



FINANCIAL AID



COASTAL CAROLINA
UNIVERSITY

FINANCIAL AID

The mission is to support and assist the University in accomplishing its aspirations, specifically through the Enrollment Services Strategic Initiatives, while assisting students and parents in identifying possible sources of financial assistance in meeting the cost of education at Coastal Carolina University. The overall goal of the Office of Financial Aid is customer service striving to make the financial assistance process as unobtrusive as possible.

Financial aid available for Coastal students is derived from federal and state government sources such as scholarships, grants, work-study, loans and Veterans Educational Benefits. Additional scholarships are provided by Coastal Carolina University, along with other funds available through private and public sources.

To determine whether or not a student is eligible for federal student financial aid programs, the student and his/her family must complete the Free Application for Federal Student Aid (FAFSA) by March 1 each year for priority consideration. The University expects students and their families to share primary responsibility to meet the costs of college.

OPERATING PRINCIPLES

Coastal supports the following principles:

- a) The primary purpose of a financial aid program should be to help provide financial assistance to students who, without such aid, would be unable to attend college.
- b) The family of a student is expected to make a maximum effort to assist the student with college expenses. Financial assistance from colleges and other sources should be viewed only as supplementary to the efforts of the family.
- c) The student who receives federal financial assistance must maintain satisfactory academic progress in a program of study.

SPECIFIC AUTHORIZATIONS

As applicants' financial aid files are completed, funds are awarded and the students are notified by mail and/or email. A complete application for financial aid consists of a processed needs analysis document, loan applications, and other documents requested for verification.

VETERAN EDUCATION BENEFITS

Eligible veterans can receive assistance by applying for educational benefits through Coastal's Financial Aid Office. The U.S. Department of Veteran Affairs is the only agency that can determine eligibility for and award this benefit. You can determine if you are eligible by calling the VA Regional Office at 1-888-442-4551. You must then contact Coastal's Financial Aid Office to obtain the appropriate forms for certification.

Students receiving VA educational benefits are expected to maintain satisfactory progress towards a degree. Normal standards of progress, as stated in the *Catalog*, are applicable to VA students. Veterans or eligible persons must take courses that are essential to their degree program and cannot receive VA benefits for courses that are not essential to their program of study, or for repeating courses in which they have earned a satisfactory grade, or for courses which are graded on a Pass-Fail basis. To receive benefits for an Independent

Study or Distance Learning, approval must be obtained from the S.C. Commission on Higher Education prior to certification for the term.

Once enrollment has been certified, the VA student is responsible for reporting any updates or changes to his/her enrollment status to the Office of Financial Aid. This includes the dropping and/or adding of classes and complete withdrawal from the University. Failure to do so may result in the termination of benefits and possibly an overpayment situation.

The following is a synopsis of VA Program Chapters:

- Chapter 30: The Montgomery G.I. Bill ("New" G.I. Bill). This program provides educational benefits to individuals entering military service after June 30, 1985. A certified copy of your DD 214 is required. Those with remaining entitlement under Chapter 34 ("Old" G.I. Bill) may be eligible under Chapter 30.
- Chapter 31: Vocational Rehabilitation for Service-Disabled Veterans. This program is for individuals who have a compensable service connected disability, and the U.S. Department of Veteran Affairs determines that training and rehabilitation services are needed to overcome an employment handicap.
- Chapter 32: Veterans Educational Assistance Program (VEAP). This is a voluntary contributory matching program for individuals entering service for the first time after December 31, 1976 and before July 1, 1985.
- Chapter 35: Dependents Educational Assistance Program. This program is for dependents (spouse or children) of individuals who die or are permanently disabled from service connected causes.
- Chapter 1606: Montgomery G.I. Bill - Selected Reserve. This program is available to members of the Selected Reserve, including the National Guard. A form DD 2384 (NOBE) is required.
- Chapter 1607: Montgomery GI Bill - Selected Reservists Called to Active Duty. This program is a new benefit that makes certain reservists who were activated after September 11, 2001 either eligible for education benefits or eligible for increased benefits. *Although this program has been approved by the DOD, plans for implementation are still underway.*

GRANTS

Federal Pell Grants

The Federal Pell Grant is a student aid program that provides grants for students attending college who have not previously received a baccalaureate degree. Eligibility is based on your resources and determined by a formula developed by the U.S. Department of Education. Pell Grant awards range from \$400 to \$4,310.

