



## South Carolina Scholarship Programs

### 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.

### PALMETTO FELLOWS

Students must meet all of the following academic criteria to receive funds at a four-year institution:

- **1200 SAT / 27 ACT** by the June test Administration
- **cumulative 3.5 GPA** based on the SC Uniform Grading Scale (SC UGS) by the end of the senior year
- **rank in the top 6% of the class at the end of the sophomore, junior, or senior year**

For college freshmen entering in the fall of 2019, 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 a \$2,500 supplement beginning their second/ sophomore year.

### LIFE SCHOLARSHIP

Students must meet two of the following three academic criteria to receive funds at a four-year institution:

- **1100 SAT/24 ACT**
- **Cumulative 3.0 GPA** based on the SC UGS upon high school graduation
- **rank in the top 30% of the graduating class**

Freshmen attending an eligible four-year college or university in the fall of 2019 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 up to a \$2,500 supplement beginning their second/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.

Students must earn a cumulative **3.0 GPA** based on the SC UGS upon high school graduation to receive the LIFE Scholarship at a two-year college.

Freshmen attending an eligible four-year college or university may receive up to \$2,800 (including a \$300 book allowance) toward the cost of attendance.

Check out more details: <http://www.che.sc.gov/Students/FamiliesMilitary/PayingForCollege/FinancialAssistanceAvailable/ScholarshipsGrantSforSCResidents.aspx>



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## Federal Sources for Financial Aid (18/19)

### 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 2018-2019 is \$6,095, depending on program funding, financial need, and cost of attendance. **FAFSA** completion automatically targets students who qualify.

### 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.

### Federal Supplemental Education Opportunity Grant (FSEOG)

- Grants of \$100 - \$4,000 for students with exceptional financial need.

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

**Need more info? Check out...**

[www.staffordloan.com](http://www.staffordloan.com) and

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>

**Eligibility for Federal Financial Aid**

Be a **U.S. citizen, a U.S. national or permanent resident** (*Eligible noncitizens 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

<http://studentaid.ed.gov/eligibility/infographic-accessible>



**FAFSA 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 counseling offices and online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or by calling 1-800-4FED-AID 1-800-433-3243.

To apply for FAFSA, you will need the following:

- an application or 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
- any stocks, bonds, or other investment statements
- a FSA ID to sign electronically

Students may not complete the FAFSA application before October 1 or after June 30 of the year in which they will receive the aid. **NO EXCEPTIONS.**

**Electronic FAFSA Form**  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

After applying, you will receive a Student Aid Report (SAR) noting eligibility for aid.



**Other Sources for 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.

Visit: [www.sctuitiongrants.com](http://www.sctuitiongrants.com)

**Think creatively about financial aid options!**

Consider community agencies, civic groups, corporations, cultural organizations, foundations, fraternal groups, religious organizations, and the military for additional aid.

Ask your school counselor, and check the school counseling office's bulletin boards and/or electronic newsletters OFTEN for local information.

**College Admission Testing 2019**

<u>ACT / Registration Deadline</u>	<u>Test Date</u>
January 11, 2019	February 9, 2019
March 8, 2019	April 13, 2019
May 3, 2018	June 8, 2019
June 14, 2019	July 13, 2019
<u>SAT / Registration Deadline</u>	<u>Test Date</u>
February 8, 2019	March 9, 2019
April 5, 2019	May 4, 2019
May 3, 2019	June 1, 2019

## Interested in Becoming a Teacher?

### 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 geographical areas?

Critical geographical areas vary in each district and every year. Please visit the website below for the current listings for each district.

### What are the critical subject areas?

Current critical subject areas for 2018/2019 include the following:

Secondary Math; Secondary Science (Biology, Chemistry, Physics and Science); Media Specialist; Special Education (all areas); Spanish, French, German, Chinese, and Latin; Family & Consumer Science (Home Economics); Business/Marketing/Computer Technology; Secondary English; Theatre; Art; Health; Dance; Middle Level Social Studies, Math, Language Arts, and Science; ESL; Literacy; Music; Speech Lang Therapist; Social Studies; Physical Education; and Industrial Tech Education

### 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

To be eligible for the loan after the freshman year, a student must take and pass the Praxis Core exam. Students with a SAT score of 1100 or greater (1650 for exams taken on or after March 1, 2005) or an ACT score of 24 or greater are exempt from the Praxis requirement.

### Praxis Information

For information on the Praxis, visit the ETS Web at [www.ets.org/praxis](http://www.ets.org/praxis) or call 609.771.7395.

### Loan Amounts & Repayment

Freshmen and sophomores may borrow up to \$2,500 per year. Juniors, seniors, and graduate students may borrow up to \$5,000 per year. If a borrower decides not to teach or does not teach in a critical area, the loan must be repaid.

Loans are forgiven at the rate of 20% or \$3,000, whichever is greater, for each year of full-time teaching in a critical subject area or in a critical geographic area in a SC public school. The loan is cancelled at a rate of 33.3% or \$5,000, whichever is greater, for each year of full-time teaching in both a critical subject area and a critical geographic school.



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).



## South Carolina Teaching Fellows Program

In 1999, South Carolina's General Assembly, recognizing the shortage of teachers in our state, funded the Teaching Fellows Program at the Center for Educator Recruitment, Retention, & Advancement - SC (CERRA). The mission of the program is to recruit talented high school seniors into the teaching profession and to help them develop leadership qualities. Each year, the program provides Fellowships for up to 200 high school seniors (actual number determined annually based on funding by the General Assembly) who have exhibited high academic achievement, a history of service to the school and community, and a desire to teach South Carolina's children.

