
**Financial Aid
& LIFE
Scholarship**

*Information
for
High School
Students*



**SPARTANBURG
COMMUNITY
COLLEGE**

www.sccsc.edu

At Spartanburg Community College (SCC), financial aid is available from several sources: federal and state grants, loan programs, student employment, scholarships and veteran benefits. We hope the following information will be a helpful guide for you. More detailed information can be found in "A Guide to Financial Aid, Veterans Affairs & Scholarships," which is available in the financial aid office or on our website at www.sccsc.edu/finaid.

Financial Aid Information:

What is financial aid?

- Money that is available to students to help pay the cost of attending college.
- **Grants** and **scholarships** are money that do not have to be repaid.
- **Loans** are borrowed money that must be repaid after the student leaves or graduates from school.
- **Work-study** is money that students earn by working a part-time job at SCC.

What financial aid programs are available at SCC?

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Academic Competitiveness Grant (ACG)
- Federal Work-Study (FWS)
- Federal Stafford Loan
- S.C. Need Based Grant (SCNBG)
- Lottery Tuition Assistance
- Legislative Incentives for Future Excellence (LIFE) Scholarship
- Palmetto Assistance Loan (PAL)
- Scholarships

What is the Free Application for Federal Student Aid (FAFSA)?

- A form required to determine eligibility for all federal aid programs, S.C. Need Based Grant and Lottery Tuition Assistance.
- You may complete the paper FAFSA or *FAFSA on the Web* at www.fafsa.ed.gov.
- If you apply online, you and your parent (if dependent) should apply for a PIN at www.pin.ed.gov prior to starting *FAFSA on the Web* so that you can sign the application electronically.
- After obtaining a PIN, you and your parent (if dependent) can use it every year.

When do I complete a FAFSA?

- The FAFSA must be completed once per year between January and May for the following school year.
- The school year consists of the fall semester (begins in August), the spring semester (begins in January) and the following summer semester (begins in May).
- Some funds are limited and may be gone by May 1 of each year.
- Complete your financial aid file before the **May 1** priority deadline to be considered for all financial aid funds available.
- Allow 4 to 6 weeks for processing. Remember, the earlier you start, the better.

What is involved in the FAFSA process?

- You complete the FAFSA and include SCC's school code in step 6 (SCC's school code is 003994).
- After submitting the FAFSA, you will receive a Student Aid Report (SAR), and SCC will receive your application data electronically.
- You will receive an award letter by mail from SCC telling you how much you are eligible for or a letter requesting additional information needed to complete your file.
- If your file needs additional information, submit it as soon as possible. We don't ask for information unless we are required to obtain it.

- When you receive an award letter, read all the inserts carefully and save them for future reference. Important dates are listed so that you know when your awards will be applied to your student account to use toward tuition and fee charges and when you can go to the Book Inn to make purchases using financial aid.

What is satisfactory academic progress?

- Students applying for and/or receiving financial aid through a federal program or S.C. Need Based Grant must be making satisfactory academic progress toward completion of a degree, diploma or certificate.
- This policy requires us to review the grades you earn and how many courses you have attempted.
- Understand this policy. It is explained in the SCC Catalog.

What if I transfer to another school?

- Financial aid awards do not transfer.
- You must have the results of the FAFSA released to the new school so that your eligibility can be determined.

Do I have to be enrolled full-time to qualify for financial aid?

- No. However, most programs require that you be enrolled in at least 6 credit hours per semester.
- Most aid, including Federal Pell Grant, will be prorated for the number of hours in which you enroll.
- Remember that if you are not full-time, you do not pay as much for tuition and fees.
- Enrollment in at least 12 credit hours per semester is considered full-time. Three-quarter-time is enrollment in 9-11 credit hours. Half-time is enrollment in 6-8 credit hours. Less-than-half-time is enrollment in 1-5 credit hours.
- All the terms in summer are combined to determine your enrollment status for a summer semester.

LIFE Scholarship Information:

**I graduated from a S.C. high school and
have at least a 3.0 high school GPA.
Am I eligible for LIFE?**

- You may receive a LIFE Scholarship if all other eligibility criteria are met.
- Detailed information about eligibility criteria can be found in “A Guide to Financial Aid, Veterans Affairs & Scholarships,” which is available in the Spartanburg Community College’s (SCC) financial aid office or on our website at:
www.sccsc.edu/finaid.

**Why do students who are eligible for
LIFE sometimes not receive it?**

- To be admitted to SCC, you must take a skills assessment. Depending on your scores, you may need to take refresher courses in math, reading or English. These refresher courses are also referred to as “remedial” or “transitional” courses.
- You cannot use a LIFE Scholarship until you are enrolled in at least 12 non-remedial credit hours during a semester. Remedial courses are not covered by LIFE.
- If you need to take remedial courses, then your LIFE scholarship can be deferred for up to one year.
- Zero level, 100 level, COL 101 and ESL 102 are considered remedial courses (MAT 031 and RDG 100 are examples.)
- If you need remediation, you should discuss all possibilities with your academic advisor. But, the financial aid office does not recommend taking 12 non-remedial credit hours at the same time that you are enrolled in remedial classes. You may negatively affect your ability to renew the LIFE Scholarship.

**What are some other things that
I need to know about LIFE?**

- You need to take 12 non-remedial credit hours per semester to receive LIFE. But, to renew LIFE the following year, you must

– *LIFE Scholarship Information continued on next panel* –

earn at least 30 non-remedial credit hours. Therefore, you may need to take additional credit hours during the fall and spring semesters or enroll during the summer semester.

- To renew LIFE the following year, you must earn a minimum 3.0 cumulative GPA in all non-remedial credit hour courses.
- You cannot receive LIFE during a summer semester.
- You cannot receive LIFE and Lottery Tuition Assistance.
- You must submit your final, official high school transcript to the admissions office before eligibility can be determined.
- If eligible, you must sign a certification form each year.
- Questions about eligibility should be addressed to the LIFE Scholarship coordinator in the financial aid office.

For More Information

For more information on financial aid or LIFE Scholarship, contact the SCC financial aid office at (864)592-4810, toll-free, 1-888-591-3810 or go to the financial aid website at www.sccsc.edu/finaid.



SPARTANBURG COMMUNITY COLLEGE

Financial Aid Office

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