



# FINANCIAL AID



COASTAL CAROLINA  
UNIVERSITY

## FINANCIAL AID

The mission of the Financial Aid Office 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.

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 in the 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 initially notified by mail and subsequently by email. A complete application for financial aid consists of a processed needs analysis document, loan application(s), 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 determines eligibility for and awards 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 up-

dates 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 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.

## 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 \$4,731.

To determine if you are eligible you must complete the \*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 the \*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 the \*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 the \*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 2007-2008 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 the 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 2007-2008 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 the \*South Carolina Teacher Loan Application.

### **Federal Parent Loans for Dependent Students (PLUS)**

The PLUS program was created to give parents an additional financial resource. There is no interest rate subsidy, and need is not a factor. For the 2007-2008 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 the \*Parent Loan Application - available online at [www.coastal.edu/financialaid](http://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 the \*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. 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; and
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 submit an appeal to be considered for financial assistance. 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 the Office of Financial Aid. 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 the Office of Financial Aid. The University policy applies to all other students who withdraw from the institution.

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) ACG/SMART Grant
- 7) FSEOG
- 8) 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](http://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:

Sr. Assistant Director of Scholarships  
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 1 will receive priority consideration for the University's merit scholarships.**

Students may only be awarded one of the following scholarships: Presidential Merit, Provost Merit, Visual and Performing Arts, Phi Theta Kappa, Coastal Merit Scholarship, Admissions 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. In addition, students who are granted the Academic Common Market program award are not eligible to receive a merit based scholarship (excludes the Honors Program award).

### **Presidential Merit Scholarship**

(Must be admitted to Coastal Carolina University by January 1.)

First-time freshmen who are South Carolina residents who present SAT scores of at least 1250 or 27 on the ACT, and have a minimum high school GPA of 3.50 or rank in the top twenty (20) percent of their high school class will be considered for an annual \$4,000 academic scholarship and will also receive an invitation to participate in the Honors Program.

Non-resident students who present SAT scores of at least 1300 or 29 on the ACT, and have a minimum high school GPA of 3.50 or rank in the top twenty (20) percent of their high school class will be considered for an annual \$7,500 academic scholarship. 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. Presidential Merit Scholarships are awarded for a maximum of eight semesters. Students are eligible for renewal of the Presidential Merit Scholarship if they maintain a minimum 3.25 cumulative Coastal Carolina University GPA and earn 30 semester hours each academic year.

### **Provost Merit Scholarship**

(Must be admitted to Coastal Carolina University by March 1.)

First-time freshmen who present an SAT score of at least 1200 or ACT score of 26, have a minimum cumulative high school GPA of 3.5, or rank in the top twenty (20) percent of their graduating class will be considered for a Provost Merit Scholarship. South Carolina residents will receive an annual \$2,000 scholarship, and non-residents will receive an annual \$6,500 scholarship. Provost Merit Scholarships are awarded for a maximum of eight semesters. Students are eligible for renewal of this Scholarship if they maintain a minimum 3.0 cumulative Coastal Carolina University GPA and earn 30 credit hours each academic

year. (Provost Scholars are distinguished members of the entering freshman class and may be invited to participate in the Honors Program.)

### **Coastal Merit Scholarship**

(Must be admitted to Coastal Carolina University by March 1.)

First-time freshmen who are South Carolina residents who present an SAT score of at least 1100 or an ACT score of at least 24 and a high school GPA of 3.5 or rank in the top 20 percent of their class will be considered for an annual \$1,000 academic scholarship, provided funds are available.

Students who are non-residents of South Carolina who present an SAT score of at least 1150 or an ACT score of at least 25 and a high school GPA of 3.5 or rank in the top 20 percent of their class will be considered for an annual \$4,000 academic scholarship. Awards will be renewed annually if students earn 30 credit hours each academic year and maintain a minimum 3.0 cumulative Coastal Carolina University 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 of the completed Application for Undergraduate Admission and all supporting documentation for new freshmen is March 1 (including transcripts and SAT or ACT scores) or until funds are exhausted.**

### **Coastal Merit Transfer Scholarship**

(Must be admitted to Coastal Carolina University by June 15.)

