



UNIVERSITY OF
SOUTH CAROLINA

LANCASTER

A Palmetto College Campus

Financial Aid Checklist

UNIVERSITY OF SOUTH CAROLINA LANCASTER - FINANCIAL AID AND VETERAN AFFAIRS
476 HUBBARD DRIVE PO BOX 889 LANCASTER, SC 29721-0889
803-313-7068 – FAX: 803-313-7168 – USCLFA@MAILBOX.SC.EDU

Financial Aid and Veteran Affairs Office

University of South Carolina Lancaster
PO Box 889 • 476 Hubbard Drive, Starr Hall 127 • Lancaster, SC 29721-0889
Phone: 803-313-7068 • Fax: 803-313-7168 • E-mail: usclfa@mailbox.sc.edu;
<http://sc.edu/lancaster/finaid>

FINANCIAL AID CHECK LIST

Apply

1) Apply for Admissions

- a. Apply Online by going to <https://sc.edu/lancaster> and click on “Apply”
- b. Instructions can be found under **Step 1, Please Review Student Types: “Freshman”**
- c. **When ready, click on Step 2 “Online Application Here”**
- d. There is a non-refundable \$40 Application Fee
- e. **You will also need to do the following:**
 - i) **Complete “Immunization Form”**
 - ii) **Complete “Citizenship Verification Form”**
 - iii) **Send all official transcripts (order from your high school and colleges)**
 - iv) **Send official ACT/SAT test scores (must be sent directly from the testing service)**
- f. Once admitted, you will receive an “Acceptance Letter”. This will include instructions on how to claim your “Account” using your **VIP ID** (found on the acceptance letter).
- g. You can access <https://myaccount.sc.edu/iam/> for detailed instructions.
- h. **You must then complete the “State Residency Certification” on Self Service Carolina under the “Student” section to determine eligibility for in-state tuition and aid.**

2) Apply for Scholarships

The USCL Scholarship Deadline for Fall is February 1st.

- a. You can find information on scholarships and the application here: <https://sc.edu/lancaster>
- b. To Apply Click on “Apply”, then “Scholarships”. The applications are under “How to Apply”.
 - a. There is only one application for all USC Lancaster Foundation Scholarships.
 - b. **The deadline for Lancer Scholarship is November 1st.**
 - c. **All other Scholarships have a deadline of February 1st.**
- c. **You can search online for other scholarships.**
Suggested links can be found on our scholarship page under “Outside Scholarships”.
- d. **You must report all non-USCL scholarships to the Financial Aid Office**
- e. Scholarship checks sent to the school will be applied to the student’s account as financial aid.
- f. **LIFE Scholarships** are awarded automatically provided that you are eligible (see Step 17).

3) File the FAFSA (Free Application for Federal Student Aid)

- a. To be considered for federal aid and loans File a FAFSA at: www.fafsa.ed.gov
- b. Use your/your parents’ tax returns
- c. Add USCL School Code: **003453**
- d. Be sure to sign it with Federal Student Aid **FSA ID**.
- e. You will need your parents’ taxes and a **FSA ID** for them if you are under the age of 24.
- f. The USCL Financial Aid Office should receive the FAFSA within one week.
- g. To check the status of your application at USCL check **Self Service Carolina**, per **Step 11**.
- h. **When received, a notification will be sent to the e-mail address on the FAFSA.**



The application requires a specific year’s tax and earnings information (Not the most recent).

If you need any assistance filing the FAFSA, please contact the Financial Aid Office: 803-313-7068.



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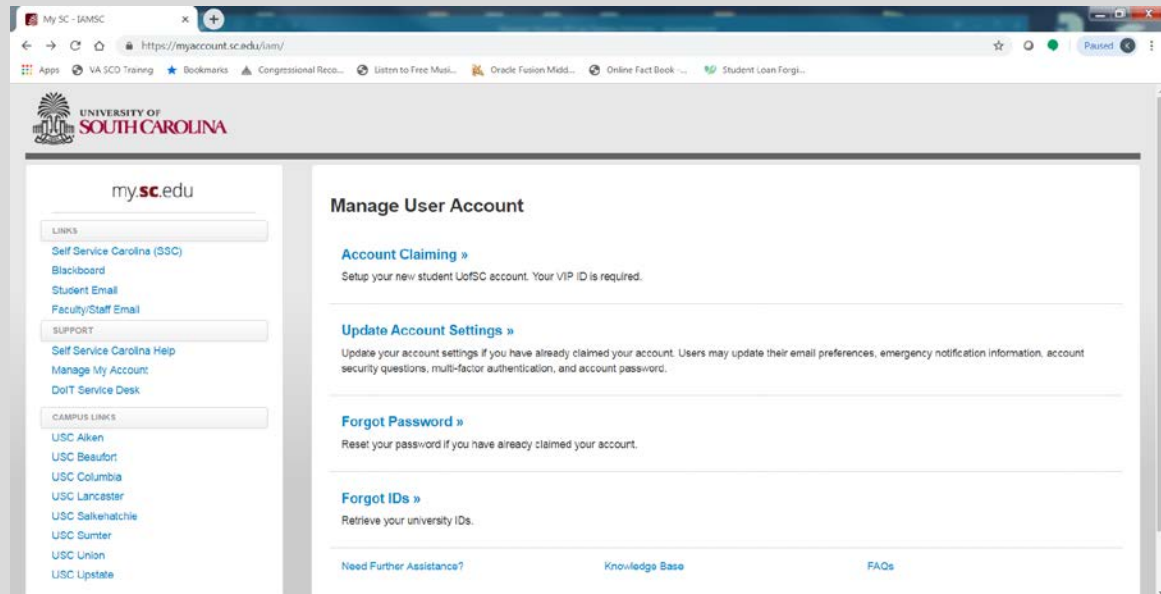
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Check your Status

