SOUTH CAROLINA SCHOLARSHIP PROGRAMS

**SOUTH CAROLINA PALMETTO FELLOWS SCHOLARSHIP**
- For college freshmen entering in the fall of 2020, the amount of the scholarship is up to $6,700 towards the cost of attendance. Sophomores, juniors, and seniors may receive up to $7,500 per year.
- Math and science majors are eligible to receive up to $2,500 Palmetto Fellows Enhancement beginning their sophomore year.

**LIFE SCHOLARSHIP**
- Freshmen attending an eligible four-year college or university in the fall of 2020 may receive up to $5,000 (including a $300 book allowance) each academic year towards the cost of attendance.
- Math and science majors are eligible to receive an enhancement up to a $2,500 beginning sophomore year.
- For students attending an eligible two-year public/private college or technical college in SC, the LIFE scholarship pays up to the maximum cost of tuition at the two-year regional campus (plus a $300 book allowance) each academic year.

**HOPE SCHOLARSHIP**
- Students must graduate from high school with at least a cumulative 3.0 based on the SC Uniform Grading Policy.
- Eligible freshmen entering four-year institutions in South Carolina may receive up to $2,800 (including book allowance) for the first year toward the cost of attendance.

WHAT SHOULD I KNOW?

Grants and Scholarships
DO NOT have to be repaid
Most loans must be repaid, under most circumstances. Education loans usually have low interest rates, and most do not have to be repaid until the student leaves college.

Fellowships are funds granted for advanced study. In many cases, Fellows share similar professional interests.

Student employment is a job that the college coordinates or assigns for the student to offset the cost of attending school.

**FEDERAL SOURCES FOR FINANCIAL AID**

**Federal Parent Loan for Undergraduate Students (PLUS)** – Loans made to parents who are then responsible for repaying the amount borrowed.

**Federal Pell Grant** – Direct aid for students based on need. Maximum amount awarded for the 2019-2020 is $6,195, depending on program funding, financial need, and cost of attendance. FAFSA completion automatically targets students who may qualify. (See next page for FAFSA information)

**Federal Stafford Loan** – A type of federal loan available to students who are enrolled in college at least half-time. Borrowers who receive a Federal Stafford Loan may be eligible for the US Department of Education’s Stafford Loan Forgiveness Program for teaching. Upon meeting specific criteria, including teaching for five consecutive, complete school years in a low income school, recipients may be eligible to forgive up to $17,500. More information at [https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher)

**Federal Work Study Program (FWSP)** – Jobs on campus for students with financial need.

**Federal Supplemental Education Opportunity Grant (FSEOG)** – Grants of $100 - $4,000 for students with exceptional financial need.
It’s never too early to start thinking about tuition.”
Valerie Jarrett

Eligibility for Federal Financial Aid

Be a U.S. citizen, a U.S. national, or permanent resident. (Eligible non-citizens may also receive federal student aid.)

Be registered with the Selective Service, if you are a male 18 or older.

Have documented financial need for certain types of aid.

Have a high school diploma, a GED, or a passing score on a test approved by the U.S.

Be enrolled as a regular student in a course of study leading to a degree or certificate.

Have a valid Social Security number.

Meet the school’s standard for academic progress.

Additional Sources of Financial Aid

Private College Information

The South Carolina Tuition Grants Program provides undergraduate grant assistance to eligible SC residents who attend SC independent, non-profit (private) colleges on a full-time basis.

Think creatively...

- Consider community agencies, civic groups, corporations, cultural organizations, foundations, fraternal groups, religious organizations, and the military for additional financial aid.
- Ask your guidance counselor and check the guidance office’s bulletin boards and/or electronic newsletters often for local financial opportunities.
- Check the college/university financial aid website for aid for incoming freshmen.

SC Higher Education Tuition Grants Commission www.sctuitiongrants.com

Free Application for Federal Student Aid

Federal law requires the U.S. Department of Education to provide students with the opportunity to apply for federal aid without paying a fee. To be considered for student aid, the Free Application for Federal Student Aid (FAFSA) form must be completed and submitted. Forms are available in high school guidance offices and online at www.fafsa.ed.gov, or by calling toll-free at 1-800-433-3243.

