

Tips for Financial Aid

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Health Education Complex 2081

Palmetto Fellows Scholarship...

Freshmen = \$6,700 ; Sophomores-Seniors = \$7,500

Initial Eligibility Requirements: Students must meet ALL of these:

- 3.5 GPA
- 1200 SAT/27 ACT
- Top 6% of class
- Application processed through the guidance office

Students who do not meet ranking must meet all of the following:

- 4.0 GPA
- 1400 SAT/32 ACT

Renewal: Earn 30 credit hours each academic year with a 3.0 or higher Institutional GPA

**Not a recipient of HOPE or LIFE*

LIFE Scholarship..... \$5,000

Initial Eligibility: Students must meet 2 of the following 3

- 3.0 GPA
- 1100 SAT/24 ACT
- Top 30% of class
- No required application
- Based on final high school transcript and test scores

To renew the LIFE Scholarship, a student must meet the following:

- Cumulative 3.0 LIFE GPA
- 30 credit hours (average – 30, 60, 90)

**Not a recipient of Hope or Palmetto Fellows*

HOPE Scholarship..... \$2,800

- First year only
- 3.0 GPA
- No required application
- Based on final high school transcript

**Not a recipient of LIFE or Palmetto Fellows*

**Not renewable*

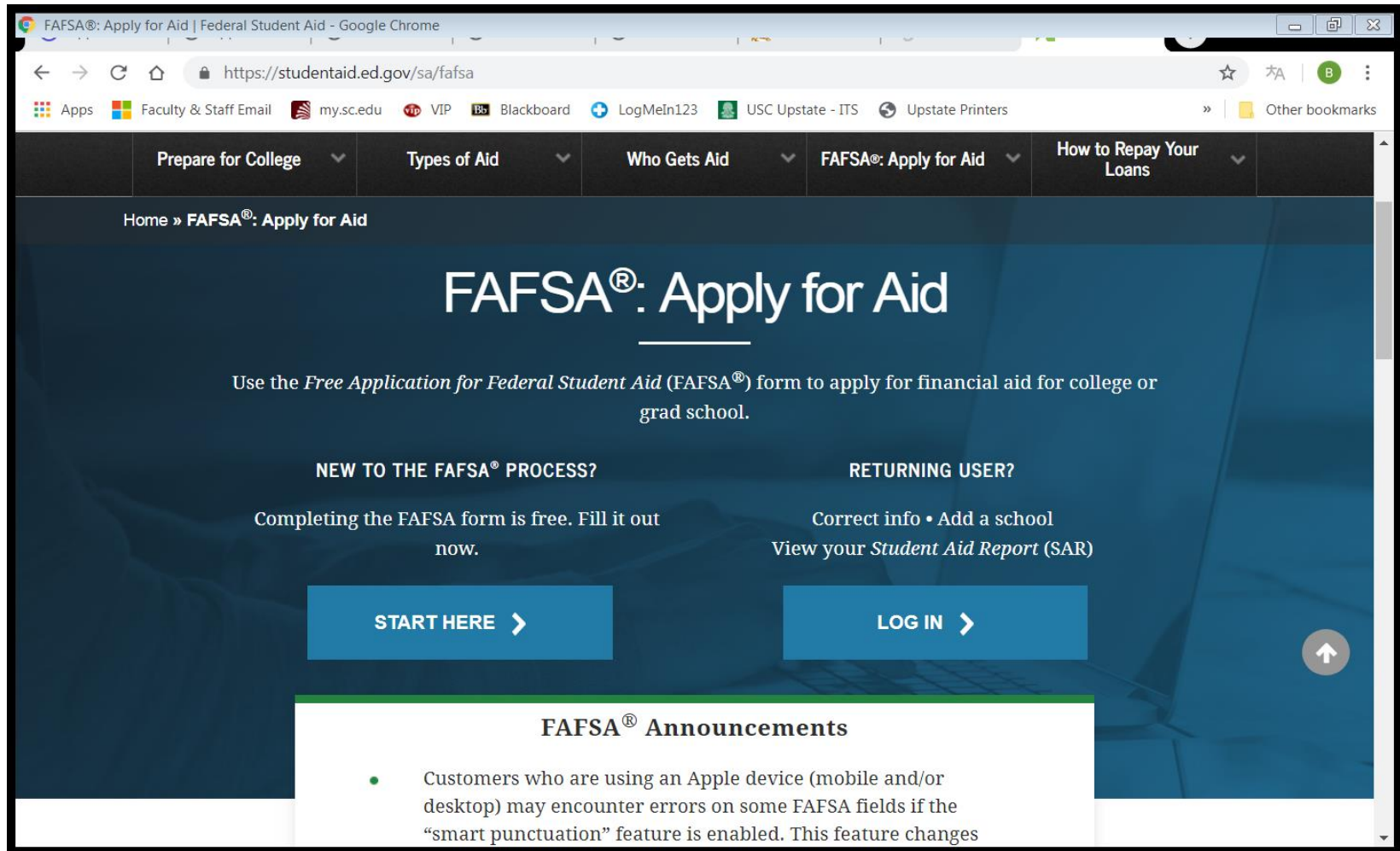
LIFE and Palmetto Fellows Enhancement

- Students enrolled in Math / Science ***
- Increase the LIFE of Palmetto Fellows Award by \$2500 if:
- Earn 14 credit hours in math and/or science the initial year of college and maintain eligibility for the scholarship