4) Claim your VIPID and setup your access to Self Service Carolina (SSC)

- a. Students use <https://myaccount.sc.edu/> to keep up with their personal, financial and academic information via **Self Service Carolina**, Black Board, and Student Email.



- b. For detailed instructions on setting up access to these systems:
- Select “**Knowledge Base**” at the bottom.
 - On the next page, select “**Admitted Students**”
- c. Claim your VIP ID, USC ID and Network User Name
- Go to <https://myaccount.sc.edu/>, and click on “**Account Claiming**”
 - Enter your **VIP ID** (Found on your admissions letters), Last Name and Date of Birth
 - Check the Captcha box, and then click “Submit”
 - You will then set up a Security Question. Be sure to use something you can remember.
 - You will establish your e-mail preferences, and confirm your personal e-mail account.
 - You will then have set up two more security questions.
 - Then you will create a password and confirm it.
 - Next, set up your Multifactor Authentication, called “DUO”. This security feature helps keep your personal information protected, but requires access to a phone.
 - You should get a confirmation “Account Setup Complete”
 - Return to <https://myaccount.sc.edu/> and select “**Update Account Settings**”
- d. If you forgot your Network Username or VIP ID, go to <https://myaccount.sc.edu/> and select “Forgot IDs”. You will need either the last 4 digits of your SSN or your USC ID.
- e. After set-up is complete you can access your USC E-mail, **Self Service Carolina**, and Blackboard.

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5) Check your Status on Self Service Carolina

- Go to <https://myaccount.sc.edu/> and select “Self Service Carolina” on the left
- Click on “Personal Information” to access your personal information

| | | | |
|---------------------------|---|-------------------------|---------------------------|
| View Addresses and Phones | Update Addresses and Phones | View E-mail Addresses | Directory Profile |
| View Emergency Contacts | Update Emergency Contacts | View Ethnicity and Race | Update Ethnicity and Race |
| Name Change Information | Social Security Number Change Information | | |

- Click on “Student” to access Admissions, Registering for Classes, and Grades

| | | | |
|--|------------------|----------------------|--|
| Admissions | Registration | Student Records | South Carolina Residency Certification |
| Enrollment Deposits - Applies Only to Columbia Admitted Freshmen | Housing Services | Orientation Services | AlcoholEdu |
| DegreeWorks (Beaufort Campus) | | | |

- Click on “Financial Aid” to access your Application (FAFSA), Requirements, and Awards

| | | | |
|------------------------|------------------------------|----------------------------------|-----------------------|
| Financial Aid Status | Eligibility | Award | General Financial Aid |
| Federal Shopping Sheet | Contact Financial Aid Office | Summer Financial Aid Application | |



6) Placement Tests

- There are two placement tests: **Mathematics, Foreign Language**
- Take your Mathematics Placement Test online at [before registering for classes](#)
- For information on Placement Tests go to <https://sc.edu/lancaster>, clicking on “Apply” then “Admissions & Records”, “Advising”, and then “Placement Exams”
- The Foreign Language Placement Test can be taken at Orientation or by appointment. Call the **Office of Academic and Student Affairs at 803-313-7101**




