

## 1. Complete Your FAFSA (fafsa.ed.gov) by March 1 Each Year

A completed FAFSA is **REQUIRED** for ALL federal and MOST state and institutional aid. If you have missed the March 1 priority deadline, please complete the FAFSA as soon as possible.

- Review your Student Aid Report (SAR).** Your SAR is emailed to you from the FAFSA Processing Center approximately 3-5 days after your FAFSA is submitted. It is also available to you at [fafsa.ed.gov](http://fafsa.ed.gov). Your SAR contains valuable information that may save you time and money! **Read the comments section of your SAR to ensure your FAFSA was accepted and to determine if you were selected for verification.**
  - If your FAFSA was ‘rejected,’ follow the steps outlined to successfully resubmit your FAFSA.
  - If your FAFSA was selected for verification, you will receive an email from Financial Aid and Scholarships listing items needed to complete verification. You may also refer to WebAdvisor ([webadvisor.coastal.edu](http://webadvisor.coastal.edu)), go to “Check the Status of Required FA Actions and Documents” under the Financial Aid menu for a list of required documents. Once submitted, please allow 2-3 weeks for processing; however, processing times may be extended during peak periods.

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## 2. Review Your Financial Aid Award Letter

- Once you receive an email from Financial Aid and Scholarships stating that your award letter is available,** log into WebAdvisor ([webadvisor.coastal.edu](http://webadvisor.coastal.edu)) and view your “Financial Aid Award Letter” under the Financial Aid menu. If no award letter is available, go to “Check the Status of Required FA Actions and Documents” under the Financial Aid menu to determine if any items are missing.

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## 3. Accept and/or Decline Your Financial Aid Awards

- Accept Federal Direct Stafford Loans**

**The following actions must be completed in order to ACCEPT your awarded Stafford loans and use these funds as payment towards your student account.**

  - Sign the Master Promissory Note and complete Entrance Loan Counseling online at [studentloans.gov](http://studentloans.gov). You will need your FSA ID to log into this site.
  - For step-by-step instructions, please visit [coastal.edu/financialaid/loans/directstudentloans](http://coastal.edu/financialaid/loans/directstudentloans).
- Decline (or reduce) Federal Direct Stafford Loans**
  - To **decline** your Stafford loan(s), visit WebAdvisor ([webadvisor.coastal.edu](http://webadvisor.coastal.edu)) and click “Reject My Financial Aid Award(s)” under the Financial Aid menu. You may reject one or more awards with this tool.
  - If you would like to **reduce** your Stafford loan(s), complete a Loan Request/Adjustment Form available at [coastal.edu/financialaid/forms](http://coastal.edu/financialaid/forms).
- If you have been awarded a South Carolina state scholarship (Palmetto Fellows, Palmetto LIFE or Hope) or a South Carolina Need-Based Grant,** you are required to sign a SC State Certification Form EVERY YEAR to verify your eligibility for the award(s). The electronic “State Awards Certification Form” is available in WebAdvisor ([webadvisor.coastal.edu](http://webadvisor.coastal.edu)) under the Financial Aid menu. Preliminary state scholarship offers are officially awarded once the final high school transcript is received and final eligibility is determined.

## 4. Determining Your Cost of Attendance and Securing Additional Aid

- Review tuition, fees, housing and meal plan costs online at [coastal.edu/admissionsaid/tuitionfees](http://coastal.edu/admissionsaid/tuitionfees).
- Compare your anticipated costs with your Financial Aid Award Letter. If you do not have enough financial aid to cover your anticipated costs, consider the following options:
  - A parent may borrow on your behalf. Research Federal Direct Parent PLUS Loans: [coastal.edu/financialaid/loans/parentplusloans](http://coastal.edu/financialaid/loans/parentplusloans)
  - You may need a private student loan. Research private student loans: [coastal.edu/financialaid/loans/privateloans](http://coastal.edu/financialaid/loans/privateloans)
  - You may wish to register for the University's payment plan. Review the plan and register: [coastal.edu/studentaccounts/paymentplan](http://coastal.edu/studentaccounts/paymentplan)

*Note: Loans may take 2 to 3 weeks to process. Please allow adequate time for your loan to be processed in order to meet applicable payment deadlines.*

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## 5. Monitor Your Account Balance To Determine If Payment Is Necessary

- Please direct **ANY** questions concerning your account balance and/or payments to the **Office of Student Accounts**, including questions regarding external scholarship payments. You may email Student Accounts at [studentaccounts@coastal.edu](mailto:studentaccounts@coastal.edu) or call 843-349-2159.
  - Once you have registered for courses, the Office of Student Accounts will notify you when your billing statement is made available via WebAdvisor. **CCU does not issue paper invoices or statements.**
  - Students with unpaid balances are subject to class cancellation(s). **Please monitor your account balance and be aware of all applicable payment deadlines** - [coastal.edu/studentaccounts/calendar](http://coastal.edu/studentaccounts/calendar).
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## 6. If You Plan To Use Your Excess Financial Aid To Purchase Your Books

- Complete your Financial Aid Authorization via WebAdvisor ([webadvisor.coastal.edu](http://webadvisor.coastal.edu)).
  - If a portion of your financial aid is a Parent PLUS Loan, **the parent borrower must also complete a Financial Aid Authorization**. This may be completed via the Parent/Guardian Webadvisor account or by signing and submitting the form, which may be downloaded at [coastal.edu/financialaid/forms](http://coastal.edu/financialaid/forms)
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## 7. Check Your CCU Email and WebAdvisor Weekly for Updates or Requests

- Current information may also be found on the website at [coastal.edu/financialaid](http://coastal.edu/financialaid) and on our Facebook page at [facebook.com/coastalfinaid](https://facebook.com/coastalfinaid).
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### Satisfactory Academic Progress

Do **NOT** Risk Losing **YOUR** Financial Aid Eligibility - **KNOW THE POLICY!**

[coastal.edu/financialaid/otherfinancialaidinformation/satisfactoryacademicprogress](http://coastal.edu/financialaid/otherfinancialaidinformation/satisfactoryacademicprogress)

The academic progress of all federal aid recipients is monitored on an annual basis. Students are highly encouraged to familiarize themselves with Coastal Carolina University's Satisfactory Academic Progress policy. Note that this policy differs from the University's Probation and Suspension Policy. **Students who fail to meet the standards of satisfactory academic progress for financial aid purposes are INELIGIBLE for federal assistance.** In some instances, private, state and institutional aid may also require that students meet these standards.