Here's an example of how scholarships are applied here at SCSU if the student receives the maximum amounts of federal and state funding:

<table>
<thead>
<tr>
<th>Per Semester</th>
<th>Full Scholarships without Loans</th>
<th>Full Scholarships with Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In State (On Campus)</td>
<td>Out of State (On Campus)</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$5,044</td>
<td>$9,928</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>$1,551</td>
<td>$1,551</td>
</tr>
<tr>
<td>Housing</td>
<td>$8,845</td>
<td>$13,729</td>
</tr>
<tr>
<td>Total Due University</td>
<td>$15,440</td>
<td>$25,208</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$-2,888</td>
<td>$-2,888</td>
</tr>
<tr>
<td>Federal SEOG</td>
<td>$-500</td>
<td>$-500</td>
</tr>
<tr>
<td>S.C. Need Based Grant (other S.C. scholarships, etc.)</td>
<td>$-1,250</td>
<td>$-1,250</td>
</tr>
<tr>
<td>New Student Balance</td>
<td>$10,802</td>
<td>$10,802</td>
</tr>
<tr>
<td>SCSU Scholarship</td>
<td>$-10,802</td>
<td>$-10,802</td>
</tr>
<tr>
<td>Final Student Balance</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Freshmen Loans (Sub &amp; Unsub) * No fees deducted</td>
<td>$4,750</td>
<td>$4,750</td>
</tr>
<tr>
<td>Student Refund</td>
<td>$4,750</td>
<td>$4,750</td>
</tr>
</tbody>
</table>

**If a student has an ending balance of $0 and wishes to add his or her federal student loans, this is a refundable source and will be refunded within 14 days of the credit appearing on the student’s account. All loans are subject to origination fees by the U.S. Department of Education at the time of disbursement.**

**How do I get paid for work study?**
The ability to receive federal work study funds is assessed by the Office of Financial Aid, according to federal guidelines. Once the student receives work study placement, documentation is forwarded to the Office of Human Resources where the student is required to complete all necessary employment documents. The student must then adhere to university payroll guidelines to ensure he or she receives pay.

**References:**
  [www.studentloans.gov](http://www.studentloans.gov)
- State Funding: [www.che.sc.gov](http://www.che.sc.gov)

SC State University  
Office of Financial Aid • Crawford Zimmerman Building  
(803) 536-7067  
[www.scsu.edu](http://www.scsu.edu)
What is Pell?
The U.S. Department of Education determines one's eligibility to receive a Pell grant by using the information provided on a student's Free Application for Federal Student Aid (FAFSA). For every institution of higher learning in the nation, the maximum Pell award for the 2015/2016 academic year is $5,775 for a full-time student. For each semester, both fall and spring, the disbursement is $2,877. Pell is a grant that is applied towards a student's tuition, fees, and if the student resides on campus, his or her room and board.

What is SEOG?
Federal Supplemental Education Opportunity Grant (SEOG) is an allocation of federal funds made available to a university for disbursement to a student identified as having significant financial need. The university determines whether an individual has significant financial need based on a student's inability to pay for the individual's tuition, fees and room and board, if the student has on-campus housing. SEOG is applied to assist the student in paying for their educational costs.

What is the South Carolina Need Based Grant?
The South Carolina Need Based Grant is a grant designed to provide additional financial support to South Carolina's neediest students. The financial aid office administers this grant and the students must have a FAFSA on file. The maximum funds awarded for the current academic year is $2,500. It is awarded to full-time students and is applied towards tuition and fees as well as room and board, if the student resides on campus. Scholarship monies awarded by the university are subject to availability and may be adjusted at the discretion of the university.

Why did I receive less scholarship money than I was promised in a letter I received this past summer?
The university's commitment to student scholarship is to award as much financial aid possible after all state and federal grant monies have been applied to cover tuition, fees and room and board, if the student resides on campus. Scholarship monies awarded by the university are subject to availability and may be adjusted at the discretion of the university.

If I was promised a certain amount of scholarship dollars, how could the university take away my money?
The excess funding from federal loans is only refundable to the borrower. A scholarship awarded by SC State University is not refundable, and the student's account will be adjusted to $0 if his or her application generates a credit.

What are student loans?
Student loans are monies that the federal government will lend to a student while he or she is enrolled in school. Loans are monies that must be repaid once the student has stopped attending at least 6 credit hours, graduated and/or exhausted their grace period, which may vary based on the individual. The amount of student loans a student can receive is directly determined by their academic and dependency status.

What is Verification?
Verification is a process initiated by the U.S. Department of Education that requires the Office of Financial Aid to validate all of the information on a student's FAFSA. This will require additional forms be completed and a copy of the student and parent's Internal Revenue Service (IRS) tax transcript be supplied if the parent and/or student has not used the IRS Data Retrieval tool located inside the FAFSA. Students are selected randomly by the Department of Education and up to 85 percent of a school's population can be selected for this process.

When can I expect a refund?
Refunds are generated when the amount of refundable aid on a student's account is more than his or her charges. If this happens, refunds are generated within 14 days of the credit being on a student's account.

How do I receive my refund?
A student is given the option of signing up for direct deposit via Bulldog Connection. However, direct deposit can be cancelled at any time and, if it is not available, a check will be mailed to the address on file for the student.

What are university scholarships and how are they awarded?
Scholarships and abatements awarded by the school are monies to assist students in paying tuition, fees, and room and board for those who live on campus. SC State University scholarships are awarded after federal and state grants have been applied. In keeping compliant with federal standards and industry best practices, the university will only award scholarship monies to assist a student with tuition, fees, room and board, if all are not fully covered once federal and state grants have been applied.

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