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| | |
|--------------------------|--|
| <input type="checkbox"/> | <p>7) Orientation</p> <ul style="list-style-type: none">a. We encourage all new and transfer students to attend Orientation.b. Info is online at https://sc.edu/lancaster; click on “Apply” then “Orientation”.c. Orientation is a 1 day event and costs \$50 (subject to change)d. Each Orientation session includes a Parent Orientation in the evening. |
| <input type="checkbox"/> | <p>8) Get Advised and Register for Classes</p> <ul style="list-style-type: none">a. All students must be advised.b. Your advisor’s name will be given to you at orientation.c. If you attend Orientation, you will be advised and register for classes at that time.d. You can find information about Advising by going to https://sc.edu/lancaster, clicking on “Apply” then “Admissions & Records”, then “Advising”e. If you don’t attend Orientation, you can make an appointment with your assigned advisor. You will find a list under the “Advisors” link.f. You can find your advisor’s contact information by going to https://sc.edu/lancaster, and clicking on “Our Faculty & Staff”.g. You can be awarded financial aid before registering for classes.h. You won’t be billed for classes until you register for classes (and no earlier than July). |
| <input type="checkbox"/> | <p>9) Check your USCL E-mail account</p> <ul style="list-style-type: none">a. Once admitted, we will send all notifications to your USC E-mail accountb. Go to https://myaccount.sc.edu/<ul style="list-style-type: none">a. Click on “Student E-Mail” (on the left),b. Then select “USC Columbia & 2 Year Campuses”c. Under “Logins”, click on “2-Year Campuses”d. This will bring you to Microsoft Sign Inc. Sign in with your USC Network/Email Username and Passwordd. The Financial Aid Office will send e-mails to this account about your “Financial Aid Application Status” and your “Financial Aid Award Status”. <div data-bbox="1008 1106 1398 1224" style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: auto;"></div> |
| <input type="checkbox"/> | <p>10) Complete the Title IV Fee Authorization</p> <ul style="list-style-type: none">a. If receiving Federal Financial Aid (Title IV), you must complete the Fee Authorizationb. In Self Service Carolina, click on “Financial Aid”c. Click on “Financial Aid Status”d. Select a Campus (“USC Lancaster” for the Lancaster Campus)e. Select Aid Year, hit Submit (select the year for which you will enroll between August and July)f. Select “Student Requirements”g. Click on the link for “Fee Authorization”h. Read the agreement, check the “Agree” box and click “Submit”; if you agree. |



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11) Check the status of your FAFSA

- Home > Financial Aid > Eligibility
- Student Requirements | Holds | Academic Progress
- In **Self Service Carolina**, click on **“Financial Aid”**
 - Click on **“Financial Aid Status”**
 - Select the Campus (“USC Lancaster”)**
 - Select Aid Year**, hit Submit (select the year for which you will enroll between August and July)
 - Tabs appear for **“Student Requirements”**, **“Holds”** and **“Academic Progress”**
 - Select **“Student Requirements”** to find out what you must do to complete your application.
 - Read each requirement and how to resolve it.**
 - You may need to print a Form. There will be a link to the forms page here.**
Select the **“Forms and Certifications”** link, then the link for appropriate Aid Year (ie 2019-2020). Find the correct form name in the list, open the link and print the PDF.
Note: You must have **Adobe Reader** to open these.
 - Federal Financial Aid cannot be awarded until your application is “Complete”.**
 - The FAFSA and all requirements must be completed and received in our office by **April 1st** to be considered for limited funding awards.
 - Applications should be complete**
 - by August 1st** to be awarded aid to pay the **Fall Term** bill,
 - by December 1st** to be awarded aid to pay the **Spring Term** bill.
 - Applications are processed after these dates** and awards are still made, but if your financial aid isn't awarded before your bill is due you will have to make other payment arrangements.



12) If selected for Verification

- The Department of Education randomly selects financial aid applications to be verified.**
- This is a requirement. If selected, you must complete this process to receive financial aid.
- You will find the requirements on **Self Service Carolina**, as detailed in the steps above.
- All required forms can be downloaded from our website:**
 - Go to **<https://sc.edu/lancaster>**; select **“Apply”** then **“Financial Aid”**.
 - Click on **“Forms and Certifications”**
 - Select the appropriate **Aid Year** (ie 2019-2020).
 - Under **“Verification Forms”** select and print the forms you are required to complete.
Note: **“Dependent”** forms are for students who have parent information on the FAFSA.
- Complete, sign and return these forms (by fax or mail) to the Financial Aid Office.**
EXCEPTION! “Identity and Statement of Educational Purpose”. IF you are required to complete this document, the signature must be witnessed. You must either come in to our office to sign this document in front of our staff, or have the original document signed with a notary-of-public before mailing it to us (copies not acceptable).
- You may also be required to send us your Federal Tax Return information.** If this requirement is listed, you must send the information in one of two approved formats:
 - Complete the **IRS Data Retrieval on the FAFSA** at <http://www.fafsa.ed.gov> ; or,
 - Order an **IRS Tax Transcript**, either in PDF format from <https://www.irs.gov/individuals/get-transcript> or by calling **1-800-908-9946**; or,
 - If you did not file taxes** you are required to send a **“Confirmation of non-filing status”** letter that can only be obtained from the IRS using Form 4506-T. You can get that here: <https://www.irs.gov/forms-pubs/about-form-4506>
- You may also be required to send some additional tax related forms**, such as: W-2s, 1099s, 1098-Ts, other tax schedules. You may either include them or, if we need them, we will request them.

