



UNIVERSITY OF SOUTH CAROLINA

# money matters





# paying for college

The University offers financial assistance to approximately **87 percent** of its undergraduate students!



## Table of Contents:

**two** A Note About Costs

**three** Academic Scholarships  
S.C. Residents  
Nonresidents

**nine** Other Award Opportunities

**eleven** Financial Aid

**fifteen** Frequently Asked Questions

The University of South Carolina offers a great value in quality education. You'll find that tuition and living expenses at South Carolina are competitive with other southeastern state universities. Recently in *The Barron's 300: Best Buys in College Education*, South Carolina compared favorably with select top colleges and universities in the nation. *Kiplinger's Personal Finance* magazine also ranks the University No. 42 on its 2010–2011 list of the 100 best values in public colleges.

College is affordable if you know what steps to take. There are many types of financial assistance available: academic scholarships, federal aid, grants, and loans, to name a few.

This brochure provides you with some important information about the scholarship and financial aid opportunities available at Carolina. If you would like more information, visit the Office of Student Financial Aid and Scholarships online at [www.sc.edu/financialaid](http://www.sc.edu/financialaid), or refer to the outside back cover for additional contact resources.

# a note about costs

# academic scholarships

Estimated college expenses at the University of South Carolina for the 2011–12 academic year are itemized on the chart below. Remember, this is the general “sticker price” of attending Carolina, and it does not take into account your potential financial aid and scholarship awards. Tuition costs are set by the University’s Board of Trustees in July for the next academic year. Please check the Web for the latest tuition figures.

<b>Estimated expenses</b>	<b>S.C. Resident</b>	<b>Nonresident</b>
Tuition and Technology Fee*	\$10,168	\$26,352
Housing	\$5,440	\$5,440
Meals	\$2,752	\$2,752
Books and Supplies	\$950	\$950
<b>Total</b>	<b>\$19,310</b>	<b>\$35,494</b>

\*Some academic programs, majors, and classes have additional fees.

Students who have excellent high school grades and present SAT scores of 1200 or better (on the critical reading and math sections) or an equivalent ACT score of 28 or higher are considered for scholarships. The average SAT and ACT scores, as well as the average high school GPA, for fall 2011 award winners are listed for each scholarship. Please be aware that members of each class compete among themselves for these awards. Actual award criteria are established annually based on the size and the strength of the applicant pool and the availability of scholarships.

Academic scholarship awards are based on merit and strong academic potential and require that you maintain a “B” average (3.00 GPA on a 4.00 scale) to continue receiving them throughout your four years of study. All fall freshman applicants who submit a completed University application by December 1 will be considered for all merit awards, with the exception of the Carolina and McNair Scholar Awards. Consideration for those awards requires submission of the University application and the Top Scholars supplement no later than Nov. 15. All out-of-state students receiving a Lieber Scholars Award or a general University scholarship receive a reduced tuition benefit. Typically scholarship offers are made in March for freshman students entering in the fall.

## **General Scholarships for S.C. Residents**

### **Carolina Scholars Award**

*Annual value: \$10,000 (\$7,000 for finalists)*

*Four-year value: \$40,000 (\$28,000 for finalists)*

If you have a strong academic record and are a leader in your high school and community, we encourage you to apply for the Carolina Scholars competition. Fifty Carolina Scholar Finalists are chosen. Of these finalists, 20 students are selected through an interview process for the Carolina Scholars Award. Last year, Carolina Scholars and Finalists had an average SAT score of 1477 (ACT score of 33) and had an average weighted high school GPA of 5.01. Finalists receive awards of \$28,000 (\$7,000 per year), and Carolina Scholars receive awards of \$40,000 (\$10,000 per year).

*Please note:* To apply for this scholarship, both an application for general University admission and a scholarship application must be submitted to the Office of Undergraduate Admissions. The deadline for Carolina Scholars Award applications is Nov. 15.

