



F.A.C.E.

the FACTS

scasfaa

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A message from SCASFAA

The South Carolina Association of Student Financial Aid Administrators appreciates all you do to assist college-bound students. You are our partners in educating our young people about the available financial aid resources. The Counselor Relations Committee seeks to increase your awareness of financial aid options and provide updated information about important issues.

This issue of F.A.C.E. the Facts contains the latest information on the state based programs and other changes regarding tax return transcripts and dependency overrides. Governor Mark Sanford recently signed a proclamation designating February 2004 as Financial Aid Awareness Month and a listing of February activities can be found online at www.scasfaa.org. We also wanted to remind you of the Guidance Counselor Internship Program for the summer 2004.

If there are any issues you would like us to address in future newsletters or other ways in which our association can serve you, please let us know. Please send your comments or suggestions to Sandra S. Davis at sdavis@scsu.edu.

Sandra S. Davis
SCASFAA Counselor Relations
Committee Chair
South Carolina State University

President's Corner

Greetings from the South Carolina Association of Student Financial Aid Administrators. We, as an association, appreciate all that you do in providing information to high school students regarding financial aid opportunities. We hope that you will find the material in this newsletter useful. Please do not hesitate to call on us if we can assist you in any way.

Keith Reeves
SCASFAA President
Clemson University

TAC's will provide tax return transcripts in emergency situations only

Effective October 1, 2003, local Taxpayer Assistance Centers (TAC's) announced they will no longer provide tax return transcripts to customers or clients except in **emergency situations**. Tax payers must now request tax return transcripts by phone at **1-800-829-1040** or by mail using form **4056 "Request for Copy or Transcript of Tax Form."**

The TAC's define **emergency requests** as situations where a client or customer cannot wait two weeks for mail delivery and specific documentation of the emergency is required.

Examples of acceptable documentation include:

- 1) An appointment letter from a government agency, financial institution, or university with a very short deadline;
- 2) Proof of an Immigration and Naturalization appointment within two weeks of the request;
- 3) An airline ticket showing a departure from the United States within two weeks;

Students who want additional information in regard to this change should be referred to the Internal Revenue's website: <http://222.irs.gov/individuals/article/0,,id=110571,00.html>. Schools are encouraged to print this address in their student publications and to provide a link to it from their institution's website.

Fall 2003

Scholarship & Grant Programs Update



The purpose of this article is to provide updated information regarding the State's scholarship and grant programs that is current at the time of this article. Specifically, information is provided on the following:

- An overview of scholarship and grant programs (includes eligibility criteria, award amount, and application procedures);
- 2002-03 disbursement information by program;
- Information regarding the Uniform Grading Scale; and
- Proposed legislative amendments to the Lottery Tuition Assistance Program.

Overview

This is the first year that there were no changes to the State Scholarship and Grant Programs. In order to provide the most updated information, we are providing you with the following chart that summarizes the eligibility criteria, award amount, and application procedures for each program as a reminder:

PROGRAM	CRITERIA	AWARD	APPLICATION
SC HOPE Scholarship	3.0 cumulative GPR on the Uniform Grading Scale	Up to \$2,650 (includes \$150 book allowance) for the first year at an eligible four-year college; used towards the cost-of-attendance	No application is required. Awarded by institutional Financial Aid Office
LIFE Scholarship	4-year Must meet 2 of 3 criteria: 1. 3.0 GPR on UGS; 2. 1100 SAT or 24 ACT; 3. Top 30% of graduating class. 2-year/technical Must earn 3.0 cumulative grade point average on UGS upon H.S. graduation	4-year: Up to \$5,000 (includes \$300 book allowance) per academic year towards the cost-of-attendance 2-year/technical: Up to the cost-of-tuition (plus a \$300 book allowance) per academic year towards the cost-of-attendance	No application is required. Awarded by institutional Financial Aid Office
Palmetto Fellows Scholarship	3.5 GPR on UGS at the end of junior year; 1200 SAT/27 ACT; and top 5% of sophomore or junior class	Up to \$6,700 per academic year towards the cost-of-attendance at an eligible four-year college	Commission on Higher Education mailed application materials to all high schools in October. Applications must be submitted electronically to the Commission by January 15, 2004, or May 3, 2004
Lottery Tuition Assistance	SC resident; enroll in at least 6 credit hrs; and be a degree-seeking student at an eligible two-year public college	Exact award amount is based upon the number of eligible recipients and available funding each academic year	Must complete the Free Application for Federal Student Aid Form each academic year
SC Need-based Grant	SC resident; enroll in at least 6 credit hrs; and be a degree-seeking student	Up to \$2,500 if full-time and up to \$1,500 if part-time per academic year towards the cost-of-attendance	Must complete the Free Application for Federal Student Aid Form each academic year

In 2002-03, the South Carolina Commission on Higher Education awarded \$176 million to over 74,000 students.