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Review and Accept Awards

13) Check your awards

- a. In **Self Service Carolina**, click on **"Financial Aid"**
- b. Click on **"Award"**, then **"Award for Aid Year"**
- c. Select a Campus (**"USC Lancaster"** for the Lancaster Campus)
- d. Select Aid Year, hit Submit (select the year for which you will enroll between August and July)
- e. Click on **"Award Overview"** for your current awarded financial aid. You will be presented your awards for both Fall and Spring semesters
- f. Click on **"Terms and Conditions"** and read this entire section. **This is required.**

14) LIFE Scholarship Eligibility

- a. **To be eligible for the LIFE Scholarship you must be a South Carolina Resident**, both at the time of High School Graduation and at the time of beginning college enrollment.
- b. **Freshmen: must have a 3.0 GPA (on the SC Uniform Grading Scale).**
 - i) Your initial award will be an estimated award based on your current SC UGS GPA.
 - ii) We will recheck your eligibility when your final HS Transcript is received.
- c. **You must provide an official copy of your Final High School Transcript with the graduation date and proper school official signature.**
- d. **Students with a GED** can be LIFE eligible starting in their 2nd year, so long as they were South Carolina Residents when they received their GED and meet renewal eligibility requirements.
- e. **Transfer Students** must meet renewal eligibility requirements, and must provide proof of South Carolina Residency at the time of High School Graduation.

15) Accept your Awards

- a. In **Self Service Carolina**, click on **"Financial Aid"**
- b. Click on **"Award"**, then **"Award for Aid Year"**
- c. Select a Campus (**"USC Lancaster"** for the Lancaster Campus)
- d. Select Aid Year, hit Submit (select the year for which you will enroll between August and July)
- e. Click on **"Accept Award Offer"** to accept, reduce or decline your awards. **This is required** for many types of awards.
 - i) Scroll down to the list of awards
 - ii) Beside each award, select "Accept", or "Decline".
 - iii) Select "Submit my decision" (be careful not to hit "Accept All Awards" unless you mean to).
- f. **Some awards may require additional forms, as indicated under "Requirements".**
- g. **Some of these forms are on-line, and a link is provided. Others are forms you print and complete. Those forms can be found on our website:**
 - i) Go to <https://sc.edu/lancaster>; select **"Apply"** then **"Financial Aid"**.
 - ii) Click on **"Forms and Certifications"**
 - iii) Select the appropriate **Aid Year** (ie 2019-2020).
- h. Awards may continue to be adjusted. You will receive an e-mail each time.

Awards should begin appearing on SSC by May 1st



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16) Accept, Reduce or Decline Loans

- a. Information on Student Loans can be found here:
 - i) Go to <https://sc.edu/lancaster>; select “Apply” then “Financial Aid”.
 - ii) Click on “Types of Aid”, and then “Student Loans”
- b. You will be offered students loans as part of your financial aid package.
- c. You must choose to accept, reduce or decline your student loans.
 - iii) In **Self Service Carolina**, click on “Financial Aid”
 - iv) Click on “Award”, then “Award for Aid Year”
 - v) Select a Campus (“USC Lancaster” for the Lancaster Campus)
 - vi) Select Aid Year, hit Submit (select the years you will be enrolled between August and July)
 - vii) Click on “Accept Award Offer” to accept, reduce or decline your awards. **This is required** for many types of awards.
 - (1) Scroll down to the list of awards
 - (2) Beside each loan, enter the amount you wish to borrow, and “Accept” or “Decline”.
 - (3) Select “Submit my decision”
- d. For Direct Loans you will also need to complete 2 requirements on <https://studentloans.gov>
 - Loan Entrance Counseling
 - Master Promissory Note For Direct Stafford LoansNOTE: You will need your FSA ID: <https://fsaid.ed.gov/npas/index.htm> .
- e. **Subsidized** Direct Stafford Loans **will not accrue interest while enrolled**;
Unsubsidized Direct Stafford Loans **will accrue interest**.



17) Certifying Eligibility for South Carolina Awards

South Carolina LIFE Scholarship or South Carolina Need Based Grant

- a. Complete these steps if awarded the South Carolina LIFE Scholarship or Need Based Grant
- b. You must **complete the State Awards Affidavit** online
 - i. In **Self Service Carolina**, click on “Financial Aid”
 - ii. Click on “Award”, “Award for Aid Year”, “USC Lancaster”, Select the Aid Year, hit Submit
 - iii. Click on “Accept Award Offer” to accept the award
 - iv. Click on “Terms and Conditions”. **Read, check the box, accept the “Terms and Conditions”**
- c. Complete these steps if you are awarded the South Carolina Lottery Tuition Assistance.
- d. You must **complete the SC Lottery Tuition Assistance Certification** online
 - i. In **Self Service Carolina**, click on “Financial Aid”
 - ii. Click on “Award”, “Award for Aid Year”, “USC Lancaster”, Select the Aid Year, hit Submit
 - iii. Click on “Accept Award Offer” to accept the award
 - iv. Complete the Certification On-line:
 1. Click on “Resources and Additional Information”.
 2. **Read, check the box, accept the “Terms and Conditions”**
 3. Hit “Submit Information”
- e. If you have difficulty completing either of these, please contact our office: 803-313-7068

NOTE: South Carolina Residents can receive LIFE Scholarship or Lottery Tuition Assistance, not both.



