



Financial Aid Checklist for Returning Students

Use this checklist as a guide to help you apply for aid, review your awards, and pay your fees. We hope you find this list helpful, but it is intentionally brief. We encourage you to read our entire web site to gain a fuller understanding of the entire financial aid process.

IMPORTANT UPDATE FOR 2010-2011: Effective Fall 2010, SC State University will be participating in the William D. Ford Direct Loan Program. This will require ALL returning students who have previously had a Federal Stafford Loan to sign a new Master Promissory Note (MPN) with the U.S. Department of Education if taking out a loan for the 2010-2011 academic year. Complete online entrance and E-sign your MPN at www.studentloans.gov.

To learn more about this change, please [click here](#) or review the [Direct loan Bulletin](#).

Apply For Aid

- Complete the [Free Application For Federal Student Aid](#) (FAFSA). This application is required for most types of federal financial aid including student loans and is completed on the web.
 - ✓ Be sure to use the IRS Data Retrieval Tool, it allows you to use your completed tax return to automatically complete portions of the FAFSA. It's easy, it reduces errors and makes the entire application process easier.

When completing the FAFSA you will need a PIN. If you need to provide parent information on the FAFSA, your parent will also need a PIN. You can obtain PINs at <http://www.pin.ed.gov>

- ✓ **SC State University's School Code is 003446** - If you already have a FAFSA on file with another school for the same school year, add the SC State University's school code to the school list on the FAFSA. You can do this by going to www.fafsa.gov and follow the directions in Step 3 to "Add or Delete a School Code."
- Check the status of your financial aid application on [Bulldog Connection](#) for any needed information. Federal aid will not be awarded until your application is complete and any requested verification documents have been received.
 - ✓ Remember that it could take 1 to 2 weeks for SC State University's Office of Financial Aid to receive the results of your application from the FAFSA Processor.
 - ✓ Make sure your application is complete before SC State's May 1st priority deadline. If your status is not complete by May 1st, then you may miss out on awards that have limited funding. You may, however, continue to apply after that date to receive Pell Grants and Federal Direct Loans.

- Check your awards on [Bulldog Connection](#). You will automatically be considered for Federal Grants and Federal Direct Loans. After you have been awarded, you can decide if other aid is needed.
 - ✓ SC State University starts awarding Federal Aid after March 1st.
- If additional funds are needed and you are a dependent student, you and your parents may consider a [Federal Direct Parent \(PLUS\) loan](#). The application and request for credit check can be completed online at www.studentloans.gov.
- Only as a last resort, you may wish to consider a Private Educational Loan.

Review and Finalize Your Awards

- Read and accept the Terms and Conditions located in the Financial Aid “awarded” section of [Bulldog Connection](#) for detailed information about your awards and how to use them, and to authorize your aid for fee payment.
- Review and Accept or Decline, your awards under the Financial Aid Awards link on Bulldog Connection. If you wish to make any changes to your awards after you have accepted or declined your awards, please send an email to “financialaid@scsu.edu”. Indicate in the subject line “Award Adjustment” or “Cancellation.” In the body of your email include your student ID number. Your email must be sent from your SC State email account. If email is not available, you will need to print your award letter from Bulldog Connection, make the desired changes, and send the updated award letter to our office with your signature. We will make your desired changes within 48 hours.
- Complete the affidavit if you have been awarded the South Carolina Palmetto Fellows, LIFE, HOPE, or State Need-Based Grant. Click on the Financial Aid Awards link on Bulldog Connection to print and complete the Affidavit. Return the Affidavit to the Office of Financial Aid.
- Complete all required online [Federal Direct Loan Entrance Counseling](#) at www.studentloans.gov or Perkins Loan Entrance Counseling.
- E-sign your [Federal Direct Loan Master Promissory Note](#) (MPN) at www.studentloans.gov if you accepted a Federal Direct Subsidized or Unsubsidized loan.
 - ✓ Your Loan Counseling and MPN must be completed before you can use your Direct Loans to pay your fees.
- Complete your Federal Perkins Loan MPN if awarded a Federal Perkins Loan.
- If you are interested in being considered for Federal Work Study, please contact the Office of Financial Aid.

- Make sure any non-institutional scholarship checks are sent to our office.
 - ✓ You may need to endorse a check if it is made co-payable to you and the University.

Use Your Aid to Pay Your Fees

- Pay Your Fees using [Bulldogs Connection](#).
 - ✓ You must authorize the use of your available financial aid towards the payment of your fees by using Bulldog Connection. To authorize your financial aid, you will need to read and accept the terms and conditions and accept or decline any loan awarded to you; complete the direct loan entrance counseling if you accepted a federal direct loan and e-sign a Master Promissory Note for your Direct Stafford Loan. Failure to do this will result in the cancellation of your scheduled classes. Aid does not disburse automatically. You must authorize through Bulldog Connection.

Stay in Touch

- Financial aid is an ongoing process. Check your SC State email for updates frequently. Visit [Bulldog Connection](#) regularly for account information.

Helpful Terms & Websites

FAFSA: (www.fafsa.gov) The Free Application for Federal Student Aid. This application is required for most types of financial aid including student loans and must be renewed annually.

Bulldog Connection: (<https://luminis422.scsu.edu/cp/home/displaylogin>) is the University's student's web connection to most academic and financial information, including Financial Aid. You must be an admitted (www.scsu.edu/admissions) student to gain access to the site.

Entrance Counseling: (www.studentloans.gov) Required for your first Stafford loan. Entrance counseling must be completed before funds can be disbursed.

Master Promissory Note (MPN): (www.studentloans.gov) An MPN is an agreement that you sign with your lender promising that you will pay your loan back. MPN's are required for your first Federal Direct loan. MPN's are required every year for Federal Perkins loans. MPN's must be completed before funds can be disbursed.

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Title IV School Code 003446