student for the nine months academic year (If you are enrolled for one semester, costs are prorated approximately for 4 months). These costs include living expenses in addition to educational expenses.** Budgets are determined by your living arrangements and anticipated cost of tuition, fees, books, transportation, and personal expenses. Samples of student expenses budgets for 2017-2018 follow:

	<u>State Residents</u>		
	At home	On campus	Off campus
Tuition & Fees estimate	\$ 11,590	11,590	11,590
Books/Supplies	1,600	1,600	1,600
Room/Board	2,475	9,480	10,484
Transportation	1,408	519	1,408
Personal Expenses	2,264	2,945	3,012
Total	19,337	26,134	28,094

Out- of- State Residents

	At home	On campus	Off campus
Tuition & Fees estimate	\$22,438	22,438	22,438
Books/Supplies	1,600	1,600	1,600
Room/Board	2,475	9,480	10,484
Transportation	2,573	986	2,573
Personal Expenses	2,264	2,945	3,012
Total	31,830	37,929	40,587

The combination of all scholarships, grants, loans, and work cannot exceed your cost of attendance. If there is an error in awarding, regardless of the source of the error, this must be corrected and the source of the funds fully restored. If your costs are higher (i.e.: a major having additional costs) simply contact the financial aid office and schedule an appointment in order that we may carefully review your individual costs.

You will receive the indicated awards in the amounts shown on your award letter with the possible exception of the following sources of aid: Direct Subsidized and Unsubsidized Loan; Direct Parent Loan (PLUS); and alternative loans. The lender deducts origination and insurance fees from the amounts shown on the award letter. The amount on the award letter is the amount we certified you to borrow. **The lender determines if the loan will be approved.** For all Direct loans, please note that your lender is the U.S. Department of Education rather than a bank or other financial institution. The actual amount of the loan disbursement and disbursement dates are listed on the loan disclosure statement that is sent to you by your lender. Also, remember that Direct Parent Loan checks will be mailed by USC Upstate to your parent(s) at the home address, unless you request funds be sent to USC Upstate via EFT (this is the preferred method).

An award listed as “Other Aid” or “Private Scholarships” is an award made by an agency other than USC Upstate. If Federal Work-Study is part of your award offer, you should understand that the amount is a maximum earning level or the

maximum amount you may be paid for employment in this program. Work-study earnings are paid through the university payroll system as explained in the Employment Opportunity section of this document.

Enrollment requirements

To receive funds from any federal aid program except the Federal Pell and TEACH Grants, you must be enrolled for at least six hours each semester. If your scheduled federal Pell Grant permits, you may receive Federal Pell funds if enrolled for fewer than six hours. Some types of assistance, such as scholarships and undergraduate assistantships, require that you be enrolled for twelve to fifteen hours each semester. Specific requirements for scholarships will be detailed in the letter awarding you the scholarship. All federal aid programs require that recipients be candidates for degrees or certification offered by the University. Your award is based on the assumption that you will enroll as a full-time student. If you are a Federal Pell Grant recipient and do not enroll full-time, your award must be adjusted to reflect actual tuition costs. **You cannot receive the Federal Pell Grant at two separate schools during the same term. Any amount received at another school will have to be repaid.**

Recipients of all financial aid programs funded by the state of South Carolina have additional requirements. State financial aid programs include the State Need Based Grant, S.C. LIFE Scholarship, S.C. Hope Scholarship, the S.C. Palmetto Fellows Scholarship, the S.C. Teacher Loan, and the SC Teaching Fellow Program. **Students are required to be enrolled for at least twelve hours each semester with the exception of the S.C. Teacher Loan Program.** Teacher Loan recipients must be enrolled at least six hours.

*State Need Based Grant recipients are required to earn at least 24 USC Upstate hours during the prior academic year and maintain a minimum cumulative GPA of 2.0. .

*S.C. LIFE Scholarships recipients must maintain a minimum total collegiate GPA of 3.0 and earn an average of 30 hours (non-remedial) for each academic year of enrollment at USC Upstate. Summer enrollment may be counted toward the minimum 30 hours and to meet GPA requirements.