### **Lieber Scholars Award**

*Annual value: up to \$10,000*

*Four-year value: up to \$40,000*

The University annually awards scholarships to National Merit Finalists, National Achievement Finalists, and National Hispanic Recognition Program Scholars. The competition for these awards begins when you take the PSAT/NMSQT in your 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. National Achievement Finalists must send a copy of the National Achievement Finalist certificate to the admissions office. The National Hispanic Recognition Program will send you the names of the scholars selected for that program. No scholarship application is required. The Lieber Scholars Award can be combined with other general University scholarships.

### **Trustees' Endowment Scholars Award**

*Annual value: \$4,000*

*Four-year value: \$16,000*

You may receive this scholarship if you are an incoming freshman who is academically talented or who demonstrates financial need. This scholarship is one of our most prestigious awards, and candidates typically present high SAT or ACT scores and achieve an excellent GPA.

### **Valedictorian Scholars Award**

*Annual value: \$3,000*

*Four-year value: \$12,000*

If you are ranked first in your class at the end of your junior year or later, be sure your high school guidance counselor notes it on the guidance counselor evaluation form (part of your University application) and on your transcript, as you may be eligible for the Valedictorian Scholars Award. The sole criterion for this award is class rank. The award is offered automatically if you are ranked first in your class or named valedictorian.

### **Dean's Scholars Award**

*Annual value: \$3,000*

*Four-year value: \$12,000*

In 2011, recipients of this award had an average SAT score of 1337 (ACT score of 30) and an average weighted high school GPA of 4.61.

### **University Scholars Award**

*Annual value: \$2,000*

*Four-year value: \$8,000*

For freshmen entering in 2011, recipients of this award had an average SAT score of 1297 (ACT score of 29) and an average weighted high school GPA of 4.02.

### **Thornwell Scholars Award**

*Annual value: \$500*

*Four-year value: \$2,000*

In 2011, recipients of this award had an average SAT score of 1223 (ACT score of 27) and an average weighted high school GPA of 4.06.

## State Scholarships for S.C. Residents Only

### Palmetto Fellows Scholarship

*Annual value: up to \$6,700 for the first year*

*Four-year value: up to \$29,200*

You are eligible to apply for this state-awarded scholarship, worth up to \$6,700 for the first year and up to \$7,500 for the next three years, if you are an S.C. high school student with exemplary academic credentials. For more information, contact your high school guidance counselor or the S.C. Commission on Higher Education. Palmetto Fellows recipients are not eligible for LIFE or S.C. HOPE scholarships.

### LIFE Scholarship

*Annual value: up to \$5,000*

*Four-year value: up to \$20,000*

The Legislative Incentives for Future Excellence (LIFE) Scholarship is a state-awarded scholarship valued at \$5,000 per year. If you meet two of the following three requirements, you are eligible for this scholarship: 1) your final, cumulative grade point average is at least a “B” (3.00); 2) your SAT score is at least 1100 on critical reading and math sections combined (ACT composite score of at least 24); or 3) you graduate in the top 30 percent of your class.

### Palmetto Fellows and LIFE Scholarship Enhancements

*Annual value: up to \$2,500*

*Three-year value: up to \$7,500*

Palmetto Fellows and LIFE Scholarship recipients enrolled in certain math and science majors may be eligible for an enhancement award beginning in their second year of enrollment. Eligible students must have completed 14 hours in mathematics or life or physical science or any combination of both during their first year. Complete information on the enhancements is available at [www.sc.edu/financialaid](http://www.sc.edu/financialaid).

### South Carolina HOPE Scholarship

*Annual value: \$2,800*

The S.C. HOPE scholarship is state-awarded and valued at \$2,800 for the freshman year only. If your final, cumulative GPA is at least a “B” (3.00) and you do not qualify for a Palmetto Fellows or LIFE scholarship, you are eligible to receive this scholarship.

*Please note:* Recipients of these scholarships must enroll on a full-time basis and be in a degree-seeking program. Renewal information is available at [www.sc.edu/financialaid](http://www.sc.edu/financialaid).

