A Guide To

SCHOLARSHIPS & FINANCIAL AID

FOR NONRESIDENTS

2026 – 2027



UNIVERSITY OF
South Carolina

Greetings from the

UNIVERSITY OF SOUTH CAROLINA

We're excited that you're considering our university among your college options!

Our mission has always been to help students reach their goals, including paying for college. Last year, 90% of the freshman class received financial assistance, and the university awarded more than $201 million in federal, state, and institutional scholarships and grants to undergraduates. U.S. News & World Report has consistently named USC as one of the nation's "best values among public colleges" based on our abundant financial aid and overall great value, an accolade of which we are very proud.

The enclosed Guide to Scholarships and Financial Aid includes information on our university scholarships and other financial aid opportunities. I encourage you to spend some time looking through the guide and visiting our financial aid website for a multitude of resources that can help make a college education more manageable. And if you haven't already visited our campus, I invite you to come see for yourself what makes our university so special.

We strongly believe the value we deliver is worth the investment and look forward to supporting you and your family.

With kind regards,



R. Scott Verzyl, Ph.D.
Vice President for Enrollment Management
Dean of Undergraduate Admissions

COST OF ATTENDANCE AT USC

Paying for college is one of the most important investments a family will make, and the University of South Carolina believes that a top-notch education should be accessible to all qualified students regardless of their economic situation. That's why we offer tuition and living expenses as well as financial assistance that compare favorably with top colleges and universities across the nation.

The table below shows the estimated average **direct costs** that will appear on the bill. Indirect costs like books and supplies, transportation and personal expenses should also be considered when planning your overall cost. Note that your costs may vary depending on the type of housing and meal plan you choose, as well as your major and unique needs.

For more information, visit **sc.edu/financialaid**.

*Note: The university's Board of Trustees sets tuition costs in July for the following academic year. Refer to **sc.edu/tuition-scholarships** for the latest estimated expenses.*

ESTIMATED DIRECT COSTS FOR 2026-27

Tuition	$38,098
Technology Fee*	$400
Weighted Avg. Program Fee	$1,580
Housing	$11,432
Food	$5,902
Estimated Total	**$57,412**

CALCULATE

To estimate your out-of-pocket costs, start with the estimated **direct and indirect costs**, then **subtract** any **grants and scholarships** you're being offered.

DIRECT AND INDIRECT COSTS
− GRANTS AND SCHOLARSHIPS
= OUT-OF-POCKET COSTS

FUNDING OPTIONS

1 PERSONAL SAVINGS
- *College savings plan*
- *Prepaid tuition plan*
- *Savings and gifts*

2 MONEY EARNED FROM WORKING
- *Federal work-study*
- *Part-time campus job*
- *Internship*

3 STUDENT LOANS
- *Federal student loans*
- *State or college student loans*
- *Private student loans*

UNIVERSITY SCHOLARSHIPS OVERVIEW

All freshmen who apply by Dec. 1 are automatically considered for our general university merit-based scholarship packages. For each incoming class, scholarship eligibility and award amounts are determined based on the student's academic achievement and the size and competitiveness of the applicant pool.

USC will be test-optional through the fall, spring and summer 2027 terms. This policy applies to general university and South Carolina Honors College admission, as well as merit-based scholarships awarded by the Office of Undergraduate Admissions. Freshman admission will be based primarily on high school courses and grades. Students will indicate on the application whether they want USC to consider their standardized test scores in the admission process.

ADDITIONAL POINTS

- There is no separate application for most USC merit-based scholarships. All first-time, fall freshman applicants who submit a completed application by Dec. 1 will be considered for general university awards. However, all students are encouraged to submit their application by Oct. 15, the non-binding Early Action deadline, to receive their admission decision by mid-December.
- Scholarship offers are typically released by mid-March for freshmen entering in the fall. Students must submit a $200 nonrefundable enrollment deposit to accept their scholarship.
- Scholarship funds are available for fall and spring semesters only (eight semesters of continuous enrollment), unless the student is granted special permission.
- Students must maintain a 3.0 GPA and full-time status at the University of South Carolina to retain their merit award.

UNIVERSITY SCHOLARSHIPS FOR NONRESIDENTS

USC offers a variety of merit scholarships for nonresident freshmen. Nonresident students may receive only one general university merit-based scholarship, with the exception of the Provost Scholars Award.

The information below reflects last year's recipient averages and should not be interpreted as minimum requirements or guarantees. The SAT and ACT scores reported in each section represent the averages for those students who chose to have their test scores considered in the previous year's admission process. The GPA and ranking figures represent the average from the prior year's class.