*S.C. Palmetto Fellows, to retain eligibility, must complete 30 credit hours by the end of the academic year including (summer), with a cumulative 3.0 GPA.

S.C. Teacher Loan recipients must take and pass the PRAXIS I Exam after the freshman year, be enrolled in a teacher education program, and maintain a minimum cumulative GPA of 2.75.

* **Disclaimer:** You may access the CHE website @ www.che.sc.gov for the latest information available. Awards are contingent upon the availability of funds to be appropriated by the South Carolina Legislature. SC Teaching Fellow recipients, to retain eligibility, must complete 30 credit hours by the end of the academic year and have a 2.75 GPA.

Enrollment Status as Defined by USC Upstate

Full-time	12 or more hours/semester
Three-quarter Time	9-11 hours each semester
Half-time	6-8 hours each semester
Less than half-time	1-5 hours each semester

Academic Requirements

All students receiving federal, state or institutional financial aid must adhere to the USC Upstate policy on satisfactory academic progress. The purpose of this policy is to ensure that student aid recipients make measurable progress toward a degree in a reasonable period of time. You should be aware that withdrawing from a course after the 100% refund period and/or changing a course from credit to audit could result in a deficit hour situation under the University policy. **A complete policy statement may be found in the college catalog.**

Authorization

Recipients of financial aid must provide authorization to permit all sources of financial aid to be used for payment of current university charges. This authorization remains in effect unless you present a written request that it be rescinded to the cashier's office. If you have questions about this, call the cashier's office at 864-503-5326. Recipients of the State Need Based Grant, LIFE, HOPE and Palmetto Fellows scholarships are required to complete a separate certification, which will be available in Self-Service.

Receipt of Other Financial Assistance

Any student financial assistance you receive other than funds awarded by USC Upstate must be reported to the financial aid office. Federal regulations require that all student financial aid resources be taken into account in determining you eligibility for federal aid. This includes the value of any waiver of tuition, fees, housing, meals, etc. Please notify the financial aid office in writing of aid not listed on your award letter. An adjustment in your award package may be necessary. In some cases, the adjustment may include repayment of federal funds. You will be notified of any revisions to your award package.

Loan Program Information

Entrance Loan Counseling – Direct Loan

All students who borrow Direct Loans must complete entrance counseling requirements. This can be completed online at www.studentloans.gov. You will need your FSA ID number to be able to sign into the website.

Entrance Loan Counseling – Perkins Loan

All students who borrow from the Federal Perkins Loan Program must complete entrance counseling requirements. This can only be completed online at www.ecsi.net/prom. **For complete information on annual loan limits for students, you may access www.ed.gov**

Proration Requirements for Direct Loans

Students graduating in December, July or August may be subject to federal regulations requiring the proration of loan maximums. The number of hours enrolled as a fraction of the numbers of credit hours a full-time student is expected to earn within an academic year will determine the loan amount

Exit Loan Counseling

All recipients of Federal Perkins, Direct, and/or S.C. Teacher Loans will be required to complete loan counseling during the last semester of attendance, at the time of withdrawal or at any time enrollment status falls below halftime (six semester hours). Information concerning indebtedness, rights and responsibilities and repayment/deferment options are made available during exit loan counseling.

Employment Opportunities

There are a variety of employment opportunities offering competitive wages for students on and off campus. Contact Human Resources located in the administration building for information or myspartanjobs.com for additional information.

All students working on the USC Upstate campus must complete an I-9 Immigration and Naturalization Form and a current year IRS W-4 form.

Do not begin working unless you have completed the required forms. You will not be on the student payroll (and you will not be paid) until these steps have been completed. Students working on the USC Upstate campus are paid on the 15th and the last day of the month for hours worked during the payroll period. Checks will be sent to the office where you are employed or you may have wages deposited directly into your personal checking account. Questions concerning your paychecks or direct deposit should be directed to the Student Employment Coordinator (myspartanjob.com) in the Human Resources Office.