To determine if you are eligible you must complete:

- * Free Application for Federal Student Aid (FAFSA)

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant program is a student aid program from which you may obtain up to \$4,000 each year depending on your financial need, the availability of FSEOG funds at Coastal, and the amount of other aid you receive. These funds are limited.

To determine if you are eligible you must complete:

- * Free Application for Federal Student Aid (FAFSA)

South Carolina Need-Based Grant

The South Carolina Need-Based Grants Program is designed to provide additional financial aid assistance to South Carolina's neediest students. The proposed award will assist South Carolina residents who wish to attend public or colleges or universities in the State. The Need-Based Grant Program is established under the South Carolina Children's Education Act of 1996. These funds are limited.

To determine if you are eligible you must complete:

- * Free Application for Federal Student Aid (FAFSA)

LOANS

Federal Carl D. Perkins Loan

The Federal Carl D. Perkins Loan is a low interest loan to assist you in paying for your education. You may be eligible to borrow up to \$4,000 a year. As a student, you pay no interest on the loan while attending school at least half time. The interest rate is 5 percent during the repayment period which begins 9 months after you leave college or cease being enrolled as at least a half-time student. These funds are limited and based on need.

To determine if you are eligible you must complete:

- * Free Application for Federal Student Aid (FAFSA)

Federal Stafford Loans (FFEL)

The Federal Stafford Loan is a low interest college loan made by a lender, credit union, or savings and loan association. The interest rate is variable with a 8.25% cap. For the 2006-2007 academic year, the rate was 6.8 percent. You may be eligible to borrow up to \$3,500 as a freshman, up to \$4,500 as a sophomore, and up to \$5,500 as a junior or senior, with a maximum of \$23,000. These loans have a six-month grace period before repayment begins.

To determine if you are eligible you must complete:

- * Free Application for Federal Student Aid (FAFSA)
- * Application and Master Promissory Note for Federal Stafford Loans
- * Entrance Loan Counseling

Additional Unsubsidized Federal Stafford Loan (UFSL)

Independent students may also be eligible to borrow up to \$4,000 a year for freshman and sophomore years, and up to \$5,000 a year for junior and senior years - with a maximum of \$23,000. Dependent students, whose parents have been denied a parent loan, are also eligible for this program. For the 2006-2007 academic year, the interest rate was 6.8 percent. While most terms are similar to the Subsidized Stafford Loan, the interest rate is not subsidized. Although financial need is not a factor, the university must determine your eligibility for the Pell Grant and Stafford Loan before approving your application for a UFSL.

To determine if you are eligible you must complete:

- * Free Application for Federal Student Aid (FAFSA)
- * Application and Master Promissory Note for Federal Stafford Loans
- * Entrance Loan Counseling

South Carolina Teachers Loan

The South Carolina Teachers Loan Program was established by the State of South Carolina through the Education Improvement Act of 1984 to attract talented and qualified students to the teaching profession. This loan is cancelled by teaching in South Carolina public schools in an area of critical need.

The loan is cancelled at the rate of 20 percent for each full year of teaching in a critical subject or a critical geographic area within South Carolina. If you teach in both a critical subject and geographic area, your loan will be cancelled at the rate of 33 1/3 percent for each year of full-time teaching. The subject areas deemed critical at the time you apply will

be honored when you begin teaching; critical geographic areas must be deemed critical at the time of your employment. If you decide not to teach, the interest rate on the loan is a variable rate, not to exceed 10.25 percent.

Freshmen and sophomores may borrow up to \$2,500 per year. Juniors, seniors and graduate students may borrow up to \$5,000 per year. This loan has a June 1 deadline and the funds are limited.

To determine if you are eligible you must complete:

- * South Carolina Teacher Loan Application

Federal Parent Loans for Dependent Students (PLUS)

The PLUS program was created to give parents an additional financial resource. The interest rate is variable, with a 9% cap. There is no interest rate subsidy, and need is not a factor. For the 2006-2007 academic year, the rate was 8.5 percent. The PLUS program is available for parents of dependent students only.

Repayment of the loan must begin within 60 days of the final disbursement. For this reason, a PLUS loan is used primarily to help with cash demands of large tuition bills. Loans may be made up to the total cost of your education per dependent, minus other estimated financial aid.