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Advisement and Registration



18) Get Advised and Register for Classes (Fall, Spring and Summer)

- a. Incoming Freshmen register for classes for the Fall Semester during Orientation (see Step 7).
- b. All students can register for Spring classes in October.
- c. Returning students can register for classes for Summer and Fall classes in March.
- d. **All students must be advised.**
- i. You can find information about Advising by going to <https://sc.edu/lancaster>, clicking on **"Apply"** then **"Admissions & Records"**, then **"Advising"**
- e. **Contact your advisor to make an appointment** (list found on the page above)
- f. You **can** be awarded financial aid before registering for classes.
- g. You won't be billed for classes until you register for classes, and the bill is due before they start.
- h. After being advised **you must register for your classes on Self Service Carolina**.
Your advisor CANNOT register you for your classes.
- i. If a class you need is full, you should return to your advisor for additional guidance.
- j. If you cannot locate your advisor or have difficulty scheduling a meeting time with your advisor, you should contact Academic & Student Affairs in Starr Hall 126, or call 803-313-7101.
- k. **Transfer Students:** It is your responsibility to provide your advisor with a copy of your transcripts. If you have sent it to Admissions it should be loaded to your academic record by the end of your first semester. Prior to that you should bring a copy of the transcript with you to advising.



19) Adjust Hours

- a. **All students are awarded Financial Aid as full-time (12 or more hours per term). Some financial aid only requires you to be half-time (6-11 hours per term).**
- b. **If you intend to be in fewer than 12 hours you must notify the Financial Aid Office.**
 - Complete a **"Minimum Hours Adjustment Form"**
 - You can complete this in our office, or contact us for a copy of the form.
- c. Most grants and scholarships will be adjusted based on enrollment. Loans may be adjusted.
- d. **See the Financial Aid Office BEFORE you drop classes.**
- e. Remember:
 - Dropping classes can affect your financial aid eligibility.
 - The LIFE Scholarship requires 12 hours per semester, and 30 hours total per year.
 - USC Lancaster Foundation Scholarships require 12 hours per semester.
 - Most other Financial Aid Awards require at least 6 hours per semester.
 - If you borrowed student loans, you begin repayment if you drop below 6 hours.
 - If you keep your hours at 12 or higher your financial aid will stay the same.

Pay your Bill



20) Sign up for Direct Deposit

- a. If your Financial Aid exceeds your bill, you will receive a "Refund".
- b. You can set up Direct Deposit to **have your refund sent to your bank account**.
- c. In **Self Service Carolina**, click on **"Account Information"**, **"Sign up for Direct Deposit"**.

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21) Pay your Bill on Self Service Carolina

- a. After you have been advised and register for classes, your bill will be generated.
- b. **Financial Aid that is ready will automatically be applied to the bill first.**
- c. **First-Year, First-Time Borrowers have a 30 day delay on loan disbursements.** During this time the loan will “memo”, showing the Business Office the funds are coming.
- d. **Any remaining balance must be paid by the deadline (usually the 1st Day of classes).** Current Tuition and Fee rates can be found here by going to <https://sc.edu/lancaster> and click on “**Apply**” then “**Business Office**”. Select “**Tuition and Fees**”.
- e. To pay your bill in **Self Service Carolina**, click on “**Account Information**” and “**Pay Now**”.
- f. **Any amount remaining balance can be paid by one of the following options:**
 - check by mail; or
 - e-check (provide your routing and checking account number); or
 - credit card (a convenience fee of 2.5% will be added); or
 - in person in the Business Office (usually starting in late July); or
 - Payment Plan (see Business Office for details).
- g. **Payment Plans:**
 - You may divide your remaining balance into 4 equal payments.
 - There is a \$75 administrative fee that will be added to the first payment.
 - The full balance must be paid by the end of the semester.
 - If you do not pay by the established deadline, there is \$100 late fee per month.
 - To set up a payment plan see the Business Office in Starr Hall 120.
 - For more details you can call the Business Office at 803-313-7004.



22) Student Loan Disbursement Delays for First-Time, First-Year Borrowers

- a. **Loan Disbursements are delayed until 30 days after classes have started for students in their first year of college who borrow Student Loans for the first time.** This is a Federal Law.
- b. **Freshmen will not receive Fall loan disbursements until the end of September.**
- c. The bill will reflect these anticipated loan funds, but this will delay the receipt of any funds over the cost of tuition and fees that are resultant of the loan.
- d. If this loan disbursement delay will prevent you from buying books, please let the Financial Aid Office know, so **we may assist you in charging your books to your bill.**
- e. Spring Semester: unless the student did not borrow loans in the Fall semester, their disbursement will not be delayed.

For students enrolled for a single semester (i.e. Spring Only or Summer Only):

Loans have to be divided in two equal disbursements. If your enrollment period is not two semesters, then your loan will be divided in two disbursements in one semester. Your first disbursement will occur at the beginning of the semester and your second will occur in the middle of the semester (October for Fall semester, March for Spring semester, July for Summer semester).