If a Federal Work-Study (FWS) award is listed on your awards, the amount is the maximum amount you may earn during the 2017-2018 academic year (August-May).

FWS awards to students who have not obtained a campus job by September 30 (for fall semester) and February 1 (for spring semester) will be rescinded.

Fee Payment Process for recipients of Financial Aid.

A bill is available to all students who are registered for the next semester approximately one month before the term begins. Check on the USC Upstate Student Portal website at <https://my.sc.edu> and log in to obtain billing information.

Review your bill and instructions carefully. Your financial aid will be listed in the bill in one of two categories; available (and shown as deducted from your bill) or pending (codes listed within the bill will explain why the aid has not reduced

your charges and the action you must take to make the aid available).

Check Self-Service Carolina (SSC) for available financial aid on your student account at <https://my.sc.edu>. If your financial aid is in excess of your bill with the University, the overage may be directly deposited into your personal checking account or mailed to you at your home address. Instructions with the bill will give you specific information about this process. An overage is created when the following conditions are met:

- (1) All aid is **received** from all sources. For example, your loan may be approved and credited to your student account but an overage check cannot be issued until the loan funds have actually been received by USC Upstate.
- (2) All prior bills with USC Upstate have been paid.
- (3) You are registered for the required number of credit hours at the time the overage check is produced. If your aid is based on full-time enrollment and you have withdrawn from a course, your enrollment status changes and your aid eligibility may be reduced.
- (4) You have met all eligibility requirements such as completing in loan entrance counseling.

The financial aid listed on your bill should match the most recent award information listed in SSC . (Keep in mind that, an email notification of award changes is sent each time there is a change to your awards.)

Refunds and Repayments

University charges are to be paid in full on the date they are incurred. Tuition and fee refunds are calculated according to the appropriate University refund policy based on federal regulations. There are two types of withdrawals; (1) complete withdrawal from the University, and (2) partial withdrawal which occur when a student withdraws from one or more courses but remains enrolled for at least one credit hour. Please see the college catalog for specific information.

University Refund Policy

Refund Policy for students who have received TITLE IV funds and withdraw from the University

Federal financial aid funds are awarded with the expectation that students will complete the entire period of enrollment. Students “earn a percentage” of the funds that are disbursed with each day of class attendance. When a student who has received federal aid funds (Title IV Funds) leaves school

before the end of the semester or a designated period of enrollment, federal regulations require USC Upstate to calculate the percentage and amount of “unearned” financial aid funds that must be returned. Once students have completed more than 60% of the enrollment period, they are considered to have earned all funding received. This calculation may require the student who withdraws before this time frame to repay funds that have already been disbursed to the student or credited towards their current account for tuition, fees, housing and /or meals. Students are encouraged to meet with a counselor in the Office of Financial Aid prior to making the decision to withdraw from school.

Return of Title IV Funds Distribution

If a student receiving federal Title IV financial assistance completely withdraws from the University, other than Federal Work-Study earnings, a portion of the tuition and fees refund must be returned to the program or programs that provided the funds. If the student received Title IV funds from more than one source, the Federal Higher Education Act requires that the Title IV portion of the refund be distributed according to the following priority list (not to exceed the original amount disbursed from each source):

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Federal Perkins
4. Direct PLUS Loans
5. Federal Pell Grant
6. Federal SEOG
7. Other Title IV Programs
8. State Grants / Scholarships
9. Institutional aid programs
10. Private aid program
11. Student

The University administers refund policies for Title IV financial aid recipients as required by the Federal Higher Education Act. Specific refund dates are published in the course schedule for each semester. Additional information regarding federal refunds policies is available in the Cashier’s office.

University Refunds Policy for Partial Withdrawals

A student who withdraws from one or more courses but remains enrolled for at least an hour will have a tuition refund calculated using the University refund policy for partial withdrawals based on the schedule shown below. However, if a student withdraws from some but not all classes prior to attending all classes, financial aid eligibility must be determined based on the enrollment status following the partial withdrawal.