To determine if you are eligible you must complete:

- * Parent Loan Application - available online at www.coastal.edu/financialaid

WORK OPPORTUNITIES

There are two student employment programs at Coastal Carolina. They are the Federal Work Study Program (FWSP) and the Institutional Employment Program (IEP).

Federal Work Study Program (FWSP)

The Federal Work Study program is a federal student aid program that provides part-time jobs on campus for eligible students. Students may work up to 20 hours a week when classes are in session and up to 37.5 hours with the Office of Financial Aid's approval during times when classes are not in session up to an authorized amount of wages. Approximately 150 students are approved for work each semester. Students should seek placement in available jobs through the Career Services Office in Indigo House. Funds are limited.

To determine if you are eligible you must complete:

- *Free Application for Federal Student Aid (FAFSA)

Institutional Employment Program (IEP)

The Institutional Employment Program is a Coastal Carolina program that provides part-time jobs on campus for students who may or may not have financial need. There is no application for this program. Students should seek placement in available jobs through the Career Services Office in Indigo House.

SATISFACTORY ACADEMIC PROGRESS

Institutions participating in Title IV federal financial aid programs are required by the United States Department of Education to establish institutional policies which define satisfactory academic progress. All students who receive federal financial aid at Coastal Carolina University are required to maintain satisfactory progress toward completion of their programs of study.

A student is considered to be making satisfactory academic progress if the student satisfies all of the following:

1. is admitted and enrolled as a degree-seeking student;
2. meets the University standards for continued enrollment as specified in the Academic

Standing section of the Catalog. A waiver granted by the Petitions Committee for Suspensions for continued enrollment does not constitute evidence of satisfactory progress for financial aid;

3. completes requirements for a degree within a reasonable length of time. The total number of hours attempted at any post secondary institution may not exceed the equivalent of 180 hours.
4. earns no fewer than 75% of credit hours attempted per academic year (includes Fall, Spring, and Summer terms) based on the enrollment status determined at the end of the 100 percent refund period each semester.
5. achieves a cumulative grade point average of 2.0. If the GPA drops below the required 2.0, the student's eligibility for continued payment of federal financial aid is subject to review.

Transfer students will be considered to be making satisfactory academic progress for financial aid at the time of enrollment unless the total number of hours attempted at all post-secondary institutions exceeds the equivalent of 180 hours.

A student who is suspended and later returns to Coastal must appeal to the Financial Aid Appeals Review Committee for reinstatement of financial aid eligibility. Permission to enroll at Coastal does not confer eligibility for financial aid.

Students seeking a second undergraduate degree are required to appeal. The student must explain why a second degree or career change is required, be accepted by the school to which the student is applying, and provide an anticipated graduation date which is determined by the faculty adviser. If the student's plan is deemed reasonable, an extension of eligibility may be granted.

If a student's ability to meet these standards is affected by extenuating circumstances, he/she may appeal this determination. Information concerning the appeals process is available in the Office of Financial Aid. Students not meeting these standards at the end of the Spring term are expected to make-up deficit hours or improve the cumulative grade point average.

REFUNDS/REPAYMENTS

Students are academically and financially responsible for their course registration and must terminate enrollment in classes which they do not intend to complete. To drop a course, the student must complete a Registration form available from their adviser. To completely withdraw, the student must complete a University Semester Withdrawal form available from the University Academic Center. Refund refers to the amount of money used to pay institutional charges that the institution must return to the student and/or to the financial aid programs after the student has withdrawn or dropped courses. Repayment refers to the amount of any cash disbursement made to the student that the student must repay to the school after the student has withdrawn or dropped courses. For students who receive Title IV Federal funds, a copy of the Return of Title IV Funds Policy worksheet is available in either the Office of Financial Aid or the Bursar's Office. The student should refer to the Fees and Expenses section of this catalog for specific refund schedules.

Policy for Withdrawal Refunds

Students who withdraw from the institution will be given a refund on the basis of either 1) University refund calculation (students who do not receive Title IV Federal Financial Aid), or 2) University refund calculation and Return of Title IV Funds Policy (students who receive Title IV Federal Financial Aid). Both refund calculations conform to federal regulations set forth by the Higher Education Act of 1965, as amended by the Higher Education Amendments of 1998 (Public Law 105-244 approved on November 1, 1999).

