

Financial Aid & LIFE Scholarship

Information for High School Students



**SPARTANBURG
COMMUNITY
COLLEGE**

www.sccsc.edu/financialaid

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/financialaid.

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)
- Federal Work-Study (FWS)
- Federal Direct Loan
- Iraq and Afghanistan Service Grant
- Lottery Tuition Assistance Program (LTA)
- Legislative Incentives for Future Excellence (LIFE) Scholarship
- S.C. National Guard College Assistance Program (NGCAP)
- S.C. Need Based Grant (SCNBG)
- S.C. Teacher Loan (SCTL)
- Scholarships

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

- An application required to determine eligibility for all federal aid programs, S.C. Need Based Grant and Lottery Tuition Assistance.
- Apply using *FAFSA on the Web* at www.fafsa.gov. SCC's Title IV school code is 003994.
- 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).
- 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 003994.
- After submitting the FAFSA, you will receive a Student Aid Report (SAR), and SCC will receive your application data electronically.
- If additional information is needed to complete your file, you will receive an email to your SCC email account. Items needed can be viewed through the SCC Portal in WebAdvisor under "Financial Aid" and then "My Documents." Submit the requested information as soon as possible and make sure all documents are signed.
- Once your file is complete, you will receive an email to your SCC email account. You can view or print your financial aid award letter and all financial aid award letter inserts through the SCC Portal in WebAdvisor under "Financial Aid."
- Read all information thoroughly. Important dates are listed so that you will know when your awards will be applied to your student account to be used toward tuition and fee charges and when you can go to the SCC 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, explained in 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.
- The original award notice is based on full-time status; however, aid will be reduced based on the actual number of credit 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 a semester are combined to determine your enrollment status for that semester.

Communication with Students:

- The SCC Portal provides online services to SCC students such as student email accounts, campus announcements, message boards, calendars and discussion groups. Through WebAdvisor in the SCC Portal, you may access personal records such as class schedules, grades, transcripts and financial aid information, as well as register for classes.
- The majority of communications from the SCC financial aid office will be sent to your SCC email account. You must review your email and announcements regularly through the SCC Portal to ensure you have the latest information about your financial aid status.

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/financialaid.

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 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. If you receive LIFE during a fall or spring semester, you cannot receive Lottery Tuition Assistance during the following summer semester.
- You must submit your final, official high school transcript to the SCC admissions center 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:



**SPARTANBURG
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Financial Aid Office

P.O. Box 4386

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(864)592-4810 or Toll-Free(888) 591-3810

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