



F.A.C.E.

the FACTS

scasfaa — fall 2004

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 guidance on how to determine “dependency” for your students who may not live with their parents, how to distinguish “Who is the parent” issues; citizenship issues for students who are not U.S. Citizens and want to go to college and receive financial aid; feedback from guidance counselors who have participated in the Summer Internship Program in Financial Aid offices throughout the state; and upcoming proposals on “FAFSA Day.”

Governor Sanford has again signed the proclamation designating the month of February as Financial Aid Awareness Month. Be on the lookout for financial aid programs offered in your area, such as “FAFSA Day.”

We have also enclosed a detailed listing of all of the colleges and universities in South Carolina and their websites for easy access.

Be sure to share this issue of F.A.C.E. the Facts with your staff!

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 Meg Hurt at mhurt@coastal.edu.

Meg Hurt
SCASFAA Counselor Relations
Committee Chair
Coastal Carolina University

Guidance Counselor Internship Program

Another SUCCESS! Summer is over and thanks to the eight participating colleges and universities and of course our staff of high school counselor interns who are now “Financial Aid GURU’S.” SCASF AA received wonderful responses from the participating counselors.

I had the pleasure of interviewing three counselors who spent quality time in financial aid offices over the summer. Their experience proved to be very beneficial and will enhance their own objectives when working with their students. I have outlined some of their reactions below for your reading enjoyment:

- “The benefits of participating in the summer internship were many-fold. I learned a tremendous amount about the process of filing for financial aid. This allows me to help our students in completing the application process during their senior year. I am now familiar with both the online process and filing by paper application.”
- “I learned a great deal about the various forms of financial aid, including scholarships, loans, and grants. I can now not only address how to qualify for these types of aid, but also, how to **keep** the aid throughout the college years.”
- “The financial aid office never treated me as a guest, but allowed me to be part of the financial aid staff and in the process, to grow as a professional. I experienced a work environment that is dedicated to student service and delivers the interest of the student as a priority.”
- “Working in financial aid gave me a greater understanding and appreciation for the scope of financial aid in general as well as specific details. It enabled me to better articulate what information is necessary at any particular point. For example, younger students need to start asking their parents questions like: “What part of my college education funding can you help with and what part am I responsible for?”
- “Working in the front office in financial aid was helpful because I would hear questions from parents and students as they came in.”
- “I can’t think of anything else to learn specifically, although refresher information and updates on changes would be helpful. I am willing to be part of coordinating an effort to have more short-term experiences/workshops/in-services for area counselors.”

These statements verify the importance in sharing information within our two working environments (colleges and high schools). I encourage all high school guidance counselors to consider participating in this program. SCASF AA hopes to increase the number of colleges/universities that offer this opportunity so many more counselors can learn more about the “Financial Aid World.”

Stay tuned for more information forthcoming in the spring. Please reserve your summer to “Learn and Earn!”

FAFSA Day Coming in February

The Free Application for Federal Student Aid, commonly called the FAFSA, is a daunting and complicated form that parents hate to complete. But is the first and most integral step in applying for Federal Student Aid. SCASF AA wants to help. This February, during Financial Aid Awareness Month, volunteers from the financial aid community will be available at several sites across the state to assist families in understanding the form, answer questions, and more importantly, help with the actual completion of the form. The sites will have computer access so that a family can sit down with a professional and confidently start the process of ensuring a college education is within their financial grasp.

All of the details, dates, times and locations are being worked out and will be available to you shortly. We will be asking for your help in publicizing this event and getting the word out to your students and their families. SCASF AA is looking forward to the opportunity to help simplify the process and help families understand that they can afford college.

Citizenship Issues and Your Students

In recent years, the United States government has strengthened security for obvious reasons. This has created, however, an enormous backlog of citizenship and permanent resident applications with the U.S. Citizenship and Immigration Services. Some offices are as much as three years behind in processing applications. To be eligible for financial aid, students must meet certain immigration requirements set forth by the U.S. Department of Education. Students who fall into one of the following categories will be considered eligible for financial aid:

- United States citizen
- Naturalized citizen
- Permanent residents (have “green” cards)
- Refugees
- Asylees
- Conditional Entrants
- Person paroled into the U.S. for at least one year
- Cuban-Haitian Entrants

It is important that students who are not United States citizens be identified early, especially if they have plans for attending college. Ineligible students will not benefit from federal grants (Pell Grant, SEOG Grant, etc.), federal loans (Stafford, Perkins, etc.), or state funds (LIFE, Palmetto Fellows, Lottery Tuition Assistance, SC Tuition Grant, SC Need Based Grant, HOPE). As it can sometimes take years to successfully have a student’s immigration status changed, you are urged to pass this information on to your students and their parents as early as their freshman year of high school. More complete information can be located at www.uscis.gov and www.ed.gov.

Free Resources You Can Use

NASFAA, our national organization, has prepared several resources that can assist you in conducting financial aid night presentations and counseling student and parents on the student financial-aid process. These materials include:

- Planning and Conducting a Financial Aid Night;
- A PowerPoint financial aid night presentation and accompanying script, Financing Education Beyond High School, that provides the basic information student and parents need to know when applying for financial aid; and
- Handouts to help student and parents through the financial aid process

Seven handouts are provided:

- Student Aid Program Summary – Describes eligibility requirements and features of federal student aid programs
- 2005-2006 Financial Aid Application Checklist – A running list of necessary actions with space for the student to enter due dates and to check off accomplished items
- Application Form Tracking System worksheet – This helps track each school’s application and documentation requirement for aid
- Cost of Attendance Comparison Worksheet lays out and compares attendance costs for each school under consideration and helps focus the student’s expectations to realistic levels
- Award package Comparison worksheet – guides the family and counselor in comparing aid packages from different schools
- Financial Aid Consultants and Search Services fact sheet – helps avoid unnecessary and costly reliance on paid consultants to obtain help and advice that is available at no charge
- Sample Scholarship Inquiry Letter – suggests how a student might inquire about financial aid from a private organization

These materials can be freely accessed at www.NASFAA.org/subhomes/financialaidnight/FANight.asp

We are happy to assist you if you have any questions and we hope that you find these items useful.

