



F.A.C.E.

the FACTS

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The Aid Process for 2003-04...Let the fun begin!

A Message from SCASFAA

Greetings from the South Carolina Association of Student Financial Aid Administrators! We hope that you will find this edition of *F.A.C.E. the Facts* helpful to you as you assist your students in the financial aid process. This issue contains information about the S.C. Teacher Loan Program, S.C. Tuition Grants Program, and updates on the state scholarship programs.

Included in this publication is an article featuring the High School Counselor Internship Program, which is co-sponsored by SCASFAA and the S.C. Student Loan Corporation. Perhaps words from one of your colleagues will encourage you to become one of the interns who will be selected for this opportunity in the summer of 2003. Watch for more details about this program in the early spring.

Governor Hodges has declared February to be "Financial Aid Awareness Month." Watch for more information regarding plans for this time period. It is almost time for the fun to begin as the aid process for 2003-04 starts up in a matter of weeks. We hope the article about the coming year will be of some benefit to you.

Please share this newsletter with other counselors at your school. It can also be read on-line at www.clemson.edu/SCASFAA.

It is always a pleasure for us to provide this newsletter, and we welcome your comments and suggestions. Please feel free to contact Betty Whalen via email at whalenb@winthrop.edu.

Betty Whalen, Chair
Counselor Relations Committee
SCASFAA

We know that you're anticipating the time of year when your high school seniors and their parents begin the process of applying for aid for 2003-04. You love those FAFSAs and all their obtuse questions especially since you are usually the first one called when parents have questions. We can reassure you that there are minimal changes for this year.

As you prepare for the seemingly endless process of FAFSA completion and all the forms and requests that follow, we would encourage you to make a friend in a college financial aid office. While many questions fired at you are straightforward, some situations are pretty sticky. Believe it or not, sometimes we get questions and don't know the answers. Fortunately, we usually know where to look for answers.

First, if you have not received a copy of the new High School Counselor's Guide; 2003-04 Federal Student Aid, you need to get one. You can go to www.ifap.ed.gov and scroll to Publications, and click on Counselor's Handbooks. You can open or download the publication. It provides an overview of the programs and processes to help you help your students.

By now you should have received a shipment of 2003-04 FAFSA's. If you haven't, or need more, you can order from www.edpubs.org/ml.

There is increased emphasis on electronic filing of FAFSA's. The electronic process has many advantages over the paper process among which is a lower error rate. This is because of some of the online built-in edits, which keep families from making some common errors.

For various reasons, questions on FAFSA on the Web will be in a different order from the paper FAFSA. FSA (Federal Student Aid) has developed a 2003-04 FAFSA on the Web Pre-Application Worksheet. Those folks who like to complete paper first, and then do their data entry can print a copy of this worksheet from www.studentaid.ed.gov. After January 1, 2003, this form will also be available to print from www.fafsa.ed.gov.

One immediate problem that has the potential to occur when filers use the web version is the incorrect reporting of information collected on Worksheets A, B, and C. On the paper version, these comprise the back of the booklet cover making them somewhat hard to ignore.

The FAFSA on the Web Pre-Application Worksheet instructs filers to go to www.fafsa.ed.gov/worksheet.htm to print copies of these worksheets. Worksheets A and B collect untaxed income; Worksheet C collects information on items that are included in the taxable income on the tax return, but are excluded from income when calculating the EFC.

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Another issue is that of PIN numbers. To be successful in completing the FAFSA on the Web, both the student and the parent should have a PIN. These are used as “signatures” on the electronic application. These PIN’s should be kept in a safe place because they will be used in various other financial aid processes, including corrections to the FAFSA and future aid applications.

Without PIN’s, applicants and parents must print, sign and mail signature sheets which are matched up with electronic applications. Your students must be aware of these potentially problematic issues.

To enhance communication between student filers and the federal processor, the students should provide (when available) valid email addresses. Paper FAFSA filers will also have the opportunity to list an email address. This address will be used to correspond with students about their application and to send them emails with links to their PIN and Student Aid Report (SAR) information on the web in as quickly as 24 hours after processing their FAFSA.

Most errors which plague filers (and aid offices) are simple and can be easily avoided. Incorrect reporting of students’ social security numbers continues to be a problem. Filers of the paper version of the FAFSA sometimes have questionable penmanship and create problems for themselves and everybody else. Missing signatures also continue to be problematic.

