



FINANCIAL AID AND SCHOLARSHIPS

Coastal Carolina University is committed to providing financial assistance to eligible students. We also offer a wide range of scholarships that reward and recognize students for outstanding academic performance. Last year, more than 82 percent of all undergraduate students received financial aid and scholarships totaling more than \$124 million.

Please contact the Office of Financial Aid and Scholarships if we can assist you at any point during the enrollment process or visit our website at www.coastal.edu/financialaid.

COASTAL CAROLINA UNIVERSITY

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FINANCIAL AID AND SCHOLARSHIPS CALENDAR

OCTOBER – DECEMBER

- Apply for admission at www.coastal.edu/admissions.
- Schedule a campus tour if you haven't visited before.
- Apply now! Jan. 1 is the priority acceptance date for freshmen for academic merit scholarships.
- Your admissions application also serves as your application for a merit scholarship.

JANUARY – FEBRUARY

- Apply for your Free Application for Federal Student Aid (FAFSA) PIN at www.pin.ed.gov. Coastal Carolina University's school code is 003451.
- Complete the FAFSA at www.fafsa.gov as soon after Jan. 1 as possible.
- The priority deadline for financial aid is March 1.
- You will receive a copy of your Student Aid Report (SAR) approximately two weeks after you have completed the FAFSA. Read the report carefully and make any necessary changes.
- Apply online for an application-based scholarship. See www.coastal.edu/financialaid/scholar.html for more information.

MARCH

- Accepted students can access their financial aid awards online through WebAdvisor using the username and password they were issued upon applying to the University.

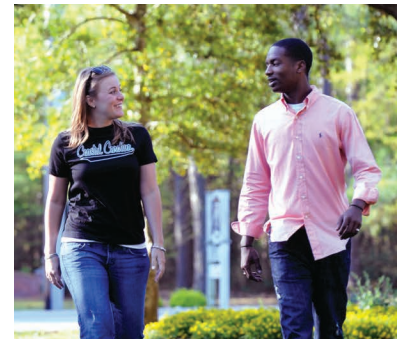
APRIL – MAY

- Pay your enrollment deposit by May 1.
- Apply for housing by May 1.
- Register for Orientation by June 1.

JUNE - AUGUST

- Attend Summer Orientation.
- Return your immunization/health history form by Aug. 1.
- Make tuition payment arrangements. Fall bills will be available online in early July. Payment arrangements must be made by the published deadline in August.

TYPES OF FINANCIAL AID



FEDERAL AND STATE GRANTS

Grants are gifts that, in most cases, do not require repayment. The grants listed below are based on full-time enrollment and are need-based. Students must complete the FAFSA.

FEDERAL AND STATE GRANTS	WHAT YOU NEED TO KNOW	AMOUNTS
Pell Grant	Awards made by the federal government to undergraduate students who have exceptional financial need as determined by the federal government.	Up to \$5,550 per year
SEOG Grant	Awards made by the institution to undergraduate students who have exceptional financial need as determined by the federal government. Students who complete the financial aid process early will be considered first for these funds.	\$500 – \$1,500 per year
Federal TEACH Grant	In exchange for receiving a TEACH Grant, the student must agree to serve as a full-time teacher in a high-need field in an elementary or secondary school that serves low-income students for at least four years within eight calendar years of completing the program of study.	Up to \$4,000 per year
South Carolina Need-Based Grant	Awards made by the institution to South Carolina undergraduate students who have exceptional financial need as determined by the federal government. Students who complete the financial aid process early will be considered first for these funds.	Up to \$1,500 per year

FEDERAL LOAN PROGRAMS

A loan is a form of financial aid that must be repaid with interest. Students must be enrolled at least half-time to receive one of the following loans. For most loans, repayment must begin six months after graduation, withdrawal, or less than half-time enrollment.