The Return of Title IV Federal Funds Policy applies only to students at the University

who are recipients of Title IV Federal Financial Aid. A copy of the Return of Title IV Funds Policy worksheet is available in either the Office of Financial Aid or the Bursar's Office. The University policy applies to all other students who withdraw from the institution.

The refund schedules are published in the Master Schedule of Classes for each semester.

Any financial aid for which the student was eligible prior to withdrawal, but which has not been disbursed, will be cancelled and returned to the source. Students who stop attending and fail to withdraw from the university may be subject to the repayment of up to 50 percent of any Title IV Federal funds received.

Distribution of Refunds/Return of Funds

If a student receives Title IV (federal) funds from more than one source, the University will distribute the refund based on the following mandated priorities:

- 1) Unsubsidized FFEL/Direct Stafford Loan
- 2) Subsidized FFEL/Direct Stafford Loan
- 3) Perkins Loan
- 4) FFEL/Direct PLUS
- 5) Pell Grant
- 6) FSEOG
- 7) Other Title IV programs

Repayments for Withdrawals

Repayment refers to the amount of any cash disbursement made to the student that the student must repay to the school after the student has withdrawn.

Any student who owes a repayment will be billed by Coastal Carolina University's Bursar's Office, and have a hold placed on the academic record which prohibits graduating, obtaining a transcript, or registering for classes. The student is also prohibited from receipt of any further disbursement of Title IV aid at any institution.

SCHOLARSHIPS

Coastal Carolina University offers a variety of scholarships which are awarded to eligible students who are accepted to the University and to continuing University students. Specific criteria for each award are listed in this catalog. Some of the scholarships are automatically awarded while others require the completion of the Application for Undergraduate Scholarships. Please read the requirements and deadlines for each of the scholarships carefully. The deadline to apply for all application-based scholarships is March 1 of each academic year. Criteria for scholarships, deadlines, etc. are subject to change without notification. For updated information on University Scholarships, consult www.coastal.edu/financialaid or contact the Office of Financial Aid.

To apply or be considered for scholarships as a new or continuing student you must be admitted to Coastal Carolina University and submit the completed Application for Undergraduate Scholarships, if required, by March 1.

As there are a limited number of awards available in each scholarship category, not all students who meet the minimum criteria will be awarded a scholarship.

Coastal scholarships are awarded for the academic year beginning with the fall semester. These scholarships are not awarded to students who begin their enrollment in the spring semester. All scholarships are applied to the student's account in equal amounts each semester. Scholarship recipients must maintain a full-time student status at Coastal Carolina University during the fall and spring semesters unless otherwise noted in a specific scholarship.

Many Coastal scholarships are renewable for a maximum of eight semesters; the maximum length of the award is specified in the Scholarship Award Letter. The renewal criteria must

be met each academic year. Most scholarships require the student to complete at least 30 credit hours per academic year (fall, spring and subsequent summer terms), and maintain a minimum 3.0 cumulative GPA, unless otherwise noted. Students who do not meet the required scholarship criteria for renewal have the opportunity to use the summer terms to attain the required GPA and earn the required credit hours at Coastal.

The total of all scholarships and financial aid awards cannot exceed the cost of attendance as determined by the Office of Financial Aid. Scholarship award amounts may vary each year dependent on donor contribution or for the purpose of not exceeding the student's cost of attendance. **All scholarship recipients are required to complete the Free Application for Federal Student Aid (FAFSA)** in order for the Office of Financial Aid to determine an accurate cost of attendance for each student. **The FAFSA must be completed every year by May 1 to ensure that the application is processed before tuition is due. The priority deadline is March 1. The awarding of all scholarships is dependent upon available funding.**

For more information, contact:

Scholarship Coordinator

Office of Financial Aid

Coastal Carolina University

P. O. Box 261954 Conway, SC 29528-6054

Telephone: (843) 349-2308 1-800-277-7000, ext. 2308

E-mail: scholar@coastal.edu

www.coastal.edu

MERIT SCHOLARSHIPS FOR NEW STUDENTS

The following scholarships do not require the completion of a scholarship application.

All references to SAT scores are based on combined critical reading and math scores.