## University Scholarships for Nonresidents

### McNair Scholars Award

*Annual value for McNair Scholars: \$15,000 award + tuition reduction to in-state rate*

*Four-year value: more than \$124,000*

*Annual value for McNair Finalists: \$11,000 award + tuition reduction to in-state rate*

*Four-year value: more than \$108,000*

The McNair Scholars Award is one of the most prestigious awards at the University. Forty out-of-state students with strong academic records who are leaders in their high schools and communities will be selected as the University’s McNair Scholar Finalists. Of these finalists, 20 students will be chosen through an interview process to receive the McNair Scholars Award. Last year, McNair Scholars and Finalists had an average SAT score of 1507 (ACT score of 33) and had an average weighted high school GPA of 4.44. Recipients of these awards qualify for the in-state tuition rate.

*Please note:* To apply for this scholarship, both an application for general University admission and a scholarship application must be submitted to the Office of Undergraduate Admissions. The deadline for McNair Scholars Award applications is Nov. 15.

### Lieber Scholars Award

*Annual value: up to \$6,000 + tuition reduction to in-state rate*

*Four-year value: up to \$88,000*

The University annually awards scholarships to National Merit Finalists, National Achievement Finalists and National Hispanic Recognition Program Scholars. The competition for these awards begins when you take the PSAT/NMSQT in your 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. National Achievement Finalists must send a copy of the National Achievement Finalist certificate to the admissions office. The National Hispanic Recognition Program will send us the names of the scholars selected for that program. The Lieber Scholars Award can be combined with other University scholarships awarded. Recipients of this award qualify for the in-state tuition rate.

# other award opportunities

## Cooper Scholars Award

*Annual value: \$4,000 + tuition reduction to in-state rate*

*Four-year value: more than \$80,500*

In 2011, recipients of the Cooper Scholars Award had an average SAT score of 1444 (ACT score of 33) and an average weighted high school GPA of 4.43. Recipients of this award qualify for the in-state tuition rate.

## McKissick Scholars Award

*Annual value: \$2,000 + tuition reduction to in-state rate*

*Four-year value: more than \$70,000*

In 2011, recipients of the McKissick Scholars Award had an average SAT score of 1344 (ACT score of 30) and an average weighted high school GPA of 4.13. Recipients of this award qualify for the in-state tuition rate.

## Woodrow Scholars Award

*Annual value: \$500 + reduced tuition rate*

*Four-year value: more than \$46,500*

In 2011, recipients of the Woodrow Scholars Award had an average SAT score of 1264 (ACT score of 28) and an average weighted high school GPA of 3.84. Recipients of this award also receive a significant tuition reduction of nearly half of the out-of-state rate.

## Sims Scholars Award

*Annual value: \$500 + reduced tuition rate*

*Four-year value: \$32,000*

In 2011, recipients of the Sims Scholars Award had an average SAT score of 1251 (ACT score of 28) and an average weighted high school GPA of 3.35. Recipients of this award also receive a significant tuition reduction.

## University Departmental Scholarships

Some academic colleges and departments at the University of South Carolina award scholarships to outstanding entering freshmen. Other scholarships are available only after your freshman year. Eligibility and actual award amounts vary. Some departments award scholarships based on information provided with the application for admission, and others require additional information. The colleges and departments listed below request that you contact them directly for scholarship information.

Air Force ROTC, Aerospace Studies	803-777-3450
Army ROTC, Military Science	803-777-6542
Engineering and Computing	803-777-4177
Geological Sciences (five Stephen Taber Scholarships awarded annually)	803-777-4535
Hospitality, Retail, and Sport Management	803-777-4290
Journalism and Mass Communications	803-777-4105
Marine Science	803-777-3921
Music	803-777-6614
Naval ROTC, Naval Science	803-777-3451
Nursing	803-777-2526
Theatre and Dance	803-777-4288
USC Bands	803-777-4278

For a more complete listing of departmental scholarships, visit [www.sc.edu/financialaid](http://www.sc.edu/financialaid), point to "Scholarships," and click on "Departmental Scholarships."

## **Rothberg Chemical Engineering Scholars Award**

*Annual Value: up to \$4,000*

*Four-Year Value: up to \$16,000*

Students pursuing degrees in chemical engineering who have strong academic records and have been involved in high school and community leadership may be selected to receive Henry M. Rothberg Bicentennial Scholarships. Typical Rothberg candidates have credentials similar to Carolina and McNair Scholars. Scholarship levels can be up to \$16,000 (up to \$4,000 per year) depending on the qualifications of the student. For more information, call the Department of Chemical Engineering at 803-777-4181.

