

A Guide To
**SCHOLARSHIPS
& FINANCIAL AID**

FOR S.C. RESIDENTS

2024 – 2025



UNIVERSITY OF
South Carolina

Greetings from the

UNIVERSITY OF SOUTH CAROLINA

We're excited that you're considering our university among your college options!

Our mission has always been to help students reach their goals, including paying for college. Last year, 99% of the freshman class received financial assistance, and the university awarded more than \$155 million in federal, state, and institutional scholarships and grants. U.S. News and World Report has consistently named South Carolina as one of the nation's "best values in public colleges" based on our abundant financial aid and overall great value, an accolade of which we are very proud.

The enclosed Guide to Scholarships and Financial Aid includes information on our university scholarships and other financial aid opportunities. I encourage you to spend some time looking through the guide and visiting our financial aid website for a multitude of resources that can help make a college education more manageable. And if you haven't already visited our campus, I invite you to come see for yourself what makes our university so special.

We strongly believe our value is worth the investment and look forward to supporting you and your family.

With kind regards,



R. Scott Verzyl, Ph.D.

Vice President for Enrollment Management
Dean of Undergraduate Admissions

COST OF ATTENDANCE AT USC

Paying for college is one of the most important investments a family will make, and the University of South Carolina believes that a top-notch education should be accessible to all qualified students regardless of their economic situation. That's why we offer tuition and living expenses as well as financial assistance that compare favorably with top colleges and universities across the nation.

The table below shows the estimated average cost of attendance per year for last year's class. The first three items are direct costs and will appear on the bill. Books and supplies are indirect costs that vary by student but should be included in college cost estimates. Transportation and personal expenses are also considered indirect costs. These do not appear on the university bill.

Note: The university's Board of Trustees sets tuition costs in July for the following academic year. Refer to sc.edu/tuition-scholarships for the latest estimated expenses.

ESTIMATED EXPENSES FOR THE ACADEMIC YEAR

Tuition and Technology Fee*	\$12,688
Housing	\$10,336
Food	\$5,372
Books and Supplies	\$1,438
Estimated Total	\$29,834

**Some academic programs, majors and classes have additional fees.*

CALCULATE

To estimate your out-of-pocket costs, start with the estimated **direct and indirect costs** then **subtract** any **grants and scholarships** you're being offered.

DIRECT AND INDIRECT COSTS

GRANTS AND SCHOLARSHIPS

OUT-OF-POCKET COSTS

FUNDING OPTIONS

1 PERSONAL SAVINGS

- College savings plan
- Prepaid tuition plan
- Savings and gifts

2 MONEY EARNED FROM WORKING

- Federal work-study
- Part-time campus job
- Internship

3 STUDENT LOANS

- Federal student loans
- State or college student loans
- Private student loans

UNIVERSITY SCHOLARSHIPS OVERVIEW

Applicants of each class compete among themselves for available scholarships, which influences how many students are offered merit awards and the academic credentials required. Award criteria are set annually based on the size and strength of the applicant pool and the availability of scholarship funding. Additionally, some merit scholarships are based upon additional or alternate criteria (e.g., valedictorian) or other eligibility requirements (e.g., citizenship).

USC is test-optional for the 2025 terms. Freshman applicants will not be required to submit standardized test scores for general university and South Carolina Honors College admission or for merit scholarships awarded by the Office of Undergraduate Admissions. All scores submitted to USC will be superscored.

ADDITIONAL POINTS



There is no separate application for USC merit scholarships. All first-time, fall freshman applicants who submit a completed application by Dec. 1 will be considered for general university awards. However, all students are encouraged to submit their application by Oct. 15, the non-binding Early Action deadline, to receive their admissions decision by mid-December.



Our Stamps, Carolina, 1801, Alumni and Trustees' awards require submission of the general application and the Honors College application by Nov. 15.



Scholarship offers are typically released by mid-March for freshmen entering in the fall. Students must submit a \$200 nonrefundable enrollment deposit to accept their scholarship.



Scholarship funds are available for fall and spring semesters only (eight semesters of continuous enrollment), unless the student is granted special permission.



Students must maintain a 3.0 GPA at the University of South Carolina to retain their merit award.

UNIVERSITY SCHOLARSHIPS FOR S.C. RESIDENTS

USC offers a variety of merit scholarships for freshmen who reside in South Carolina. Most of these scholarships may not be combined with any other award listed in this section unless otherwise noted. However, any general university award may be combined with a South Carolina education lottery scholarship.

