

F.A.C.E. *the FACTS*

scasfaa

fall 2000



A Message from SCASFAA

Greetings from SCASFAA, the South Carolina Association of Financial Aid Administrators! School is once again in full swing, and it is time to counsel your students about college. We hope that you find this issue of F.A.C.E. the Facts helpful and informative. This fall issue contains new information from:

- The South Carolina Student Loan Corporation** on the SC Teacher Loan Program and the Palmetto Incentive for Graduation;
- The South Carolina Tuition Grants Commission** on its qualification requirements;
- The South Carolina Commission on Higher Education** on the LIFE Scholarship, the Palmetto Fellow Scholarship, and Need Based Grants;
- The University of South Carolina TRIO Programs** on the benefits it can offer your students.

As always, it is a pleasure to provide you with this newsletter, and we welcome any comments or suggestions you may have. Please direct these or any other concerns or questions you may have to Vickie Sutton via e-mail at suttonv@mtc.mid.tec.sc.us.

Vickie Sutton
SCASFAA
Chair,
Counselor Relations Committee

THE SOUTH CAROLINA TEACHERS LOAN

The South Carolina Teachers Loan Program was established by the state through the Education Improvement Act of 1984 in order to encourage quality students to teach in the South Carolina public school system in areas where quality teachers are needed the most.

The South Carolina Student Loan Corporation administers the South Carolina Teachers Loan Program. Students who qualify for the loan must agree to teach in either a critical subject or a critical geographic area in the state's public school system. Teacher Loans are canceled at a rate of 20% or \$3,000-whichever is greater- for each full year of teaching in a critical area. Students who teach in both a critical subject and geographic area can have their loans canceled at a rate of 33 1/3% or \$5,000-whichever is greater- for each full year of teaching.

To qualify, entering freshmen must be in the top 40% of their class and have to score at least the state's average on the SAT or ACT for that year (For the 2001/2002 school year, those scores were 966 for the SAT and 19.3 for the ACT). Applying for the loan is an annual process. Students have to re-qualify each year. Freshmen and sophomores can receive up to \$2,500 a year, while juniors, seniors and graduates can receive up to \$5,000. The variable interest rate will not exceed 10.25%.

Applications can be obtained through the South Carolina Student Loan Corporation and are usually available around February and March, once the criteria for the upcoming academic year has been finalized.

The South Carolina Student Loan Corporation is a private, non-profit organization, established in 1974 by the State Assembly as the designated student loan lender for South Carolina. In addition to administering the South Carolina Teachers Loan Program, the Corporation also offers The Federal Stafford Loan, the Federal PLUS Loan and the Palmetto Assistance Loan, a private loan. Recently the Corporation 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.

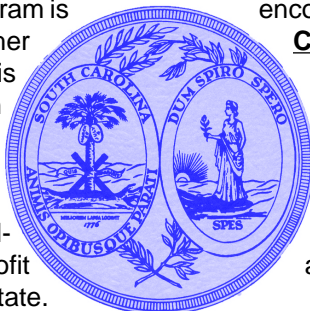
You can find the above information on our web site at www.slc.sc.edu or you can call the South Carolina Student Loan Corporation at 1-800-347-2752 or (803) 798-0916.



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.



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.

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

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.

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

CONTACT INFORMATION:

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.state.sc.us/tuitiongrants
E-MAIL: info@sctuitiongrants.org

Submitted by:
Earl Mayo
Deputy Director

State Scholarship & Grant Program Update

LIFE Scholarship

In the 2000 Legislative session, several amendments were made to the LIFE Scholarship Statute:

1. The STAR Coursework requirement is repealed as a LIFE Scholarship eligibility criterion.
2. The LIFE Scholarship award amount is increased to \$3,000 per year at any four-year, in-state college or university (half dispersed in Fall and Spring) and cost of tuition and fees per year for thirty credit hours or its equivalent at any two-year, in-state college (half dispersed in Fall and Spring).