Transfer students who are South Carolina residents who have completed 30 credit hours of college transfer course work with a 3.25-3.49 cumulative GPA will be considered for an annual \$1,000 academic scholarship provided funds are available. Students who have completed 30 credit hours of college transfer course work with a 3.50-4.0 cumulative GPA will be considered for an annual \$1,500 academic scholarship provided funds are available.

Transfer students who are not residents of South Carolina who have completed 30 credit hours of college transfer course work with a 3.25-3.49 cumulative GPA will be considered for an annual \$4,000 academic scholarship provided funds are available. Students who have completed 30 credit hours of college transfer course work with a 3.50-4.0 cumulative GPA will be considered for an annual \$6,500 academic scholarship provided funds are available.

Awards will be renewed annually if students earn 30 credit hours each academic year and maintain a minimum 3.0 cumulative Coastal Carolina University GPA with satisfactory degree progress (full-time status). Transfer awards are made for up to six semesters depending on the number of credit hours transferred into Coastal Carolina University. For consideration of this scholarship, the deadline for receipt of the completed Application for Undergraduate Admission and all supporting documentation (including all collegiate transcripts) for new transfer students is June 15 or until funds are exhausted.

### **Visual and Performing Arts Awards**

(New freshmen or transfer students)

First-time accepted resident and non-resident freshmen with outstanding abilities in studio art, dramatic arts, music or musical theatre who present an SAT (critical reading and math) score of at least 1000 or ACT score of 21 or higher and have a minimum cumulative high school GPA of 3.0 will be considered for Visual and Performing Arts Awards. Transfer applicants must have at least 30 transferable credit hours with a 2.75 cumulative GPA or higher. Transfer awards are made for up to six semesters depending on the number of hours transferred. (Students must major in Art Studio, Dramatic Arts, Music or Musical Theatre.)

South Carolina residents will receive \$1,000 per year and nonresidents will receive \$6,500 per year. Qualified students must complete and submit the Application for Undergraduate Scholarships by March 1, 2008 for freshmen and June 1, 2008 for transfer students. Applicants must attend a scheduled audition and/or submit evidence of artistic work through portfolio, DVD, videotape or audiotape. Recommendations from performing arts teachers or professionals with knowledge of the student's talent are suggested. Scholarship applications and evidence of artistic work should be submitted as early as possible but will be accepted any time prior to the deadline of March 1 and June 1 respectively. The faculty of the major department will evaluate student abilities and awards will be made within two weeks of the faculty review of the candidate's performance or other artistic work.

Awards will be renewed annually if the student completes at least 30 credit hours per academic year, maintains a minimum 3.0 cumulative Coastal Carolina University GPA with satisfactory progress toward a degree, and continues to be actively involved with the Department of Theatre or demonstrates continued artistic development. Funding is available for a maximum of eight semesters. Students will be recommended for renewal following the annual review process for majors.

### **Honors Program Awards**

(Must be admitted to Coastal Carolina University by January 1.)

Admission into the Honors Program is by invitation. The director of the Honors Program will 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 1200 (critical reading and math) or ACT score of 26;
2. High school GPA of 3.5 or higher;
3. Rank in the top twenty (20) 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, which is an assigned state-of-the-art personal notebook computer to use while attending Coastal Carolina University and being an active member of the Honors Program. 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 Coastal Carolina University GPA and 30 credit hours completed each academic year, and participation in an Honors course each semester. Honors Program scholarships are awarded for a maximum of eight semesters

### **Professional Golf Management**

#### **Scholars Program**

These scholarships are being offered to both in-state and out-of-state freshman 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 other merit-based new student awards, but would be eligible for an Honors Program Award if invited to participate in the Honors Program. The PGM scholarships are awarded for a maximum of eight (8) semesters and students must meet the criteria listed below for each of these awards. Awards will be renewed annually if students complete at least 30 credit hours and maintain a minimum 3.0 cumulative Coastal Carolina University GPA with satisfactory degree progress (full-time status).

#### **• PGM Trustee Scholar**

The amount of this award for resident students is \$4,000 annually.

Students must:

- Present a minimum SAT of 1300 or ACT of 29 and a minimum high school GPA of

- 3.5, and
- Be admitted and meet the requirements of the scholarship by January 1.

The amount of this award for non-resident students is \$7,500 annually.