FEDERAL LOANS	WHAT YOU NEED TO KNOW	AMOUNTS
Direct Stafford Loans	Both need-based (subsidized) and non-need-based (unsubsidized) loans are available. Interest rates are fixed, and students must complete the FAFSA.	Vary based on number of credits and dependency status
Perkins Loan	Federally guaranteed need-based student loan with a fixed 5 percent interest rate. Limited funds are available; students must complete the FAFSA.	Vary based on need
Direct PLUS Loan (for parents)	Federally guaranteed loan borrowed by a parent on behalf of a dependent undergraduate student. FAFSA and credit check required. Must begin repayment 60 days after final loan disbursement for the loan period.	Up to the cost of attendance minus other resources
South Carolina Teacher Loan	Students must be S.C. residents and education majors. Loans are repaid by the state if students teach in a critical needs school and/or a critical subject area in South Carolina. Applications are available online at www.scstudentloan.org or in the Financial Aid and Scholarships Office.	Vary based on number of earned credits

FEDERAL WORK STUDY PROGRAM

FEDERAL WORK PROGRAM	WHAT YOU NEED TO KNOW	AMOUNTS
Federal Work-Study	Awards are made by the institution for students with demonstrated financial need as determined by the federal government. Provides funds for part-time jobs, which allow students to earn money to pay for educational expenses. Students are paid an hourly wage and receive checks bi-monthly.	Vary based on financial need

MERIT SCHOLARSHIPS

Coastal Carolina University is committed to the highest standards of academic excellence and recognizes outstanding freshmen and transfer students through the merit scholarship program. The total of all scholarships and financial aid cannot exceed the cost of attendance. The majority of scholarships require a student to complete 30 credit hours per year and maintain a 3.0 GPA for renewal. **All students are automatically considered for merit scholarships. No applications are necessary.**

	ELIGIBILITY	AMOUNT	HOW TO APPLY	RENEW?
Presidential Scholarship In-State Freshmen	Minimum SAT* of 1400 or ACT of 32 and 3.75 Cumulative HS GPA	\$6,000	Admitted to CCU by Jan. 1 or until funds are exhausted	Y
Presidential Scholarship Out-of-State Freshmen	Minimum SAT* of 1400 or ACT of 32 and 3.75 Cumulative HS GPA	\$11,000	Admitted to CCU by Jan. 1 or until funds are exhausted	Y
President's In-State Freshmen	Minimum SAT* of 1250 or ACT of 27 and 3.5 Cumulative HS GPA	\$4,000	Admitted to CCU by Jan. 1 or until funds are exhausted	Y
President's Out-of-State Freshmen	Minimum SAT* of 1250 or ACT of 27 and 3.5 Cumulative HS GPA	\$9,500	Admitted to CCU by Jan. 1 or until funds are exhausted	Y
Provost's In-State Freshmen	Minimum SAT* of 1200 or ACT of 26 and 3.5 Cumulative HS GPA	\$2,000	Admitted to CCU by March 1 or until funds are exhausted	Y
Provost's Out-of-State Freshmen	Minimum SAT* of 1200 or ACT of 26 and 3.5 Cumulative HS GPA	\$8,500	Admitted to CCU by March 1 or until funds are exhausted	Y
Coastal Scholar Freshman In-State	Minimum SAT* of 1100 or ACT of 24 and 3.5 Cumulative HS GPA	\$1,000	Admitted to CCU by March 1 or until funds are exhausted	Y
Coastal Scholar Freshman Out-of-State	Minimum SAT* of 1100 or ACT of 24 and 3.5 HS Cumulative GPA	\$6,000	Admitted to CCU by March 1 or until funds are exhausted	Y
Coastal Scholar Transfer In-State	Minimum 3.25 cumulative collegiate GPA with at least 30 transferable credit hours	\$1,000- \$1,500	Admitted to CCU by June 1 or until funds are exhausted	Y
Coastal Scholar Transfer Out-of-State	Minimum 3.25 cumulative collegiate GPA with at least 30 transferable credit hours	\$4,000- \$6,500	Admitted to CCU by June 1 or until funds are exhausted	Y

*Critical reading and math sections only.



SC STATE SCHOLARSHIPS

(South Carolina residents only)

These scholarships cannot be combined.

