

UNIVERSITY OF SOUTH CAROLINA LANCASTER

Welcome

A Palmetto College Campus

What High School Students **Need to Know about** College Financial Aid! How to Apply The Cost of College **Financial Aid** What to Expect





A Palmetto College Campus

Office of Financial Aid
Mr. Kenneth Cole, Director
Starr Hall 127
Monday – Friday
8:30 a.m. to 5:00 p.m.
(803) 313-7068

http://usclancaster.sc.edu/finaid/

What will we cover?



- The College Process
- How to Apply for College
- Cost of College
- How to Apply
- Cost of College
- College Credits
- Applying for Scholarships
- Applying for Grants

- Federal and State Aid
- Student Loans
- FERPA
- Tax Credits and Paying Taxes
- Military and Veteran Benefits

College – Step by Step



- I. Apply for Admissions
 - Try to get a fee waiver
 - Receive Admissions Letter
 - Accept Admissions
- II. Apply for Scholarships
 - You will receive a notification
 - Accept Scholarships, submit Thank you Cards
- III. Apply for Financial Aid
 - Usually awarded in April
- IV. On Campus Students
 - Select Dorms and Meal Plans
- V. Sign up for Orientation
- VI. Commit (usually by May)
 - Fees and pay deposits
 - Deposit (\$0-\$250) Average \$200

- VII. Accept Financial Aid
 - Watch for deadlines
 - Complete ALL steps
- Attend Orientation
- VIII. Register for Classes
 - Some classes will have course specific fees
- IX. Pay Bill
 - Usually, a couple weeks before classes start
- X. Financial Aid Refund
 - Between 10 days prior or 10 days after classes
 - Some loans will have a 30 day delay
- XI. Buy Books
 - You may be able to use your financial aid

How to Apply for College?



A Palmetto College Campus

- Applications online
- Application Fee \$40-\$70

Look for "College Application Days" and "Fee Waivers"

You Will Need:

GPA Class Rank SAT/ACT Scores

Immunization Records Proof of Citizenship

Final High School Transcript Proof of Residency

• What Academics? Average admits to 4 year colleges:

Admit Rate: 85%, 75% had scores in these ranges

GPA 3.78-4.50 SAT 1010-1390 ACT 18-30

Cost of College



Costs from 2020	Tuition and Fees (Annual based on 30 hrs and average fees)	Room and Board* (based on average room and 21 meals per week)
York Technical College	\$7580	-
USC Regional Campuses	\$7738	-
USC Columbia	\$12968	\$12184
Clemson University	\$15558	\$11414
Winthrop University	\$15806	\$5880
Coker College	\$30621	\$9604
Furman University	\$50844	\$13776

College Campus

Financial Aid

- What is Financial Aid
- Sources of Financial Aid
- When to Apply
- How to Apply
- Scholarships
- Filing the FAFSA
- What does the FAFSA tell us
- Special Circumstances



What is Financial Aid?



A Palmetto College Campus

 It is assistance in paying your Tuition, Fees, Room, Board and other college expenses

•It most likely will not pay your entire bill

Sources of Financial Aid



- Federal Government (Grants & Loans)
- State (Grants & Scholarships)
- Institution (Grants, Scholarships & Loans)
- Private Agencies (Grants, Scholarships & Loans)

When to apply

- ScholarshipsStarting October of your Senior Year
- FAFSA
 In your Senior Year
 For 2025-2026 opens December 1st
 May open October 1st in future years
- No later than December
- After that, limited funds may be gone
- Some applications have later deadlines



How do you apply?

- Institutional Scholarships:
 - Admissions office
 - Financial aid office
 - Department for your major
- Private Agencies:
 - Online
 - Employers, Organizations, Churches
 - Check with your High School Guidance Counselor
- Federal and State Aid:
 - FAFSA Free Application for Federal Student Aid
 - https://studentaid.gov/ (not .com)
 - Applying is FREE (there is no fee)



Scholarship Applications



UNIVERSITY OF SOUTH CAROLINA LANCASTER

- Search Engines:
 - On facebook: scscholarships
- Common Requirements:

```
•3.0+ GPA 1000+ SAT (Math+Verbal) or 22+ ACT
```

- Applications:
 - Essay
 - Letters of Recommendation
 - Hi-light your extracurricular activities
 - Explain how your experiences and goals
- Types of Scholarships:
 - Academic Talent