- Awarded 2nd – 4th year of the award

USC Upstate Enhancement Eligible majors and codes***

- Biology – 106
- Chemistry – 109
- Computer Information Systems – 132
- Computer Science – 108
- Engineering Technology Management – 430
- Exercise and Sport Science – 331
- Information Management and Systems – 170
- Nursing Generic – 050
- Nursing RN to BSN Completion – 051
- Math – 145
- Secondary Education: 373

FAFSA website: fafsa.ed.gov



The screenshot shows the FAFSA website homepage in a Google Chrome browser. The address bar displays "https://studentaid.ed.gov/sa/fafsa". The navigation menu includes "Prepare for College", "Types of Aid", "Who Gets Aid", "FAFSA®: Apply for Aid", and "How to Repay Your Loans". The main heading is "FAFSA®: Apply for Aid". Below the heading, it states: "Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or grad school." There are two main sections: "NEW TO THE FAFSA® PROCESS?" with the text "Completing the FAFSA form is free. Fill it out now." and a "START HERE >" button; and "RETURNING USER?" with the text "Correct info • Add a school" and "View your *Student Aid Report* (SAR)" and a "LOG IN >" button. At the bottom, there is a "FAFSA® Announcements" section with a bullet point: "Customers who are using an Apple device (mobile and/or desktop) may encounter errors on some FAFSA fields if the 'smart punctuation' feature is enabled. This feature changes".