	ELIGIBILITY	AMOUNT	HOW TO APPLY	RENEW?
Palmetto Fellows Freshmen	Minimum 1,200 SAT* or 27 ACT, 3.5 HS GPA (SC UGS) and rank in top 6 percent	\$6,700	Consult with high school guidance counselor by Dec. 1	Y
Palmetto LIFE Scholarship Freshmen	Minimum 1,100 SAT* or 24 ACT, 3.0 HS GPA (SC UGS) and rank in top 30 percent (meet two of the three requirements)	\$5,000	Automatic; no application required	Y
Palmetto LIFE Scholarship Transfers	Minimum 30 credit hours per academic year and 3.0 LIFE GPA	\$5,000	Automatic; no application required	Y
Hope Scholarship Freshmen	Minimum 3.0 HS GPA (SC UGS)	\$2,800	Automatic; no application required	N
Palmetto Fellows and Palmetto LIFE Enhancements (begins in 2nd year)	Available to eligible students receiving the base S.C. Palmetto Fellows or Palmetto LIFE Scholarship who are pursuing majors in the following content fields: mathematics, science, health promotion, and middle grades education with specializations in both math and science. These enhancement scholarships begin during the student's second year and are added to one of the scholarships listed above.	\$2,500	To be eligible for an enhancement, students must complete specific criteria during their first year of college enrollment (see www.coastal.edu/financialaid).	Y

*Critical reading and math sections only.

HORRY COUNTY HIGHER EDUCATION COMMISSION SCHOLARSHIPS

(Horry County residents only)

	ELIGIBILITY	AMOUNT	HOW TO APPLY	RENEW?
HCEC Leadership Scholarship	Minimum 2.5 HS GPA; Horry County high school senior; admitted to the University	\$2,500	Consult with high school guidance counselor; application deadline is March 1	Y
HCEC Visual and Performing Arts Scholarship	Minimum 2.5 HS GPA; Horry County high school senior; admitted to the University. Available only to students majoring in art studio, graphic design, music, musical theatre, theatre arts or theatre.	\$2,500	Consult with high school guidance counselor; application deadline is March 1	Y
HCEC Academic Excellence Scholarship	Top-ranked student at end of junior year from an eligible Horry County high school and admitted to Coastal Carolina University by Jan. 1	\$2,000	Automatic; no application required	Y
HCEC International Awareness Scholarship	Graduate of an eligible Horry County high school; admitted or enrolled full-time at the University; established criteria and deadlines of the relevant study abroad program	Up to \$2,000	Contact the Office of International Programs and Services www.coastal.edu/international	N
HCEC Peace and Conflict Studies Essay Contest and Scholarship	Contest limited to Horry County high school seniors; must be admitted to or enrolled full-time at Coastal Carolina University	\$2,500	Contact the Center for Peace and Conflict Studies via email: cpacs@coastal.edu ; application deadline is March 1	Y



OTHER IMPORTANT INFORMATION

APPLICATION-BASED SCHOLARSHIPS

Coastal Carolina University also offers application-based scholarships. Students are not automatically considered for these scholarships, and they must apply each academic year for any scholarship for which they would like to be considered. Specific criteria for each award is listed in the Application-Based Scholarship Guide available on the Financial Aid and Scholarships website in December at www.coastal.edu/financialaid/scholar.html. **The deadline to apply for application-based scholarships is March 1.**

ACADEMIC COMMON MARKET

The Academic Common Market (ACM) is a tuition savings program for college students from selected states in the Southern Regional Education Board (SREB) who wish to pursue degrees that are not offered by their home state institutions. If approved, students may enroll in out-of-state institutions that offer their degree programs and pay only the in-state tuition rates. Please note that ACM participating students are not considered in-state students. Participating students must enroll and continue in the approved degree programs to continue in the ACM tuition savings program. The ACM program is not competitive or merit-based, but applicants must meet home state residency requirements and college program general admissions requirements and any other requirements for the major. The ACM program does not combine with CCU's merit scholarships. **More information is available on the Financial Aid and Scholarships website at www.coastal.edu/financialaid/acm2.html.**

SATISFACTORY ACADEMIC PROGRESS STANDARDS

Each student who receives federal financial aid at Coastal Carolina University is required to maintain satisfactory academic progress toward completion of a degree program study. The full policy is available at www.coastal.edu/financialaid/otherhome.html.