STAMPS SCHOLARS AWARD*

Annual value: approximately $25,810 + tuition reduction to in-state rate
Four-year value: approximately $219,000 + $15,000 enrichment fund

McNAIR SCHOLARS AWARD*

Annual value: $24,000 + tuition reduction to in-state rate
Four-year value: more than $199,000 + $14,000 enrichment fund

HORSESHOE SCHOLARS AWARD*

Annual value: $11,000 + tuition reduction to in-state rate
Four-year value: more than $147,000

The Stamps, McNair and Horseshoe Scholars Awards are the most prestigious awards offered by the university to nonresident students. Forty-five students with strong academic records and leadership qualities are offered a Top Scholar award each year. Five will be named Stamps Scholars, 20 will be named McNair Scholars, and up to 20 will be named Horseshoe Scholars. Candidates for these awards will be invited to participate in a mandatory interview and an in-person Top Scholar Weekend. Last year, nonresident Top Scholars had an average SAT score of 1550 (ACT score of 35) and an average high school GPA of 4.8 and were in the top 1% of their high school class, on average.

**May not be combined with any other general university merit-based scholarship offered by USC's Office of Undergraduate Admissions, except for the Provost Scholars Award.*

To apply for these awards, you must submit both a general university application and a South Carolina Honors College application. The deadline for the Honors College application is **Nov. 15**.

UNIVERSITY SCHOLARSHIPS FOR NONRESIDENTS

PROVOST SCHOLARS AWARD

Eligible National Merit Finalists who designate USC as their first-choice institution will receive the Provost Scholars Award, valued at $6,000 annually ($24,000 over four years).

Competition for these awards begins with taking the PSAT/NMSQT in a student's junior year of high school. To be eligible, National Merit Finalists must list the University of South Carolina as their first choice through the National Merit Corporation by the stated deadline. The annual award value includes $500 sponsored by the National Merit Corporation, if applicable.

The Provost Scholars Award may be combined with any other university merit-based scholarship.

UNIVERSITY SCHOLARSHIPS FOR NONRESIDENTS

ACADEMIC SCHOLARS AWARD*

All freshmen who apply by Dec. 1 are considered for one of our general university merit-based scholarship packages which includes an Academic Scholar Award and an additional USC Scholarship with a value of at least $500.

Academic Scholar Award packages range in value from $6,500 to $30,000 annually. The total four-year value of these scholarship packages range in value from $26,000 to $120,000.

Scholarship eligibility and award amounts vary by incoming class and are based on the size and competitiveness of the applicant pool, available funding and academic achievement. The information below reflects last year's recipient averages and should not be interpreted as minimum requirements or guarantees.

- Recipients who received a scholarship valued between $26,000 - $30,000 annually ($104,000 - $120,000 over four years) had an average SAT score of 1450 (ACT score of 33) and an average high school GPA of 4.7 and were in the top 6% of their high school class, on average.
- Recipients who received a scholarship valued between $16,000 - $18,000 annually ($64,000 - $72,000 over four years) had an average SAT score of 1390 (ACT score of 31) and an average high school GPA of 4.5 and were in the top 11% of their high school class, on average.
- Recipients who received a scholarship valued between $6,500 - $12,000 annually ($26,000 - $48,000 over four years) had an average SAT score of 1300 (ACT score of 28) and an average high school GPA of 4.4 and were in the top 14% of their high school class, on average.

**May not be combined with any other general university merit-based scholarship offered by USC's Office of Undergraduate Admissions, except for the Provost Scholars Award.*

OTHER AWARD OPPORTUNITIES

Additional university and non-university awards can help make your Carolina education more affordable. Some of the most common awards are highlighted below, with additional financial aid resources available at **sc.edu/financialaid**.

Note: Even if you qualify for multiple university scholarships or departmental awards, such as the Provost Scholars Award, your total university aid cannot exceed the cost of attendance.

UNIVERSITY DEPARTMENTAL SCHOLARSHIPS

Some USC academic colleges and departments award scholarships to outstanding freshmen, while other scholarships are available after the freshman year. Eligibility and award amounts vary by department, and some require additional action from students. View the financial aid website for more information.

NON-UNIVERSITY SCHOLARSHIPS

Many students receive scholarships and other financial aid from sources outside the university. USC recognizes non-institutional scholarships as any funding awarded directly to a student by non-USC affiliates, businesses, organizations, groups or individuals.

ATHLETIC GRANTS-IN-AID

USC student athletes may be offered these awards. This includes baseball, basketball, cross country, equestrian, football, golf, swimming and diving, soccer, softball, tennis, track and field, volleyball and beach volleyball.