Note: The SAT and ACT scores reported in this section represent the averages for those who chose to have their test scores considered in the admission process.

STAMPS SCHOLARS AWARD

Annual value: approximately \$20,000

Enrichment fund: \$15,000

Four-year value: approximately \$95,000

CAROLINA SCHOLARS AWARD

Annual value: \$15,000

Enrichment fund: \$10,000

Four-year value: \$70,000

1801 SCHOLARS AWARD

Annual value: \$10,000

Four-year value \$40,000

The Stamps, Carolina and 1801 Scholars Awards are the most prestigious awards offered by the university to South Carolina residents. Five will be named Stamps Scholars, 20 will be named Carolina Scholars, and 25 will be named 1801 Scholars. Candidates will be selected via a mandatory interview process. Last year, S.C. Top Scholars had an average SAT score of 1530 (ACT score of 34) and an average high school GPA of 5.3 and were in the top 1% of their high school class, on average.

ALUMNI SCHOLARS AWARD

Annual value: \$8,000

Four-year value: \$32,000

Sponsored by the University of South Carolina Alumni Association, these awards signify outstanding achievement in academics, leadership, talent and service. Recipients of this award had an average SAT score of 1453 (ACT score of 34) and an average high school GPA of 5.4 and were in the top 2% of their high school class, on average.

Note: A separate Honors College application must be completed by Nov. 15 to be considered for the Stamps, Carolina, 1801, Alumni and Trustees' Scholars Awards.

UNIVERSITY SCHOLARSHIPS FOR S.C. RESIDENTS

TRUSTEES' ENDOWMENT SCHOLARS AWARD

Annual value: \$5,000

Four-year value: \$20,000

This scholarship is awarded to incoming freshmen based on academic merit and financial need. Candidates typically present outstanding achievement in academics, leadership, talent and service. Recipients of this award had an average SAT score of 1520 (ACT score of 34) and an average high school GPA of 5.2 and were in the top 3% of their high school class, on average.

Note: A separate Honors College application must be completed by Nov. 15 to be considered for the Trustees' Endowment Scholars Award.

PROVOST SCHOLARS AWARD

Annual value: up to \$10,000

Four-year value: up to \$40,000

This scholarship is awarded to National Merit Finalists. The competition for these awards begins with taking the PSAT/NMSQT in a student's junior year of high school. To be eligible, National Merit Finalists must list the University of South Carolina as their first choice through the National Merit Corporation by the stated deadline. The annual award value includes \$500 sponsored by the National Merit Corporation, if applicable. The Provost Scholars Award may be combined with another general university award.

VALEDICTORIAN SCHOLARS AWARD

Annual value: \$3,000

Four-year value: \$12,000

These scholarships are awarded to students ranked first in their class at the end of their junior or senior year. Class rank is the sole criterion for this award. To be eligible, students must be S.C. residents at an S.C. high school with a graduating class of 20 or more students.

DEAN'S SCHOLARS AWARD

Annual value: \$3,000

Four-year value: \$12,000

Recipients of this award had an average SAT score of 1390 (ACT score of 31) and an average high school GPA of 5.0 and were in the top 5% of their high school class, on average. Palmetto Fellows automatically qualify for this award.

UNIVERSITY SCHOLARSHIPS FOR S.C. RESIDENTS

UNIVERSITY SCHOLARS AWARD

Annual value: \$2,000

Four-year value: \$8,000

Recipients of this award had an average SAT score of 1337 (ACT score of 29) and an average high school GPA of 4.8 and were in the top 10% of their high school class, on average.

PRESIDENTIAL SCHOLARS AWARD

Annual value: \$1,000

Four-year value: \$4,000

This award is given to students who are named Palmetto Fellows and score a minimum of 1450 on the SAT or 33 on the ACT. The Presidential Scholars Award may be combined with another general university award.

GARNET SCHOLARS AWARD

Annual value: \$500

Four-year value: \$2,000

Recipients of this award had an average SAT score of 1250 (ACT score of 26) and an average high school GPA of 4.7 and were in the top 15% of their high school class, on average.

