

# Guide to Consumer Information

*This guide 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 listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance obtaining this information, contact the Financial Aid for the campus that you are attending or have interest in attending.*

This information is also available at  
[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/interal/financial\\_aid/consumer\\_information/index.php](http://www.sc.edu/about/system_and_campuses/palmetto_college/interal/financial_aid/consumer_information/index.php)

## General Information

### Accreditation

Students may review copies of documents regarding entities that accredit, license, or approve the institution and its programs. 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. 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 <http://www.ipr.sc.edu/sacs/> 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 passed in 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. The policies on student records are on the web at [http://www.sc.edu/about/offices\\_and\\_divisions/registrar/transcripts\\_and\\_records/privacy/ferpa/index.php](http://www.sc.edu/about/offices_and_divisions/registrar/transcripts_and_records/privacy/ferpa/index.php) For more information or to receive a copy, contact the Office 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 & Institutional Services

Undergraduate admission procedures and processes, average cost of attending, information about academic programs, transfer credit, facilities, and institutional services.: See the academic bulletin at [http://www.sc.edu/about/offices\\_and\\_divisions/registrar/academic\\_bulletin/index.php](http://www.sc.edu/about/offices_and_divisions/registrar/academic_bulletin/index.php), select the campus of interest.

### Description of Academic Programs & Course Listings

Information on the university's academic programs, degree offerings, and plans for future programs is available from the various campuses. All academic programs and course listings for each USC Campus are in the academic bulletin at [http://www.sc.edu/about/offices\\_and\\_divisions/registrar/academic\\_bulletin/index.php](http://www.sc.edu/about/offices_and_divisions/registrar/academic_bulletin/index.php), select the campus of interest.

### 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. <https://nces.ed.gov/collegenavigator/>

### State Authorization

In 2010, the U.S. Department of Education issued the "Program Integrity Rules" requiring institutions of higher education to be authorized in states where they provide education in order 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. Therefore, since federal and state regulations continue to evolve regarding state authorization, the University created a page in order 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. [http://www.sc.edu/about/offices\\_and\\_divisions/provost/planning/academicprograms/state-authorization/](http://www.sc.edu/about/offices_and_divisions/provost/planning/academicprograms/state-authorization/)

### Copyright Infringement Policies

Information about the university's copyright policies can be found on the Copyright @USC website <http://www.sc.edu/copyright/>. It contains policies about the use of authorized distribution of copyright material, unauthorized downloading, and a summary of penalties for violation of federal copyright laws.

## Facilities & Services for Disabled Students

For information on facilities and services for disabled students contact:

### University of South Carolina Lancaster

Annette Horton  
Star Hall, Room 125E  
803-313-7448  
Email: [hortonm@mailbox.sc.edu](mailto:hortonm@mailbox.sc.edu)  
Webpage:

[https://www.sc.edu/about/system\\_and\\_campuses/lancaster/internal/current\\_students/career\\_counseling\\_disability\\_services/disability\\_services/index.php](https://www.sc.edu/about/system_and_campuses/lancaster/internal/current_students/career_counseling_disability_services/disability_services/index.php)

### University of South Carolina Salkehatchie

Jane Brewer  
Allendale 803-584-3446 ext. 117  
Walterboro 843-549-6314 ext. 301  
Email: [jtbrewer@mailbox.sc.edu](mailto:jtbrewer@mailbox.sc.edu)  
Webpage:

[https://www.sc.edu/about/system\\_and\\_campuses/salkehatchie/internal/current\\_students/disability\\_services/index.php](https://www.sc.edu/about/system_and_campuses/salkehatchie/internal/current_students/disability_services/index.php)

### University of South Carolina Sumter

Savannah Williams, Coordinator of Disability Services  
Administration Building Room 101  
200 Miller Road  
Sumter, SC 29150  
Phone: 803-938-3800  
Fax: 803-938-3819  
Email: [willsava@uscsumter.edu](mailto:willsava@uscsumter.edu)  
Webpage:

[https://www.sc.edu/about/system\\_and\\_campuses/sumter/internal/current\\_students/disability\\_services/index.php](https://www.sc.edu/about/system_and_campuses/sumter/internal/current_students/disability_services/index.php)

### University of South Carolina Union

For additional information contact:  
Brandon Simpson  
USC Union, Main Building, M 106B  
409 East Main Street  
Union, SC 29379  
Phone: 864-424-8060 or 1-800-768-5566  
Email: [bsimpson@mailbox.sc.edu](mailto:bsimpson@mailbox.sc.edu)  
Webpage:

[https://sc.edu/about/system\\_and\\_campuses/union/internal/current\\_students/disability\\_services/](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 and 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:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/current\\_students/](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/current_students/)

## Cost Information

### Cost of Attendance

For actual University of South Carolina fees, contact:  
Bursar's Office  
1244 Blossom St., Suite 128  
Columbia, SC 29208  
Phone: 803-777-4233  
Fax: 803-777-7953  
Web: <http://sc.edu/bursar/fees.shtml>

For estimated tuition and fees, living, transportation, personal/miscellaneous expenses contact the financial aid office you are attending or have interest in attending. You can also obtain information on the Palmetto College Central Financial Aid Office website:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/eligibility/determination/index.php](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/eligibility/determination/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.