FEDERAL FINANCIAL AID PROGRAMS

Students must be officially admitted to USC before federal and state financial aid can be awarded. To apply for federal and some state financial aid programs, complete the Free Application for Federal Student Aid (FAFSA). The FAFSA for the 2027–28 academic year will be available in October, and students must complete a new FAFSA each year to continue receiving aid.

Federal financial aid typically includes grants, which generally do not have to be repaid, loans and work-study opportunities. States may also offer their own grants, loans, work-study and other financial aid programs, with eligibility requirements varying by state.

FEDERAL PELL GRANTS

Federal Pell Grants are supported by funding from the federal government. They are offered to eligible students with exceptional financial need who are pursuing their first undergraduate/bachelor's degree.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS

This grant is for undergraduates with exceptional financial need. Priority is given to those students who receive Federal Pell Grants. Award amounts vary, depending on factors such as student need and available funding.

FEDERAL WORK-STUDY

This program provides part-time jobs for students with financial need based on their FAFSA, allowing them to earn money to help pay education-related expenses excluding tuition. The program encourages community service and work related to a student's course of study. Students who don't receive federal work-study as part of their financial aid offer can still work on campus to help cover their costs.

USC FAFSA CODE

Students can complete the FAFSA at **studentaid.gov**. Enter the USC FAFSA code: **003448**.

FEDERAL FINANCIAL AID PROGRAMS

Loans are available through the federal government, state programs and private lenders such as banks and credit unions. Unlike grants and scholarships, loans must be repaid, typically after graduation, and most accrue interest.

Before considering private loans, students should first explore any federal subsidized or unsubsidized loans for which they qualify. If additional borrowing is needed, compare private loan options carefully, including interest rates, repayment terms and other conditions, before selecting a lender.

FEDERAL DIRECT LOANS: SUBSIDIZED

These are loans given to students by the government based on financial need. The government pays the interest while the student is enrolled in college. This loan can be deferred until graduation and provides a six-month grace period before repayment begins.

FEDERAL DIRECT LOANS: UNSUBSIDIZED

This type of federal loan accrues interest from the time the loan is disbursed. Unlike subsidized loans, the government does not pay the interest while the student is in school, during the grace period or during deferment periods. The borrower is responsible for all the interest that accrues, and if they choose not to pay the interest while in school, it will be added to the principal amount of the loan.

FEDERAL DIRECT PLUS LOAN FOR UNDERGRADUATE STUDENTS

Through this program, parents of dependent undergraduate students can borrow up to $20,000 or the student's cost of attendance minus any other aid received. Parents must complete a separate application on **studentaid.gov**.

HEALTH PROFESSIONAL AND NURSING STUDENT LOANS

These federal loan programs are offered to undergraduate students pursuing a degree in pharmacy or nursing. Borrowers are required to complete entrance counseling and sign a promissory note before funds are disbursed.

NEXT STEPS

DATES TO REMEMBER

EARLY ACTION	HONORS COLLEGE	REGULAR DECISION
OCTOBER 15 Application deadline	**NOVEMBER 15** Application deadline	**DECEMBER 1** Application deadline
NOVEMBER 1 Credentials deadline*	**DECEMBER 1** Credentials deadline*	**JANUARY 15** Credentials deadline*
MID-DECEMBER Decisions released	**MID-FEBRUARY** Decisions released	**MID-MARCH** Decisions released

**Last date to submit any outstanding items listed on your USC Admissions Portal and to switch your preference on having SAT/ACT scores considered for general university admission, the Honors College application and merit scholarship consideration.*

ADDITIONAL DATES: **Mid-March:** Scholarship Notification
May 1: Enrollment Deposit Deadline

NEXT STEPS CHECKLIST

After deciding that USC is a good fit, follow these steps:

- ❑ Apply for admission by Oct. 15 (Early Action) or Dec. 1 (Regular Decision).
- ❑ Complete the FAFSA by USC's April 1 priority deadline.
- ❑ Monitor your USC Admissions Portal and email for updates.
- ❑ Tour campus and attend our on-campus and regional events.
- ❑ Visit **sc.edu/financialaid** for detailed cost, scholarship and financial aid information.
- ❑ Review your financial aid package in Self Service Carolina.
- ❑ Accept any awards on Self Service Carolina.
- ❑ Get ready to call Carolina home!

APPLYING FOR FINANCIAL AID

NEED-BASED AID

To be fully considered for need-based financial aid from USC and federal and state programs, complete the Free Application for Federal Student Aid (FAFSA) and submit any required documentation. Keep in mind that you must complete a new FAFSA each academic year to continue receiving need-based aid.