Federal Aid

Pell Grant – up to \$6,195 – Maximum award for 1920

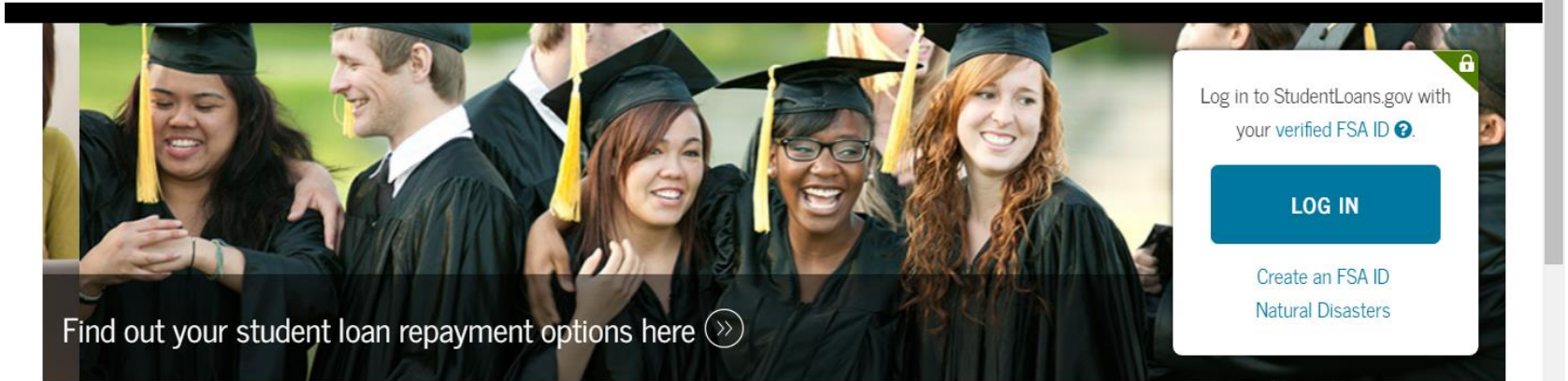
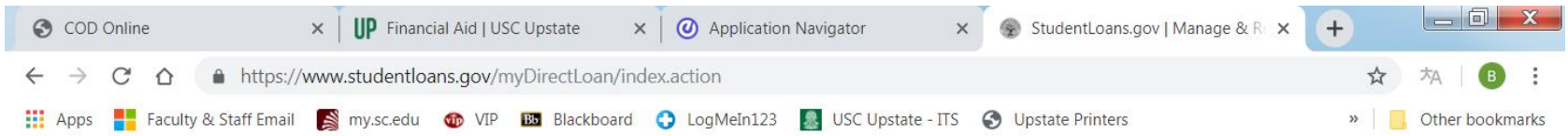
SEOG – \$500 / year

- Subsidized (Student's loan) - \$3500 / year
 - Need based
 - Does NOT accrue interest while student is in school
 - 4.53% interest rate
- Unsubsidized (Student's loan) - \$2000 / year
 - Will accrue interest
 - 4.53% interest rate
 - There is a 6-month grace period after the student graduates, leaves school or drops below half-time before payments begin.

PLUS Loan Parent's Loan for Undergraduate Students


- 7.08% interest rate

Federal Student Loan website: studentloans.gov




Undergraduate Students

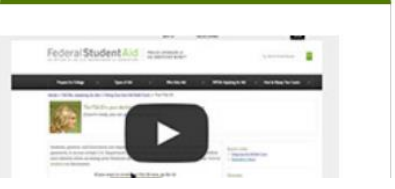
The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this


Graduate/Professional Students

- [Complete Entrance Counseling](#)
- [Complete Loan Agreement for a Subsidized/Unsubsidized Loan \(MPN\)](#)
- [Complete Financial Awareness Counseling](#)
- [Complete Exit Counseling](#)


Parent Borrowers


Repayment & Consolidation



Self-Service Carolina

The screenshot shows a web browser window with two tabs: 'Application Navigator' and 'Financial Aid'. The address bar shows the URL: https://ssb.onecarolina.sc.edu/BANP/twbkwbis.P_GenMenu?name=bmenu.P_MainMnu#pageName=bmenu--P_FinAidMainMnu.... The browser's bookmark bar includes links for 'Apps', 'Faculty & Staff Email', 'my.sc.edu', 'VIP', 'Blackboard', 'LogMeIn123', 'USC Upstate - ITS', and 'Upstate Printers'. The page header features the University of South Carolina logo and the text 'UNIVERSITY OF SOUTH CAROLINA'. A 'Sign Out | Help' button is located in the top right corner. The main content area displays a welcome message: 'Welcome, Bonnie C. Durham, to Self Service Carolina'. A search bar with the placeholder text 'Find a page...' is positioned to the right of the welcome message. Below the search bar is a breadcrumb trail: 'Home > Financial Aid'. A horizontal navigation menu contains five buttons: 'Personal Information', 'Admissions', 'Student', 'Account Information', and 'Financial Aid'. The 'Financial Aid' button is highlighted with a blue border. Below the navigation menu is a grid of six service tiles:

Financial Aid Status View overall status, holds, academic progress, financial aid awards, and messages.	Eligibility View documentation requirements, financial aid holds, and Satisfactory Academic Progress status.	Award View overall financial aid status, financial aid awards, award history, and loan application history.	General Financial Aid Apply for a FSA ID, access FAFSA on the Web, VIP, StudentLoans.gov, and other helpful financial aid websites.
Federal Shopping Sheet View your Financial Aid information in the Federally-defined Financial Aid Shopping Sheet format.	Contact Financial Aid Office Access Financial Aid Office contact information and websites.	Summer Financial Aid Application Submit, Review, and Revise your Application for Summer Financial Aid.	

At the bottom left of the page, it says 'RELEASE: 8.25'. At the bottom right, there is a 'SITE MAP' link and a copyright notice: '©University of South Carolina Board of Trustees'.



Welcome, Bonnie C. Durham, to Self Service Carolina

Find a page...

Home > Financial Aid > Award

Personal Information | Admissions | Student | Account Information | **Financial Aid**

<p>Financial Aid Status View overall status, holds, academic progress, financial aid awards, and messages.</p>	<p>Eligibility View documentation requirements, financial aid holds, and Satisfactory Academic Progress status.</p>	<p>Award View overall financial aid status, financial aid awards, award history, and loan application history.</p>	<p>General Financial Aid Apply for a FSA ID, access FAFSA on the Web, VIP, StudentLoans.gov, and other helpful financial aid websites.</p>
<ul style="list-style-type: none"> Award for Aid Year Award History Overall Financial Aid Status 			
<p>Federal Shopping Sheet View your Financial Aid information in the Federally-defined Financial Aid Shopping Sheet format.</p>	<p>Contact Financial Aid Office Access Financial Aid Office contact information and websites.</p>	<p>Summer Financial Aid Application Submit, Review, and Revise your Application for Summer Financial Aid.</p>	

University of South Carolina - Upstate (USC Upstate)

Student Name

Costs in the 2018-19 year

Estimated Cost of Attendance	\$28,821 / yr
Tuition and fees	\$ 11,868
Housing and meals	10,800
Books and supplies	1,600
Transportation	1,408
Other education costs	3,145

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)	\$13,595 / yr
Grants and scholarships from your school	\$ 0
Federal Pell	6,095
Grants from your state	7,500
Other scholarships you can use	0

What will you pay for college

Net Costs (Cost of attendance minus total grants and scholarships)	\$15,226 / yr
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Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)	\$ 16,595
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Loan Options*

Federal Perkins Loans	\$ 0
Federal Direct Subsidized Loan.....	5,500
Federal Direct Unsubsidized Loan.....	2,000

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution (As calculated by the institution using information reported on the FAFSA or to your institution.)	\$0 / yr
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- Payment plan offered by the institution
- Parent or Graduate PLUS Loans
- American Opportunity Tax Credit *
- Military and/or National Service benefits
- Non-Federal private education loan

*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Graduation Rate

Percentage of full-time students who graduate within 6 years



37.6%

Low Medium High



Repayment Rate

Percentage of borrowers entering repayment within 3 years of leaving school

8.3%

14.7%
National Average

This institution

Median Borrowing

Students who borrow at USC Upstate typically take out \$17,750 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$204.27 per month. Your borrowing may be different.



Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/repay-loans/understand/plans>

For more information and next steps:

University of South Carolina - Upstate (USC Upstate)
800 University Way
Spartanburg, SC 29303
Telephone: (864) 503-5340
E-mail: finaid@uscupstate.edu

Other Items

- Check Student Email – often
- Contact Student Account Services on 529 and Tuition Plans
- Send Outside Scholarships to Cashier's Office or Financial Aid to be posted to the student's account once the funds are received
- Set up Payment Plan in Self-Service if needed
- FALL TUITION PAYMENT IS DUE: AUGUST 14, 2019