



Guide to Consumer Information

This Guide to Consumer Information contains a summary of consumer information that must be made available to all students at the university in accordance with federal regulations set forth by the Higher Education Act of 1965, as amended. Each topic gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance getting this information, contact the Financial Aid Office for the campus that you are attending or have an interest in attending.

This information is also available at https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/consumer_information/index.php.

General Information

Accreditation

The University of South Carolina is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award Associates, Baccalaureate, Masters, and Doctorate degrees. Students may review copies of documents regarding entities that accredit, license, or approve the institution and its programs. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of the University of South Carolina. The Commission requests that it be contacted only if there is evidence that appears to support an institution's noncompliance with a requirement or standard. Accreditation information can be found at https://www.sc.edu/about/offices_and_divisions/institutional_research_assessment_and_analytics/index.php with the Office of Institutional Research, Assessment, and Analytics.

Family Educational Rights and Privacy Act (FERPA)

In carrying out their assigned responsibilities, many offices at the University of South Carolina collect and maintain information about students. All records belong to the university, according to university policy and federal regulations, but students have many rights concerning these records. The Federal Family Educational Rights and Privacy

Act (1974) outlines the governance of access to and disclosure of student records.

To fulfill FERPA requirements, the university has established policies on student records. These policies indicate the information disclosed in directories, an explanation about parental access to student records, and a detailed description of student rights. These policies can be found at https://sc.edu/about/offices_and_divisions/registrar/toolbox/records_and_security/ferpa_guide/index.php. For more information or to receive a copy, contact the University Registrar, 1244 Blossom St., Suite 106 Columbia, SC 29201 or by phone at 803-777-5555.

Because the university does not maintain all student records in one location, each office maintaining student records is required to develop a written statement of policies and procedures for handling student records. They are available in their respective offices. The university also has copies of university policies on student records on its website at <http://www.sc.edu/policies/policiesbysubject.php#R>.

Admission Procedures, Processes and Institutional Services

To view undergraduate admission procedures and processes, average cost of attending, information about academic programs, transfer credit, facilities, and institutional services, visit the academic bulletins for each campus at <https://academicbulletins.sc.edu/>.

Description of Academic Programs and Course Listings

For information on the university's academic programs, degree offerings, plans for future programs, and course listings for each USC Campus, visit the Academic Bulletins for each campus at <https://academicbulletins.sc.edu/>.

College Navigator Information

The College Navigator website is part of the National Center for Education Statistics (NCES). They are responsible for collecting all kinds of education related data including that in the Integrated Postsecondary Education Data System (IPEDS). You can visit the College Navigator and type the name of the

institution to receive a variety of information. The link is <https://nces.ed.gov/collegenavigator/>.

State Authorization

In 2010, the U.S. Department of Education issued the Program Integrity Rules, which requires institutions of higher education to be authorized in states where they provide education to be eligible to receive federal financial assistance. While parts of these rules have been challenged and vacated, other rules remain in effect, including state authorization in individual states. Since federal and state regulations continue to evolve regarding state authorization, the university created a webpage at https://www.sc.edu/about/offices_and_divisions/provost/academicpriorities/academicprograms/state-authorization/ to provide information to its current and prospective students regarding our authorization and licensure status. The authorization for the Palmetto College Campuses is included with the Columbia Campus.

Copyright Infringement Policies

Information about the university's copyright policies, authorized distribution of copyright material, unauthorized downloading, and a summary of penalties for violating federal copyright laws can be found at https://www.sc.edu/about/notices/copyrights_and_trademarks/index.php.

Facilities and Services for Disabled Students

For information on facilities and services available to disabled students contact:

University of South Carolina Lancaster

Amy Hood, Disability Services Coordinator
(ah259@mailbox.sc.edu)

Star Hall 125
803-313-7448

https://sc.edu/about/system_and_campuses/lancaster/internal/current_students/disability_services/index.php

University of South Carolina Salkehatchie

Dr. Sarah Miller, Associate Dean for Academic and Student Affairs (semiller@mailbox.sc.edu)

Allendale 803-812-7337

Walterboro 843-782-8665

https://sc.edu/about/system_and_campuses/salkehatchie/internal/current_students/disability_services/index.php

University of South Carolina Sumter

Savannah Williams, Coordinator of Disability Resource Center
(accessibilityservices@uscsumter.edu)

803-938-3800

https://sc.edu/about/system_and_campuses/sumter/internal/current_students/disability_services/index.php

University of South Carolina Union

Brandon Simpson, Disabilities Coordinator
(bsimpson@mailbox.sc.edu)

803-999-6778

https://sc.edu/about/system_and_campuses/union/internal/current_students/disability_services/

Constitution Day

In 2004, Congress added key provisions in the Consolidated Appropriations Act of Fiscal Year 2005 designating September 17th of each year as Constitution Day and requiring public schools and governmental offices to provide educational programs to promote a better understanding of the Constitution. Each Palmetto College Campus has activities on Constitution Day, please check campus event calendar.