UNIVERSITY OF SOUTH CAROLINA STEM SUPPLEMENT

Annual value: \$3,300 freshman year only

The university offers this one-time, freshman-year-only award supplement to all admitted freshmen who are Palmetto Fellows and enroll in a STEM-eligible major. For a list of majors, visit [sc.edu/financialaid/scholarships](https://www.sc.edu/financialaid/scholarships) (click on "Scholarships for S.C. Residents"). This supplement may be combined with another general university award.

OTHER AWARD OPPORTUNITIES

Additional university and non-university awards are available to help students pay for their education. An overview of some of the more common awards follows. Details on these and other financial aid support options can be found at sc.edu/financialaid.

Note: Total university aid cannot exceed the cost of attendance, even if the student is eligible for departmental awards or "stackable" university scholarships, such as the Provost Scholars Award.

UNIVERSITY DEPARTMENTAL SCHOLARSHIPS

Some USC academic colleges and departments award scholarships to outstanding freshmen, while other scholarships are available after the freshman year. Eligibility and award amounts vary by department, and some require additional action from students. View the financial aid website for more information.

NON-UNIVERSITY SCHOLARSHIPS

Many students receive scholarships and other financial aid from sources outside the university. USC recognizes non-institutional scholarships as any funding awarded directly to a student by non-USC affiliates, businesses, organizations, groups or individuals. Our financial aid website lists sites you can use to explore these scholarships.

USC ACCESS GRANTS

These university grants are designed to help middle-income families who do not qualify for federal grants but demonstrate financial need. The program is limited to S.C. residents and awarded based on information provided on the FAFSA. Funding is limited, and awards are made to the earliest FAFSA filers.

USC COMMITMENT GRANT

This grant is designed to make USC more affordable for S.C. resident students who finish in the top 10% of their graduating high school class and whose families earn less than \$80,000 per year. The grant covers regular full-time tuition, technology fee and an average value of the program fees, after all other sources of gift aid are considered. For more information on eligibility requirements, visit sc.edu/financialaid.

GAMECOCK GUARANTEE PROGRAM

This grant is awarded by the university to first-generation, first-time and full-time freshmen from low-income South Carolina families who meet specific program criteria. Eligible students must submit a FAFSA and any additional information requested by USC's financial aid office.

ATHLETIC GRANTS-IN-AID

USC student athletes may be offered these awards. This includes baseball, basketball, cross country, equestrian, football, golf, swimming, soccer, softball, tennis, track, volleyball and sand volleyball.

S.C. STATE-FUNDED SCHOLARSHIPS

The state offers scholarships for eligible South Carolina residents; students receive the highest award amount of the three for which they qualify.

- S.C. HOPE Scholarship
- LIFE Scholarship
- Palmetto Fellows Scholarship
- Palmetto Fellows Scholarship Enhancement and LIFE Scholarship Enhancement available to eligible students during years 2-4

These awards can be added to any general university scholarship.

The eligibility requirements to receive a state scholarship are set by the state of South Carolina and are subject to change depending on legislation. LIFE and Palmetto Fellows awards currently include a test component for consideration. Students qualifying for state-funded scholarships may be asked to forward official test scores prior to enrollment, even if applying test-optional to the university.

For more information about state scholarship program requirements and monetary awards, refer to the South Carolina Commission on Higher Education website at che.sc.gov.

SCHOLARSHIPS OVERVIEW



S.C. HOPE

ANNUAL VALUE

\$2,800

ELIGIBILITY

- Attend an eligible four-year institution
- 3.0 GPA



LIFE

ANNUAL VALUE

\$5,000

ELIGIBILITY

(Meet 2 out of 3)

- 3.0 GPA
- 1100 SAT or 22 ACT
- Rank in top 30% of graduating class



PALMETTO FELLOWS

ANNUAL VALUE

Up to \$6,700 – year 1
Up to \$7,500 – years 2-4

ELIGIBILITY

- 3.5 GPA
- 1200 SAT or 25 ACT
- Top 6% in either 10th, 11th or 12th grade

ELIGIBILITY WITHOUT CLASS RANK

- 4.0 GPA
- 1400 SAT or 31 ACT

FEDERAL AND STATE FINANCIAL AID PROGRAMS

As with scholarships, students must be officially accepted to the university to be awarded federal and state aid. The Free Application for Federal Student Aid is the sole application for federal and some state financial aid programs. The FAFSA will be available in October for 2025-26, and students must complete a new one each year to continue receiving aid.

Federal financial aid programs typically include grants (which usually do not have to be repaid), loans and work-study.

Each state has its own financial aid programs, which can also include grants, loans and work-study opportunities.