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23) Financial Aid Refunds

- a. Financial Aid Awards are divided between the Fall and Spring semester.
- b. Your financial aid must first be applied to your tuition and fees.
- c. If your Financial Aid is greater than your tuition and fees, you will receive a Refund.
- d. **Refunds cannot be disbursed until ten days before classes begin.**
- e. If you have signed up for Direct Deposit your Refund will be transmitted to your bank. Any refund not direct deposited will be cut as checks and mailed.
- f. **For Fall we estimate refund checks will be received 1 week before classes.**
- g. Remember **Freshmen Loan disbursements are still delayed 30 days** (see Step 22).
- h. If you drop a class or withdraw from all classes during the semester, you may be required to pay back a portion of your Refund.
- i. **You should always check with the Financial Aid Office BEFORE you drop any classes.**



24) Get your Carolina Card and Parking Decal

- a. **You will receive your Carolina Card (student ID) at Orientation.**
- b. **You will also receive your Parking Decal at Orientation.**
- c. **You can get these from the Campus Security Office**, but you have to bring:
 - i. Your RECEIPT showing fees and tuition have been paid
 - ii. A Valid Current Photo ID: State Driver's License, Military ID, or Passport
- d. You can contact the Law Enforcement and Security Office at 803-313-7084.
- e. The Law Enforcement and Security website can be found by going to <https://sc.edu/lancaster> and click on "Apply" then "Law Enforcement & Security"

NOTE: The "Parking and Security Fee" is charged to all students, even if they do not intend to park on campus. The fee is used to fund the maintenance and monitoring of the parking facilities, and to provide campus security guards during classes.

Provided on this page are links to several agencies which provide services and/or information.

The **OPE Campus Security Statistics Reports** website provides

Clery reporting statistics for our campus.

The **SC Law Enforcement Division (SLED)** website provides crime statistics and registered sex offender data.

Also provided is a direct link to our campus

Emergency Response Guide and a list of designated Severe

Weather Shelters on campus.

See also important information located in **The Student Right-To-Know and Campuses Security Act**

In Case of Emergency

9-911 from an on-campus phone
911 from a cell phone or 283-3313

Staff and Location

Security

Maintenance & Security Building

Cell Phone: 803-804-9637



UNIVERSITY OF
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FINANCIAL AID CHECK LIST

Financial Aid and Veteran Affairs Office

University of South Carolina Lancaster
PO Box 889 • 476 Hubbard Drive, Starr Hall 127 • Lancaster, SC 29721-0889
Phone: 803-313-7068 • Fax: 803-313-7168 • E-mail: usclfa@mailbox.sc.edu;
<http://sc.edu/lancaster/finaid>

FINANCIAL AID CHECK LIST



25) Charging Books using your Carolina Cash Account (Carolina Card)

- a. **Some students will not receive their Financial Aid Refund before classes begin:**
 - i. Freshmen loan borrowers (see Step 22).
 - ii. Financial Aid Applicants who are awarded within 1 week of classes starting.
- b. If you are affected by this **you can charge your books to your bill (account).**
- c. **Use MY.SC.EDU to view your bill and to transfer funds to your Carolina Cash Account.**
 - i. Go to "Optional Fees" to add money to your Carolina Cash account
 - ii. In about 30 minutes the funds will be credited to your Carolina Card
 - iii. The amount you authorized is added to your bill (account).
 - iv. **You can then use your Carolina Card in the bookstore to access these funds.**
- d. **Carolina Cash is only available 10 days prior to classes starting and 5 days after that.**
- e. Unspent funds roll semester to semester and year to year.
- f. You can call the CarolinaCard Office at 803-777-1708 to have the amount adjusted.
- g. For more information, go to <https://sc.edu/students/> and click on "Pay Bills" and "**Carolina Cash Deposit Information.**"
- h. **If you withdraw from classes before the financial aid disburses you will not receive your entire financial aid award but will still be responsible for paying the bill for the Carolina Cash you charged.**

Warning! In Lancaster, only the USCL Bookstore accepts the Carolina Card. As such, we recommend that you restrict the amount of funds you place on the account.

Student Employment



26) Federal Work Study

- a. Federal Work Study jobs are employment on-campus or in community service.
- b. Work Study is a Financial Aid Award granted to the neediest student in the order their FAFSAs are received. You must indicate on your FAFSA that you are interested in Work Study.
- c. **If you are awarded Work Study you can accept it on Self Service Carolina (see Step 15).**
- d. **You will receive a Packet in the mail mid-summer (or within 2 weeks). That will include:**
 - a. An award notification with deadlines
 - b. A list of Jobs you can apply for and how to contact the hiring officials.
 - c. Interview and Hire forms to take to the interview
 - d. A Work Study information booklet.
- e. Most Work Study jobs pay minimum wage, and are limited to 20 hours per week. They must work around your school schedule, though.
- f. Accepting or Declining workstudy does not make you ineligible for other awards.
- g. If you have questions about Work Study please contact our office: 803-313-7068.



27) Other Student Employment

Not all jobs at USC Lancaster are Work Study jobs. Many offices hire Students as "Student Assistants". To apply for those job contact the office of interest and ask them if they have any openings and how to apply.



