

1. Complete Your FAFSA (studentaid.gov) and Review Your Financial Aid Offer Letter

- Once you receive an email from Financial Aid and Scholarships stating that your offer letter is available, log into Self-Service (<https://sservice.coastal.edu/Student/FinancialAid/Home>). If you do not have an offer letter available, more time may be needed for processing of your awards, or you might be missing information.
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2. Accept or Decline Your Direct Student Loans

- To accept your Direct Student Loan(s), complete the following steps prior to the first day of class:
 - Sign the Master Promissory Note, complete Entrance Loan Counseling, and complete the Annual Student Loan Acknowledgement online at <https://studentaid.gov>.
 - Decline (or reduce) your Direct Student Loan(s)
 - To decline or reduce your Direct Student Loan(s), visit Self-Service (<https://sservice.coastal.edu/Student/FinancialAid/Home>) and go to “My Awards”. Once you have selected an option and submitted, your account will be reviewed.
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3. Finalize Your Payment Plan or Financing Plan By Payment Deadline

- Review your anticipated cost of attendance at <https://www.coastal.edu/financialaid/generalinformation/>, then refer back to Self-Service after July 5th to review your actual billing statement in the Student Account Center.
- Verify that you have a zero balance or set-up and make your first payment on the University’s payment plan by 5pm on Fee Payment Deadline to avoid class cancellation. Don’t wait until the last minute!*
- Compare your anticipated costs with your Financial Aid Offer 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:
<https://www.coastal.edu/studentaccounts/paymentplan/>
 - A parent may borrow on your behalf. Research Federal Direct Parent PLUS Loan:
<https://studentaid.gov>
 - You may need a private student loan. Research private student loans:
<https://www.coastal.edu/financialaid/loans/privateloans>

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

4. Self-Service (<https://sservice.coastal.edu/Student/agreements>) – Items That May Require Your Action!

- If you have been awarded a South Carolina award (Palmetto Fellows*, Palmetto LIFE**, Hope*, SC Need-based Grant, National Guard CAP), 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 and Merit Awards.*
***Final high school class rank report must be received to confirm final eligibility and residency must be determined as in-state.*
- Add Authorized Users for Parent/Guardian Access to certain student accounts information.
<https://www.coastal.edu/studentaccounts/studentaccountcenter/authorizedusers/> . If the student has opted out of “First Day Complete” for books to be included with billing charges AND has a Parent PLUS loan, this authorization will allow the student to charge books/supplies from the bookstore to their Financial Aid account, provided that the student has funds available.
- Set-up direct deposit through the “Direct Deposit – Enroll Now” link under the Student Accounts Menu.
<https://sservice.coastal.edu/Student/HumanResources/BankingInformation>



Financial Aid and Scholarships To-Do List

For more comprehensive information visit www.coastal.edu/financialaid

Undergraduate Cost of Attendance

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

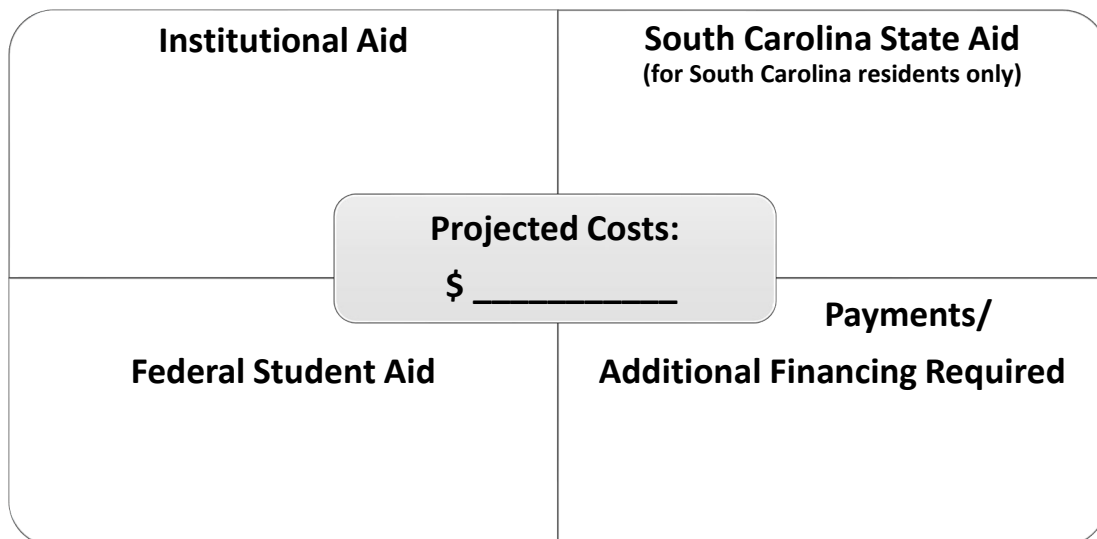
Undergraduate Cost of Attendance	South Carolina Resident			Out-of-State Resident		
	University Housing	Off Campus	With Parents	University Housing	Off Campus	With Parents
Tuition & Fees*	\$11,640	\$11,640	\$11,640	\$28,490	\$28,490	\$28,490
Housing*	\$6,524	\$7,012	\$3,232	\$6,524	\$7,012	\$3,232
Board*	\$4,104	\$2,516	\$2,156	\$4,104	\$2,516	\$2,156
Books/Supplies	\$1,164	\$1,164	\$1,164	\$1,164	\$1,164	\$1,164
Miscellaneous**	\$3,994	\$4,466	\$4,452	\$3,994	\$4,466	\$4,452
TOTAL	\$27,426	\$26,798	\$22,644	\$44,276	\$43,648	\$39,494

*Based on 2022-2023 costs. Tuition and fees, as well as University-operated housing and board are directly billed expenses.

**Includes transportation, personal, loan fees, student health & wellness fee, transportation fee, and library fee.

***Business majors are charged an additional \$200/semester; Marine Science and Intelligence and National Security majors are charged an additional \$150/semester; Engineering majors are charged an additional \$500/semester. Public Health majors are charged a one-time fee of \$325. CEAL students are charged a \$500 program fee.

Estimated Affordability Plan*



*Disclaimer: This worksheet is provided for counseling purposes only and represents an **estimate** of anticipated costs. Visit Self-Service for your invoice and financial aid offer letter.