

Student Resource Guide



FREE FAFSA Help!
FREE FAFSA Help!
FREE FAFSA Help!

**Get FREE help with your financial aid
application.**

We're making it EASY!



@sccango



SC CAN GO



South Carolina Commission on Higher Education
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FAFSA First is an annual event which helps students and families complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is the single most important financial aid form you will complete as you apply to college. Also, the FAFSA can be prerequisite for qualifying for private awards.

In addition to getting professional help to complete the FAFSA at the FAFSA First event, students are also provided information on state scholarship programs, as well as information about the state's two-year and four-year higher education institutions.

Keep up with our latest information:

This school year, FAFSA First events will be held at multiple locations across South Carolina. The different locations and dates can be found at www.che.sc.gov/sccango.

Mark your calendars to save the date for this FREE event!

Keep up with our latest information:



www.che.sc.gov/sccango

What should I bring to FAFSA First?

Checklist of items NEEDED from you and your parent(s)/guardian(s) in order to successfully complete and submit your Free Application for Federal Student Aid (FAFSA) during a FAFSA First event.

- Social Security Number
- Alien Registration Number (if you are not a U.S. citizen)
- Most recent federal income tax returns, W-2s, and other records of money earned**
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- Federal Student Aid (FSA) ID

(The FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. If you do not already have an FSA ID, you can create one at www.fafsa.ed.gov.)

*If you are not a dependent student, you do not need the listed items from your parent(s)/guardian(s).

**You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.

Only the owner of the FSA ID should create and use the account.

Who participates in FAFSA First?

FAFSA First is open to all college-bound students regardless of age. Whether a traditional student right out of high school, or an adult who is returning or pursuing higher education for the first time, FAFSA First will help you complete the FAFSA accurately and on time.

Dependent students (those under 24) should bring a parent or legal guardian. Independent students (24 or over) will not require a parent's income information.

What if I'm not sure I'll attend college?

Many students are not sure if they will be attending right after high school. When you complete the FAFSA, you aren't obligated to attend college. However, by completing it, you ensure that you won't miss any deadlines, which is important in case you decide to apply to college later in the year.

Where does my FAFSA information go once I submit it?

Your FAFSA information is shared with the colleges and/or career schools you list on the application. The financial aid office at a college uses your information to figure out how much federal student aid you may receive at that college.

If the college has its own funds for financial aid, it might use your information to determine your eligibility for that aid as well. The college might also have additional forms you need to fill out for institutional aid, so check with the financial aid office to be sure.

Your information also goes to your state higher education agency, as well as to agencies of the states where your chosen colleges/schools are located.

So, the FAFSA helps you apply for federal, state, and college financial aid. Not bad for a form that takes students an average of less than half an hour to complete!

Who will I hear from, and when?

The office of Federal Student Aid at the U.S. Department of Education will send you a Student Aid Report (SAR), which is a summary of the FAFSA data you submitted. You'll get your SAR within three days to three weeks after you submit your FAFSA. Be sure to look over your SAR to make sure you didn't make a mistake on your FAFSA.

The SAR won't tell you how much financial aid you'll get. Instead, if you applied for admission to a college or career school and have been accepted, and you listed that school on your FAFSA, the school will calculate your aid and will send you an electronic or paper "award letter" telling you how much aid you're eligible for at the college.

The timing of the award letter varies from college to college and could be as early as springtime (awarding for the fall) or as late as immediately before you start college. It depends on when you apply and how the college prefers to schedule awarding of aid.

Helpful Websites:

www.ed.sc.gov
www.fafsa.ed.gov
www.knowhow2go.org
www.mappingyourfuture.org
www.chc.sc.gov/sccango
www.sctuitiongrants.org
www.studentaid.ed.gov