Apply for Scholarships Online



A Palmetto College Campus

Hispanic Scholarship Fund

The Gates Millennium Scholars (for minority students)

Foundation for the Carolinas

Central Carolina Community Foundation

United Negro College Fund (UCNF)

American Association on Health & Disability

American Indian College Fund

FastWeb.com

Finaid.org

fftc.org

bigfuture.collegeboard.org

schoolsoup.com

scholarshipprograms.org

Petersons.com

ScholarshipAmerica.org

USC Lancaster Scholarships



UNIVERSITY OF SOUTH CAROLINA LANCASTER

- Must complete a scholarship application
- Requires a short essay (300-500 words), select topic
- •Lancer Scholars: \$4000; 4.0+ UGS GPA Due Nov 1st
- •USCL Scholarships: \$1250- \$2500; 3.0+ UGS GPA Due Feb 1st
- •Late Applications accepted through Aug 1st, max of \$750
- You can apply as a continuing student
- Merit Based: Financial need is not a consideration.
- Awarded for 2 full academic years, must meet renewal GPA
- Must enroll full time
- Availability of scholarships is based on funding

Filing the FAFSA

- Why file the FAFSA?
 - For Grants:
 - need based financial aid
 - Incomes <= \$90,000 may be eligible
 - For Tuition Assistance:
 - SC Lottery Tuition Assistance
 - going to attend a 2 college/tech
 - are not receiving LIFE Scholarship
 - Income is not a factor
 - If you want student loans
 - Federal loans have no credit check
 - No payments while in school



Filing the FAFSA Eligibility Requirements



- Must earn a high school diploma or GED.
 - Not required at time of filing
- Must be working toward a degree or certificate
- US citizen, Permanent Resident, or eligible non-citizens (Not DACA recipients)
- Must have Social Security Number
 - Parents do not need to have an SSN
- other eligibility criteria are rarely an issue.

Filing the FAFSA



A Palmetto College Campus

• FSA IDs

- For electronic signatures and identification
- Can be created now (for you and each contributor)
- Go to https://studentaid.gov/fsa-id
- Requires a unique Email for each person
- Must have an SSN (some exceptions), Date of Birth, and name as it appears on the Social Security Card (no nicknames or abbreviations)
- The address must be the same address as on the FAFSA
- Keep up with your ID
- If locked out, must wait 30 minutes to reset

Filing the FAFSA cont...



SOUTH CAROLINA LANCASTER

- ▶ What will I need to file my FAFSA?
 - Taxes
 - Your Income information
 - Your Parents' income information
 - You can use the "Federal Tax Info Retrieval"
 - Assets and Investments, If Income => \$50k
 - Current cash, savings, checking account balances
 - net worth of investments, if any
 - Business/Farm net worth
 - SSNs and DOBs
 - Yours and your parent(s)'
 - Names and SSNs must match SSN Cards

11 Steps in Filing the FAFSA



- 1. Get Ready: Taxes, Assets, Emails, SSNs, Dates of Birth A Palmetto College Campus
- 2. Log on to https://studentaid.gov/
- 3. Click on correct year and "Start FAFSA" (i.e. 2025-2026)
- 4. Login! Create an FSA ID for yourself
- 5. Answer questions about yourself
- Choose schools to send FAFSA
- 7. Answer "Dependency Status" questions
- 8. If Dependent: Identify "Contributors" and invite by email (parent(s) or spouse). You need their name, SSN, date of birth and email address.
- 9. Answer income information (automatic if filed taxes)
- 10. Provide other untaxed incomes and asset information
- 11. Submit the FAFSA (Keep Confirmation #)

Contributors will create an FSA ID and provide income and asset information

Who are Contributors?



• Those whose income is used to determine aid eligibility.

Your will need to know their Full Name, Date of Birth, Social Security Number AND

Email Address

- Spouse
- If student is married
- Not if Separated,
 Widowed or
 Divorced

- Parent(s)
- The parent who supported the student for the past 12 months. Their Tax and asset information.
- It does not matter where the student lives or who claims them on their taxes. Just who "supported" the student.

- Parent 2 OR Step-Parent
- If the parents are married or live together, must include the other parent's (or step-parent's) tax and asset information.

If parents <u>are</u> married but file taxes separately, the other parent (or step-parent) becomes a second contributor. Both must submit their income and asset information on the FAFSA.