Coastal Carolina University is committed to the highest standards of academic excellence and recognizes outstanding freshman and transfer students through its scholarship program. All full-time degree-seeking undergraduate students who apply for admission to the University are automatically considered for the following merit scholarships:

President's Scholarship, Provost's Scholarship, Honors Program Scholarship, and the Coastal Scholar Awards. **Students who submit an application for admission by January 15 will receive priority consideration for the University's merit scholarships.**

Students may only be awarded one of the following scholarships: President's, Provost's, Visual and Performing Arts, Phi Theta Kappa, Coastal Scholarship, or PGM Scholars Program Award. As there are a limited number of awards in each category, not all students who meet the minimum criteria will be awarded a scholarship.

President's Scholarship

(South Carolina residents)

First-time freshmen who are South Carolina residents and who present SAT scores of at least 1,200 or 27 on the ACT, and have a minimum GPA of 3.75 or rank in the top five (5) percent of their high school class will be considered for a \$4,000 academic scholarship. Up to four (4) President's Scholarships will be awarded each year. This scholarship will be applied to the student's account at the University in equal payments each semester and will pay for direct University billed expenses, including tuition and fees, textbooks, and room and board. The amount of the scholarship may not exceed \$4,000 annually. President's Scholarships are awarded for a maximum of eight semesters. Students are eligible for renewal of the President's Scholarship if they maintain a minimum 3.25 cumulative GPA and earn 30

semester hours each academic year. Presidential Scholars are distinguished members of the entering freshman class and will be invited to participate in the Honors Program.

Provost's Scholarship

First-time accepted freshmen who present an SAT score of at least 1,200 or ACT score of 27, have a minimum cumulative high school GPA of 3.5, and rank in the top 15 percent of their graduating class will be considered for a Provost Scholarship. South Carolina residents receive a \$1,500 annual scholarship, and non-residents receive a \$7,500 annual scholarship. Up to sixteen (16) Provost's Scholarships are made annually. Provost's Scholarships are awarded for a maximum of eight semesters. Students are eligible for renewal of the Provost's Scholarship if they maintain a minimum 3.0 cumulative GPA and earn 30 semester hours each academic year. Provost Scholars are distinguished members of the entering freshman class and will be invited to participate in the Honors Program.

Freshman Coastal Scholar Awards

First-time freshmen who are South Carolina residents and present an SAT score of at least 1,100 or an ACT score of at least 24 and who rank in the top 20 percent of their high school class or have a 3.5 or higher high school GPA will be offered \$1,000 per year academic scholarship, provided funds are available. Students who are not residents of South Carolina and present an SAT score of at least 1,200 or an ACT score of at least 27 and who rank in the top 20 percent of their high school class will be offered \$6,500 per year academic scholarship. Students who meet the standardized test requirement but are from high schools that do not calculate class rank will be individually evaluated for high school academic performance and may be offered a Coastal Scholar Award. Freshmen Coastal Scholar Award recipients will be notified approximately two weeks after the January 15 priority deadline. Awards will be renewed annually if students complete at least 30 credit hours and maintain a minimum 3.0 cumulative GPA with satisfactory degree progress (full-time status). Freshman awards are made for a maximum of eight semesters. For consideration of this scholarship, the deadline for receipt all supporting documentation for new freshmen is March 1 (including transcripts and SAT or ACT scores) or until funds are exhausted.

Transfer Coastal Scholar Awards

Transfer students who are South Carolina residents and who have completed 30 credit hours of college transfer course work with a 3.25 GPA will be offered \$1,000 per year academic scholarships provided funds are available. Transfer students who are not residents of South Carolina and who have completed 30 credit hours of college transfer course work with a 3.25 GPA will be offered \$6,500 per year academic scholarships provided funds are available. Transfer Coastal Scholar Award recipients will be notified approximately two weeks after being accepted to Coastal Carolina University. Awards will be renewed annually if students complete at least 30 credit hours and maintain a minimum 3.0 cumulative GPA with satisfactory degree progress (full-time status). Transfer awards are made for up to six semesters. For consideration of this scholarship, the deadline for receipt of all supporting documentation (including all collegiate transcripts) for new transfer students is June 1 or until funds are exhausted.