Please make note that students who graduate from high school in the 2001-2002 academic year (students' senior year) will be required to have an 1100 SAT. The eligibility criteria for the LIFE Scholarship program are:

<u>Graduate from High School in:</u>	<u>LIFE Scholarship Requirements:</u>
2000-2001 Academic Year	1050 SAT (22 ACT) / 3.0 GPA
2002 & After	1100 SAT (24 ACT) / 3.0 GPA

Palmetto Fellows Scholarship

In October, we will mail the Palmetto Fellows Scholarship information to all high school principals and will also mail a postcard to all guidance offices. The application materials from your high school must be returned by certified mail with return receipt requested and postmarked no later than **January 15, 2001**. Please do not hesitate to contact the Commission on Higher Education if you have any questions about student eligibility or the application process.

Need-based Grants

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, 2001**. We are also encouraging guidance offices to provide FAFSA workshops at their high schools. The financial aid offices and the Commission on Higher Education would be glad to provide assistance in planning and conducting these workshops.

The S.C. Higher Education Tuition Grants Commission awards the State Grant for students attending private institutions. Please contact them directly for questions regarding their deadlines and application procedures. You should contact the financial aid offices at the public institutions for questions regarding their deadlines and any additional applications.

General Information for All Programs

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 will apply to all students enrolling in the 9th grade in all South Carolina high schools starting in the 2000-2001 school year. Therefore, for scholarship or grant eligibility, starting with the senior class of 2003-2004, schools must use the UGS policy. Prior to 2003-2004, the school may use the UGS policy or the policy of the high school or district prior to the 2000-01 school year.

Felonies and Alcohol / Drug Offenses

In the 2000 legislative session, the General Assembly amended the statute to require that students cannot receive a LIFE Scholarship, Palmetto Fellows Scholarship, or State Need-based Grant, if the student was ever convicted of a felony offense. Students convicted of any alcohol or drug-related misdemeanor offenses are only ineligible for the next academic year of eligibility after the date of the conviction. Students certify this by submitting a signed affidavit to the institutional financial aid office before the scholarship or grant is disbursed.

Certificates

Also in the 2000 legislative session, the General Assembly amended the statute requiring students in the Palmetto Fellows and LIFE Scholarship Programs to be recognized by a certificate. Based upon the amendment, schools are no longer required to recognize students with a certificate at the end of the school year.

CACRAO Guidance Counselor Workshops

Staff from the Commission on Higher Education participated in the CACRAO Guidance Counselor Workshops held September 11-14 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.



University of South Carolina TRIO Programs: Preparing Students for College and Beyond

USC's Trio Programs address the unique needs of middle school, high school, college, graduate, and adult students who are academically capable but economically disadvantaged and without a family history of college attendance. The goal of each program is to increase college graduation rates among participants.

At the University of South Carolina, TRIO Programs include the following: Educational Talent Search (ETS), Upward Bound (UB), Opportunity Scholars Program (OSP), Educational Opportunity Center (EOC), and the Ronald E. McNair Post Baccalaureate Achievement Program (MP). The programs that focus on middle school, high school and college students are ETS, UB, and OSP.

USC's Educational Talent Search Program encourages participants to complete high school and enroll in postsecondary educational programs. ETS is available to all students enrolled in grades 6-12 who reside in Richland County and attend schools that offer its services. Counselors for this program work in the middle and high schools with the students. ETS Provides students with the following: educational counseling, career counseling, and information regarding admissions and financial aid. Enrollment applications are available in the school's guidance office.

USC's Upward Bound Program helps eligible high school students in Richland Districts 1 and 2. The program offers the same types of services ETS offers, but also includes a summer phase during which students are in residence at USC for six weeks. Upward Bound meets after school on Saturdays with their students. Upward Bound will start recruiting in October. Interested students may check with their guidance counselor for an application.

The USC Opportunity Scholars Program helps TRIO-eligible students attending USC complete their program of study and graduate from the University. OSP offers an intensive freshmen-year curriculum, mentoring and tutorial services, educational workshops, and opportunities to attend cultural activities.

If you would like more information about any of these programs, call 803-777-5125.

Regina Hailey Smith
Counselor
USC-Educational Talent Search Program



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