

**HCS SCHOLARS ACADEMY**  
**HIGH SCHOOL**

**JUNIOR/SENIOR**  
**FALL MEETING**  
**2024-25**

[WWW.REALLYGREATSITE.COM](http://WWW.REALLYGREATSITE.COM)



# JUNIOR YEAR IS ABOUT FOCUS

*Your College Dreams and Goals Change From  
A Distant Concept Looming in Your Future to an  
Actual Reality!*



- FOCUS ON**
- **YOUR GRADES**
  - **PREPARING FOR PSAT/SAT/ACT**
  - **COLLEGE SEARCH**
  - **YOURSELF**

**P\$AT-**

**OCTOBER 17, 2024**

**JUNIORS YOUR PERFORMANCE ON PSAT THIS YEAR  
COULD MEAN MONEY FOR COLLEGE!**



- **NATIONAL MERIT SCHOLARSHIP SEMIFINALIST SELECTIONS ARE BASED UPON 11TH-GRADE SCORES**
- **CLASS OF 2025 NATIONAL MERIT SEMIFINALISTS WILL BE ANNOUNCED SEPTEMBER 11, 2024**
  - CORPORATE SPONSORED SCHOLARSHIPS (ANNOUNCED APRIL 23, 2025)
  - \$2500 NATIONAL MERIT SCHOLARSHIPS (ANNOUNCED MAY 7, 2025)
  - COLLEGE SPONSORED SCHOLARSHIPS (ANNOUNCED JUNE 4, 2025 & JULY 14, 2025)