	Complete	Partial
Fall/spring Semesters	Withdrawal	Withdrawal
End of late registration		100%
End of first week of classes	100%	

End of 10% of semester	90%	
End of second week of classes		70%
End of third week of classes		40%
End of 25% of semester	50%	
End of 50% of semester	25%	

Additional refund/Repayment Information

If a student partially withdraws from courses and is enrolled for less than six hours in a semester, or completely withdraws, the University is required to notify the current and/or prior lenders that the student is no longer enrolled as at least a half-time student. **Financial aid for subsequent semesters will be cancelled if a student drops below half-time.** Ceasing to be enrolled on at least a half-time basis affects loan repayment. Review your copies of signed promissory notes provided to you by your lender to determine how this will affect your repayment requirements. If a student completely withdraws from the University prior to the first day of classes for a semester, the University is required to return any Federal Pell Grant funds the student received as a cash disbursement. USC Upstate will then bill the student for the full amount of Federal Pell Grant funds the student received as a cash disbursement. The student will be ineligible for additional financial aid until the funds have been repaid to the University.

Satisfactory Academic Progress

All students who received federal, state, or institutional assistance at USC Upstate are expected to maintain satisfactory progress toward completion of their programs of study in a reasonable period of time. Students not meeting these standards are not eligible for federal, state, or institutional financial aid. **This policy is explained fully in the university catalog.**

Students not meeting satisfactory academic progress standards have the right to appeal. Appeal procedures are explained in detail in the college catalog.

Consortium/Transient Agreements

If you receive or have received an award for study at USC Upstate and you plan to enroll at another college or university on a temporary basis, you cannot use the aid awarded by USC Upstate unless all necessary steps to complete a valid consortium/transient agreement are complete. USC Upstate may enter into consortium agreements with other colleges and universities within the USC system as the awarding institution. Institutional scholarships and grants awarded by USC Upstate cannot be used to attend other institutions. All courses taken at any other institution must be applicable toward your USC Upstate degree. You must also have written permission from your academic department to take the courses. To use USC Upstate award(s) under this kind of arrangement, you must speak with a financial aid representative and obtain the paperwork necessary to complete the consortium/transient process. The deadline to initiate this request for fall semester is July 1. For spring

semester, the deadline is October 1. For summer sessions, the deadline is April 1. It is the student's responsibility for payment of all tuition and fees for courses taken at other colleges or universities unless financial aid can be made available.

Concurrent Enrollment

Concurrent students must be enrolled in 12 USC Upstate hours to meet both state and federal regulations as a full-time student.

Information Discrimination Policies

The names of governing bodies, associations, and agencies, which accredit USC Upstate are listed in the college catalog. Copies of these documents are on file in the Office of the Executive Vice Chancellor for Academic Affairs located in the Administration Building. Completion and graduation rates for the University are on file in the University Communications Office located in the Administration Building. This information is published in the college catalog and in the student handbook, which is distributed prior to the beginning of the major semester. Statistics on athletically related student aid, revenue and expenses information relating to inter collegiate athletics, and athletic participation and financial support are on file in the Department of Athletics located in the Hodge Center.

Campus security policies and crime statistics are distributed annually to all current and prospective students by the university police office.

Special facilities and services for handicapped students are discussed in the student handbook and in the college catalog. These services are administered through the Office of Student Affairs located in the Campus Life Center.

Tax Notes

The reporting of your scholarship award for income purposes is your responsibility. Please consult a tax advisor to inform you of your reporting obligations.

(U.S. recipients only) Scholarships are not taxable to the student as long as they do not exceed expenses incurred for tuition, fees, books and supplies, and required equipment (not including room and board). Each scholarship recipient is responsible for determining whether the total amount of all scholarships received by one individual is greater than such tuition and fees and for reporting any excess amount as taxable income to the Internal Revenue Service. Please access www.irs.gov for more information.

Forms of Financial Aid

Please review the exhaustive website for the various types of federal, state, institutional, and other forms of financial aid available to eligible students.