

## Financial Aid Checklist for Returning Students

✔ Use this checklist as a guide to help you apply for aid, review your awards, and pay your fees. We hope you find this list helpful, but it is intentionally brief and not meant to be all inclusive and provide you with every bit of information you may need to know. We encourage you to read our entire web site to gain a fuller understanding of the entire financial aid process.

Apply For Aid	
<input type="checkbox"/>	<p>Complete the <b>Free Application For Federal Student Aid (FAFSA)</b>. This application is required for most types of federal financial aid including student loans, and is done on the web.</p> <p>When completing the FAFSA you will need a <b>PIN</b>. If you need to provide parent information on the FAFSA, your parent will also need a PIN. You obtain PINs at <a href="http://www.pin.ed.gov">http://www.pin.ed.gov</a>.</p> <ul style="list-style-type: none"> <li>• <i>USC Columbia's School Code is 003448.</i></li> <li>• <i>Remember that it could take 1 to 2 weeks for the USC Financial Aid Office to receive the results of your application from the Federal Processor.</i></li> </ul>
<input type="checkbox"/>	<p>Check the status of your financial aid application on VIP for any needed information.</p>
<input type="checkbox"/>	<p>If you are interested in a Federal Stafford Loan and have not previously borrowed, be sure to select a Stafford loan lender through VIP. Log onto VIP, choose "Financial," then choose "Show Me My Stafford Loan Lender."</p>
<input type="checkbox"/>	<p>If you need additional loan assistance, first consider, a <b>PLUS loan</b>.</p>
<input type="checkbox"/>	<p>Only as a last resort, you may wish to consider a <b>Private Educational Loan</b>.</p>
Review and Finalize Your Awards	
<input type="checkbox"/>	<p><b>Check your awards on VIP</b>. If you wish to make any changes to your awards or assumed hours of enrollment, print your award letter from VIP, make the desired changes, and send the updated award letter to our office with your signature.</p> <p>If you have been awarded Palmetto Fellows, LIFE, or State Need-Based Grant, be sure to complete the online certification statement. A link to the online certification statement can be found below your financial aid awards as displayed on VIP.</p> <p>Review the renewal requirements to retain your <b>Palmetto Fellows, LIFE, and State Need-Based Grant</b> awards.</p>
<input type="checkbox"/>	<p>If receiving a loan for the first time, complete all required <b>Stafford Loan Entrance Counseling</b> or <b>Perkins Loan Entrance Counseling</b>.</p>
<input type="checkbox"/>	<p>Complete your <b>Stafford Loan Master Promissory Note</b> (if no previous Stafford Loan).</p> <p>A new <b>Federal Perkins Promissory Note</b> must be signed for subsequent Perkins Loans.</p>



<input type="checkbox"/>	If you have been awarded <b>Federal Work Study</b> , you can search for jobs at <a href="http://web.csd.sc.edu/cgi-bin/finaid/job_show.cgi">http://web.csd.sc.edu/cgi-bin/finaid/job_show.cgi</a> . If you have not been awarded Federal Work Study and you wish to be considered for it, please contact us.
<input type="checkbox"/>	Read all <b>Award Terms and Conditions</b> for detailed information about your awards and how to use them.
<input type="checkbox"/>	Make sure any <b>non-institutional scholarship checks</b> are sent to our office. <ul style="list-style-type: none"><li>• <i>You may need to endorse a check if it is made co-payable to you and the University.</i></li></ul>
<b>Use Your Aid to Pay Your Fees</b>	
<input type="checkbox"/>	<b>Pay Your Fees using VIP.</b> <ul style="list-style-type: none"><li>• <i>You must authorize the use of your available financial aid towards the payment of your fees by using VIP. Failure to do this will result in the cancellation of your scheduled classes. Aid does not disburse automatically. You must authorize through VIP.</i></li><li>• <i>Note that once the fees are paid, your bill will no longer be available through VIP. If you wish to keep a copy for your records, print the bill before you pay.</i></li><li>• <i>You may also want to print a copy of the confirmation page for your records.</i></li></ul>

#### Helpful Terms

**FAFSA:** FAFSA is the Free Application for Federal Student Aid. This application is required for most financial aid programs.

**VIP:** <https://vip.sc.edu/> is the University's student's web connection to most academic and financial information, including Financial Aid. You must be an admitted ([www.sc.edu/admissions](http://www.sc.edu/admissions)) student to gain access to the site.

**Entrance Counseling:** Required for your first Stafford loan. Entrance counseling must be completed before funds can disburse.