GRANTS. Gift aid given on the basis of financial need; does not have to be repaid. Federal, state and institutional grants are available to students who qualify and have completed the FAFSA. No separate application is required.

LOANS are available to both students and parents, and must be repaid. Students and parents may qualify for loans even if they do not qualify for grants. Applicants must complete the FAFSA in order to be eligible.

VETERANS’ EDUCATION BENEFITS Veterans, or their immediate relatives, may be eligible for veterans’ education benefits.

- Federal aid: G.I. bill and scholarships
- State aid: tuition waivers for dependents
- Private aid: scholarships

SCHOLARSHIPS State scholarships (HOPE and LIFT) are available to qualifying in-state students. No separate application is required.

S.C. Palmetto Fellows Scholarships are available to qualifying in-state students. Contact your high school for details and the application procedure.

College of Charleston departmental scholarships may be available to qualifying students. Please contact departments directly.

Students may qualify for scholarships from sources such as local clubs, businesses, organizations. Please see finaid.cofc.edu for information.

College of Charleston academic scholarships. Entering freshmen who meet all of the following general criteria are typically considered:

- Applied and submitted all application materials to College of Charleston by January 15 of their high school senior year
- U.S. citizen
- Score 1300+ (critical reading and mathematics) on the SAT or 29+ (composite score) on the ACT
- Have a 3.8 cumulative high school GPA on a 4.0 scale
- Rank in the top 5% of their high school class

FREE APPLICATION FOR FEDERAL STUDENT AID The FAFSA is the only form used to determine your eligibility for aid. You must complete it accurately, in a timely manner - and online.

STEP 1 Complete your federal tax returns. They do not have to be submitted to the IRS in order for you to complete the FAFSA.

STEP 2 Go to: fafsa.ed.gov and complete your FAFSA. Although your parents are encouraged to participate in the application process, you must complete the application.

STEP 3 Once you have submitted your FAFSA with College of Charleston listed as one of the schools you are considering, pay attention to the student requirements under the financial aid tab in my.cofc.edu. New requirements may be added at various times, depending on your individual unique circumstances.

STEP 4 Log on to my.cofc.edu weekly to check the status of required forms by reviewing your student requirements.

STEP 5 The financial aid office will send you email notifications about required follow-up documents.
JANUARY
• Complete federal tax returns (submission to the IRS is not required before FAFSA is completed).
• Complete the FAFSA (fafsa.ed.gov).
• Don’t forget to apply for private, local and national scholarships.

FEBRUARY
Review your student aid report (SAR) and make corrections online at fafsa.ed.gov.

MARCH
• Check my.cofc.edu weekly.
• Institutional scholarship notifications will be posted on my.cofc.edu.
• Filing the FAFSA by the March 1 priority deadline will ensure you’ll be considered for all aid sources.

APRIL
Freshmen are notified of federal awards through my.cofc.edu. Compare total costs minus financial aid at the schools where you were accepted.
• Read College of Charleston award terms and conditions.

MAY 1
Deadline to pay admission deposit to confirm acceptance of College of Charleston scholarships.

SUMMER
• Complete additional forms for student and parent loans.
• Notify the College of any outside scholarships received.
• Review eBill on my.cofc.edu to determine amount due.
• Establish direct deposit for financial aid refunds.

FOR CURRENT INFORMATION ON EXPENSES:
finaid.cofc.edu/financial-aid-information/cost-of-attendance

TRANSFER STUDENTS
Go to finaid.cofc.edu/financial-aid-resources/to-do-checklist to apply for financial aid at the College of Charleston. You might also qualify for additional grants or scholarships. See admissions.cofc.edu/applyingtothecollege/transfers/grantsandscholarships.php for information and for application instructions. In order to be evaluated for a LIFE scholarship, you must submit your high school transcript.

ADULT STUDENTS (21 YEARS OLD OR OLDER)
Adult students should fill out the FAFSA and follow the same procedures that are detailed on this card. In addition, they may also apply for special adult student grants or scholarships. See the financial aid information at admissions.cofc.edu/applyingtothecollege/non-degreeprograms/adultstudents.php.