



F.A.C.E.

the FACTS

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A Message from SCASFAA

The South Carolina Association of Student Financial Aid Administrators extends our support to all guidance counselors in South Carolina. You are our partners in educating our young people about available financial aid opportunities.

This issue of F.A.C.E. the Facts contains information on the valuable services available through the TRIO programs. Test your knowledge against the answers provided in our article addressing your most frequently asked questions. If your paper did not print our editorial opinion piece on financial aid awareness, please see the reprint in this issue, and continue to help us spread the word. In addition, we have included the latest information on the LIFE and Palmetto Fellows scholarships. Lastly, please consider spending the summer working alongside financial aid professionals – see the article on the Guidance Counselor Internship Program for details.

If there are any issues you would like us to address, or other ways in which we can serve you, please let us know. Please send you comments or suggestions to Elizabeth Milam Lomas at milamm@clemsun.edu.

Elizabeth Milam Lomas
SCASFAA Counselor Relations
Committee, Chair

TRIO Programs: Preparing Students for College and Beyond

TRIO Programs address the 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.

TRIO Programs include the following: Educational Talent Search (ETS), Upward Bound (UB), Student Support Services (SSS), 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 SSS.

Educational Talent Search Program encourages participants to complete high school and enroll in post-secondary educational programs. ETS is available to all students enrolled in grades 6-12 who attend a school 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, college tours and information regarding admissions and financial aid. Enrollment applications are available in the school's guidance office.

The Upward Bound Program assists eligible high school students. 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. Interested students may see their guidance counselor for an application.

The Student Support Services Program helps TRIO-eligible students attending college complete their program of study and graduate from college. SSS offers an intensive freshman-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

Your Students' Most Frequent Questions

An informal phone survey was conducted asking counselors what questions they hear the most. Here are your most frequent questions, plus our answers. Most of you already know the answers, but it never hurts to have a little validation!

Q. How can I get money for college?

A. Check your prospective college's publications and web site for application requirements and deadlines. Submit the Free Application for Federal Student Aid (FAFSA) and the college's financial aid application (if required) by the college's priority date. Participate in free scholarship searches (see related question below) and investigate local scholarship sources such as civic organizations, churches and employers. Read everything carefully and respond promptly. Remember that the FAFSA must be re-filed each year.

Q. How do I apply/qualify for the LIFE Scholarship?

A. There is not a state application for the LIFE Scholarship, although some colleges may ask you to complete an information form. If you are awarded the LIFE Scholarship, you will be required to annually sign an important affidavit. Beginning in 2002-03, the proposed eligibility requirements for entering freshmen are meeting two out of the following three criteria: 1) scoring a minimum of 1100 on the SAT (24 on the ACT), 2) earning a minimum cumulative 3.0 high school GPA on a 4.0 scale, and 3) ranking in the top 30% of your high school class. Palmetto Fellows are not eligible to also receive the LIFE Scholarship.

Q. Why should I submit the FAFSA? I don't think I'll qualify for anything.

A. Submitting the FAFSA is free, and usually takes less than an hour to complete. Although some programs are awarded only to very needy families, other need-based aid is available for middle-income families. You will not be considered for these programs unless you apply. If you are considering a federal student loan as a possible way to finance your education, the FAFSA is required.

Q. What is the SC Tuition Grant?

A. The SC Tuition Grant is awarded to students who

have financial need who are attending a private college in South Carolina. To apply for a SC Tuition Grant, you must submit the FAFSA by June 30, 2002. The estimated maximum award for freshmen for the 2002-03 academic year is \$2,420.

Q. Can the SC Tuition Grant be used at public schools?

A. The SC Tuition Grant is available only to students who choose to attend eligible independent, nonprofit institutions, but the SC State Need-Based Grant is available at public South Carolina institutions.

Q. What is the SC Teachers Loan?

A. The SC Teachers Loan Program was established to encourage students to teach in SC public schools in areas where quality teachers are needed most. Students agree to teach in either a critical subject area or a critical geographic area. Teacher Loans are canceled at a rate of 20% or \$3,000—whichever is greater—for each full year of teaching in a critical subject or geographic area, and at an even higher rate for teaching in both. Students must reapply for the loan each year; applications are available around March 1.

Q. Does it help to negotiate with a college?

A. Schools are always willing to review an appeal from a prospective student, especially if the student has new information to add to his/her application. For example, if you retake the SAT and earn a higher score, make sure your college is aware of the change. Or if one of your parents is laid off from his/her job, you need to notify the financial aid office that your FAFSA no longer reflects your family's current situation. However, very few colleges are in a position to negotiate your aid package, in that they have already offered you the most attractive package possible based on your eligibility for merit and need-based aid.

Q. Should I pay for a scholarship search?

A. No, there are excellent free scholarship searches available on the Internet, such as www.fastweb.com and www.wiredscholar.com. Other free sources of information are your high school, public library, college financial aid publications and web sites, and local organizations such as the Chamber of Commerce.

Financial Aid Awareness Month Observed

Financial Aid Awareness Month was observed in February, and the following article was featured in The State and other newspapers. Although the deadlines for some programs have passed, the message telling students to file the FAFSA is still timely. Some programs, such as the Federal Pell Grant, The SC Tuition Grant and the Federal Stafford Loan, are still available. Please continue to encourage your students to apply.

The Education Lottery Act is generating high expectations for increased educational funding in South Carolina. But let's not forget that the state had made great strides in providing scholarships and grants to the students of South Carolina long before the lottery was ever established.

