

### 1. Complete Your FAFSA ([fafsa.ed.gov](https://fafsa.ed.gov)) and 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](https://webadvisor.coastal.edu)) and view your “Financial Aid Award Letter” under the Financial Aid menu. Also “Check the Status of Required FA Actions and Documents,” especially if you do not have an award letter available, to determine if any documents are missing or action is needed.
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### 2. Accept or Decline Your Federal Student Loans

- To accept your Federal Direct Student Loan(s), complete the following steps prior to the first day of class:
  - Sign the Loan Agreement/Master Promissory Note and complete Entrance Loan Counseling online at <https://studentloans.gov>.
- Decline (or reduce) your Federal Direct Student Loan(s)
  - To decline your Direct Student Loan(s), visit WebAdvisor ([webadvisor.coastal.edu](https://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 wish to reduce your Direct Student Loan(s), complete a Loan Request/Adjustment Form available at <https://www.coastal.edu/financialaid/forms/>.

*Please note that loan funds are not requested from your lender until after the 100% refund date.*

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### 3. Finalize Your Payment Plan or Financing Plan By August 1<sup>st</sup>

- Review your anticipated costs online at [coastal.edu/financialaid/generalinformation/costofattendanceestimates/](https://coastal.edu/financialaid/generalinformation/costofattendanceestimates/), then refer back to WebAdvisor after July 6<sup>th</sup> to review your actual billing statement.
- Verify that you have a zero balance or set-up and make your first payment on the University’s payment plan by 5:00 p.m. on Fee Payment Deadline to avoid class cancellation. Don’t wait until the last minute!\*
- Compare your anticipated costs with your Financial Aid Award Letter now. If you do not have enough financial aid to cover your anticipated costs, consider the following options immediately:
  - You may wish to register for the University’s payment plan. Review the plan and register: [webadvisor.coastal.edu](https://webadvisor.coastal.edu)
  - A parent may borrow on your behalf. Research Federal Direct Parent PLUS Loans: <https://studentloans.gov>
  - You may need a private student loan. Research private student loans: [coastal.edu/financialaid/loans/private.html](https://coastal.edu/financialaid/loans/private.html)

*\*Allow 2 -3 weeks for processing prior to any applicable payment deadline for your loan to be applied to your Financial Aid Award Letter.*

### 4. WebAdvisor ([webadvisor.coastal.edu](https://webadvisor.coastal.edu)) – Items That May Require Your Action!

- If you have been awarded a South Carolina state scholarship or grant (Palmetto Fellows\*, Palmetto LIFE\*, Hope\*, or SC Need-based Grant), sign your *annual* SC State Certification Form to verify your eligibility.  
*\*Please note that preliminary state scholarship offers are only credited to your student account once your final eligibility has been determined, based on the receipt and verification of your final high school transcript by the Office of Admissions.*
- Complete your “Financial Aid Authorization”. If your parent borrows a Parent PLUS Loan, he or she should also complete a “Financial Aid Authorization” via his or her Parent/Guardian WebAdvisor account.
- Give others access to a limited view of your Student Account – Financial Services Menu by granting them Parent/Guardian WebAdvisor access. You will find the “Allow WebAdvisor for Parents & Guardians” link under your Communication Menu.
- Set-up direct deposit through the “Direct Deposit – Enroll Now” link under the Student Accounts Menu.



## Financial Aid and Scholarships To-Do List

For more comprehensive information visit [www.coastal.edu/financialaid](http://www.coastal.edu/financialaid)

### Undergraduate Cost of Attendance

Visit <https://www.coastal.edu/admissionsaid/tuitionfees/> for a more detailed breakdown of direct charges.

Undergraduate Cost of Attendance	South Carolina Resident			Out-of-State Resident		
	University Housing	Off Campus	With Parents	University Housing	Off Campus	With Parents
<b>Tuition &amp; Fees*</b>	\$11,536	\$11,536	\$11,536	\$26,648	\$26,648	\$26,648
<b>Housing*</b>	\$6,078	\$6,390	\$2,946	\$6,078	\$6,390	\$2,946
<b>Board*</b>	\$3,374	\$2,294	\$1,966	\$3,374	\$2,294	\$1,966
<b>Books/Supplies</b>	\$1,062	\$1,062	\$1,062	\$1,062	\$1,062	\$1,062
<b>Miscellaneous**</b>	\$3,290	\$3,720	\$3,708	\$3,290	\$3,720	\$3,708
<b>TOTAL</b>	<b>\$25,340</b>	<b>\$25,002</b>	<b>\$21,218</b>	<b>\$40,452</b>	<b>\$40,114</b>	<b>\$36,330</b>

\*Based on 2018-2019 costs. Tuition & fees, as well as University-operated housing and board are directly billed expenses.

\*\*Includes transportation, personal, loan fees and shuttle fees.

### Estimated Affordability Plan\*

<b>Institutional Aid</b>	<b>South Carolina State Aid</b> (for South Carolina residents only)
<div style="border: 1px solid gray; border-radius: 15px; padding: 10px; display: inline-block; background-color: #f0f0f0;"> <b>Projected Costs:</b>            \$ _____         </div>	
<b>Federal Student Aid</b>	<b>Payments/ Additional Financing Required</b>

\*Disclaimer: This worksheet is provided for counseling purposes only and represents an estimate of anticipated costs. Visit WebAdvisor for your invoice and financial aid award letter.