USC FAFSA CHECKLIST

❑ **CREATE YOUR ACCOUNTS**
Do this first! Both the student and parent/guardian who is the contributor on the FAFSA must create separate accounts at **studentaid.gov**. Allow one to three days to process.

❑ **GATHER ALL MATERIALS FOR BOTH THE STUDENT AND PARENT**
Examples include tax forms, email addresses, Social Security numbers and balances in your banking and investment accounts.

❑ **FILL OUT THE 2027-28 FAFSA AT STUDENTAID.GOV**
We suggest having the student complete their section first and then invite the parent/guardian (contributor) to complete their section. Be sure to provide consent and approval to have federal tax information released from the IRS.

❑ **ELECTRONICALLY SIGN AND SUBMIT THE FAFSA BY APRIL 1**
Double-check all details. Confirm that your name is listed on the FAFSA exactly as it appears on your USC application.

❑ **REVIEW YOUR FAFSA SUBMISSION SUMMARY**
This document is generated from your FAFSA and gives you basic information about your eligibility for federal aid. It also lists your answers to the FAFSA questions and contains your Student Aid Index.

OCT. 1
FAFSA opens

APRIL 1
USC priority FAFSA deadline

MID-APRIL
Financial aid package release begins

FREQUENTLY ASKED QUESTIONS

How do I apply for university scholarships?

First-time, first-year applicants who submit their application for admission by Dec. 1, 2026, and all required credentials by Jan. 15, 2027, will automatically be considered for general university merit-based scholarships. No separate scholarship application is required.

To be considered for USC's most prestigious scholarships, you must also complete the South Carolina Honors College application by Nov. 15, 2026.

When are scholarships awarded?

General university merit-based scholarships will be awarded by mid-March 2027. Scholarship recipients will receive an email when their award letter is available in the USC Admissions Portal. Notification timelines for departmental awards vary; contact the awarding department for more information.

What codes do I use to have scores sent to South Carolina?

If you choose to submit test scores, use USC code **5818** for the SAT and **3880** for the ACT.

Will I hear if I am not awarded a scholarship?

Only students who receive a scholarship will be notified. If you have questions about your scholarship status, contact the Office of Undergraduate Admissions.

If I don't receive a scholarship my freshman year, can I receive one later?

General university merit-based scholarships are awarded only to entering first-year students. However, some academic departments offer scholarships to continuing students. Check with your academic department to learn about available awards and eligibility requirements.

Where else can I look for scholarships?

Many organizations outside the university offer scholarships to help with college costs. Your high school counselor is a great place to begin, and online resources such as College Board and Fastweb can help you search for additional scholarship opportunities.

May I still be considered for need-based financial aid even if I received a university scholarship?

Receiving a university merit-based scholarship does not prevent you from being considered for need-based financial aid. To be considered, submit the FAFSA at **studentaid.gov** as early as possible, but no later than April 1, and include USC's school code: **003448**. The FAFSA is not required for consideration for university merit-based scholarships.

How do I accept my scholarship offer?

To accept your scholarship offer, submit your nonrefundable $200 enrollment deposit through the USC Admissions Portal by May 1, 2027. Your deposit also secures your place in the incoming freshman class.

RESOURCES

For information on the admissions process and university merit-based scholarships:

OFFICE OF UNDERGRADUATE ADMISSIONS
803-777-7700
sc.edu/admissions
admissions-ugrad@sc.edu

For information on financial aid, the FAFSA and departmental scholarships:

OFFICE OF STUDENT FINANCIAL AID AND SCHOLARSHIPS
803-777-8134
sc.edu/financialaid
uscfaid@sc.edu

For information on billing options and bill payment:

BURSAR'S OFFICE
803-777-4233
sc.edu/bursar
bursar@mailbox.sc.edu

For information on Veterans and Military Services:

VETERANS AND MILITARY SERVICES
803-777-5156
sc.edu/veterans

For information on student employment opportunities:

STUDENT EMPLOYMENT
Career Center
803-777-7280
sc.edu/career
career@sc.edu

QUICK LINKS

FINANCIAL AID

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)
studentaid.gov

FINAID
finaid.org

SC COMMISSION ON HIGHER EDUCATION
che.sc.gov

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
nasfaa.org

USC NET PRICE CALCULATOR

sc.clearcostcalculator.com/student/default/netpricecalculator/survey

$201M+

Undergraduate students received more than $201 million in federal, state and university scholarships and grants last year.

90%

of all freshmen received financial aid last year.

1/3

More than one-third of the freshman class typically receives a merit-based scholarship.

A BEST VALUE SCHOOL

— U.S. News & World Report

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