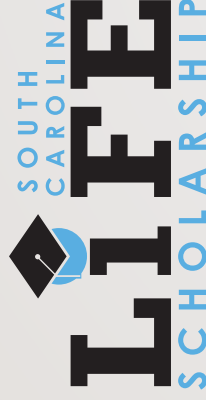
Award Letter Bachelor's Degree Dependent Student Expected Family Contribution (EFC) FAFSA Federal Student Loan Financial Aid Office Grant Merit-based Scholarship Student Aid Report (SAR)	An offer from a college or career school that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school. An undergraduate academic degree awarded for a course of study that generally lasts four years. Colleges or universities generally award bachelor's degrees. A student who does not meet any of the criteria for an independent student. An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless. This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA, the Free Application for Federal Student Aid. Your EFC is reported to you or your Student Aid Report (SAR). Free Application for Federal Student Aid A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest. The office at a college or career school that is responsible for providing and communicating information on financial aid. This office helps students apply for and receive student loans, grants, scholarships or other types of financial aid. Based on a student's financial need. Example: A need-based grant might be awarded based on a student's low income. Based on a student's skill or ability. Example: A merit-based scholarship might be awarded based on a student's high grades. Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid. A summary of the information you submitted on your FAFSA. You receive this report (often called a SAR) via email a few days after your FAFSA has been processed or by mail within 7–10 days if you did not provide an e-mail address. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that's used to determine your eligibility for federal student aid. https://studentaid.ed.gov/sa/glossary	Is the FAFSA really free? Yes. The Free Application for Federal Student Aid is just that — FREE. What should I do if I don't have the information that I need when I start to apply? You can begin your FAFSA application without completing it in the same session. Simply save it and log in again at a later time to complete and submit. If something in the income section doesn't apply to me, should I just leave it blank? Don't leave anything blank in the income section. If it doesn't apply, select "0." Blank answers will only delay the processing of your application. Who does "you" and "your" refer to? These words always mean the student (you). Do I really need my parents' signatures? Make sure all parties included in the FAFSA sign it. An unsigned FAFSA will not be processed. What is the process for getting a FSA ID? Visit www.fafsa.ed.gov and select the "FSA ID" tab at the top of the page to create your ID. Once you have received your ID, do not share it with anyone. It will be connected to your personal information. Does my parent need an FSA ID? Yes, if a dependent student is required to have one of his or her legal parents sign the student's FAFSA, the parent needs an FSA ID as well. It's important to understand that the student and parent FSA IDs are unique. How much financial aid am I eligible to receive? The financial aid office at your college will determine how much federal aid you are eligible to receive. Your eligibility for need-based student aid depends on your level of income and other factors. For more information on financial aid, see the Funding Your Education: The Guide to Federal Student Aid at http://studentaid.ed.gov/resources. Where do I mail my tax forms? Your tax forms should only be used as a reference for completing the FAFSA. DO NOT mail tax forms or worksheets to Federal Student Aid. What is the Selective Service? The Selective Service System preserves America's ability to provide manpower in an emergency to the U.S. Armed Forces. If you are a male and are between the ages of 18–26, the FAFSA application offers you an opportunity to register.
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South Carolina State Scholarships

LIFE SCHOLARSHIP

The Legislative Incentive for Future Excellence (LIFE) Scholarship is a merit-based scholarship program administered by the financial aid office at each eligible public and independent college and university in South Carolina.

The LIFE Scholarship is up to \$5,000 and is applied directly toward the cost of attendance. LIFE Scholarship recipients may receive scholarship funding towards a degree-seeking program at an eligible South Carolina two-year or four-year institution.



SC HOPE SCHOLARSHIP

The SC HOPE Scholarship is a

merit-based scholarship established under the SC

Education Lottery Act, created for freshman students attending an eligible South Carolina four-year institution who do not qualify for

the LIFE or Palmetto Fellows

Scholarships. It is applied directly toward the cost of attendance. The SC HOPE Scholarship is awarded during the freshman year of attendance only.



PALMETTO FELLOWS SCHOLARSHIP

The Palmetto Fellows

Scholarship is a merit-based program administered by the South Carolina Commission on Higher Education. It is applied directly toward the cost of attendance.



Palmetto Fellow Scholarship recipients may receive scholarship funding for a maximum of eight consecutive terms of full-time study toward their first approved four-year bachelor's degree or ten terms of full-time study towards their first five-year bachelor's degree at an eligible four-year institution in South Carolina.

Palmetto Fellows may receive up to \$6,700 toward the cost of attendance their freshman year and up to \$7,500 each subsequent academic year.

Need-Based Grants and Tuition Assistance

SOUTH CAROLINA LOTTERY TUITION ASSISTANCE PROGRAM (LTAP)

The Lottery Tuition Assistance Program (LTAP) provides resources, to the extent that funds are available, to students who wish to attend eligible two-year public or independent colleges in South Carolina.

Annual Award Amounts

- The annual award amount for the LTAP changes based on the number of eligible recipients and available funding.
- Students that are eligible will receive exact award amounts from their school.

Eligibility

- Students may not be a recipient of the SC HOPE, LIFE or Palmetto Fellows Scholarships.
- Students must be enrolled in a minimum of six credit hours per term.
- Students must not owe a refund or repayment on a state grant, Pell Grant, or a Supplemental Educational Opportunity Grant and cannot be in default on a loan under the Federal Perkins Loan or Federal Stafford Loan program.

SOUTH CAROLINA NEED BASED GRANT

The South Carolina Need Based Grant provides additional financial assistance to South Carolina's neediest students.

Annual Award Amounts

- A student may receive up to \$2,500 annually if enrolled full-time and up to \$1,250 annually if enrolled part-time. The college at which the student is enrolled determines the exact amount.

Eligibility

- Students must be enrolled in an eligible public or 2- or 4-year institution and demonstrate additional financial need based on completion of the Free Application for Federal Student Aid (FAFSA).

SOUTH CAROLINA TUITION GRANTS PROGRAM

The SC Tuition Grants Program is administered by the SC Higher Education Tuition Grants Commission through an annual appropriation by the State General Assembly. The program's purpose is to provide need-based grant assistance to eligible South Carolina undergraduate students attending, on a full-time basis, eligible independent non-profit in-state colleges.

For more information on state scholarships and grants, please visit the SC Commission on Higher Education's website:
www.che.sc.gov/sccangoion.

Your Notes

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FAFSA First is supported by the South Carolina Commission on Higher Education (SC CHE), South Carolina Association of Student Financial Aid Administrators (SCASFAA) and funded by National College Action Network (NCAN).



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