In conclusion, advise your students to (1) get a PIN for themselves and another one for Mom (or Dad), (2) file on the web, (3) meet priority dates established by the colleges for filing, (4) report accurate information – parental assistance is a must for income questions, (5) keep copies of all documents used in reporting information, (6) read everything – twice, (7) respond promptly to institutional requests for additional information, and (8) NEVER wait until the last minute to start this process. Something will inevitably happen to foul it up.

SCASFAA thanks you for the fine work you do in assisting students in this tedious process. Feel free to call on us to answer those tough questions.

Best wishes for a successful year.

The South Carolina Teachers Loan

The South Carolina Teachers Loan was created in 1984 to encourage bright and dedicated students to teach in critical areas in South Carolina’s public schools. It is a state-funded program administered by the SC Student Loan Corporation.

Entering freshmen who qualify for the loan can receive up to \$2,500 per year, but juniors, seniors and graduate students can receive up to \$5,000 per year. To qualify, an entering freshman must be in the top 40% of his or her class and have made at least the state’s average score on either the SAT or ACT. This average changes from year to year. For the 2003/04 academic year, it is 981 for the SAT and 19.2 for the ACT.

Applying for the South Carolina Teachers Loan is an annual process, so applicants must requalify each year. Undergraduate students must maintain at least a 2.75 GPA and have passed the Praxis I exam in order to be considered for the loan. It is therefore important that college freshmen find out the earliest date that their colleges will be offering the Praxis I so they can take it before they apply for the loan for their sophomore year.

The South Carolina Teachers Loan is canceled at a rate of 20% or \$3,000, whichever is greater, each year that a student teaches in a critical subject or critical geo-

graphic area in the state public school system. If a student teaches in both a critical subject area and geographic area, the loan will be canceled at a rate of 33 1/3% or \$5,000 per year, whichever is greater.

Applications are normally available by February. Funding can be limited, so students are encouraged to apply as early as possible. For a supply of applications or if you have any questions, call the SC Student Loan Corporation at 1-800-347-2752 or visit www.slc.sc.edu.

The South Carolina Student Loan Corporation is a non-profit organization established in 1974 by the State Assembly as the designated student lender for South Carolina. In addition to administering the South Carolina Teachers Loan Program, the Corporation also offers the Federal Stafford and PLUS Loan and the Palmetto Assistance Loan, a private loan. The Corporation has recently implemented the Palmetto Incentive for graduation for students who complete their college education and repay their loans on time. Students with new loans on or after May 1, 2000 can have portions of their loans canceled according to the highest degree earned; \$250 for an Associate’s Degree, \$500 for a Bachelor’s Degree and \$750 for a Graduate or Professional Degree.

Guidance Counselor Internship Program – An Update

During the summer of 2002, eight high school counselors across the state had the opportunity to participate in the second year of the Guidance Counselor Internship Program sponsored by SCASFAA and the South Carolina Student Loan Corporation.

Interns worked in financial aid offices of postsecondary institutions up to 160 hours during a four to six week period in the summer. After orientation and training sessions, high school counselors performed a variety of tasks in aid offices, including verifying applicant data, providing answers to routine questions from students, assisting in forms design, and reviewing files for completion. Interns received a wage of \$12 per hour during the time of employment.

Financial aid administrators have been very complimentary of the counselors, indicating that they quickly became a part of the staff and provided valuable assistance.

It appears that the interns also received significant benefits from the program. One of the school counselors, D'Ann Todd of Byrnes High School, worked at Furman University during her internship. She described the program as "a fantastic opportunity to see first hand what takes place in a financial aid office." D'Ann said she finished the program "motivated, educated, and FAFSA literate."

The colleges listed below served as hosts. The name of the counselor and high school represented at each site follows the name of the college.