Students must:

- Present a minimum SAT of 1300 or ACT of 29 and a minimum high school GPA of 3.5, and
- Be admitted and meet the requirements of the scholarship by January 1.

**Admitted PGM students who satisfy the criteria by March 30 will be considered for the following merit scholarships.**

### • **PGM University Scholar**

The amount of this award for resident students is \$2,000 annually.

Students must:

- Present a minimum SAT of 1300 or ACT of 29 and a minimum high school GPA of 3.00, or
- Present an SAT of 1200-1290 or ACT of 26-28 and a minimum high school GPA of 3.50.

The amount of this award for non-resident students is \$6,500 annually.

Students must:

- Present a minimum SAT of 1200 or ACT of 26 and a minimum high school GPA of 3.5.

### • **PGM Wall Scholar**

The amount of this award for resident students is \$1,000 annually.

Students must present one of the following criteria to qualify:

- SAT of 1200-1290 or ACT of 26-28 and a high school GPA of 3.00-3.49, or
- SAT of 1100-1190 or ACT of 24-25 and a high school GPA of 3.25-4.0, or
- SAT of 1050-1090 or ACT of 22-23 and a high school GPA of 3.50-4.0.

The amount of this award for non-resident students is \$4,000 annually.

Students must present one of the following criteria to qualify:

- SAT of at least a 1300 or ACT of 29 and a high school GPA of 3.00-3.49, or
- SAT of 1200-1290 or ACT of 26-28 and a high school GPA of 3.25-3.49, or
- SAT of 1100-1190 or ACT of 24-25 and a high school GPA of 3.50-4.0.

### • **PGM Merit Scholar**

The amount of this award for resident students is \$500 annually.

Students must present one of the following criteria to qualify:

- SAT of 1100-1190 or ACT of 24-25 and a high school GPA of 3.0-3.25, or
- SAT of 1050-1090 or ACT of 22-23 and a high school GPA of 3.0-3.49.

The amount of this award for non-resident students is \$2,000 annually.

Students must present one of the following criteria to qualify:

- SAT of 1200-1290 or ACT of 26-28 and a high school GPA of 3.0-3.25, or
- SAT of 1100-1190 or ACT of 24-25 and a high school GPA of 3.0-3.49, or
- SAT of 1050-1090 or ACT of 22-23 and a high school GPA of 3.0-4.0.

## **The Palmetto Fellows Scholarship Program**

(South Carolina residents)

The South Carolina General Assembly established the Palmetto Fellows Scholarship Program in 1988 to retain academically talented high school graduates in the State through awards based on merit. Eligible full-time students may receive the following awards:

Freshman students may receive up to \$6,700 during the first year of college enrollment towards

the cost of attendance at an eligible four-year institution in South Carolina. Sophomores, juniors and seniors may receive up to \$7,500 towards the cost of attendance at an eligible four-year institution in South Carolina. The Palmetto Fellows Scholarship is limited to ten (10) terms for the first approved five-year bachelor's degree program or eight (8) terms for the first bachelor's degree program.

**Initial Eligibility Requirements:**

**Applications for early awards** must be submitted to the Commission on Higher Education for the Palmetto Fellows Scholarship by the date established in December each academic year. High school seniors may apply if they meet one of the two following academic requirements (students cannot use these criteria to meet the final award criteria):

Score at least 1200 on the SAT (27 on the ACT)<sup>1</sup> by the November test administration, earn a minimum 3.50 cumulative GPA on the SC Uniform Grading Policy (UGP) at the end of the junior year, and rank in the top six percent of the class at the end of either the sophomore or the junior year; or ♦ Score at least 1400 on the SAT (32 on the ACT)<sup>1</sup> by the November test administration and earn a minimum 4.00 cumulative GPA on the SC UGP at the end of the junior year.

**Applications for final awards** must be submitted to the Commission on Higher Education for the Palmetto Fellows Scholarship by the date established in June each academic year. High school seniors may apply if they meet one of the two following academic requirements:

Score at least 1200 on the SAT (27 on the ACT)<sup>1</sup> by the June national test administration of the senior year; earn a minimum 3.50 cumulative GPA on the SC UGP at the end of the senior year, and rank in the top six percent of the senior class at the end of the senior year; or

Score at least 1400 on the SAT (32 on the ACT)<sup>1</sup> by the June national test administration and earn a minimum 4.00 cumulative GPA on the SC UGP at the end of the senior year. Students must not be a recipient of the LIFE Scholarship, SC HOPE Scholarship or Lottery Tuition Assistance.