Honors Program Awards

Admission into the Honors Program is by invitation. The directors of the Honors Program evaluate the records of students applying for admission to the University. Minimum criteria for receiving an Honors Program Scholarship Award are:

1. SAT score of 1,200 or ACT score of 27

2. High school GPA of 3.0 or higher
3. Rank in the top 15 percent of high school class, and
4. Submission of a resume to the Honors Program Director is required for students who are invited to participate. Students who are invited into the Honors Program may receive an Honors Program award in the amount of \$500 per year. Because enrollment in the Honors Scholarship Program is limited, early application for admission to the University is encouraged. Honors Program scholarships are renewable following a satisfactory annual review of degree progress, a 3.0 cumulative GPA on at least 30 credit hours annually, and participation in an Honors course each semester. Honors Program scholarships are awarded for a maximum of eight semesters.

2007-2008 Professional Golf Management Scholarship Program

This scholarship is being offered to both in-state and out-of-state freshmen students for the Business/Professional Golf management (PGM) program. This is a multi-level scholarship program for academically talented students with a handicap of eight (8) or less. Students eligible for this award would not be eligible for a Coastal, Presidents or Provost scholarship, but would be eligible for an Honor's Program award if invited to participate in the Honor's Program. The PGM scholarships are awarded for a maximum of eight semesters and must meet the criteria as listed below.

PGM Trustee Scholar

South Carolina residents who are first-time freshman are eligible to receive \$1,500 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1100 (Critical Reading and Math), or 24 on the ACT, and minimum high school GPA of 3.50

Out-of-state students who are first-time freshman are eligible to receive \$7,500 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1200 (Critical Reading and Math), or 27 on the ACT, and minimum high school GPA of 3.50

PGM Trustee Scholars must be admitted to CCU and the PGA/PGMTM Program by January 15, 2007.

PGM University Scholar

South Carolina residents who are first-time freshman are eligible to receive \$1,000 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1100 (Critical Reading and Math), or 24 on the ACT, and minimum high school GPA of 3.50

Out-of-state students who are first-time freshman are eligible to receive \$6,500 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1200 (Critical Reading and Math), or 27 on the ACT, and minimum high school GPA of 3.50

PGM University Scholars must be admitted to CCU and the PGA/PGMTM Program between January 16, 2007 and March 30, 2007.

PGM Wall Scholar

South Carolina residents who are first-time freshman are eligible to receive \$1,000 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1100 (Critical Reading and Math), or 24 on the ACT, and minimum high school GPA of 3.25

Out-of-state students who are first-time freshman are eligible to receive \$4,000 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1100 (Critical Reading and Math), or 24 on the ACT, and

minimum high school GPA of 3.25

PGM Wall Scholars must be admitted into CCU and the PGA/PGMTM Program by March 30, 2007.

PGM Merit Scholar

South Carolina residents who are first-time freshman are eligible to receive \$500 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1050 (Critical Reading and Math), or 23 on the ACT, and minimum high school GPA of 3.0

Out-of-state students who are first-time freshman are eligible to receive \$2,000 per academic year if they possess the following scholarship criteria:

Minimum SAT score of 1050 (Critical Reading and Math), or 23 on the ACT, and minimum high school GPA of 3.00

PGM Merit Scholars must be admitted into CCU and the PGA/PGMTM Program by March 30, 2007.

PGM scholarships are renewed annually if a student completes at least 30 credit hours, maintain a minimum 3.00 cumulative GPA and remain in good standing with the PGA/PGM™ program. Qualified students may only receive one PGM award.

The LIFE Scholarship

(South Carolina residents)