FEDERAL PELL GRANTS

Federal Pell Grants are supported by funding from the federal government. They are offered to eligible students with exceptional financial need who are pursuing their first undergraduate / bachelor's degree.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS

This grant is for undergraduates with exceptional financial need. Priority is given to those students who receive Federal Pell Grants. Award amounts vary, depending on factors such as student need and available funding.

STATE NEED-BASED GRANTS

These grants are for legal residents of South Carolina who are full-time students seeking their first undergraduate degree. Award amounts are based on financial need and the amount of funding available through the state.

FEDERAL WORK-STUDY

This program provides part-time jobs for students with financial need based on their FAFSA, allowing them to earn money to help pay education-related expenses excluding tuition. The program encourages community service and work related to a student's course of study. Students who don't receive federal work-study as part of their financial aid offer can still work on campus to help cover their costs.

**USC
FAFSA
CODE**

003448



FEDERAL AND STATE FINANCIAL AID PROGRAMS

There are several types of loans provided by the federal government and each state government, as well as private loans from banks, credit unions and other lenders. All loans require repayment in the future (typically after graduation), and most accrue interest.

Regardless of loan type, students should first use any subsidized or unsubsidized loans they may qualify for before looking to private sources. We also suggest comparing your private loan options before choosing a lender.

FEDERAL DIRECT LOANS: SUBSIDIZED

These are loans given to students by the government based on financial need. The government pays the interest while the student is enrolled in college. This loan can be deferred until graduation and provides a six-month grace period before repayment begins.

FEDERAL DIRECT LOANS: UNSUBSIDIZED

This type of federal loan accrues interest from the time the loan is disbursed. Unlike subsidized loans, the government does not pay the interest while the student is in school, during the grace period or during deferment periods. The borrower is responsible for all the interest that accrues, and if they choose not to pay the interest while in school, it will be added to the principal amount of the loan.

FEDERAL DIRECT PLUS LOAN FOR UNDERGRADUATE STUDENTS

Through this program, parents of dependent undergraduate students can borrow up to the cost of attendance minus any other aid that students receive. Parents must complete a separate application on studentaid.gov.

NURSING STUDENT LOAN

The Nursing Student Loan program is a federal loan program funded by the U.S. Department of Health and Human Services. The program provides loans to undergraduate students pursuing a degree in nursing.

S.C. TEACHERS LOAN

This loan was established to encourage S.C. residents to teach in areas of critical need to enhance the state's education goals. These loans are administered by the South Carolina Student Loan Corporation.

NEXT STEPS

DATES TO REMEMBER

EARLY ACTION

OCTOBER 15

Application deadline



NOVEMBER 1

Credentials deadline*



MID-DECEMBER

Decisions released

HONORS COLLEGE

NOVEMBER 15

Application deadline



DECEMBER 1

Credentials deadline*



MID-FEBRUARY

Decisions released

REGULAR DECISION

DECEMBER 1

Application deadline



JANUARY 15

Credentials deadline*



MID-MARCH

Decisions released

**Last date to submit any outstanding items listed on your USC Admissions Portal and to switch your preference on having SAT / ACT scores considered for general university admission, the Honors College application and merit scholarship consideration.*

ADDITIONAL DATES: Mid-March: Scholarship Notification
May 1: Enrollment Deposit Deadline

NEXT STEPS CHECKLIST



After deciding that USC is a good fit, follow these steps:

- Apply for admission by Oct. 15 (Early Action) or Dec. 1 (Regular Decision).
- Complete the FAFSA by April 1.
- Monitor your USC Admissions Portal and email for updates.
- Tour campus and attend our on-campus and regional events.
- Visit sc.edu/financialaid for detailed cost, scholarship and financial aid information.
- Review your financial aid package in Self Service Carolina.
- Accept any awards on Self Service Carolina.
- Get ready to call Carolina home!

APPLYING FOR FINANCIAL AID

NEED-BASED AID

Every applicant must complete the Free Application for Federal Student Aid (FAFSA) and submit any required documentation to be fully considered for the various types of aid that will help fund your education. This includes aid provided by the state and federal government as well as the University of South Carolina.

Keep in mind that you must reapply for financial aid each academic year.

USC FAFSA CHECKLIST

CREATE YOUR FSA IDs

Do this first! Both the student and parent / guardian who is the contributor on the FAFSA must create separate FSA IDs at studentaid.gov. Allow one to three days to process.