South Carolina has taken good care of its students by offering a number of programs to help offset the cost of higher education. These programs include the Palmetto Fellows and LIFE Scholarships, as well as tuition grants, need-based grants and state tax credits.

The Education Lottery Act may increase funding, and in turn, provide many more students with the opportunity to go to college. The funding from the lottery could boost the state's need-based grants, as well as replace the LIFE Scholarship with lottery tuition assistance at two-year institutions.

The LIFE scholarship for four-year institutions is tentatively set to increase from \$3,000 to the cost of tuition (based on public institutions) and may be easier to receive next year. The eligibility requirements, which are based on academic merit rather than financial need, are currently a minimum 1100 score on the SAT (24 ACT) and a 3.0 high school grade point average. These may change to include two out of three criteria: 1100 SAT (24 ACT), 3.0 GPA, and a top 30 percent ranking in the high school graduating class.

The state's commitment to higher education recently found its way into the high schools. With Gov. Hodges' dedication of February as Financial Aid Awareness Month, colleges and high schools are focusing on increasing awareness of financial aid and scholarship opportunities and deadlines. The message they are

continuing to stress is that financial aid is still available to those who apply now.

College aid administrators are encouraging current and prospective students to complete the Free Application for Federal Student Aid (FAFSA) as soon as possible for next year. The FAFSA can be filed on line, which offers faster processing and features to help eliminate common mistakes. Some colleges require additional forms, but the FAFSA is the foundation for loans and need-based aid.

The FAFSA is a four-page application asking for a family's 2001 income information and the current value of savings and other assets. The questions are simple and often refer directly to line items on the federal tax return. The application can usually be completed in less than an hour. College financial aid administrators are available to offer guidance if families have questions or special circumstances.

The South Carolina Association of Student Financial Aid Administrators (SCASFAA) is dedicated to educating the students in the state about the financial assistance available to them. The efforts of SCASFAA even garnered support from Gov. Hodges. In signing his proclamation designating February Financial Aid Awareness Month, the governor told SCASFAA, "I hope you enjoy continued success as you strive to promote awareness of the availability of student financial aid."

SCASFAA is a nonprofit association made up of financial aid administrators from across the state. The group's goal over its 35-year history has been to promote the advancement of financial assistance programs as an essential part of student access to post-secondary education.

This is an exciting time to be a student pursuing higher education in South Carolina. All the program changes due to the lottery have not yet been finalized, but we know that more and more doors are being opened for our students.

Additional information can be found at the following web sites: www.fafsa.ed.gov, www.pin.ed.gov, www.clemson.edu/SCASFAA and www.SCcollegeaid.org.

LIFE Scholarship and Palmetto Fellows Update

During the 2001 legislative session, the General Assembly approved the South Carolina Education Lottery Act, which expanded the existing state programs and introduced new programs. However, the budget for the new Lottery Scholarship Programs has not been approved by the General Assembly and may not be complete until June 2002.

The colleges in South Carolina are pleased with the promise of increased scholarships and grants for our state's deserving students. However, the uncertainty of the legislative process has left institutions unsure of how to award financial aid packages, particularly for prospective freshmen needing to make their college choice. Some colleges have sent award letters listing the current year's award amounts, which are \$3,000 for the LIFE Scholarship and \$5,000 for the Palmetto Fellows Scholarship. Other institutions have awarded increased amounts with a disclaimer that awards are subject to change. Still other colleges are delaying their awarding decisions until more definitive information is available.

The LIFE Scholarship will likely cover the cost-of-tuition plus a \$300 book allowance at four-year public institutions, with a comparable, averaged amount used for independent institutions. Pending legislation has the award amount varying between \$4,500 and \$5,000.

In an effort to retain the Palmetto Fellows Scholarship as the premier scholarship in the state, the Commission on Higher Education (CHE) recommended to the General Assembly that the award amount be increased to twice the amount of the previous year's average cost-of-tuition at South Carolina public four-year institutions. Pending legislation has the award amount varying between \$5,500 and \$7,500. The selections for the first round of Palmetto Fellows have been announced, but any increase to the stipend is still unknown.

All award amounts are dependent upon the proceeds generated by the Education Lottery and the appropriation of lottery revenue. For the latest information, check CHE's web site at www.che400.state.sc.us.

Guidance Counselor Summer Internship Program

Last summer, four guidance counselors from across the state participated in the pilot of the Guidance Counselor Internship Program. The counselors, whose years of experience ranged from one to 15 years, agreed that they learned information about student financial aid that made them a more effective counselor, and strongly agreed that they would recommend the program to a colleague.

SCASFAA and the South Carolina Student Loan Corporation sponsor the internship program. It is designed to enable counselors to be better prepared to assist students and parents in gaining an awareness of the financial aid process and the availability of student financial assistance.

We are pleased to announce that the program has been expanded to ten intern positions. The participating institutions this summer are Aiken Technical College, The Citadel, Clemson University, Columbia International University, Francis Marion University, Florence-Darlington Technical College, Furman University, Horry-Georgetown Technical College, Orangeburg-Calhoun Technical College, and Southern Wesleyan University.

Interns work up to 160 hours during four to six weeks in the summer, and are paid \$12.00 per hour. Last summer, interns received "hands on" experience in determining student eligibility for state and federal aid, counseling students and parents and other duties that made them more confident and knowledgeable in their jobs this year. You have the opportunity to participate in this exciting program and use the summer for professional development and personal growth.

As you make your summer plans, please consider applying for an internship position. If you have not received an application, please contact Elizabeth Milam Lomas at milamm@clemson.edu or 864-656-3431.

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