The South Carolina General Assembly funds the Legislative Incentives for Future Excellence (LIFE) Scholarships to qualified South Carolina residents. The LIFE Scholarship does not require a scholarship application. Students are evaluated for the LIFE Scholarship at the time of application for admission to the University. The Office of Financial Aid notifies admitted students who meet the eligibility criteria of the award. Notification is made approximately two weeks after a student receives an acceptance to the University. The LIFE Scholarship award is a full-tuition scholarship (not to exceed \$5,000 per year) and is renewable for up to a total of eight semesters for a four-year degree program. An eligible student will have graduated from a South Carolina high school and be a full-time, undergraduate, degree-seeking student. The student must be a South Carolina resident for in-state tuition purposes, and have no felony or alcohol-drug related convictions within 12 months from the date of the start of school for the current academic year. Freshmen entering in fall 2007 will be eligible if they meet at least two of the three following criteria: graduate from high school with at least a 3.0 cumulative grade point average (GPA) on a 4.0 scale; score at least 1,100 on the SAT (or an ACT score of 24); or rank in the top 30 percent of the graduating class. Students currently enrolled in an eligible college or university must earn a 3.0 cumulative LIFE GPA or higher on a 4.0 scale by the end of the academic year to be eligible for a LIFE Scholarship renewal. In addition, students entering the second year of college must have earned at least 30 credit hours during the previous academic year. Students entering the third year of college must have earned a total of at least 60 credit hours; and students entering the fourth year of college must have earned a total of at least 90 credit hours. The LIFE Scholarship is renewable, up to the allowable number of semesters (maximum of eight for first-time entering freshmen), as long as the student maintains at least a 3.0 cumulative LIFE GPA and earns an average of 30 or more credit hours each academic year. The GPA and/or credit hour requirement for renewal may be met by enrolling in the summer term(s) that immediately follows an academic year when the student had a LIFE Scholarship.

The HOPE Scholarship

(South Carolina residents)

The South Carolina General Assembly funds the HOPE Scholarship to qualified South Carolina residents. The HOPE Scholarship does not require a scholarship application. Students are evaluated for the HOPE Scholarship at the time of application for admission to the University. The Office of Financial Aid notifies admitted students who meet the eligibility criteria of the award. Notification is made approximately two weeks after a student receives an acceptance to the University. The HOPE Scholarship award is \$2,650 per year. Students are eligible to receive the HOPE Scholarship for no more than two terms (or its equivalent) during the freshman year of attendance only. An eligible student will have graduated from a South Carolina high school and be a full-time, undergraduate, degree seeking student, be a South Carolina resident for in-state tuition purposes, and have no felony or alcohol-drug related convictions within 12 months from the date of the start of the school for the current academic year. Freshmen entering in fall 2005 must graduate from a South Carolina high school with at least a 3.0 cumulative grade point average (GPA) on a 4.0 scale. At the end of the first year of college, if the student has a cumulative LIFE GPA of 3.0 and has completed 30 credit hours, the student will be eligible for the LIFE Scholarship the following academic year.

Funding for the LIFE and HOPE Scholarships through the education lottery could affect award amounts in future years.

UNIVERSITY SCHOLARSHIPS FOR NEW AND CONTINUING STUDENTS

The following donors or groups established scholarships which require students to complete an application prior to consideration for an award. For a complete list of scholarship criteria, visit our Web-site at www.coastal.edu/financialaid, or write the Financial Aid Office at Coastal Carolina University, P.O. Box 261954, Conway, SC 29528-6054

Alpha Sigma Lambda Incentive Scholarship
Chad Beaty Memorial Scholarship
Jimmy Buffett's Margaritaville Annual Scholarship
Coastal Carolina Alumni Board Will Garland Scholarship
Coastal Carolina Alumni Endowed Scholarship
Coastal Cruiser Scholarship
Conway National Bank Annual Scholarship
Dean's Excellence Scholarship
Charles and Joanne Dickinson Fellowship
J.K. and Leona S. East Scholarship
First Federal Annual Scholarship
The Grand Strand Chapter of the South Carolina Association of Certified Public Accountants Scholarship
Grand Strand Salt Water Anglers Association Scholarship
Fred W. Hicks, III Scholarship in Finance
Historic Ricefields Association Scholarship
Kiwanis Club Scholarship
Interdisciplinary Studies Scholarship
Henry Jones Scholarship
Rebecca Thomas Jones Memorial Scholarship
Joe McGarry Annual Scholarship