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Summer Classes



28) Complete your Summer application

- a. Students are not automatically awarded Summer Financial Aid
- b. **To be considered for Financial Aid in the Summer you must complete an Application.**
- c. **The application for Summer Financial Aid becomes available April 1st-June 1st**
- d. Go to **Self Service Carolina**, select **Financial Aid**, and then select **“Summer Financial Aid Application”**
- e. Select a Campus (**“USC Lancaster”** for the Lancaster Campus)
- f. Select Aid Year, hit Submit (select the year for which you will enroll between June and July)
- g. Completing questions **A-G**, Hit Submit. You can make changes later if you need to.
- h. **Summer Financial Aid is part of the prior academic year.** If you have received your entire award eligibility for the year, you may not have remaining financial aid for the Summer.
- i. **For more information on Summer Financial Aid** go to <https://sc.edu/lancaster> and click on **“Apply”** then **“Financial Aid”**; scroll down to find **“Summer Aid”**

Summer Financial Aid
Application



29) LIFE Scholarship in the Summer (Year Round LIFE)

- a. **If you qualified for LIFE in the Fall and Spring, earned 30 hours in those terms, and earned a 3.00+ LIFE GPA, you can elect to use a semester of LIFE in the Summer.**
- b. **You must take at least 12 credit hours** of courses required for your degree.
- c. **You must inform the Financial Aid Office that you want to use LIFE and must complete a form.**
- d. Using a LIFE term in the summer counts towards the 4 semester total at a 2 year college (at USCL), and towards the 8 semester total towards a 4 year college.
- e. If you use LIFE in the summer between your Freshman and Sophomore years at USCL you will not have it in the Spring of your sophomore year unless you have been admitted to a 4 year degree program offered in that term.



30) Summer Financial Aid Eligibility

- a. **PELL Grant:** Pell can be received for up to **THREE** full-time semesters in an academic year. **If you are Pell Eligible you may receive Pell in the summer.**
- b. **LIFE Scholarship:** Not normally available in the summer (see Step 29).
- c. **Direct Loans:** Your eligibility for loans is based upon your year-in-college (freshman, sophomore, etc...). If you have not already borrowed your annual loan limit you may borrow direct loans in the summer. However, you must be enrolled in at least 6 credit hours. Loans have to be divided in two equal disbursements. Your first disbursement will occur in June and your second disbursement will occur in July. You should plan to buy books for classes starting in May.
- d. **Lottery Tuition Assistance:** If you were eligible for Lottery in the Fall/Spring you should still be eligible for Lottery in the summer. If you received LIFE in the Fall/Spring you cannot receive Lottery in the Summer.
- e. **Work-Study:** Work study may be available in the summer but is very limited.
- f. **No other awards are available in the summer.**

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Follow Up



31) Adjusting Hours AFTER paying your bill

- If you have already paid your bill, adding or dropping classes can still affect your financial aid.
- See the Financial Aid Office **BEFORE** you add or drop any classes after paying your bill.



32) Keeping or Earning LIFE Scholarship

- LIFE Scholarship Recipients **must earn a 3.0+ LIFE GPA and 30 hours** at the end of their 1st year to be eligible in their 2nd year.
- LIFE Scholarship Recipients **must earn a 3.0+ LIFE GPA and 60 hours** at the end of their 2nd year to be eligible in their 3rd year; and must be admitted into a 4 year degree program (such as Palmetto College, See Step 36).
- LIFE Scholarship Recipients **must earn a 3.0+ LIFE GPA and 90 hours** at the end of their 3rd year to be eligible in their 4th year; and must be admitted into a 4 year degree program (such as Palmetto College, See Step 36).
- Courses taken in the summer can help meet these requirements.**
- Science and Math students: You can earn a LIFE Enhancement when you enter a 4 year college if you complete 14 hours of Science and Math courses in your Freshmen year.**
- LIFE Scholarship is only available for 4 consecutive years from the date you begin college. If you do not meet renewal requirements for any particular year you will not be eligible for LIFE Scholarship that year, though you could earn it for a later year by catching up on requirements.
- For more specific information on the LIFE scholarship go to <https://sc.edu/lancaster> and click on "**Apply**", "**Financial Aid**", "**Types of Aid**", and then "**State Aid**"



33) Maintain Satisfactory Academic Progress

- The USC Regional Campus SAP Policy can be found here: <https://sc.edu/lancaster> and click on "**Apply**" then "**Financial Aid**" and "**Satisfactory Academic Progress**"
- All students must meet certain academic standards to be eligible for Financial Aid.**
- You must:**
 - Maintain a **2.000 GPA** at the end of each Spring semester (checked in May)
 - Complete **67% of all courses** you attempt with passing grades (i.e. 67% of 30 hours is 20 hours)
 - Complete your degree within **150%** of the normal time frame:
Maximum Attempted Hours:
90 for Associates Degrees
105 for Associates Degree in Nursing (2 year Nursing)
180 for 4 year degree programs (BOL/BLS)
- If you do not meet these standards you will not be eligible for Financial Aid.**
- You can appeal under special circumstances.**
 - You cannot appeal based on "Poor Judgment" or "Lack of Maturity"
 - Appeals must be submitted by the deadlines indicated on the Financial Aid Page.

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34) Apply for Financial Aid every year

File the FAFSA on
October 1st!