Student Dependency Status Sometimes Causes Confusion When Filing A FAFSA

When assisting a student and his or her family with filing a Free Application for Federal Student Aid (FAFSA), it can sometimes be difficult identifying whose information should be reported as the parent of the student. The US Department of Education follows some pretty strict rules in this area of the application process. Please note the following information:

A parent is defined as a biological or adoptive parent of a student. Foster parents, legal guardians, and others such as grandparents, aunts, uncles, and siblings acting in loco parentis are not considered parents for the purpose of applying for financial aid. A student whose parents are deceased is considered independent, regardless of any legal or assumed guardianship. A student whose parents are living must continue to file as a dependent student (unless he or she meets one of the independent criteria addressed on the application) and the FAFSA must reflect the financial information of the appropriate parent(s) rather than that of the legal guardian or others.

In situations where the student's parents are divorced or separated, it may also be difficult to determine which parent's household information must be provided. Generally, the parent with whom the student lived for the prior 12 months, or the greatest portion of the past 12 months, is the "parent of record" and whose information should be submitted on the FAFSA. If the student split time equally with each parent or didn't spend time with either, then the "parent of record" is the parent who provided the greatest amount of support to the student during the prior 12 months. If neither of these tests determines the appropriate parent, then the test becomes a comparison of which of the parents provided the greatest amount of support in the last calendar year that either or both did so.

Remember that if the student's parents are divorced or a parent is widowed and the parent completing the FAFSA is now remarried, the stepparent's information must also be included in all sections of the FAFSA where parental information is reported. This is true even if the student has never resided with the stepparent.

The primary issue: A dependent student's parents, or at least the "parent of record" generally does not relinquish the responsibility to complete and sign the FAFSA for his, her, or their student. If the student's situation dictates that the biological or adoptive parents' information should be excluded from consideration, a professional judgement appeal should be made to the financial aid officer at the student's college or the college that the student is considering. You, or the student you are helping, should contact that financial aid officer as early in the application process as possible. The answer and the processing guidance may not always be the same however, you can be assured that your student's situation will be handled appropriately given the specifics of the situation and the processing policies of the particular college.

Printing Courtesy of:



www.scstudentloan.org

South Carolina Colleges and Universities

Public 4-year

The Citadel	www.citadel.edu
Clemson University	www.clemson.edu
Coastal Carolina University	www.coastal.edu
College of Charleston	www.cofc.edu
Francis Marion University	www.fmarion.edu
Lander University	www.lander.edu
Medical University of SC	www.musc.edu
South Carolina State University	www.scsu.edu
USC-Columbia	www.sc.edu
USC-Aiken	www.usca.edu
USC-Beaufort	www.sc.edu/beaufort
USC-Upstate	www.uscupstate.edu
Winthrop University	www.winthrop.edu

Two-year Regional Campuses - USC

USC-Lancaster	www.usclancaster.sc.edu/
USC-Salkehatchie	www.uscsalkehatchie.sc.edu/
USC-Sumpter	www.uscsumter.edu/

Technical Colleges

Aiken Technical College	www.aik.tec.sc.us/
Central Carolina Technical College	www.cctech.edu/
Denmark Technical College	www.den.tec.sc.us/
Florence-Darlington Technical College	www.fdtc.edu/
Greenville Technical College	www.greenvilletech.com/
Horry-Georgetown Technical College	www.hor.tec.sc.us/
Midlands Technical College	www.mid.tec.sc.us/
Northeastern Technical College	www.netc.edu/
Orangeburg-Calhoun Technical College	www.octech.org/
Piedmont Technical College	www.ptc.edu/
Spartanburg Technical College	www.stcsc.edu
Technical College of the Lowcountry	www.tclonline.org/
Tri-County Technical College	www.tctc.edu/
Trident Technical College	www.tridenttech.edu/
Williamsburg Technical College	www.williamsburgtech.com/

Private Senior Institutions

Allen University	www.allenuniversity.edu/
Anderson College	www.anderson-college.edu/
Benedict College	www.benedict.edu
Bob Jones University	www.bju.edu
Charleston Southern University	www.csuniv.edu
Clafflin University	www.clafflin.edu
Coker College	www.coker.edu
Columbia International University	www.ciu.edu
Columbia College	www.columbiacollegesc.edu/
Converse College	www.converse.edu
Erskine College	www.erskine.edu
Furman University	www.furman.edu
Limestone University	www.limestone.edu
Lutheran Theological Seminary	www.ltss.edu
Morris College	www.morris.edu
Newberry College	www.newberry.edu
North Greenville College	http://sharepoint.ngc.edu/home/
Presbyterian College	www.presby.edu
Sherman College of Straight Chiropractic	www.sherman.edu
Southern Methodist College	www.southernmethodistcollege.org
Southern Wesleyan University	www.swu.edu
Voorhees College	www.voorhees.edu
Wofford College	www.wofford.edu

Private Two-Year Colleges

Clinton Junior College	www.clintonjrcollege.org
Spartanburg Methodist College	www.smesc.edu