# HOW DO I PREPARE FOR THE PSAT?

01

**BLUEBOOK-  
FULL LENGTH DIGITAL  
PRACTICE TEST**



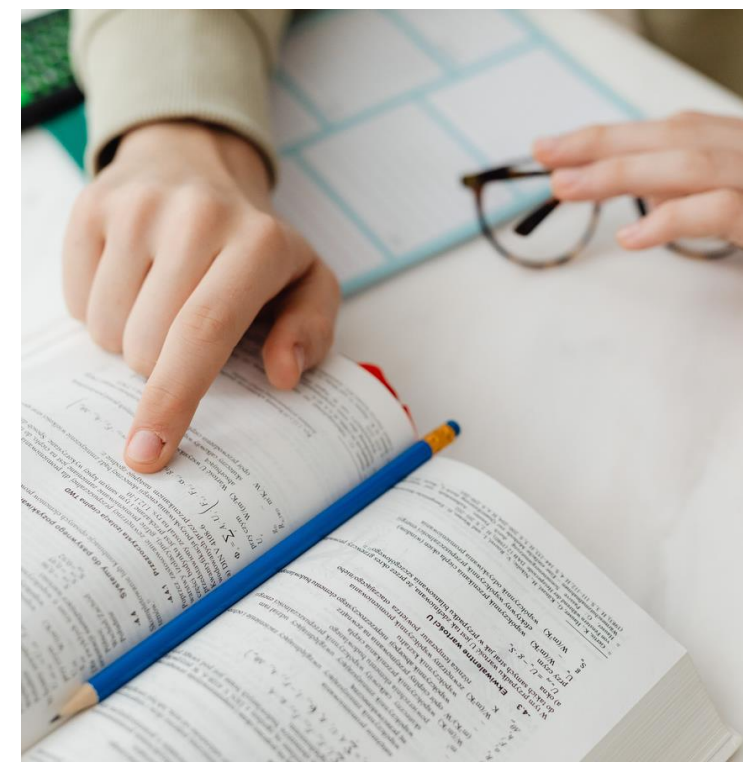
02

**KHAN ACADEMY  
OFFICIAL COLLEGEBOARD  
STUDY TOOL-GUIDES  
YOUR PRACTICE BASED  
UPON YOUR PREVIOUS  
SCORES.**



03

**SCHOLARS ACADEMY  
TEACHER LED  
WORKSHOPS  
2:30-3:30  
SEPT. 10 - OCT. 11  
MR. GUNNELLS &  
MS. ZHANG**



04

**NOTIFY YOUR PROFESSOR  
IF YOU  
WILL BE MISSING A  
CCU COURSE.**

**If Mr. McQueen needs to  
email your professor let him  
know by October 10, 2024.**

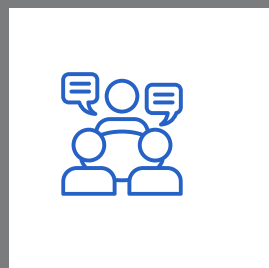


# 11TH GRADE COLLEGE & CAREER READY TESTING



## SCHOOL DAY SAT/ACT

Option to take either  
SAT OR ACT During the school day  
SPRING, 2025



## ACT WORKKEYS

WorkKeys is an assessment that  
tests job skills in Applied Reading,  
Writing, Mathematics, and  
Essential Skills.  
SPRING, 2025



# SAT OR ACT?

## SAT

Test is Structured upon

- EVIDENCE BASED READING
- MATH
- ONLY GIVEN IN DIGITAL FORMAT



## FEE WAIVERS

If you have ever received Free or Reduced Lunch you may qualify for fee waivers.

See Mrs. Williams for more information.



**Colleges use both exams for admissions and merit-based scholarships.**



## ACT

Test is Structured upon

- ENGLISH
- MATH
- READING
- SCIENCE (optional)
- PAPER & DIGITAL FORMAT



# PALMETTO FELLOWS--SAT 1400/ACT 31

# **SAT/ACT NATIONAL TESTING DATES 2024-25**

## **SAT**

**OCTOBER 15**  
**NOVEMBER 2**  
**DECEMBER 7**  
**MARCH 8**  
**MAY 3**  
**JUNE 7**

## **ACT**

**SEPTEMBER 14**  
**OCTOBER 26**  
**DECEMBER 14**  
**FEBRUARY 8**  
**APRIL 5**  
**JUNE 14**  
**JULY 12**

# 11TH GRADE COLLEGE TOUR

**JOIN US FOR AN OVERNIGHT TRIP TO 4 OF THE MAJOR S.C. UNIVERSITIES WHERE WE WILL TOUR EACH CAMPUS AND MEET WITH ADMISSIONS COUNSELORS AND HONORS COLLEGE FACULTY/STAFF.**

