WELCOME

Office of Financial Aid and Veteran Affairs
What Do We Do?

- Assist students in filing financial aid applications
- Review applications for accuracy
- Award Federal, State and Institutional Aid
- Award and Manage Scholarships
- Award and Manage student loans
- Award and Manage Work Study
- Process Veteran and Military Education Benefits
- Adjust awards based on a student’s status
- Process many other types of financial aid awards
# Cost of College

<table>
<thead>
<tr>
<th>College</th>
<th>Tuition and Fees (Annual based on 30 hrs and average fees)</th>
<th>Room and Board (based on average room and 21 meals per week)</th>
</tr>
</thead>
<tbody>
<tr>
<td>York Technical College</td>
<td>$7580</td>
<td>-</td>
</tr>
<tr>
<td>USC Regional Campuses</td>
<td>$7738</td>
<td>-</td>
</tr>
<tr>
<td>USC Columbia</td>
<td>$12968</td>
<td>$12184</td>
</tr>
<tr>
<td>Clemson University</td>
<td>$15558</td>
<td>$11414</td>
</tr>
<tr>
<td>Winthrop University</td>
<td>$15806</td>
<td>$5880</td>
</tr>
<tr>
<td>Coker College</td>
<td>$30621</td>
<td>$9604</td>
</tr>
<tr>
<td>Furman University</td>
<td>$50844</td>
<td>$13776</td>
</tr>
</tbody>
</table>

Books and Supplies $1200-$1600 average  
Personal Expenses $1000-$2000
# Cost of College

<table>
<thead>
<tr>
<th>Degree Type</th>
<th>Year(s)</th>
<th>Total Est. Cost</th>
<th>Includes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year Certificate/Diploma</td>
<td>1</td>
<td>$3800-$6800</td>
<td>Tuition and fees. Each program has different supply requirements.</td>
</tr>
<tr>
<td>Associate’s Degree/Technical Degree</td>
<td>2</td>
<td>$15,000-$18,000</td>
<td>Tuition, fees, books, supplies</td>
</tr>
<tr>
<td>Associate’s Degree to Bachelor’s Degree</td>
<td>4</td>
<td>$40,000-$100,000</td>
<td>Adds in 2 years at Bachelor’s degree, and up to 2 years of dorms.</td>
</tr>
<tr>
<td>Bachelor’s Degree</td>
<td>4</td>
<td>$50,000-$160,000</td>
<td>4 years of expenses and up to 4 years of dorms.</td>
</tr>
<tr>
<td>Master’s Degree</td>
<td>6</td>
<td>$80,000-$200,000</td>
<td>4 years Bachelor’s Degree and 2 years Grad School</td>
</tr>
<tr>
<td>Doctorate Degree</td>
<td>8</td>
<td>$140,000-$200,000</td>
<td>4 years Bachelor’s and 4 years Grad School</td>
</tr>
</tbody>
</table>

- **Books and Supplies**: $1200-$1600 average
- **Personal Expenses**: $1000-$2000

Attending USC Lancaster for 2 years, then transferring into a 4-year degree, will save you $40,000 on average.
Applying for Scholarships

- **USCL Scholarships**
  - Lancer Scholars  Due November 1\textsuperscript{st}, 4.0+ GPA
  - Freshmen Scholarships  Due February 1\textsuperscript{st}, 3.0+ GPA
  - Other Scholarships – Apply Online

- Hispanic Scholarship Fund
- The Gates Millennium Scholars
- Central Carolina Community Foundation
- United Negro College Fund (UCNF)
- American Association on Health & Disability
- American Indian College Fund

- FastWeb.com
- Finaid.org
- fftc.org
- bigfuture.collegeboard.org
- schoolsoup.com
- Pettersons.com
- ScholarshipAmerica.org

UNIVERSITY OF SOUTH CAROLINA LANCASTER
A Palmetto College Campus
Applying for Financial Aid

- **FAFSA**
  - Free Application for Federal Student Aid
  - [www.studentaid.gov](http://www.studentaid.gov)
  - Available October 1\(^{st}\)
  - Priority April 1\(^{st}\)
  - Fall semester Deadline August 1\(^{st}\)
  - Apply for Grants, Work Study, Student Loans
Federal Grants
- Pell is for families with incomes < $90K
- Up to $7395
- SEOG – limited funds, $1000 at USCL

SC Need Based Grant
- SC Resident
- SCNBG for SC Residents, up to $3500

Lottery Tuition Assistance
- SC Residents not receiving LIFE
- Reduces tuition and fees
- Up to $1920 per year ($80 per credit hour)
Palmetto Fellows Scholarships

• $6700 1st year, $7500 2nd year
• To qualify:
  • SC Resident
  • Top 6% Class Rank in 10th, 11th or 12th grade year
  • 3.5 GPA (SC UGS GPA)
  • 1200 SAT/25 ACT
• OR 4.0 GPA and 1400 SAT/31 ACT
• Apply in your Senior year
LIFE Scholarship

• $5000
• SC Resident
• To qualify at a 2 year college
  • 3.0 GPA (SC UGS GPA)
• To qualify at a 4 year college, meet 2 of 3
  • 3.0 GPA
  • Top 30% of Graduating Class
  • 1100+ SAT/22+ ACT
• 2 Years of potential Eligibility at USCL, 4 Years total
• Can earn it going into your 2nd year
HOPE Scholarship

- $2800
- SC Resident
- To qualify at a 4 year college only
  - 3.0 GPA (SC UGS GPA)
USCL Scholarships

- **USCL Scholarships**
  - **Lancer Scholars**: Due Nov 1st  
    - 4.0+ GPA  
    - $3500
  - **Foundation Scholarships**: Due Feb 1st  
    - 3.0+ GPA  
    - $1250-$2500
  - **Late Scholarships**: Due Aug 1st  
    - 3.0+ GPA  
    - $750

- **Renewal Requirement**: 3.0 USC GPA and 30 earned hours
- **Renewal Bonus**: 3.5 USC GPA and register by May 1st +$500
- **Emergency Textbook Scholarship**: Up to $375 for books
- **Lancaster County Textbook Scholarship**: Covers Online Book Access
- **Lancaster Opportunity Scholars Scholarships**: Summer grant
- **Other Student scholarships**: links on our website
Self-Help Aid

- **Work Study**
  - A job that works around the student’s schedule
- **Stafford Loans**
  - Loans the student borrows that has no payments until after leaving college
- **Other Loans**
  - Loans the student borrows with a cosigner and payment starts immediately
- **PLUS Loans**
  - Loans the parent borrows. You can delay payment but not interest
Who Receives aid

- 98% of USCL students receive some grant or scholarship
- The typical SC Resident receives $7,250 in Scholarships and grants
- The typical non-Resident receives $16,780 in Scholarships and grants
- 40% of students borrow loans
- The average loan borrowed is $5880
Other Benefits

- Veterans
- Vocational Rehabilitation
- National Guard and Army/Air Reserves
- Lancaster Opportunity Scholars, Scholarships
- Outside Scholarships
- Tuition Pre-Payment programs
- 529 Plans
- WIA/TAA
- Other outside scholarships and awards
Financial Aid Staff

- Kenneth Cole
  - Financial Aid Director and VA Certifying Official

- Ashley Stevenson
  - Financial Aid Counselor for A-K, Scholarship Coordinator

- Tyrie K. Rowell, M.F.A.
  - Financial Aid Counselor for L-Z, Loan Coordinator

- Pat Kennedy
  - Financial Aid Receptionist and Administrative Assistant

Starr Hall, Rm 127
803-313-7068
http://usclancaster.sc.edu/finaid/
Thank You!