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/resources\\_links/net\\_price\\_calculator/](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/resources_links/net_price_calculator/)

### College Financing Plan

The Financial Aid College Financing Plan is designed to help you assess your total cost of attending a USC Palmetto College Campus. Using a simplified format, the sheet presents information about your available financial aid, net costs, and how much you should expect to pay out-of-pocket. This information should be used to help you compare financial aid packages offered by different institutions. You will be able to access the College Financing Plan in SSC after you have been awarded aid for the requested academic year.

<https://my.sc.edu/>

## Financial Assistance Information

### How to Apply for Aid

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/finaid\\_process/apply/index.php](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/finaid_process/apply/index.php)

### Financial Aid Satisfactory Academic Progress

Student must maintain satisfactory academic progress to continue to be eligible for financial aid. See detailed information here:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/finaid\\_process/sap/index.php](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/finaid_process/sap/index.php)

### General Eligibility Requirements

The federal government is the primary source of financial aid for most college students. Also, the state of South Carolina offers scholarship and grants to state residents. Students must meet the following general requirements to be considered for federal/state aid.

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/eligibility/requirements/index.php](http://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. Visit here to view how aid eligibility is determined:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/eligibility/determination/index.php](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/eligibility/determination/index.php)

### Effect of Withdrawal on Eligibility

Students, please be advised that if you withdraw or drop from classes, it will affect your eligibility for financial aid grants and loans. You will be required to return/repay the dollar amount calculated as unearned aid.

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/eligibility/effect\\_of\\_withdrawal\\_on\\_eligibility/index.php](http://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 Restriction on Eligibility view here:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/eligibility/restrictions/index.php](http://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 to help make college more affordable: loans, work-study, scholarships and grants.

The type of aid you receive will depend on whether it is **need-based** (determined by your demonstrated financial need) or **non-need-based** (determined by merit or other factors). Detailed information on the types of aid can be viewed here:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/types\\_of\\_aid/index.php](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/types_of_aid/index.php)

### Student Loans, Entrance/Exit Counseling, & Repayment

Student loans, unlike grants and work-study, are borrowed money that **must** be repaid, with interest. Students find that they must borrow money to finance a portion of their education. Before you borrow, consider carefully how much you will need to borrow and the responsibilities of borrowing. See detailed information here:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/types\\_of\\_aid/loans/index.php](http://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 College 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, 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.**

<https://ifap.ed.gov/dpccletters/attachments/GEN1315Attach.pdf>

### **Financial Literacy and Default Prevention**

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/financial\\_literacy\\_and\\_default\\_prevention/](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/financial_literacy_and_default_prevention/)

### 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. <http://www.sc.edu/bursar/refunds.shtml>

### Financial Aid Terms & 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 here:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/documents/finaid/palmetto\\_college\\_campuses\\_financial\\_aid\\_terms\\_and\\_conditions.pdf](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/documents/finaid/palmetto_college_campuses_financial_aid_terms_and_conditions.pdf)

### Financial Aid Code of Conduct

The University of South Carolina Palmetto College Financial Aid Offices (PCFAO) 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 PCFAO adheres to the following guiding principles. See the code of code here:

[http://www.sc.edu/about/system\\_and\\_campuses/palmetto\\_college/internal/financial\\_aid/about.php](http://www.sc.edu/about/system_and_campuses/palmetto_college/internal/financial_aid/about.php)

## FAO Contact Information

### Palmetto College Campuses Financial Aid Office (FAO) 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](mailto:usclfa@mailbox.sc.edu)  
School Code: 003453

#### University of South Carolina Salkehatchie

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

#### Main Building

807 Hampton Street, Walterboro, SC 29488  
Phone: 843-549-6314 Fax 843-549-6007  
[salkfaid@mailbox.sc.edu](mailto: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: 803-938-3901  
[sufinaid@mailbox.sc.edu](mailto:sufinaid@mailbox.sc.edu)  
School Code: 003426

#### University of South Carolina Union

Central Building, Suite 205  
P O Drawer 729 Union, SC 29379  
309 East Academy St. Union, SC 29379  
Phone: 864-424-8024 Fax: 864-424-8092  
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](mailto:pcfinaid@mailbox.sc.edu)

*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, 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 was passed to protect 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.ed.gov/sa/types/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 (877) FTC-HELP, visit the Federal Trade Commission: <https://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams> or visit the U.S. Dept. of Education Office of the Inspector General website: <https://www2.ed.gov/about/offices/list/oig/misused/sscams.html>