

**EXCERPT FROM THE PRELIMINARY REPORT  
OF THE REAFFIRMATION COMMITTEE**

**Statement Regarding the Report**

*The Board of Trustees of the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) is responsible for making the final determination on reaffirmation of accreditation based on the findings contained in this committee report, the institution's response to issues contained in the report, other assessments relevant to the review, and application of the Commission's policies and procedures. Final interpretation of the Principles of Accreditation and final action on the accreditation status of the institution rest with SACSCOC Board of Trustees.*

**Name of the Institution:**            **University of South Carolina - Columbia**

**Date of the Review:**                **November 3-4, 2020**

**SACSCOC Staff Member:**        **Dr. Linda Thomas-Glover**

**Chair of the Committee:**           **Dr. Timothy S. Brophy**  
**Director, Institutional Assessment**  
**and Professor, Music Education**  
**University of Florida**  
**Gainesville, FL 32606**

## 12.6 Student Debt

- 12.6 The institution provides information and guidance to help student borrowers understand how to manage their debt and repay their loans.  
(*Student debt*)

### **Compliance**

The Off-Site Reaffirmation Committee found support for the institution's case for compliance.

The institution provides information and resources on the Financial Aid and Scholarships website to help students understand how to manage their debt. The services are provided on the main campus and regional campuses. Resources include support for financial planning, exit counseling, along with resources to understand loan options. Overall, the institution has a default rate well below the national average for four-year public institutions. Each semester students receive an email directing them to review consumer information in compliance with the federal Higher Education Opportunity Act. The institution requires financial counseling for any student who wants to borrow federal student loans. The institution provided documentation of the resources that students receive in the educational session.

Additionally, the institution provides loan default prevention information to help students avoid defaulting on their loans. During orientation, financial aid presentations provide students information about loans, rates, limits, repayment, along with guidance on responsible borrowing. First-year seminar courses provide information about personal debt management, credit cards, and credit scores, along with information to help students manage any debt and repay their loans. The institution sponsors an annual Money Smart Week to promote financial literacy. Staff members contact students that become delinquent in repaying their loan to provide information about how to avoid default.