UNIVERSITY OF SOUTH CAROLINA LANCASTER

- Am I Independent?:
 - Over 23 years old?
 - Veteran or on Active Duty?
 - An orphan: Parents Deceased and not adopted?
 - Married?
 - Children or other dependents for whom you —the student- provide 50% of their support?
 - Foster youth,
 - emancipated minor,
 - in legal guardianship (not custody), or
 - Unaccompanied youth who is homeless or at risk of homelessness.
- If "NO" to all of these, student is Dependent
 - Note: Living on one's own doesn't qualify a student as Independent.



- •I am in Legal Custody, do I put my custodian's information on the FAFSA?
 - No, you would need to request a Dependency Override by the financial aid office at the college you will attend
- •I have a <u>Legal Guardian</u>, do I put my guardian's information the FAFSA?
 - No, you would be Independent
 - Court documentation must specifically state
 - "Legal Guardian" (and not for financial purposes only)



A Palmetto College Campus

• What is a Dependency Override?

• When a Financial Aid Officer approves of Special Circumstances that allows them to use Professional Judgment to make you Independent (not required to put parent information on the FAFSA).

- What qualifies someone for a Dependency Override?
 - Abusive family situation; Mentally, Physically, Drug
 - One parent deceased and the other cannot be found

Note: Parents' refusal to file the FAFSA does not allow a Dependency Override. But, student may be able to borrow Unsubsidized Loans.

UNIVERSITY OF SOUTH CAROLINA LANCASTER

- Poes a Dependent Student File Taxes?
 Yes, if...
 - total income is more than \$12950
 - unearned income more than \$1250
- Can the student work and still be eligible for Financial Aid?
 - Yes
 - Up to \$11,130 is ignored
 - Anything over that could reduce eligibility

Unearned Income (IRS)
Unearned income includes
investment-type income such as
taxable interest, ordinary
dividends, and capital gain
distributions.

It also includes unemployment compensation, taxable social security benefits, pensions, annuities, cancellation of debt, and distributions of unearned income from a trust.

This information is found in the Filing Information chapter of Publication 17, Your Federal Income Tax.



UNIVERSITY OF SOUTH CAROLINA LANCASTER

- Do my parents have an Income Protection Allowance?
 - Yes
 - Based on Family Size
- Does owning a business affect my eligibility?
 - Yes
 - Net worth 40% of the net worth (or more)
- ▶ Are there other protections?
 - Yes
 - Employment Expense Allowance (up to \$4730)
 - Payroll Tax Allowances (varies)
 - Old-age, survivors and Disability insurance

Family Size (including student)	Income Protection Allowance Amount
2	\$27,600
3	\$34,350
4	\$42,430
5	\$50,060
6	\$58,560



Do my savings and investments affect my aid eligibility College Campus

Yes

- There is no asset protection
- 20% of a student's assets added to income
- •12% of a Parent's assets added to income
- What Investments and Real Estate do I report?

 Cash, Savings and Checking as of The day you file

 Net worth of current Investments

Includes: time deposits, money market funds, real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits

Adjusted net worth of business and/or investment farms



A Palmetto College Campus

▶ Education Savings Plans/529 Plans

- An education savings plan (including a 529 plan) for the STUDENT is to be an asset of the owner and should be reported as an asset (as part of the net worth of investments) on the FAFSA, unless the Dependent STUDENT is the OWNER, in which case the Parent reports it as an asset of the Parent.
- "For dependent students, education savings accounts will only be counted as a parental asset if the account is designated for the student."
- "For a dependent student for whom the FAFSA is being completed and who is the owner of the education savings plan, the value is reported as an asset of the parent of record, even though the parent is not the owner."

What do I NOT report?

- The value of your own home and the land it is on
- Retirement accounts
- Values of vehicles that are not investments
- Financial Aid refunds remaining in savings
- An Education Savings Plan/529 for a different dependent child (not the Student)



▶ What does the FAFSA tell me?

- Student Aid Index (SAI)
- Helps college determine eligibility for need based aid
- replaces a credit check for Federal Student Loans
- ▶ What is the SAI?
 - A number rating a family's ability to pay for college expenses
- **▶** What is the "Cost of Attendance"?
 - Estimate of ALL costs for a student's year in school
 - Will be higher than the actual bill
- ▶ How do you calculate the "Need"?
 - ∘ COA-SAI = NEED
 - limits "need based aid"

What's Next?