Transfer students admitted to the University will be considered to be making satisfactory academic progress for federal financial aid at the time of enrollment. Students with excessive transfer credits are encouraged to see a financial aid counselor in reference to their maximum timeframe of eligibility for federal financial aid.

FREQUENTLY ASKED QUESTIONS

What is the deadline for applying for financial aid?

To be considered for financial aid, students must complete a Free Application for Federal Student Aid (FAFSA) form as soon as possible after Jan. 1 of the academic year in which they plan to attend the University and be accepted, degree-seeking students. The priority date for applying for financial aid is March 1.

The financial process is too complicated. Can I get help with completing the forms?

Our Office of Financial Aid and Scholarships has talented and capable individuals who can assist you with any aspect of the processes required for determining your financial aid award. We encourage you to contact us.

How will I know if I am eligible?

You will receive an email notification from the University when your award is available online through WebAdvisor. To access this award, you will need the username you received by letter after you applied to the University and the password you selected during setup. If you have lost or misplaced this letter, please contact the Office of Admissions at 843-349-2290 or 843-349-2028 (8:30 a.m. - 4:30 p.m., Monday - Friday).

What do I do if I have special circumstances?

If you have a special or unique family circumstance or if you have a major change after completing the FAFSA, financial aid counselors are available to assist you. Please contact the Office of Financial Aid and Scholarships for an appointment by calling 843-349-2313 or email finaid@coastal.edu.

How do I apply for a scholarship?

When you apply for admission to the University, you will automatically be considered for a merit scholarship. The priority acceptance date for scholarships is Jan. 1 for freshmen and June 1 for transfers. Additional application-based scholarships are available with a deadline of March 1.

What about work?

If you are awarded Federal College Work-Study, it will appear on the official award notification letter. For job announcements for Work-Study and other positions, visit the Student Employment website at www.coastal.edu/hreo/workplace/studentjobs.

COSTS AND WEB LINKS

COST OF ATTENDANCE* (2012 - 2013 ACADEMIC YEAR)

	South Carolina Resident	Out-of-State Resident
Tuition	\$9,760	\$22,050
Room and Board	\$7,700	\$7,700
TOTAL COST	\$17,460	\$29,750

*These expenses are subject to change. Based on full-time status.
Room and board costs are based on a double-occupancy room on the main campus.

FINANCIAL AID AND SCHOLARSHIP REMINDERS

- The majority of University scholarships require a student to complete 30 credit hours per year and maintain a 3.0 GPA for renewal.
- Students may receive only one University merit scholarship (excluding the Chanticleer Band Program Award and Honors Award).
- The total of all financial aid and scholarships cannot exceed the cost of attendance as determined by the Office of Financial Aid and Scholarships.

QUESTIONS? CONTACT US!

Office of Financial Aid and Scholarships
800-277-7000

www.coastal.edu/financialaid
finaid@coastal.edu (financial aid information)
scholar@coastal.edu (scholarship information)

HELPFUL WEB LINKS

COASTAL CAROLINA UNIVERSITY

Financial Aid and Scholarships: www.coastal.edu/financialaid

Admissions: www.coastal.edu/admissions

Enrollment: www.coastal.edu/admissions/deposit.html

WebAdvisor: webadvisor.coastal.edu

Student Accounts: www.coastal.edu/studentaccounts

Academic Calendar:

www.coastal.edu/registrar/acadcalendar.html

University Catalog: www.coastal.edu/catalog

University Housing: www.coastal.edu/housing

SOUTH CAROLINA STATE AID

S.C. Commission on Higher Education: www.che.sc.gov

S.C. Student Loan: www.scstudentloan.org

FEDERAL AID

To Apply for a PIN: www.pin.ed.gov

To Complete the FAFSA: www.fafsa.ed.gov

General Information: www.studentaid.ed.gov

Student/Parent Loans: www.studentloans.gov

SCHOLARSHIPS

Scholarship Information and Calculator:

www.coastal.edu/financialaid/scholar.html

Note: Information in this publication is subject to change without notification.