The Citadel
Sarah Ann Breland
Wando High School
Mt. Pleasant, SC

Clemson University
Dorothy S. Falls
Westside High School
Anderson, SC

Columbia International University
Carol McGregor
Sumter High School
Sumter, SC

Florence-Darlington Tech
LeAnne North
SC Governor's Sch. for Science & Math
Hartsville, SC

Francis Marion University
Angela Huffman-Page
Dillon High School
Dillon, SC

Furman University
D'Ann Todd
James F. Byrnes High School
Duncan, SC

Horry-Georgetown Tech
Millicent Chandler Jackson
Sumter High School
Sumter, SC

Southern Wesleyan University
Mary Beth Smith
D. W. Daniel High School
Central, SC

The internship program will enter its third year in 2003. The postsecondary institutions will be determined early in 2003. Information and applications for counselors will be posted in March 2003. Counselors are encouraged to consider broadening their exposure to financial aid issues by participating in this program. We promise to make it a meaningful experience for you.

F.A.C.E. the Facts
S.C. Commission on Higher Education
State Scholarship & Grant Program Update

LIFE Scholarship

In 2002, the General Assembly approved several amendments to the LIFE Scholarship legislation:

1. Changes in annual award amounts:

Four-year public institutions: cost-of-tuition for thirty credit hours, not to exceed \$4700, plus a \$300 book allowance

Four-year independent institutions: \$4700, plus a \$300 book allowance

Two-year public or independent institutions:

\$3080, plus a \$300 book allowance

Technical colleges: cost-of-tuition for thirty credit hours, plus a \$300 book allowance

2. Removal of May, 1995, high school graduation date and two-year three-month college enrollment requirements

3. Changes in four-year initial eligibility criteria - must meet two of the following three criteria:

- 3.0 cumulative GPA on a 4.0 scale, Uniform Grading Scale (UGS), or approved policy of the school district;
- 1100 SAT/24 ACT by June 30th; and/or
- Top 30% of the graduating class.

Lottery Tuition Assistance at Two-Year Public and Independent Institutions

The General Assembly approved the South Carolina Lottery Tuition Assistance Program (LTAP), effective Fall 2002. For Fall 2002 and Spring 2003, full-time students may receive up to \$792 and part-time students may receive up to \$66 per credit hour.

In calculating the amount awarded in Lottery Tuition Assistance, federal grants (Pell Grant and SEOG) and Need-Based Grants must be awarded first before determining the amount to be used for payment towards cost-of-tuition. In order to qualify each academic year, students must:

- submit the Free Application for Federal Student Aid (FAFSA) form;

- be a SC resident;
- be a part-time (minimum of six credit hours) or full-time degree-seeking student;
- meet satisfactory academic progress according to Title IV Regulations; and
- not be a LIFE Scholarship recipient.

Palmetto Fellows Scholarship

Application Update: We are excited to announce some recent changes to the Palmetto Fellows Scholarship application for this year that will update the process with today's technology. For many years now, we have mailed the applications in paper form to all high schools in the state. On October 15, 2002, we mailed information to all high school principals and guidance departments regarding the website address for the new on-line application. **You will not receive any paper applications in the mail this year.** **All information regarding the Palmetto Fellows Scholarship application process will be available via the Internet.** The actual application must be completed and submitted electronically by no later than midnight, **January 15, 2003.** You will still need to submit the required forms and the official high school transcript/test verification through regular mail, postmarked by no later than **January 15, 2003.**

We appreciate your patience as we implement this new process. As with all new procedures, the first year of implementation will be the most difficult. We will be available to provide any assistance necessary to make the process as smooth as possible for everyone. We look forward to working with you!

For your information, all eligible applicants for the Palmetto Fellows Scholarship will be awarded in one group during the first week in March instead of multiple groups as in previous years.

Change in Award Amount: Additionally, the maximum annual award amount for the Palmetto Fellows Scholarship increased for Fall 2002 from \$5000 to \$6700.

SC Hope Scholarship

The General Assembly approved the South Carolina HOPE Scholarship Program, effective with the 2002-03 academic year. The scholarship may be awarded only to students attending an eligible four-year public or independent institution.

Award Amount: up to \$2,500 (not to exceed the cost of attendance), plus a \$150 book allowance, to first-time entering freshmen for the first year of attendance only.

Eligibility Criteria for all Students:

- Earn a 3.0 cumulative GPA on a 4.0 scale, Uniform Grading Scale (UGS), or approved policy of the school district upon high school graduation;
- Graduate from a South Carolina public or private high school or complete an approved South Carolina home school program;
- Be a SC resident at the time of high school graduation and at the time of enrollment; and
- Must not be a LIFE or Palmetto Fellows Scholarship recipient.