- a. **You should Apply for scholarships every year**
 - i) Scholarship applications are available starting in October.
 - ii) The USCL Scholarship application **deadline for Continuing Students is April 1st**.
 - iii) See Step 2 on the first page of this document.
 - iv) **If you believe you gained LIFE eligibility, be sure to let the FA Office know.**
- b. **You must file the FAFSA every year**
 - i) **The FAFSA becomes available OCTOBER 1st for classes starting the next August**
 - ii) **Go to the FAFSA Website: <https://studentaid.ed.gov/sa/fafsa>**
 - iii) You will need your FSA ID
 - iv) **The FAFSA uses “Prior Prior Year” income and tax information**
You must use the income and taxes for the year the FAFSA states.
 - v) See Item #3 on the first page of this document for details
- c. **You must accept your Financial Aid Awards every year**
 - i) Student loans, work study, lottery tuition assistance and some scholarships must be accepted on **Self Service Carolina**. (See Steps 13- 15 for details).
 - ii) **If not accepted before classes start, some of your awards may be cancelled and the funds reallocated to other students in need (SEOG, State Need Based Grant, Federal Work Study).**
 - iii) Federal Work Study must be accepted by the deadline indicated on the letter you will receive. If you do not accept it by that date it will be cancelled.

Graduation and Continuing Your Education



35) Graduating with your Associate’s Degree

- a. **You must apply to Graduate at the start of your last semester of enrollment.**
 - i) The application **deadline to graduate in May is in February**
 - ii) The application **deadline to graduate in December is in August**
 - iii) Information about the “**Application for Graduation**” can online at <https://sc.edu/lancaster>; click on “**Apply**” then “**Admissions & Records**” and then “**Graduation Information**”
- b. **You can order Graduation Cap and Gown from the USCL Bookstore.**
- c. **How does earning your Associate’s Degree affect your Financial Aid?**
 - i) To continue to receive Financial Aid after earning your Associate’s Degree you must enter a new degree seeking program.
 - ii) If you are admitted to a 4 year college program, you will now apply for financial aid with that college (BOL and BLS Students still apply with USC Lancaster).
 - iii) If you are entering a 2nd Associate’s Degree Program with USCL you will need to file a Financial Aid SAP Appeal, with a Graduation Plan, to be considered for financial aid.
 - iv) Lottery Tuition Assistance may only be received for your 1st Associate’s Degree.
 - v) **LIFE Scholarship requires you to be in a 4 year program immediately following your 2nd year of college to continue to receive this award.**

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FINANCIAL AID CHECK LIST

- 36) Transferring or Applying to Enter Palmetto College**
 - a. **To transfer to another college, apply at the start of your final semester at USCL.**
 - b. **To apply to another USC School**
 - i) **You will complete a “Change of Campus” Form.** Go to <https://sc.edu/lancaster> and click on **“Apply”**, and click on **“Change of Campus Students”**
 - ii) You will need to file a FAFSA for that college
 - iii) You will need to meet the minimum GPA and course requirements.
 - c. **To apply for admission to Palmetto College**
 - i) For information on Palmetto College, please go to <https://sc.edu/lancaster> and click on **“Palmetto College”**. It is on the right side of the page.
 - ii) **You will need to complete a “Change of Campus” application (even for BLS and BOL)**
 - iii) You will need to **file a FAFSA for the appropriate college**
[USC Lancaster is the awarding school for BLS and BOL](#)
 - iv) **The Deadline to enter Palmetto College**
 - (1) **for Fall is July 1st**
 - (2) **for Spring is November 1st**
 - (3) **for the Summer is May 1st**
 - d. **If you are applying to another college, you will need to send them a transcript.**
 - i) To order a transcript go to <https://sc.edu/lancaster> and click on **“Apply”**, and click on **“Transcript Requests”** on the left.

Additional Student Services

- 37) Career Services, Disability Services and Personal Counseling**

Located:
Starr Hall 125, 803-313-7112

For detailed information go to <https://sc.edu/lancaster> and click on **“Experience”**, **“Counseling & Disability Services”**

 - a. **Career Services:** If you need advice on applying for a job, help completing a resume, or counseling for selecting a course of study, you can make use of USCL’s Career Services.
 - b. **Disability Services:** If you are in need of assistance or accommodations due to a learning, mental or physical disability, the Office of Disability Services. Students must self-identify with this office to receive services. Students with an IEP in High School should provide a copy to this office. Accommodations are approved on a case by case basis, and are governed by the American with Disabilities Act (ADA) and/or Section 504 of the Rehabilitation Act of 1973.
 - c. **Personal Counseling:** Counseling services are offered at no charge to active students. Mental health is as important as physical health and we encourage all students who are facing difficulties to make use of our services. *Appointments are recommended. Walk-Ins are welcome and will be seen as scheduling permits.

- 38) Other Services**
 - a. USCL offers numerous **clubs and organizations**
 - b. All students have access to the on-campus **Gregory Family YMCA**
 - c. All students have access to our **Academic Success Center**
 - d. For detailed information go to <https://sc.edu/lancaster> and click on **“Experience”**



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