To apply for FAFSA, you will need the following:

- an application or a computer access for e-filing
- social security number
- the most recent student and parent income tax information
- all W-2 statements of earnings
- current bank statements
- a FSA ID to sign electronically

Students may not complete the FAFSA application before October 1st or after June 30th of the year in which they will receive the aid. NO EXCEPTIONS. After applying, you will receive a Student Aid Report (SAR) noting eligibility for aid.
## SAT Registration & Testing

<table>
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<td>September 6, 2019</td>
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<td>April 3, 2020</td>
<td>May 2, 2020</td>
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## ACT Registration & Testing

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<tr>
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<td>April 4, 2020</td>
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<td>May 8, 2020</td>
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### The SC Teachers Loan Program

The SC Teachers Loan Program encourages South Carolina residents to enter the teaching profession. These loans are forgiven by teaching in a SC public school in a critical subject and/or critical geographic area.

### What are the critical subject and geographical areas?

Critical subject and geographical areas vary. Please visit the website provided for the current listings.

### How can I calculate the percentage of the loan forgiven?

The loan is forgiven at the rate of 20% or $3,000, whichever is greater, for each full year of teaching in a SC public school in a critical subject or geographic area. If you teach in a public SC school in both critical subject and critical geographic area, your loan will be forgiven at the rate of 33 1/3% or $5,000, whichever is greater, for each year of full-time teaching.

### Do you qualify?

You must:
- rank in the top 40% of your high school graduating class
- be a SC resident
- be a citizen or permanent resident of the United States
- have a SAT/ACT score equal to or greater than the SC average for the year of graduation from high school. Currently, the average scores are: SAT (ERW and Math) 1058; ACT 18

### To renew the loan:

- students must re-apply each year
- undergraduates must have a cumulative GPA of at least 2.75 on a 4.0 scale
- after the freshman year, a student must take and pass the Praxis Core exam. Students with a SAT score of 1100 or greater.

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For information on the Praxis, visit the ETS website at [www.ets.org/praxis](http://www.ets.org/praxis) or call 609-771-7395

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SC Teachers Loan Information:
For more information, contact South Carolina Student Loan Corporation by calling 803.798.0916 or 800.347.2752 or online at [www.scstudentloan.org](http://www.scstudentloan.org).

Critical Geographical and Subject Areas:
[https://scstudentloan.org/school-loans/sc-teacher-loan-programs-forgiveness](https://scstudentloan.org/school-loans/sc-teacher-loan-programs-forgiveness)
FINANCIAL OPPORTUNITIES FOR FUTURE TEACHERS

Call Me MISTER aims to increase the pool of available teachers from a broader background. Call Me Mister combines the special strengths of Clemson University with the individualized instructional programs offered by several colleges and universities in South Carolina. The project also has limited enrollment in the middle school Master of Arts in Teaching Program.

Aiken Technical College, Anderson University, Benedict College, Claflin University, Clemson University, Coastal Carolina University, College of Charleston, Greenville Technical College, Horry Georgetown Technical College, Lander University, Limestone College, Midlands Technical College, Morris College, Newberry College, Piedmont Technical College, South Carolina State University, Southern Wesleyan University, Spartanburg Community College, Tri-County Technical College, Trident Technical College, University of South Carolina Aiken, University of South Carolina Beaufort, University of South Carolina Upstate, and Winthrop University.

For more information about Call Me Mister, call 800.640.2657, e-mail MISTER@clemson.edu, or visit https://www.clemson.edu/education/callmemister/.

TEACH GRANT

The Teacher Education Assistance for College and Higher Education grant program provides grants of up to $4,000 per year to students who intend to teach in a private or public elementary or secondary school that serves students from low-income families. As a recipient of a TEACH Grant, you must teach in a high need field for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan.

For more information about the TEACH grant, visit the Federal Student Aid Website https://studentaid.ed.gov/sa/types/grants-scholarships/teach.
MORE OPPORTUNITIES FOR FUTURE TEACHERS

**Ken Bower**
Teacher Cadet Scholarship

**Who Can Apply**
High school seniors who participated in the Teacher Cadet Program and plan to attend a South Carolina college or university to become a teacher are encouraged to apply.

**Deadline**
Applications must be completed and received no later than 11:59 p.m. on March 31.

**Announcement**
The selected scholarship recipients will be announced next spring by letter. News of recipients will also be posted online at teachercadets.com.