Teaching Fellows participate in advanced enrichment and professional development programs at Teaching Fellows Institutions, are involved with communities and businesses throughout the state, and receive up to \$6,000 in yearly scholarships for four years while they complete a degree leading to teacher certification.

The scholarship provides up to \$5,700 for tuition and board and \$300 for special enrichment programs (contingent on funding from the South Carolina General Assembly). A Fellow agrees to teach in a South Carolina public school one year for every year he/she receives the Fellowship. There are 10 public and private colleges and universities designated as Teaching Fellows Institutions that are currently accepting new Teaching Fellows: Anderson University, Charleston Southern University, Coastal Carolina University, College of Charleston, Francis Marion University, Lander University, USC Aiken, USC Columbia, USC Upstate, and Winthrop University. Applicants invited to a regional interview will be asked to rank order their college choices before their interview session.

Apply online at CERRA's Web site ([www.cerra.org](http://www.cerra.org)). Applications for the 2019- 2020 cohort must be submitted by December 1, 2018.

## Need some good advice?

Be careful when searching for information on student financial aid. Don't fall prey to fraud. The College Scholarship Fraud Prevention Act helps protect against fraud in student financial assistance.

**The Federal Trade Commission (FTC) cautions students to look for tell-tale lines such as these:**

"You can't get this information anywhere else."

"I just need your credit card or bank account number to hold this scholarship."

"The scholarship is guaranteed or your money back."

Source: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)



## Call Me MISTER

The mission of the **Call Me MISTER** (Mentors Instructing Students Toward Effective Role Models) Initiative is 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.

### Partner Schools:

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

Call 800.640.2657, visit <https://www.clemson.edu/education/callmemister/>, or e-mail [MISTER@clemson.edu](mailto:MISTER@clemson.edu).

## TEACH Grant

The Teacher Education Assistance for College and Higher Education (TEACH) 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.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp>

## Ken Bower Teacher Cadet Scholarship

The Ken Bower Teacher Cadet Scholarship, named in memory of Dr. Ken Bower, an architect of the original Teacher Cadet course and curriculum, is awarded each year to as many as five senior Teacher Cadets who intend to become classroom teachers in one of South Carolina's many public schools. Teacher Cadet instructors receive notification of the call for applications early each calendar year, and the additional scholarship information can be found at <https://www.teachercadets.com/ken-bower-scholarship.html>.

Applications must be postmarked on or before March 30, 2019. All applicants, even those who are not selected, will be notified by May 13, 2019. Thanks to the generosity of silent auction "shoppers" at CERRA's 2018 Pre-Collegiate Fall Renewal Conference and the SC Teacher Forum Conference, recipients will receive a onetime award of \$1,000.00. The award is mailed directly to the recipient's college or university in August and is applied to his or her account. 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.

## Additional Information at Your Fingertips

ACT	<a href="http://www.act.org">www.act.org</a>
ACT Fee Waivers (need-based)	319-337-1270
Call Me MISTER	<a href="http://www.clemson.edu/education/callmemister/">www.clemson.edu/education/callmemister/</a>
CAPPEX	<a href="http://www.cappex.com">www.cappex.com</a>
CERRA	<a href="http://www.cerra.org">www.cerra.org</a>
College Board	<a href="http://www.collegeboard.com">www.collegeboard.com</a>
CollegeNET	<a href="http://www.collegenet.com">www.collegenet.com</a>
FAFSA (English and Español)	<a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> ; 1-800-433-3243
Federal Information	<a href="http://www.studentaid.ed.gov/students/publications/student_guide/index.html">http://www.studentaid.ed.gov/students/publications/student_guide/index.html</a>
Gates Millennium	<a href="http://www.gmsp.org">www.gmsp.org</a>
SC Scholarships & Colleges	<a href="http://www.che.sc.gov">www.che.sc.gov</a>
NABSE	<a href="http://www.nabse.org">www.nabse.org</a>
Private Sector Scholarships	<a href="http://www.fastweb.com">www.fastweb.com</a>
SAT	<a href="http://www.collegeboard.com">www.collegeboard.com</a>
SAT Fee Waivers (need-based)	1-866-756-7436
SCABSE	<a href="http://www.scabse.net">www.scabse.net</a>
SC Student Loan Corporation	<a href="http://www.scstudentloan.org">www.scstudentloan.org</a> or 1-800-347-2752
SC Teaching Fellows	<a href="https://www.cerra.org/teaching-fellows-overview.html">https://www.cerra.org/teaching-fellows-overview.html</a>
SC Teacher Loan	<a href="http://www.scstudentloan.org/wp154.aspx">http://www.scstudentloan.org/wp154.aspx</a>
SC Tuition Grants	<a href="http://www.sctuitiongrants.com">www.sctuitiongrants.com</a>
Student Aid Info Center	<a href="http://www.ed.gov/finaid/landing.jhtml?src=rt">http://www.ed.gov/finaid/landing.jhtml?src=rt</a>
The Smart Student TM Guide to Financial Aid	<a href="http://www.finaid.org">www.finaid.org</a>
US Department of Education	<a href="http://www.ed.gov/about/offices/list/ope/index.html?src=mr">www.ed.gov/about/offices/list/ope/index.html?src=mr</a>
Veterans' Affairs	<a href="http://www.military.com/education/content/money-forschool/military-spouse-and-family-educational-assistance-programs.html">http://www.military.com/education/content/money-forschool/military-spouse-and-family-educational-assistance-programs.html</a>



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