CHARLESTON SOUTHERN UNIVERSITY

South Carolina State Aid Policies and Procedures

2026-2027 Award Year

Student Financial Services

Revised September 2026

At-a-Glance: 2026-27 State Aid Programs

Program	Maximum / Award	Key Ongoing Requirement
SC HOPE	Up to $2,800	Freshman year only; may transition to LIFE if LIFE renewal requirements are met.
LIFE	Up to $5,000/year	3.0 LIFE GPA + average 30 earned hours per academic year.
LIFE Enhancement	Additional $2,500/year	Eligible approved major; begins no earlier than second academic year.
Palmetto Fellows	$6,700 first year; up to $7,500 thereafter	3.0 institutional GPA + 30 eligible hours per academic year.
Palmetto Fellows Enhancement	Additional $2,500/year	Eligible approved major; begins no earlier than second academic year.
SC National Guard CAP	Up to $12,000/year; up to $4,000/term for full-time	Guard eligibility, SAP, annual funding limits, and application window requirements.

1. General Requirements for CHE State Merit Scholarships

Unless a program-specific rule states otherwise, students receiving SC HOPE, LIFE, or Palmetto Fellows must satisfy the applicable South Carolina Commission on Higher Education (CHE) requirements.

- Be a U.S. citizen or eligible permanent resident.
- Be a South Carolina resident under the current South Carolina Residency Regulation.
- Be enrolled as a degree-seeking student at an eligible South Carolina institution and meet the enrollment requirements for the specific award.
- Not owe a refund or repayment on state or federal financial aid and not be in default on a federal student loan.
- Not have been convicted of a felony; and not have been convicted of a second or subsequent alcohol- or drug-related misdemeanor within the applicable academic-year period.
- Complete the required annual state certification/affidavit and any other institutional documentation.
- Meet the academic and renewal standards for the specific scholarship.

Reference: *CHE - Scholarships and Grants for SC Residents*

2. South Carolina Residency Determination and Documentation

Residency is determined by the institution under the South Carolina Residency Regulation. The student bears the responsibility for providing sufficient documentation to establish South Carolina residency. Effective in 2026, a

dependent student's residency may be based on one South Carolina resident parent or legal guardian, when the regulatory requirements are met.

CSU documentation

- Complete the CSU SC Certification/State Scholarship Affidavit annually.
- Complete the CSU/SC Residency Form when requested.
- Provide additional documentation when needed to resolve residency, dependency, domicile, or conflicting information.

Residency items of intent

Current CHE residency rules require evidence of South Carolina intent. For the person whose residency is being established, staff should verify the required items of intent under the current regulation and request additional documentation when needed. Key documentation includes:

- A valid South Carolina driver's license or South Carolina identification card. When required for establishing residency, the applicable license/ID should be obtained within 45 days.
- A valid South Carolina vehicle registration for at least one vehicle owned in whole or in part by the person establishing residency, when applicable.
- Evidence of a primary South Carolina domicile, such as a mortgage, deed, or lease.
- South Carolina resident income-tax filing for the applicable tax year, when required/applicable.
- Other evidence requested by CSU to support domicile and intent under the regulation.

Reference: *CHE - SC Residency Information*

Reference: *CHE - 2026 Residency Changes Quick Reference*

3. South Carolina State Merit Scholarship Programs

3.1 South Carolina HOPE Scholarship (HOPE)

Maximum award: Up to $2,800 for the freshman academic year (up to two terms).

Initial eligibility

- Graduate from high school or an approved home school program and meet South Carolina residency requirements.
- Earn at least a 3.0 cumulative GPA under the South Carolina Uniform Grading Policy (UGP) at high school graduation.
- Attend an eligible four-year South Carolina institution.
- Not receive LIFE, Palmetto Fellows, or Lottery Tuition Assistance in the same academic year.

After the freshman year

- HOPE does not renew as HOPE after the freshman year.
- A HOPE recipient may become eligible for LIFE for the next academic year by earning a 3.0 LIFE GPA and an average of 30 eligible credit hours by the end of the first academic year.
- Eligible AP, IB, CLEP, dual-enrollment, exempted, and other qualifying hours may count toward LIFE's credit-hour requirement when properly documented.