**MARCH 10-11, 2025**

**APPROXIMATELY \$100 FEE FOR EACH ATTENDEE. THIS COVERS HOTEL STAY AND TRANSPORTATION VIA A LOCAL CHARTER COMPANY.**

**\*PRICE DOES NOT INCLUDE MEALS.**

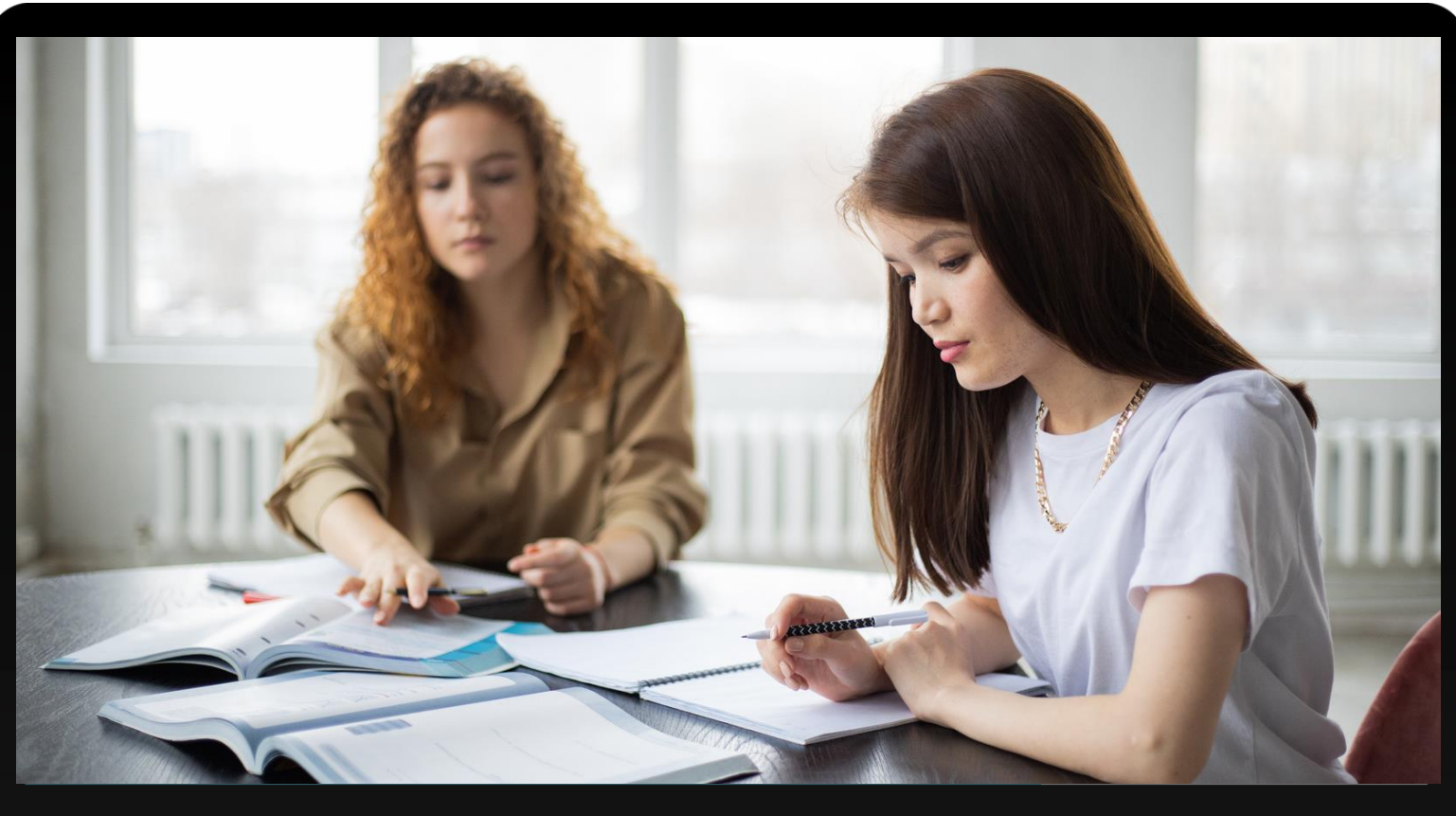
**PARENTS WELCOME TO ATTEND!**





# 12TH GRADERS YOU MADE IT TO SENIOR YEAR!

NOW STAY ON TRACK



- Maintain your Grades
- Pay Attention to Deadlines
- Schedule your IGP Meeting – <https://calendly.com/gwilliams-igp-conference/scholarsacademyigplink>
- Finalize your College List
- Get your Questbridge/Common App Submitted Early
- Practice and take SAT/ACT if needed
- Complete FAFSA in January/February
- Apply for Scholarships
- Review Acceptances and Make your Decision
- Celebrate!

# TYPES OF DEADLINES

---

- EARLY DECISION-**BINDING**
- EARLY DECISION OR ACTION-**NON-BINDING**
  - REGULAR DECISION
  - ROLLING ADMISSIONS
- UNIVERSITY SCHOLARSHIP DEADLINES



# APPLYING TO COLLEGE

- **COMMON APP**

<https://www.commonapp.org/>

- **QUESTBRIDGE (Deadline: Sept. 26)**

[52 college partners](#) are actively seeking students like you. Apply for free to the nation's best colleges and be considered for early admission and a full four-year scholarship. The National College Match application gives you extra space to tell your unique story as a student who has excelled academically despite financial hardship.