A Palmetto College Campus

The FAFSA will be sent to the colleges you listed

- They will receive an electronic copy within 3 days
- Many schools download in January or later
- You may be selected for Verification

You will receive a report form the FAFSA

- By e-mail (secure link) or by mail (paper form)
- Will estimate your federal grants and loans
- Will not tell you your award at each college

You may have other things to complete

- College will communicate by letter OR E-mail
- Complete these promptly!

Verification

- What is Verification?
 - A review and correction
 - randomly selected (1 in 3)
 - colleges will notify you
 - Each school will need to verify
- What will you need to do?
 - Complete, <u>sign</u> and return the "Verification Worksheet";
 - Complete Federal Tax Info Retrieval (student and parent),
 OR provide a copy of your taxes
 OR provide a Federal IRS Tax Return Transcript
 - The college may require other documents (ie W-2s)
 - You must do this promptly

LOST YOUR TAXES?

You may order a
2023 TAX RETURN TRANSCRIPT
from the Internal Revenue Service online at
www.irs.gov

or by phone at 1-800-908-9946

Special and Unusual Circumstances



Special Circumstances

A Palmetto College Campus

Anything that could change your eligibility for financial aid

Change in income, marital status, living expenses, housing, medical expenses or family size

- Unusual Circumstances:
 - For students who should be dependent, but cannot put their parent information on the FAFSA

Change in dependency status

- Each college has their own policies
- Contact the Financial Aid Office
- Evidence will be required

What will we cover next?

- Types of Financial Aid
- Scholarships
- ▶ Federal Grants
- Work Study
- State Scholarships
- State Grants
- Student Loans





UNIVERSITY OF SOUTH CAROLINA LANCASTER

A Palmetto College Campus

What types of Aid are available?

Scholarships (free money, earned)

Grants (free money, usually need based)

Loans (borrowed money, has to be paid back)

Work Study (money you earn while at school)

Federal Grants



A Palmetto College Campus

PELL

- FAFSA Required
- Grant Based on SAI, family income and family size
- Guarantee if eligible
- \$767 to \$7395 per year
- Adjusted for enrollment status
- •Incomes up to \$90,000

Based on Adjusted Gross Income
Other factors can affect this

Federal Grants, SEOG



- Supplemental Education Opportunity Grant (SEOG)
 - Need based grant
 - 0 or lower SAI
 - First-Come, First-Serve
 - \$100 to \$4000 (USCL grants \$1000 per year)
 - Not guaranteed
 - Each school grants it from limited funds

Federal Work Study



- Does not apply to the bill
- Has to be earned
- Eligibility is based on need
- First-Come, First Serve
- Job is works around school schedule
- Maximum 20 hours/week
- USCL starts pay at \$10.00/ hour

State Aid

SOUTH CAROLINA LANCASTER

Palmetto Fellows Scholarship

- LIFE Scholarship
- HOPE Scholarship
- Lottery Tuition Assistance
- Need Based Grant or Tuition Grant

Palmetto Fellows Scholarship



\$6700 1st year, then \$7500

A Palmetto College Campus

Science & Math Majors +\$2500 starting in 2nd year

- Must file an Application during Sr. Year
- Can be used at 2 or 4 year college in South Carolina
- Eligibility Requirements:
 - SC resident
 - Meet 3 requirements:
 - Top 6% of Class in soph., junior or senior year
 - 3.5 GPA on the SC UGS scale
 - SAT 1200 (not including Writing) or 25 ACT
 - OR meet these 2 requirements
 - 4.00 GPA on the SC UGS scale
 - SAT 1400 or 31 ACT

LIFE Scholarship



\$5000 per year

- Science & Math Majors +\$2500 starting in 2nd year
- No application required.
- Can be used at 2 or 4 year college in South Carolina
- Eligibility Requirements:
 - SC resident
 - 4-year College: Meet 2 requirements
 - 3.0 GPA on the SC UGS scale; and/or
 - SAT 1100 or 22 ACT; and/or
 - Top 30% of Graduating Class
 - 2-Year College: Meet 1 requirement
 - 3.0 GPA on the SC UGS scale

HOPE Scholarship

- \$2800 per year
- 4 year colleges only
- No application required.
- 2 Terms only of Freshman year only
- Not renewable (try to earn LIFE scholarship)
- Eligibility Requirements:
 - SC resident
 - 4 year College: Meet 1 requirement
 - 3.0 GPA on the SC UGS scale
 - no felony or drug/alcohol convictions in prior academic year
 - must enroll as a full-time degree-seeking undergraduate