3.2 South Carolina LIFE Scholarship

Maximum award: Up to $5,000 per academic year, subject to eligibility, remaining terms, and cost-of-attendance limits.

Initial eligibility at a four-year institution

An eligible South Carolina resident must meet at least two of the following three criteria:

- 3.0 cumulative GPA under the South Carolina UGP.
- 1100 SAT or 22 ACT (or the current CHE-approved equivalent).
- Rank in the top 30% of the high school graduating class.
- The student may not receive Palmetto Fellows, SC HOPE, or Lottery Tuition Assistance in the same academic year.
- LIFE is generally limited to the student's first bachelor's degree.
- A standard four-year bachelor's program allows up to eight terms of eligibility. An approved five-year bachelor's

program may allow up to ten terms, subject to CHE requirements.

Continued eligibility

- Earn a cumulative 3.0 LIFE GPA by the end of the academic year. The LIFE GPA includes eligible coursework from all institutions attended, not only CSU.
- Earn an average of 30 eligible credit hours for each academic year since initial college enrollment (for example, 30 by the end of year one, 60 by the end of year two, 90 by the end of year three).
- Eligible AP, IB, CLEP, dual-enrollment, exempted coursework, and qualifying fall/spring/summer hours may count toward the LIFE credit-hour requirement when properly posted.

3.3 LIFE and Palmetto Fellows Scholarship Enhancements

Enhancement amount: Up to an additional $2,500 per academic year.

- Enhancements begin no earlier than the student's second academic year. Freshmen are not eligible.
- The student must remain eligible for the underlying LIFE or Palmetto Fellows Scholarship.
- The student's major/program must be on the current CHE-approved enhancement list.
- STEM/health and accounting enhancement recipients must satisfy the applicable 14-credit-hour math/science prerequisite by the end of the first academic year. Approved AP, IB, CLEP, exempted, and dual-enrollment coursework may be used when allowed by CHE.
- Education enhancement recipients must satisfy the current CHE-approved program requirements and sign the required service agreement. The student must work in a South Carolina public school for each year the enhancement is received or repay the applicable enhancement funds, subject to current program rules.
- LIFE + Enhancement may total up to $7,500 per academic year. Palmetto Fellows + Enhancement may total up to $10,000 per academic year.

Reference: *CHE - LIFE and Palmetto Fellows Scholarship Enhancements*

3.4 South Carolina Palmetto Fellows Scholarship

Maximum award: $6,700 for the first academic year; up to $7,500 per academic year thereafter, subject to continued eligibility.

Initial eligibility

A student may qualify under either of the following pathways:

- Pathway 1: 3.50 cumulative SC UGP GPA, 1200 SAT or 25 ACT, and rank in the top 6% of the class under the applicable CHE ranking period.
- Pathway 2 (without class-rank requirement): 4.00 cumulative SC UGP GPA and 1400 SAT or 31 ACT.
- The application/designation process is coordinated through the student's high school/home-school administrator and CHE.
- Early and late application windows and test-score deadlines are established by CHE each year.
- The student may not receive LIFE, SC HOPE, or Lottery Tuition Assistance in the same academic year.
- Palmetto Fellows is generally available for up to eight terms in a standard four-year bachelor's program. Approved five-year programs may allow additional terms under current CHE rules.

Continued eligibility

- Earn a cumulative 3.0 institutional GPA at CSU by the end of the academic year.
- Earn at least 30 eligible credit hours during the academic year.
- AP, IB, CLEP, exempted, and dual-enrollment credits do not count toward the annual 30-hour Palmetto Fellows renewal requirement.
- Staff must verify continued eligibility and remaining terms before renewal and disbursement.

Reference: *CHE - Scholarships and Grants for SC Residents*

4. South Carolina National Guard College Assistance Program (SCNG CAP)

2026-27 award limits: Up to $12,000 per academic year, with a maximum of $4,000 per term for a full-time student. The FY 2026-27 lifetime maximum is $25,000. Awards remain subject to annual appropriations and available funding.