2002-03 ACADEMIC YEAR	RECIPIENTS	FUNDING
SC HOPE Scholarship	2,196	\$5,392,161
LIFE Scholarship	24,502	\$106,542,918
Palmetto Fellows Scholarship	2,985	\$19,090,029
Lottery Tuition Assistance	30,180	\$29,712,051
SC Need-based Grant	23,485	\$15,364,197

Uniform Grading Scale

On April 11, 2003 the Commission on Higher Education sent a memorandum regarding the implementation of the Uniform Grading Scale (UGS). The memo was sent as a reminder that for the graduating class of 2004, all grade point and rank information must be reported on the UGS in order for students to be eligible for State Scholarships and Grants. The transcript must indicate that all information is based on the UGS. **Handwritten transcripts will not be accepted.** Please refer to the directive posted on our website for additional information about the transcript requirements.

Proposed Legislative Amendments to the Lottery Tuition Assistance Program

The following amendments to Section 59-150-360 of the Lottery Tuition Assistance legislation have been proposed:

In order to qualify as a first time entering freshman and before attempting 24 academic credit hours, a student must:

- (2) be enrolled and maintain six credit hours each semester in a certificate, degree, or diploma program (*except for high schools students who are dually enrolled in an eligible two-year institution are not required to be degree-seeking*);
- (4) complete a Free Application for Federal Student Aid (FAFSA) application (*except for high schools students who are dually enrolled in an eligible two-year institution are not required to complete the FAFSA application*);

These proposed amendments will be considered during the 2004 legislative session.

Contact Information

If you have questions or concerns regarding the information presented, please contact the SC Commission on Higher Education at (877) 349-7183 or visit our Web site at www.che.sc.gov.

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, eligible 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 paper version of the FAFSA is available from all South Carolina high schools and colleges. Additionally, students may apply via the Internet by using the “*FAFSA on the Web*” found at www.fafsa.ed.gov. By submitting the FAFSA to the federal government’s processor and by listing the eligible 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 for both themselves and their parents.

The FAFSA should be submitted after January 1 of the year when the student plans to attend. Students are 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 eligible participating colleges or to the South Carolina Tuition Grants Commission.

Eligible 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

South Carolina Higher Education Tuition Grants Commission

**101 Business Park Boulevard
Suite 2100
Columbia, SC 29203-9498
Phone: (803) 896-1120
Fax: (803) 896-1126
Web: www.sctuitiongrants.com
E-mail: info@sctuitiongrants.org**

Submitted by:
Earl Mayo
Deputy Director

Dependency Overrides

In the May 2003 Dear Colleague Letter, the Department of Education addressed the subject of dependency overrides. The Department stated in the past “some institutions have not been properly following the statutory requirements for making dependency overrides as well as adequately supporting their dependency override decisions with sufficient documentation.” In an effort to improve compliance at all institutions, the Department of Education issued new comprehensive guidance reviewing the conditions for making and documenting dependency overrides.

The letter states, “Section 480 (d) of the Higher Education Act of 1965, as amended (HEA), defines an independent student as someone who fits into one or more of six specific categories. Under these categories a student is independent if he or she:

- (1) Is 24 years of age or older by December 31 of the award year;
- (2) Is an orphan or ward of the court or was a ward of the court until the individual reached the age of 18;
- (3) Is a veteran of the Armed Forces of the United States;
- (4) Is a graduate or professional student;
- (5) Is a married individual; or
- (6) Has legal dependents other than a spouse.”

The Department of Education stated that in addition, students who do not qualify as an independent student under one of these six categories may be considered an independent student if a financial aid administrator makes a **documented** determination by reason of other unusual circumstances.

In the 2003-2004 Application and Verification Guide (AVG) the Department of Education has clearly identified four conditions that individually or in combination with one another do not qualify as unusual circumstances and do not merit a dependency override. These circumstances are:

1. Parents refusing to contribute to the student’s education;
2. Parents unwilling to provide information on the application or for verification;
3. Parents not claiming the students as a dependent for income tax purposes;
4. Student demonstrating total self-sufficiency.

In the AVG it is also noted that unusual circumstances may include an abusive family environment or abandonment by parents and these circumstances may be the cause of any of the circumstances mentioned above. If a financial aid administrator makes a dependency override based on these or any other unusual circumstances, the reason for the dependency must be documented in the student’s file. Additionally the circumstances for the override must be circumstances that differentiate that individual student from all other students.

The Department of Education also emphasized that a determination of unusual circumstances must be made each award year. According to the law, a determination of independence in one award year does not mean that the student would automatically be an independent student in a subsequent award year. The financial aid administrator must reexamine the student’s situation each year and affirm that the conditions for determining the student to be independent continue to exist and that the expectation of a parental contribution continues to be inappropriate.

Guidance Counselor Internship Program

During the summer of 2003, six high school counselors across the state participated in 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.

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.

Florence-Darlington Tech
Martha S. Rivers
Cheraw High School
Cheraw SC

Columbia College
Davie M. Symonds
Irmo High School
Irmo SC

Furman University
Patricia Washnock
Palmetto High School
Williamston SC

College of Charleston
Jamie Ducker
Garrett Academy of Technology
N. Charleston SC

Aiken Technical College
Cathy Neal
Silver Bluff High School
Aiken SC

Charleston Southern University
Michelle Barini
Wando High School
Mt. Pleasant SC

The internship program will enter its third year in 2004. The postsecondary institutions will be determined early in 2004. Information and applications for counselors will be posted in March 2004. 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.

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