Student Right-to-Know Information

Student Right-To-Know, Campus Security Act Policies, and Additional Information

For information including but not limited to:

- Palmetto College Campuses Alcohol and Drug Policies USC Drug-Free Workplace Policy
- Student Campus Security Information (including crime statistics)
- Title IX
- Student Success
- Campus Grievance Policies and Procedures Student Code of Conduct
- Voter Registration Information

Visit the following link and go to Student Right to Know:

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/documents/students/student_right_to_know.pdf

Cost Information

Cost of Attendance

For actual University of South Carolina fees, contact the Bursar's Office, 1244 Blossom St., Suite 128, Columbia, SC 29208 or by phone at 803-777-4233. You can visit their website at

https://www.sc.edu/about/offices_and_divisions/bursar/tuition_and_required_fees/index.php

For estimated tuition and fees, books and supplies, food and housing, transportation, personal/miscellaneous expenses contact the Financial Aid Office of the campus you are attending or have interest in attending. You can also obtain information on the Palmetto College Central Financial Aid Office website at

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/cost_of_attendance/index.php.

Net Price Calculator

The Net Price Calculator is designed to allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in a previous year after taking grants and scholarship aid into account. Visit

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/cost_of_attendance/net_price_calculator/index.php.

College Financing Plan

The College Financing Plan is designed to help you assess your total cost of attending a USC Palmetto College campus. Using a simplified format, the Plan presents information about your available financial aid, net costs, and how much you should expect to pay out-of-pocket. This information can be used to help you compare financial aid packages offered by different institutions. You can access the College Financing Plan in Self Service Carolina at <https://my.sc.edu> after you have been awarded aid for the requested academic year.

Financial Assistance Information

How to Apply for Aid

To learn how to apply for financial aid, visit

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/finaid_process/index.php.

Financial Aid Satisfactory Academic Progress

Students must maintain Satisfactory Academic Progress (SAP) to continue to be eligible for financial aid. For detailed information about SAP standards at the Palmetto College, visit:

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/finaid_process/sap/index.php

General Eligibility Requirements

The United States Federal Government is the primary source of financial aid for most college students. The State of South Carolina also offers scholarships and grants to state residents. To be considered for federal or state aid, students must meet some general requirements. To learn more, visit

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/eligibility/requirements/index.php.

Determination of Aid Eligibility

Financial aid programs were created with the idea that the primary responsibility for paying college costs rests with the student and family. Your aid eligibility depends on your family's financial circumstances and resources. To learn how aid eligibility is determined, visit:

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/eligibility/determination/index.php.

Effect of Withdrawal on Eligibility

If an enrolled student withdraws or drops all their classes, it will affect their eligibility for financial aid, including grants and loans. The student may be required to return or repay some or all the funds. For more information, visit

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/eligibility/effect_of_withdrawal_on_eligibility/index.php.

Restrictions on Eligibility

For additional information on restrictions that may affect your eligibility, visit

https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/eligibility/restrictions/index.php.

Types of Aid

There are many types of aid available, such as loans, work-study, scholarships and grants, to help make college more affordable. The type of aid a student may receive will depend on whether it is need-based (determined by a student's demonstrated financial need) or non-need-based (determined by merit or other factors). Detailed information on the types of aid can be viewed at https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/types_of_aid/index.php.

Student Loans, Entrance/Exit Counseling, and Repayment

Unlike grants and work-study, student loans must be repaid with interest. While some students may find that they must borrow loans to finance a portion of their education, it is important to carefully consider the responsibilities of borrowing before deciding how much. We encourage students to borrow only what they need to cover their costs. To learn more about loans, visit https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/types_of_aid/loans/index.php

Consumer Loan Disclosure

In compliance with federal regulations under HEOA Sec. 489 amended Sec. 485B (d) (4) (20 U.S.C. 1092b), the university is required to notify you that approved loans will be submitted to the National Student Loan Data System (NSLDS) by the U. S. Department of Education. In addition, the information will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system as determined by the U. S. Department of Education.

Private Educational Loan Applicant Self-Certification Form

Pursuant to Section 155 of the Higher Education Act of 1965, as amended, and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a private educational loan lender must obtain a self-certification signed by the applicant before disbursing a private educational loan. The school is required to provide this form upon request. It is available at <https://fsapartners.ed.gov/sites/default/files/2023-06/H450PrivateEducationLoanApplicantSelfCertificationForm.pdf>.