Lottery Tuition Assistance



South Carolina 2 year colleges only

- A Palmetto College Campus
- Some general eligibility requirements include:
 Must have completed FAFSA on file with school
 Enroll in at least 6 credit hours
 Be a SC resident
 Must Not be receiving a LIFE Scholarship
- Current per credit hour rate
 \$75.00 (maximum \$900.00 per semester)*
 Cannot exceed tuition and fees Fed./State grant aid
 (Tuition+Fees) (Federal & State Grants & Scholarships)= Limit

^{*}Amount for Fall 2024, subject to change dependent upon sufficient proceeds from the S.C. Education Lottery

SC Need Based Grant (Public)



UNIVERSITY OF SOUTH CAROLINA LANCASTER

- South Carolina Public Colleges Only
- Max amount \$3500 per year
- Institutions may grant less
 Amount determined after all other Grants and Scholarships have been applied
- Granted to neediest students first
- limited funds
- Some general eligibility requirements include:
 - Completed FAFSA on file with school
 - Enroll in at least 6 credit hours
 - degree-seeking student
 - Be a SC resident

SC Tuition Grant (Private)

- South Carolina Private Colleges Only
- Max Grant of \$2800 per year
- FAFSA must be on file by June 30th
- Granted to neediest students first
- limited funds
- Eligibility Requirements:
 - Need
 - Enroll in at least 6 credit hours
 - degree-seeking student
 - Be a SC resident
 - The student must meet <u>1</u> of these academic requirements:
 - Top 75% of graduating High School Class OR
 - 900+ on SAT (M&V only) / 19+ on ACT OR
 - 2.0 High School GPA on the SC UGS



Federal Direct Stafford Loans



SOUTH CAROLINA LANCASTER

- •Direct Loans:
 - Federal Government is the Lender
 - Must file FAFSA
 - No Credit Check
 - Must sign Promissory Note
 - Entrance Counseling
- •Fees:
 - •Up to 1.50%
- •Payments?
 - None required while in college at least ½ time
 - Payments start 6 months after stop attending college

Stafford Loans, cont...

•Sub or Unsub?

Subsidized: No interest while in school, based on need Unsubsidized: Interest always accrues, not need based

Loan Fee: 1.⁰⁵⁷%

Interest Rate: 6.53 %

Annual Loan Limits:

• Freshmen \$5500 (\$3500 Subsidized Limit)

(\$2750 per semester after fees)

Sophomore \$6500 (\$4500 Subsidized Limit)

Junior \$7500 (\$5500 Subsidized Limit)

Senior \$7500 (\$5500 Subsidized Limit)

Actual Subsidized Loan Portion is based on need.

Can borrow another \$4000-\$5000 unsub if parent loan denied.

Some Colleges: Freshmen's first disbursement delayed 30 days



Stafford Loans, cont 2...



UNIVERSITY OF SOUTH CAROLINA LANCASTER

Undergraduate Aggregate (Total) Loan Limits:

- \$31,000 (\$23,000 Sub limit)
- You can borrow more in graduate school
- **▶** Repayment Plans:
- Standard:
 - Approx. \$120/month per \$10,000 borrowed.
 - About \$372/month for 10 years, if borrow \$31,000
- Income Driven Plan (SAVE):
 - For incomes below 225% of Poverty line
 - Approx. 5 to 10% of your "discretionary income"
 - Interest over minimum payment is waived (Challenged in Court)
 - Could take 25-30 years to pay off
- Public Service Loan forgiveness
 - 10 years of payments (any plan), remainder forgiven
 - Must work in public service (government or non-profit)

Other Loans Available



Parent Loans (PLUS)

•9.08 % interest, 4.228 % in fees

- Credit Check Required
- Goes into repayment immediately (can be deferred)
- SC Teacher's Loans
 - Freshmen, Sophomores \$2500,
 - Juniors & Seniors \$5000
 - Apply early (Priority Deadline April 30th)
 - https://www.scstudentloan.org/careerpathways/teacher-loans
 - Paid off when you teach in a high need area and/or high need program
 - Interest Rate= DL Sub Rate +2% (Max 8.25 %)

Other Loans Available, cont...