## **Athletic Grants-in-Aid**

Men in football, track, baseball, basketball, golf, tennis, swimming and soccer and women in basketball, golf, tennis, softball, volleyball, track, cross country, soccer, swimming and equestrian may be offered these awards. If you are interested in playing on a Division I NCAA team, talk with your high school coach in your junior year. These awards do not participate in the tuition reduction benefit provided to some nonresident scholarship recipients.

## **Gamecock Guarantee Program**

The Gamecock Guarantee is a need-based financial and academic support initiative to help make attendance at the University more affordable. To be eligible for this program, you must be an S.C. resident, a first-time and full-time freshman, and from a low-income family. You must also be a first-generation college student and be entering as a freshman in the fall semester. All freshmen admitted into the University, including those in the South Carolina Honors College and the Capstone Scholars Program, can receive this award. There is no separate application process. Eligible students must apply for admission by Dec. 1 and submit a FAFSA by Feb. 1.

The Gamecock Guarantee covers the cost of undergraduate tuition and technology fees at USC Columbia. At a minimum, it provides each participant an award of \$2,500 per year. If this award combined with the total of other grants and scholarships in the student's financial aid package does not meet the cost of tuition and technology fees, then the Gamecock Guarantee will increase its support to cover the difference. In addition to the \$2,500 grant, students not in the Honors College or the Capstone Scholars Program receive comprehensive academic support services administered by the TRIO Programs office. For more information about the Gamecock Guarantee program benefits and eligibility criteria, visit [www.sc.edu/guarantee](http://www.sc.edu/guarantee).

## **Non-University Scholarships**

Many students receive scholarships and other financial aid from sources outside the University. If you receive any non-University awards, it is your responsibility to notify our Office of Student Financial Aid and Scholarships so that this information can be included in your student file and coordinated with any other financial aid for which you may qualify. Please feel free to contact our financial aid staff at 803-777-8134 if you have any questions regarding monies that you will receive from non-University sources.

# financial aid

As with the awarding of scholarships, you must be officially accepted to the University to be awarded financial aid. The Free Application for Federal Student Aid (FAFSA) is the single application that we require for federal and some state financial aid programs. We urge you to file your FAFSA as soon as possible after Jan. 1 and to do so via the Internet at <http://fafsa.ed.gov>; however, a paper FAFSA is still available upon request from us or most high school guidance counselors. Be sure to include USC's school code number, 003448, on your application so that we receive the results.

In preparation for filing your FAFSA on the Web, we encourage you and your parents to separately obtain and use a Department of Education Personal Identification Number (PIN) as your electronic signature. You may secure a PIN at [www.pin.ed.gov](http://www.pin.ed.gov). Using your PIN will eliminate the need to print and mail the signature page when completing your FAFSA on the Web. Applications are delayed every year because of missing signatures. Signature concerns will be eliminated, you can file with less chance of making errors, and application processing occurs more rapidly when you file on the Web with both you and your parents using PINs as your signatures.

To ensure consideration for all of the aid programs that we administer and for which you are eligible, you must apply early enough that your FAFSA results and any required support documentation are received in the Office of Student Financial Aid and Scholarships by April 1.

Included in the three general types of federal and state funded financial aid that we award are:

- grants or gift aid, which in most cases do not have to be repaid
- work-study or part-time employment opportunities to enhance your educational experience
- loans with low or reasonable interest that must be repaid, typically after you complete or cease your education.

Your total University aid cannot exceed the total cost of attendance, even if you are eligible for departmental awards or “stackable” University scholarships, such as the Lieber Scholars Award (see pages 4 and 7).

*We assist students and their families through the following major programs:*

### **Federal Pell Grant**

Pell Grants are usually awarded only to undergraduate students who have not earned a bachelor's or a professional degree. The maximum amount can change each award year and depends on program funding. The amount you get, though, will depend not only on your financial need, but also on your costs and your enrollment status.

### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

An FSEOG is for undergraduates with exceptional financial need and gives priority to 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 jobs for students with financial need, allowing them to earn money to help pay education-related expenses. The program encourages community service work and work related to your course of study. Your total Federal Work-Study award depends on when you apply, your level of need, and our funding level for the award year.

### **Federal Perkins Loan**

A Federal Perkins Loan is a low-interest (5 percent) loan for students with financial need. The University is your lender. The loan is made with government funds with the University contributing a share. You must repay this loan to the University. The amount of the award depends on when you apply and your level of need. If you are awarded a Federal Perkins Loan, you must accept your loan on the University's secure online Visual Information Processing System (VIP).

### **Federal Direct Loans (Subsidized and Unsubsidized)**

Federal Direct Loans are long-term, low-interest loans available to students to help pay expenses related to attending the University. A subsidized Direct Loan is awarded based on financial need. No interest is charged to the borrower until repayment begins. The federal government “subsidizes” the interest prior to repayment. An unsubsidized Direct Loan is not dependent upon financial need. Interest accrues to the borrower from the date of disbursement through repayment. The borrower can choose to pay the accruing interest prior to beginning the repayment or have the interest capitalized and added to the amount of principal to be repaid. If you are awarded a Direct Loan, you must accept your loan on the University's secure online Visual Information Processing System (VIP) in order for processing to be completed. You will also need to sign a Master Promissory Note and complete entrance loan counseling before the disbursement of your loan will occur.

### **Federal Direct Parent Loan for Undergraduate Students (PLUS loan)**

These are loans your parents can get to pay for your educational expenses if you are a dependent undergraduate student enrolled at least half-time. Borrowers must have no adverse credit history. Interest begins to accrue at the time loan funds are accepted.

### **Nursing Student Loan**

The Nursing Student Loan program provides long-term, low-interest loans to full-time and half-time financially needy students pursuing a course of study leading to a degree in nursing.

# frequently asked questions

## State Need-Based Grant

This grant is for legal residents of South Carolina who are full-time students seeking their first undergraduate degree. Award amounts are based on financial need and the amount of funding available.

## Private Student Loans

These loans are made through private lending institutions and are not part of federal loan programs. Approval for these loans rests with the lending institution. There are numerous lenders and loan options; it is important that you examine all details and other financial aid options before selecting a loan.

## S.C. Teachers Loan

This loan is for S.C. residents who plan on teaching in the S.C. public school system in an area of critical need. The loan is forgiven by teaching in a S.C. public school in a critical need subject or geographical area.

## Should I take the SAT or the ACT?

The University does not give any preference to either the SAT or the ACT. You should take the test with which you feel most comfortable. If you submit both SAT and ACT scores, the University will use your highest score to make the scholarship determination. Your highest SAT score is calculated by taking your highest math and your highest critical reading score from all test administrations. For the ACT, your single highest composite score will be used. The University must receive your official scores directly from the testing service no later than February 1 in order to use them in scholarship consideration.

## Should I keep taking the test?

Please use your own judgment of your abilities to determine whether or not your scores are likely to improve with additional testing. Be aware that members of each class compete among themselves for these awards. Actual award criteria are established annually based on the size and the strength of the applicant pool and the availability of scholarships. This year's scholarship recipients may present higher or lower standardized test scores and GPAs than the averages listed here. If you have experience with only one of the standardized tests, you may want to consider trying the other. Some students find that the format of the ACT is a better fit than the format of the SAT, and vice versa. The University does not give any preference to which test you take.

## When will I hear if I've won a scholarship?

General University scholarships are awarded in mid-March for the freshman class entering in the fall. You will receive notification through the United States Postal Service. Departmental award notification varies; please check directly with the department about their schedule.

## Will I hear if I am NOT awarded a scholarship?

The University only sends notification to award recipients. If after mid-March you are interested in your scholarship status, please call the Office of Undergraduate Admissions.



## What are the minimum requirements for a scholarship?

Different scholarships have different requirements, and award criteria vary from year to year. However, students must present SAT scores of 1200 or better (on the critical reading and math sections) or an equivalent ACT score of 28 or higher and have excellent high school grades to be considered for scholarships.