Application windows and administration

- Fall application window: June 1 through August 1.

- Spring application window: November 20 through December 15, for new eligible students or students who missed the fall window. If approved during the spring window, funding applies to spring/summer under current program rules.
- Students approved during the fall window do not reapply during the spring window.
- CSU should verify approved recipients and program data through the current CHE/CAP portal (CHEMIS Connect) and follow annual institutional procedures and deadlines.

Eligibility and award administration

- Students must be an eligible member of the South Carolina Army National Guard or Air National Guard and meet current Guard/CHE program requirements.
- Students must meet applicable Satisfactory Academic Progress requirements.
- Award cannot exceed cost of attendance when combined with other aid.
- Award levels for less-than-full-time enrollment are determined under the current annual award chart and available funding.

Reference: *CHE - SC National Guard College Assistance Program*

5. Appeals

5.1 CHE merit scholarship appeals (HOPE/LIFE/Palmetto Fellows)

- A student who loses continued eligibility because of a qualifying extenuating circumstance may submit an appeal under the current CHE appeal process.
- CHE does not generally allow an appeal to create initial scholarship eligibility when the student never met the initial academic requirements.
- Students should use summer, when permitted, to regain GPA and/or credit-hour eligibility before an appeal is considered necessary.
- A complete appeal normally includes the current CHE appeal application, a student statement describing the extenuating circumstance, transcripts, and supporting documentation.
- Appeal windows and deadlines are published by CHE annually. Staff should use the current year's CHE guidance rather than relying on an old standing deadline.

5.2 Residency review/appeal

- CSU makes the initial residency determination under the South Carolina Residency Regulation.
- Students disputing a residency determination must provide documentation supporting their claim and follow the applicable CSU/CHE residency review process.
- Residency documentation should be reviewed as a whole; no single item automatically controls every determination.

5.3 South Carolina Tuition Grant appeals

- SCTG appeals are submitted to the South Carolina Higher Education Tuition Grants Commission.
- For 2026-27, the eligibility and appeal deadline is December 15.
- Appeal categories may include residency, spring-only grant, late application, approved reduced course load, fifth-year grant, or other documented extenuating circumstances under current Commission rules.

Reference: *CHE - Student Scholarship Appeals*

6. CSU Awarding, Disbursement, and Reconciliation Procedures

Before awarding/disbursement

- Confirm the student's identity, program/major, degree-seeking status, enrollment level, residency, and all program-specific eligibility requirements.
- Confirm annual state certification/affidavit and any required residency documents are complete.
- Verify scholarship renewal GPA, earned-credit requirements, enhancement major/course requirements, remaining terms, and any applicable state roster/portal status.
- Resolve conflicting information before disbursement.

Disbursement

- CSU generally disburses state aid after drop/add and enrollment confirmation, once all eligibility requirements are satisfied.

- HOPE, LIFE, and Palmetto Fellows are normally split between fall and spring under the applicable state rules; summer use is allowed only when the specific program permits it, and all requirements are met.
- SCTG is disbursed by semester after full-time enrollment, and all Commission eligibility requirements are confirmed.
- SCNG CAP may be available for fall, spring, and summer under the current annual award chart and program rules.
- State aid must be adjusted when required because of enrollment changes, withdrawal, changes in eligibility, cost-of-attendance limits, need, or coordination with other aid.

Reconciliation and documentation

- Reconcile institutional awards and disbursements to the applicable state roster/portal and Business Office records each term.
- Complete required CHE, Tuition Grants Commission, and SCNG CAP reporting by the published institutional deadlines.
- Retain documentation supporting eligibility, residency, GPA/credit review, enhancement qualification, disbursement, adjustments, and appeals in accordance with applicable record-retention requirements.
- Use the current state regulation, annual procedures, and official portal data when a student's record conflicts with an older internal document.
- Review this procedure at least annually and whenever CHE, the South Carolina Tuition Grants Commission, or the South Carolina General Assembly publishes material changes affecting eligibility, award amounts, application windows, residency, or institutional reporting.