SC Need-based Grants

For the 2002-03 academic year, the General Assembly has appropriated an additional \$3 million in one-time funding for the Need-based Grants Program from the SC Education Lottery. We encourage you to contact your legislators to express the need for additional funding for this program.

Because of limited program funding, institutions have established priority deadlines for submitting the Free Application for Federal Student Aid (FAFSA) form to be considered for a State Grant. We strongly encourage students to complete the FAFSA as early as possible after **January 1, 2003**. We are also encouraging guidance offices to provide FAFSA workshops at their high schools. The college financial aid offices and the Commission on Higher Education would be glad to provide assistance in planning and conducting these workshops.

For questions regarding deadlines and application procedures for students attending independent institutions, you should contact the S.C. Higher Education Tuition Grants Commission. You should contact the financial aid offices at the public institutions for additional information.

General Updates

Uniform Grading Scale

The Uniform Grading Scale (UGS) was adopted in December, 1999. The purpose of the new policy is to provide consistency in grading scales around the State. The UGS policy applies to all students who enrolled in the 9th grade in South Carolina high schools during the 2000-01 school year. Therefore, for scholarship or grant eligibility, high schools must report students graduating in 2004 on the UGS. This is the last year high schools may use the UGS policy or the policy of the district prior to the 2000-01 school year.

CACRAO Guidance Counselor Workshops

Staff from the Commission on Higher Education participated in the CACRAO Guidance Counselor Workshops held September 3-6 across the State. If you did not attend a workshop and would like a packet of information, please contact us toll free at 1-877-349-7183.



South Carolina Higher Education Tuition Grants Program

The South Carolina Tuition Grants Program is administered by the South Carolina Higher Education Tuition Grants Commission and is made possible through an annual appropriation by the South Carolina General Assembly. The purpose of the program is to provide undergraduate grant assistance to eligible South Carolina residents attending, on a full-time basis, certain independent non-profit colleges located in the state. Students apply for a South Carolina Tuition Grant by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA is available at all South Carolina high schools, colleges and the South Carolina Tuition Grants Commission. By submitting the FAFSA to the federal government's processor and by listing the South Carolina independent college of the student's choice in the college choice section, the Tuition Grants Commission will be able to electronically receive the student's application from the federal processor. The Commission will then use the application information to calculate South Carolina Tuition Grant eligibility. Also, since South Carolina Tuition Grants are available only to legal residents of South Carolina, students should be sure to accurately complete **all** questions on the FAFSA regarding state residency.

The FAFSA should be submitted after January 1 of the year when the student plans to attend. Students are

PARTICIPATING SOUTH CAROLINA INDEPENDENT COLLEGES:

Allen University
Anderson College
Benedict College
Charleston Southern University
Claflin University
Coker College
Columbia College
Columbia International University
Converse College
Erskine College
Furman University
Limestone College
Morris College
Newberry College
NORTH Greenville College
Presbyterian College
Southern Wesleyan University
Spartanburg Methodist College
Voorhees College
Wofford College

encouraged to apply as early as possible. **The Commission has an absolute deadline of June 30th each year and only eligible applications received through that date will be funded.** Applicants completing the "FAFSA on the Web" should pay special attention to selecting the **correct** application since more than one year's application is available. Financial need is a requirement to receive a South Carolina Tuition Grant. To calculate financial need for a South Carolina Tuition Grant, the Commission considers (1) family income, (2) family assets, (3) cost of the college selected, (4) number of family members in the household, and (5) the number of household members attending college. In addition to financial need, academic merit is required to receive a South Carolina Tuition Grant. Entering freshmen must graduate in the top 75% of their high school class **OR** score at least 900 on the Scholastic Aptitude Test (SAT) **OR** score at least 19 on the ACT to meet the academic standard for eligibility. For upperclassmen, the academic standard for eligibility requires the successful completion of at least 24 semester hours each year. Students who do not meet these academic standards are ineligible for a South Carolina Tuition Grant regardless of financial need.

Further questions about the South Carolina Tuition Grants Program should be addressed to the Financial Aid Office at one of the participating colleges or to the South Carolina Tuition Grants Commission.

South Carolina Higher Education Tuition Grants Commission

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