## How do I get reduced tuition?

Some scholarships come with a reduced tuition benefit. Please review the scholarships on pages 7–9 to see which ones come with in-state tuition.

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

General University scholarships are only offered to entering freshmen. However, your department may offer scholarships for upperclassmen. Please check with your academic advisor about the opportunity for any awards.

## Where else can I look for scholarships?

There are many resources you can use to find non-USC scholarships. Please check with your high school guidance counselor for recommendations. Other excellent resources include [www.collegeboard.org](http://www.collegeboard.org) and [www.fastweb.com](http://www.fastweb.com). These websites provide detailed information about a wide variety of scholarships and financial aid.

## How will I be notified about financial aid?

The University's Office of Student Financial Aid and Scholarships will notify you of any awards via your online student account. Admitted students receive login information for their personal account and will use that account to monitor their financial aid award status.

## I'm an international student. How can I get a scholarship?

To be eligible for general University awards, students must be legal permanent residents or citizens of the United States. Some departments offer merit aid to international students.

## Some **specific** financial aid information that is important to you:

To ensure accurate assessment of your tuition charges based on your status as a resident or nonresident, go to [www.sc.edu/bursar](http://www.sc.edu/bursar).

For more information on FAFSA application verification, how your eligibility was determined, how we award financial aid, and special circumstances, go to [www.sc.edu/financialaid](http://www.sc.edu/financialaid), click on "Award Terms and Conditions," and then click on "The Awarding Process."

## Additional helpful topics presented in-depth on the Office of Student Financial Aid and Scholarships Web page include:

- applying for financial aid and checking on the status of your application
- how to check on your financial aid once it has been awarded
- student loan promissory notes and loan counseling guidance
- student employment information and work-study job opportunities
- satisfactory academic progress eligibility requirements
- office forms and certifications that you may be directed to complete
- information about how to apply for financial aid for summer
- information related to financial aid for study abroad.

You should find most, if not all, of the answers you need online, but our staff of financial aid professionals is eager to provide the human touch when you need it. It's up to you, however, to initiate the process. Let us know how we may help, and remember: apply early, plan carefully, and budget your resources responsibly. See you at Carolina!

*The information contained in this booklet is subject to change without notification. The purpose of this booklet is to give you a broad overview of the various kinds of scholarships and financial aid for which you may be eligible. It does not constitute an offer or agreement. The requirements listed here are general guidelines that are subject to change.*

*Actual award criteria are established annually based on the size and strength of the class and availability of scholarship funds. The University reserves the right to revoke or change the award terms due to actions such as, but not limited to, violation of the student code of conduct. Scholarship programs are subject to change due to financial constraints. For more information, please review the scholarship policies on the Web at [www.sc.edu/admissions](http://www.sc.edu/admissions).*

*Academic scholarship awards are based on merit and strong academic potential and require that you maintain a "B" average (3.00 GPA on a 4.00 scale) to continue receiving them throughout your four years of study.*

**For more information about any of these opportunities, please go to our Web site at [www.sc.edu/financialaid](http://www.sc.edu/financialaid).**



UNIVERSITY OF  
SOUTH CAROLINA

## **Contacts for Scholarship and Financial Aid Information**

*For information about general University  
scholarships described in this booklet, contact:*

Office of Undergraduate Admissions

University of South Carolina

Columbia, SC 29208

803-777-7700 or (toll-free) 800-868-5872

[www.sc.edu/admissions](http://www.sc.edu/admissions)

### **Rothberg Scholarships**

Department of Chemical Engineering

College of Engineering and Computing

University of South Carolina

Columbia, SC 29208

803-777-4181

[scholarships-che@enr.sc.edu](mailto:scholarships-che@enr.sc.edu)

### **Financial Aid Information**

Office of Student Financial Aid and Scholarships

University of South Carolina

1714 College Street

Columbia, SC 29208

803-777-8134

[uscfaid@sc.edu](mailto:uscfaid@sc.edu)

[www.sc.edu/financialaid](http://www.sc.edu/financialaid)

### **Employment**

Contact the Career Center, Sixth Floor of the

H. William Close Building, at 803-777-7280.

### **Departmental Scholarships**

Refer to page 9 of this brochure.