Myrtle Beach Area Golf Course Owners Association CCU PGM Club Scholarship
Hal Norton Endowed Scholarship
Andy Owings Music Scholarship
PGA Minority Scholarship
Phi Theta Kappa Scholarship
Resort Tourism Management Scholarship
George H. Sanderson Endowed Scholarship
Martha Baker Thomas Endowed Scholarship
Tom Trout Scholarship
Visual and Performing Arts Awards
E.C. Wall Endowed Scholarship
Mildred Thompson Watson Scholarship
W. H. and Julia Hussey Scholarship
Harold and Lillian Wiseman Education Scholarship
Women in Philanthropy Scholarship
WPDE-TV News Channel 15 Scholarship
Cecil H. Black Memorial Scholarship
Coast of Carolina Parrot Head Club Scholarship
Spadoni College of Education Board of Visitors Scholarship
Edwards College of Humanities and Fine Arts Board of Visitors Scholarship in the
Performing Arts
Edwards College of Humanities and Fine Arts Board of Visitors Scholarship
John Christopher Columbus Murry Scholarship
Will and Audrey Garland Alumni Board Scholarship
Samuel M. Axelrod Annual Scholarship
Thomas W. and Robin W. Edwards Collge of Humanities and Fine Arts Board of Visitors
Scholarship
Pepsi Cola Scholarship
Waccamaw Women in Philanthropy Annual Scholarship

The following endowed and annual scholarships fund the Coastal Scholar Awards program and cannot be applied for. Each student who receives a Coastal Scholar Award and meets the criteria specified by the donor will receive the award in the name of the donor who made funding of that scholarship possible.

George B. Adams Scholarship
Mr. and Mrs. J.O. Baldwin Sr. Scholarship
Lloyd B. Bell Memorial Scholarship
Edward Bennett Bullock Golf Scholarship
T. Alec Black Scholarship
Rochus Bierens and Florence Bierens-Bouvy Trust
Harry and Ruby Bryant Scholarship
Burroughs Foundation Scholarship
Chicora Rotary Scholarship
Frederick Cole Scholarship
Glenn J. Colvard Scholarship
Devers-Nichols Memorial Scholarship
Edgar Dyer Pre-law Scholarship
Edward E. Euchler Academic/Athletic Memorial Scholarship
Ruby M. Forsythe Memorial Scholarship
Georgetown County Advisory Committee
Neil Graham Memorial Scholarship
Hackler Endowed Golf Scholarship
Joseph W. Holliday Scholarship
Jacie Hyatt Scholarship

Abraham F. Isaac Memorial Scholarship
William A. and L. Maud Kimbel Scholarship
Kleber Scholarship
Kleber Springs Bachelor of Arts Scholarship
Kleber Springs Bachelor of Science Scholarship
Russell L. Moore Scholarship
James W. Moser Scholarship
Myrtle Beach Rotary Club Scholarship
Nelson Scholarship Fund
Carl E. and Phillip E. Perry Scholarship
Coley B. Prather Scholarship
D.L. Scurry Scholarship
Edward M. Singleton Academic Athlete Award
Mitch and Laura Skipper Memorial Scholarship
Franklin & Virginia Spivey Ornithology Scholarship
The Richard A. and Karen W. Spivey Scholarship Fund
Betty M. Springs Memorial Scholarship
John Thompson Scholarship
Kenny Tomko Scholarship
D'Angelo Golf Scholarship
Celia Hopkins Scholarship
Sandy Miles Golf Scholarship
Jean McKiever Williams Scholarship
Ray Miller Scholarship
Michael Block Memorial Scholarship
Subhash Saxena Endowed Scholarship
Ron Lackey Award
Dan and Toni Moore Scholarship

EXTERNAL SCHOLARSHIPS

Applications for the following scholarship awards are made directly to the organization. Recipients will be selected by the awarding foundation or the donor's designee according to the scholarship's specific criteria. The organization or foundation provides funds to Coastal Carolina University for the educational benefit of the selected students.

Ansal Institute of Technology Scholarship
Catalan Golf Federation Scholarship
Horry County Higher Education Commission Scholarships
Grand Strand Water and Sewer Authority Scholarship Trust
International Fachhochschule Bad Honnef (IFBH) Scholarship
Ocean View Memorial Foundation Academic Scholarship
Bill Smith Mathematics Award
Verizon Mathematics Scholarship
Whale Alumni (Iceland) Scholarship
Chanticleer Band Program Award
Conway Kiwanis Scholarship
Sigma Xi Chapter of Delta Sigma Theta Sorority Scholarship
James G. Straub Music Scholarship
Myrtle Beach Woman's Club Scholarship

GRADUATE SCHOLARSHIPS

The Chicora Rotary Graduate Scholarship (award based on funding)

R. Grant and Elizabeth Singleton Graduate Scholarship (award based on funding)

The Eric Schuck-Kolben Fund for Advanced Studies (award based on funding)

Notes