Financial Literacy and Default Prevention

If you borrow federal loans to attend college, then you must repay your loans. Failure to repay your loans—or defaulting—

can have serious consequences. Find out how much you owe and who your lender is by visiting <https://studentaid.gov>. Additionally, the Palmetto College Regional Campuses Financial Aid Offices have contracted with KHEAA, a default prevention service, who will contact you once you graduate or drop below half-time enrollment to make sure you are on track to repay your federal student loans. If you need help with your federal loans, you can call KHEAA at 800-564-6068.

To learn more about financial literacy and how you can avoid defaulting on your student loans, visit our website at https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/financial_literacy_and_default_prevention/index.php.

Refund Policy and Return of Federal Financial Aid

Federal financial aid funds are awarded with the expectation that students will complete the entire period of enrollment. If a student does not meet this expectation, the student's financial aid awards could be affected. Visit the Bursar's Office website at https://www.sc.edu/about/offices_and_divisions/bursar/refunds/index.php for more information about the university's refund policy.

Financial Aid Terms and Conditions

The purpose of this document is to describe the terms and conditions of your award, outline policies and procedures, and explain the process for the delivery of funds. View the terms and conditions at https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/consumer_information/index.php.

Financial Aid Code of Conduct

The USC Palmetto College campuses consider every aspect of the administration of student financial aid to be a vital part of either its compliant administrative responsibilities or service to students and their families, if not both. In conducting the responsibilities mandated by statute, regulation, and/or other directive as well as those associated with quality service delivery, the Palmetto College campuses' Financial Aid Offices adheres to a Code of Conduct, which you can view at https://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/about.php.

Financial Aid Office Contact Information

University of South Carolina Lancaster

Starr Hall, Room 127
P O Box 889 Lancaster, SC 29721
476 Hubbard Dr. Lancaster SC 29720
Phone: 803-313-7068 | Fax: 803-313-7168
usclfa@mailbox.sc.edu | School Code: 003453

University of South Carolina Salkehatchie

P O Box 617 Allendale, SC 29810
465 James Brandt Blvd., Allendale, SC 29810
Phone: 803-584-3446 | Fax: 803-584-3884

Welcome Center

807 Hampton Street, Walterboro, SC 29488
Phone: 803-549-6314 | Fax 843-549-6007
salkfaid@mailbox.sc.edu | School Code: 003454

University of South Carolina Sumter

Administrative Building, Room 109
200 Miller Road Sumter, SC 29150
Phone: 803-938-3840 | Fax: 803-938-3819
financialaid@uscsumter.edu | School Code: 003426

University of South Carolina Union

Student Services Building
P O Drawer 729, Union, SC 29379
315 Main Street, Union, SC 29379
Phone: 864-424-8011 | Fax: 864-424-8062
uscufa@mailbox.sc.edu | School Code: 004927

USC Palmetto College Central Financial Aid Office

1600 Hampton Street, Suite 404
Columbia, SC 29208
Phone: 803-777-4800 | Fax: 803-777-9588
pcfinaid@mailbox.sc.edu

Notice

Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, information contained here is subject to change.

Be alert to potential scholarship fraud!

According to the Federal Trade Commission (FTC), perpetrators of financial aid fraud often use the following lines to sell their scholarship services. Students should avoid any scholarship service or website that states one or all the following:

- “This scholarship is guaranteed or your money back.”
- “You can’t get this information anywhere else.”
- “I just need your credit card or bank account number to hold this scholarship.”
- “We’ll do all the work.”
- “This scholarship will cost some money.”
- “You’ve been selected by a ‘national foundation’ to receive a scholarship” or “You’re a finalist” in a contest you never entered.

The College Scholarship Fraud Prevention Act of 2000 protects against fraud in student financial aid by establishing stricter sentencing guidelines for criminal financial aid fraud. The U.S. Department of Education notes that there is no need for any student to pay for college preparation or financial aid advice. High school counselors, college financial aid administrators, and the Federal Student Aid Information Center all provide help for free.

Visit <https://studentaid.gov/resources/scams> for lists of fraud warning signs and free sources of aid information.

If you believe you’ve been a victim of scholarship fraud, call 1-877-FTC-HELP or report it online at <https://reportfraud.ftc.gov/>. You can also visit the Federal Trade Commission’s website at <https://consumer.ftc.gov/articles/how-avoid-scholarship-financial-aid-scams>.

If you know or suspect fraud, waste, abuse, mismanagement, or violations of laws and regulations involving U.S. Department of Education funds or programs, contact the U.S. Department of Education’s Office of the Inspector General at <https://oig.ed.gov/oig-hotline>.