SOUTH CAROLINA LANCASTER

- "Alternative" or "Private" Loans
 - Variable interest rates
 - Often higher than Stafford Loans
 - Usually 7-17% (as little as 4% for good credit)
 - Credit Check Required
 - Cosigner usually required
 - Cannot be forgiven in Bankruptcy
 - You can find a list of lenders at www.finaid.org

Leroy Springs Student Loan

https://springsfnd.org/student-loans/



UNIVERSITY OF SOUTH CAROLINA LANCASTER

- Applications due July 1 for full-year loans.
- NO Interest Loan
- Requirements:
 - FAFSA on file
 - 1000 on SAT (Verbal and Math) or 21 on ACT
 - Top 50% of graduating class and/or HS GPA of 2.75 on SC UGS
 - Application, Letter of Recommendation, Interview
- Students must live in, or their parents must be employed in, Lancaster County, Fort Mill Township or Chester Township.
- Pays Tuition, fees, Room, Board (up to \$3,000)
- Pays books (\$500)



FERPA and Privacy Releases

- Your educational and financial information is protected
- This includes the FAFSA and Financial Aid
- Even your parents can't access your records without your written permission
- Some colleges have "FERPA Privacy Release" Forms
- You can give permission to anyone to access your records
- You can specify what categories of information you want to release
- They must be able to identify themselves (ie last 4 digits of SSN)
- You can expire these at any time
- They still reserve the right to limit who they speak with

Tax Credits for Students



UNIVERSITY OF SOUTH CAROLINA LANCASTER

American Opportunity Tax Credit

- credit of up to \$2,500
- for the cost of tuition, fees, and course materials actually paid during the year
- This is AFTER grants and scholarships
- Up to 40% of the credit may be refundable, up to \$1000
- Must be at least half-time
- Can be claimed for up to 4 years
- Only available until you complete your 4-year degree
- Parents can claim this for their dependent students
- Phases out if adjusted gross Income over \$80,000 (single) or \$160,000 (married)

Lifetime Learning Tax Credit

- Up to \$2000
- For qualifying education expenses paid for a student
- Must be enrolled in 1 or more courses
- Cannot also be receiving American Opportunity Tax Credit

Student Loan Interest Deduction

• You can deduct up to \$2500 each year of interest paid on a student loan

A Palmetto College Campus

Do I have to pay taxes on

Financial Aid?

Yes, if your financial aid exceeds your total cost of all education expenses, you have to report that as "Unearned Income" on your Taxes.

BUT, on the FAFSA you need to REMOVE that from your income when that tax year is reported.

GI Bill and Veteran Benefits



- A Veteran is a servicemember who served on Active Duy
- Up to 36 months of education benefits.
- Eligible individuals can receive benefits for:
 - College degrees, non-college degrees, technical or vocational school
 - On-the-job training and apprenticeship programs License or
 - certification costs
 - Tuition assistance Correspondence courses
 - National tests
- Post 9-11 GI Bill (Chapter 33)
 - 3 years of service or 3 months and injured/disability
 - Pays up to 100% tuition and fees
 - \$500 per semester for books and supplies
 - Monthly Living allowance (Approximately \$1000-\$1200 per full month)
 - Can be transferred to your children
- Other Types: Ch 35 for Dependents, Ch 31 for Disabled Veterans, Ch 30 (old GI Bill),
 Ch 1606 for reservists
- https://benefits.va.gov/gibill/





- At USC Campuses: Active Duty Military pay only \$250 per credit hour in Tuition (2 year campuses normally \$298.25, Columbia \$512)
- Reservists and National Guard:
 - \$250/credit hour Tuition Assistance Program
 - Up to \$4000 each academic year
 - Army, Air, Navy, Marines
- SC State Army/Air National Guard College Assistance Program Scholarship
 - \$5500 per year for the Army National Guard
 - \$11000 per year for the Air National Guard
 - Up to 4 years (prorated if part time)

Thank you for your attention! Questions?



Contact Us!

A Palmetto College Campus

USC Lancaster

usclfa@mailbox.sc.edu or Live Chat

• BY MAIL: PO Box 889

Lancaster, SC 29721

• BY PHONE: (803) 313-7068

• Visit Us: 127 Starr Hall, Hubbard Drive

• BY WEB: http://usclancaster.sc.edu/

A presentation like this is available at the USC Lancaster Financial Aid Office Website