GATHER ALL MATERIALS FOR BOTH THE STUDENT AND PARENT

Examples include tax forms, email addresses, Social Security numbers, and balances in your banking and investment accounts.

FILL OUT THE 2025-26 FAFSA AT STUDENTAID.GOV

We suggest having the student complete their section first and then invite the parent / guardian (contributor) to complete their section. Be sure to provide consent and approval to have federal tax information released from the IRS.

ELECTRONICALLY SIGN AND SUBMIT THE FAFSA BY APRIL 1

Double-check all details. Confirm that your name is listed on the FAFSA exactly as it appears on your USC application.

REVIEW YOUR FAFSA SUBMISSION SUMMARY

This document is generated from your FAFSA and gives you basic information about your eligibility for federal aid. It also lists your answers to the FAFSA questions and contains your Student Aid Index.

OCT. 1

FAFSA opens

APRIL 1

USC FAFSA deadline

MID-APRIL

Financial aid packages release begins



FREQUENTLY ASKED QUESTIONS

How do I apply for university scholarships?

The Office of Undergraduate Admissions awards scholarships to first-time, first-year freshman applicants. Students who complete the application for admission by Dec. 1, 2024, and submit required credentials by Jan. 15, 2025, will be considered for the university's merit-based scholarships. Students who wish to be considered for the university's most prestigious scholarships must also complete the South Carolina Honors College application by Nov. 15, 2024.

When are scholarships awarded?

General university scholarships will be awarded by mid-March 2025. Scholarship recipients will be notified via their university email when their award letters are posted online. Departmental award notifications vary; check directly with the department for a schedule.

What codes do I use to have scores sent to South Carolina?

If you choose to submit test scores, use **5818** for the SAT and **3880** for the ACT.

Will I hear if I am not awarded a scholarship?

The university only sends notification to award recipients. Any questions regarding status should be directed to the Office of Undergraduate Admissions.

If I don't receive a scholarship my freshman year, can I receive one later?

General university awards are only offered to entering freshmen. However, university departments may offer scholarships for upperclassmen. Students should check with their academic department about the opportunity for any awards.

Where else can I look for scholarships?

There are many resources available for finding non-university scholarships. High school counselors and online sources such as **collegeboard.org** and **fastweb.com** can provide detailed information on both scholarships and financial aid.

May I still be considered for need-based financial aid even if I received a university scholarship?

Students may be considered for both types and should submit the FAFSA online at **studentaid.gov** as early as possible, but no later than April 1. Be sure to list the University of South Carolina code on the application: **003448**.

How do I accept my scholarship offer?

Students must submit a nonrefundable \$200 enrollment deposit via their admissions portal by May 1, 2025, to secure their space in the freshman class and accept any awards.

RESOURCES

For information on the admissions process and university merit scholarships:

OFFICE OF UNDERGRADUATE ADMISSIONS

803-777-7700

sc.edu/admissions

admissions-ugrad@sc.edu

For information on financial aid, the FAFSA, departmental scholarships and non-institutional scholarships:

OFFICE OF STUDENT FINANCIAL AID AND SCHOLARSHIPS

803-777-8134

sc.edu/financialaid

uscfaid@sc.edu

For information on billing options and bill payment:

BURSAR'S OFFICE

803-777-4233

sc.edu/bursar

bursar@mailbox.sc.edu

For information on Veterans and Military Services:

UNIVERSITY REGISTRAR

803-777-5555

sc.edu/registrar

For information on student employment opportunities:

STUDENT EMPLOYMENT

Career Center

803-777-7280

sc.edu/career

career@sc.edu

QUICK LINKS



FINANCIAL AID

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

studentaid.gov

FINAID

finaid.org

FEDERAL STUDENT AID

studentaid.gov

SC COMMISSION ON HIGHER EDUCATION

che.sc.gov

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

nasfaa.org



SCHOLARSHIPS

COLLEGE BOARD

collegeboard.org

FASTWEB

fastweb.com

PETERSON'S

petersons.com/scholarship

SCHOLARSHIP AMERICA

scholarshipamerica.org

\$155M

Students received more than \$155 million in federal, state and university scholarships and grants last year.

99%

of all freshmen received financial aid last year.

1/3

More than one-third of the freshman class typically receives a merit scholarship.

A BEST VALUE SCHOOL

— U.S. News & World Report
