Financial Aid Information for ADN Students

WARNING! The following information is not a complete list of everything you need to know about financial aid. For detailed information about any bullet below please check the USCL Financial Aid Website http://usclancaster.sc.edu/finaid/index.html, call our office at 803-313-7068 or e-mail us at usclfa@mailbox.sc.edu.

This is only a summary.

ALL “ASSOCIATES DEGREE IN NURSING” STUDENTS

- Nursing students qualify for all forms of financial aid available to all other students.
- File the FAFSA www.fafsa.ed.gov Send this to USC Lancaster (not Columbia)
- Students with family incomes of approximately $60,000 or less could qualify for grants.
  - If your family income is <$25,000 you could qualify for maximum Pell of $5920.
  - Other grants are possible (usually up to $2080)
- USC Lancaster Scholarships:
  - Students with a 3.0+ GPA could qualify for scholarships apply here: http://usclancaster.sc.edu/finaid/scholshp.htm
  - Residents of Chester County can qualify for the Chester County Healthcare Scholarship. Notify the Financial Aid or Scholarship Office if you believe you are eligible.
- Work study is possible in Lower Division (though very few awards are made in this program)
- The LIFE Scholarship:
  - Eligible for 1st and 2nd Full-Time years in A.D.N. program
  - Students must be SC Resident (at time of HS Graduation and College enrollment),
  - requires a 3.0+ SC UGS GPA
  - Requires continuous enrollment from the day you start college (only summer breaks).
  - To earn LIFE scholarship for your 2nd year you must have 30 hours & a 3.0+ LIFE GPA. You can also earn the LIFE scholarship by the same means.
  - When you begin your clinicals you will no longer be eligible for LIFE but can receive Lottery Tuition Assistance.
- Lottery Tuition Assistance Program (LTAP)
  - SC Residents not eligible for LIFE are usually eligible for LTAP funding.
  - Requires a 2.0 USC GPA after 24 attempted hours
  - If you had LIFE you will begin receiving LTAP when you begin Clinicals
  - $95/credit hour (up to $1140 per semester)
- NURSE Corps Scholarships:
  - https://bhw.hrsa.gov/loansscholarships/nursecorps
  - Tuition, Fees Books, Supplies, Uniforms and a monthly stipend of $1363 for students who agree to, at minimum, a two-year full-time service obligation (or part-time equivalent) at an eligible health care facility with a critical shortage of nurses.
- All students qualify for Direct Student Loans
  - Direct Student Loan Limits in Lower Division are: $5500 1st year, $6500 2nd year
- Public Service Loan Forgiveness is available for all nurses who become employed in public service:
  For more information: https://www.allnursingschools.com/student-loan-forgiveness/
- You are limited to 105 attempted credit hours to complete your A.D.N. degree before you stop receiving Financial Aid.
- If you plan to drop or withdraw from ANY courses you should speak with Financial Aid FIRST.
- Warning: If you already received an Associate’s Degree or have already attempted 68 or more hours, you must file Satisfactory Academic Progress Graduation Plan Appeal in order to receive additional aid.