**Disbursement of Funds**
The scholarship funds will be disbursed directly to the college/university by August 2020.

Recipients of the Ken Bower Scholarship will receive a one time award of $1,000. Awards are determined based on the merits of scholarship, school and community involvement, teacher recommendations, and a written essay. The Ken Bower scholarship is not “needs-based” and does not rely on the Teacher Cadet’s family financial information. Teaching Fellows may also be recipients of the Ken Bower Scholarship.

**Teaching Fellows**
Scholarship

**Who Can Apply**
Applicants must be a high school senior or junior graduating early, a United States citizen or permanent resident alien legally authorized to be in the United States, and a legal resident of South Carolina.

**Deadline**
The Teaching Fellows application and supporting documents must be submitted no later than 11:59 p.m. on December 31.

**Announcement**
Award notifications will be made in early spring 2020.

**Awards**
Teaching Fellows receive up to $24,000 in fellowship funds (up to $6,000 a year for four years) while they complete a degree leading to initial teacher certification. The fellowship provides up to $5,700 for tuition and board and $300 for specific enrichment programs administered by CERRA. All Teaching Fellows awards are contingent upon funding from the SC General Assembly. A Fellow agrees to teach in a South Carolina public school one year for every year he or she receives the Fellowship.

For more information or to apply for the Ken Bower Scholarship, visit [https://www.teachercadets.com/ken-bower-scholarship.html](https://www.teachercadets.com/ken-bower-scholarship.html).

For general information or to apply for Teaching Fellows, visit [https://www.cerra.org/teaching-fellows-faq.html](https://www.cerra.org/teaching-fellows-faq.html).
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<tr>
<th>Resource</th>
<th>Website/Contact Information</th>
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<td>ACT</td>
<td><a href="http://www.act.org">www.act.org</a></td>
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<tr>
<td>ACT Fee Waivers (need-based)</td>
<td>319-337-1270</td>
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<tr>
<td>Call Me MISTER</td>
<td><a href="http://www.clemson.edu/education/callmemister/">www.clemson.edu/education/callmemister/</a></td>
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<tr>
<td>CERRA</td>
<td><a href="http://www.cerra.org">www.cerra.org</a></td>
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<td>College Board</td>
<td><a href="http://www.collegeboard.com">www.collegeboard.com</a></td>
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<tr>
<td>CollegeNET</td>
<td><a href="http://www.collegenet.com">www.collegenet.com</a></td>
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<tr>
<td>FAFSA (English and Español)</td>
<td><a href="http://www.fafsa.ed.gov/">www.fafsa.ed.gov/</a> 1-800-433-3243</td>
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<tr>
<td>SC Scholarships &amp; Colleges</td>
<td><a href="http://www.gmsp.org">www.gmsp.org</a></td>
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<td>NABSE</td>
<td><a href="http://www.che.sc.gov">www.che.sc.gov</a></td>
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<td>Private Sector Scholarships</td>
<td><a href="http://www.nabse.org">www.nabse.org</a></td>
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<td>SAT</td>
<td><a href="http://www.fastweb.com">www.fastweb.com</a></td>
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<td>SAT Fee Waivers (need-based)</td>
<td><a href="http://www.collegeboard.com">www.collegeboard.com</a></td>
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<tr>
<td>SC Student Loan Corporation</td>
<td>1-866-756-7436</td>
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<td>SC Teaching Fellows</td>
<td><a href="http://www.scstudentloan.org">www.scstudentloan.org</a> or 1-800-347-2752</td>
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<td>Student Aid Info Center</td>
<td><a href="http://www.ed.gov/finaid/landing.jhtml?src=rt">http://www.ed.gov/finaid/landing.jhtml?src=rt</a></td>
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<tr>
<td>The Smart Student TM Guide to Financial Aid</td>
<td><a href="http://www.finaid.org">www.finaid.org</a></td>
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<td>US Department of Education</td>
<td><a href="http://www.finaid.org/">http://www.finaid.org/</a></td>
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<td>Veterans’ Affairs</td>
<td><a href="https://www.va.gov/education/">https://www.va.gov/education/</a></td>
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**CERRA Mailing Address:**
CERRA – South Carolina Stewart House
Winthrop University
Rock Hill, SC 29733

**CERRA Contact Information:**
800.476.2387 / 803.323.4032
www.teachercadets.com
www.cerra.org