In addition, students majoring in mathematics, science, health promotion and middle grades education with an emphasis in math or science may be eligible for the Palmetto Fellows Scholarship Enhancement valued at \$2,500 annually beginning their second year of college for a total value of \$10,000 annually. To be eligible for the Palmetto Fellows Scholarship Enhancement the student must complete at least 14 credit hours of math and science with a lab (6 credits in math and 6 credits in science) during their first year of college.

**For application information, please contact your high school guidance counselor if you meet the above criteria.**

**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 after a student receives an acceptance to the University.

The LIFE Scholarship award is valued at \$5,000 annually and is renewable for up to a total of eight semesters for a four-year degree program. In addition, students majoring in mathematics, science, health promotion and middle grades education with an emphasis in math or science may be eligible for the LIFE Scholarship Enhancement valued at \$2,500 annually beginning their second year of college for a total value of \$7,500 annually. To be eligible for the LIFE Scholarship Enhancement the student must complete at least 14 credit

hours of math and science with a lab (6 credits in math and 6 credits in science) during their first year of college. Students must be eligible for the LIFE Scholarship to receive the LIFE Scholarship Enhancement.

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 no more than two (2) alcohol-drug related convictions within 12 months from the date of the start of school for the current academic year. Freshmen entering in fall 2008 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) based on the South Carolina uniform grading scale (SC UGS); score at least 1100 on the SAT (critical reading and math) – 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 based on the SC UGS 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. Students graduating from out-of-state high schools must be South Carolina residents prior to graduating and have their GPA converted to the SC UGS.

## **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 \$2,800 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 2008 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](http://www.coastal.edu/financialaid), or write the Financial Aid Office at Coastal Carolina University, P.O. Box 261954, Conway, SC 29528-6054.

Chad Beaty Memorial Scholarship  
Jimmy Buffett's Margaritaville Annual Scholarship  
Coastal Carolina Alumni Endowed Scholarship  
Coastal Cruiser Scholarship  
Conway National Bank Annual Scholarship  
Dean's Excellence Scholarship  
J.K. and Leona S. East Scholarship  
Falk-Griffin Foundation/Teach My People Endowed 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  
Rebecca Thomas Jones Memorial Scholarship  
Joe McGarry Annual Scholarship  
Hal Norton Endowed Scholarship  
Andy Owings Music 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  
Mildred Thompson Watson Scholarship  
Harold and Lillian Wiseman Scholarship  
Women in Philanthropy Scholarship  
WPDE-TV News Channel 15 Scholarship  
Coast of Carolina Parrot Head Club Scholarship  
Thomas W. and Robin W. Edwards College of Humanities and Fine Arts Board of Visitors Scholarship in the Performing Arts  
Thomas W. and Robin W. Edwards College of Humanities and Fine Arts Board of Visitors Scholarship for Exemplary Community Service  
John Christopher Columbus Murry Scholarship  
Will and Audrey Garland Alumni Board Scholarship  
Samuel M. Axelrod Annual Scholarship  
Thomas W. and Robin W. Edwards College of Humanities and Fine Arts Board of Visitors Annual Scholarship  
Pepsi Cola Scholarship  
Waccamaw Women in Philanthropy Annual Scholarship  
Dorothy K. Anderson Resort Tourism Management Scholarship  
The Ron and Judy Ingle Endowed Scholarship for Dependent Children or Grandchildren of Coastal Carolina University Faculty and Staff  
Rudy M. Forsythe Memorial Scholarship  
WBTW-TV Scholarship

The following endowed and annual scholarships fund the Coastal Merit Scholarship program. Each student who receives a Coastal Merit Scholarship 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  
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  
Vera L. Barger Memorial Scholarship  
Pat Singleton-Young Minority Student Leadership Scholarship  
James Branham History Award  
Frances Fields Holliday Scholarship  
Mildred Carter Petrey and Lawrence H. Petrey Scholarship  
Pete "The Greek" Courage Football Scholarship  
Joseph Kenyon East Ethics 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.

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)