<https://www.questbridge.org/apply-to-college/programs/national-college-match>

- **INDIVIDUAL COLLEGE APPLICATIONS**





# APPLICATION DEADLINES

**CLEMSON EARLY DECISION DEADLINE: OCT. 15**

**CLEMSON HONORS COLLEGE PRIORITY-OCT. 2**

**CLEMSON HONORS COLLEGE GENERAL-JAN. 8**

**USC EARLY DECISION DEADLINE: OCT. 15**

**USC HONORS COLLEGE DEADLINE: NOV. 15**

**COLLEGE OF CHARLESTON EARLY ACTION: NOV.1**

**COLLEGE OF CHARLESTON HONORS DEADLINE: NOV. 1**

**FURMAN EARLY DECISION(Binding) DEADLINE: NOV. 1**

**FURMAN EARLY ACTION(Non-Binding) DEADLINE: NOV. 15**

**WOFFORD EARLY DECISION (Binding)DEADLINE: NOV. 1**

**WOFFORD EARLY ACTION (Non-Binding)DEADLINE: NOV. 15**

**DUKE EARLY DECISION DEADLINE(Binding): NOV. 4**

**MOST IVY LEAGUE EARLY DEADLINES: NOV. 1**

# TIPS TO MAKE COLLEGE PLANNING LESS STRESSFUL

- **Read your email daily and pay attention to announcements.**
- **Use a professional email address.**
- **Keep your social media clean.**
- **Check Scholars Academy Guidance Webpage and Google Classroom regularly for scholarship opportunities!**
- **Share college acceptances and financial aid/scholarship awards with Mrs. Williams.**



# IMPORTANT DETAILS FOR COLLEGE APPLICATIONS

01

**APPLY AS A FIRST-TIME FRESHMAN**

02

**GIVE RECOMMENDERS AT LEAST A 10 BUSINESS DAY NOTICE.**

[LETTER OF RECOMMENDATION LINK](#)

03

**OFFICIAL SAT & ACT TEST SCORES MUST BE SENT DIRECTLY FROM THE TESTING PROGRAM FOR OFFICIAL APPLICATIONS.**

04

**PLEASE USE:  
gwilliams006@horrycountyschools.net  
FOR MRS. WILLIAMS EMAIL ON  
COMMON APP.**

# UPCOMING COLLEGE EVENTS



**CACRAO HCS ED/OP FOR  
STUDENTS & PARENTS  
OCTOBER 7, 2024  
SCHOLARS ACADEMY  
COMMONS AREA 5:30-7:00 P.M.  
Event Registration will be  
available soon!**

## LUNCH WITH COLLEGE ADMISSIONS REPRESENTATIVES AT SCHOLARS

VARIOUS COLLEGE REPRESENTATIVES WILL VISIT DURING LUNCH TO SHARE INFORMATION ABOUT THEIR SCHOOLS AND APPLICATION PROCESS. ANNOUNCEMENTS WILL BE MADE AHEAD OF A PLANNED VISIT.

**COLUMBIA UNIVERSITY—SEPTEMBER 12, 2024**



# DATES TO REMEMBER!



- **SEPTEMBER 4 — PICTURE DAY**  
**SENIOR PICTURES STARTING AT 11:00 A.M.**  
EMAIL WILL BE SENT LATER THIS WEEK WITH APPOINTMENT TIMES
- **MARCH 12-16 — DISNEY SENIOR TRIP**  
**\$250 NON-REFUNDABLE DEPOSIT DUE BY NOVEMBER 15<sup>TH</sup>**  
**\$850 TOTAL TRIP COST**  
**MUST HAVE 30 SENIORS ATTEND TO KEEP THIS RATE!**
- **JOSTENS PACKETS FOR CLASS RINGS AND GRADUATION SUPPLIES WILL BE GIVEN OUT WITHIN THE NEXT COUPLE OF WEEKS.**



# AP TESTING DATES 2025

WEEK 1	MORNING	AFTERNOON
May 5	Biology	European History
May 6	Chemistry	US Government & Politics
May 7	English Literature	Comparative Government
May 8	Statistics	World History
May 9	US History	No Testing

WEEK 1	MORNING	AFTERNOON
May 12	Calculus AB Calculus BC	Capstone Seminar
May 13	No Testing	Environmental Science
May 14	English Language	No Testing
May 15	No Testing	No Testing
May 16	Physics 1	Psychology
May 19-23	Late Testing by Subject	Late Testing by Subject

# FINAL EXAMS AND GRADUATION

## HCS SCHOLARS ACADEMY FINAL EXAM DATES



Fall December 18-20, 2024
Spring TBD

## CCU FINAL EXAM DATES

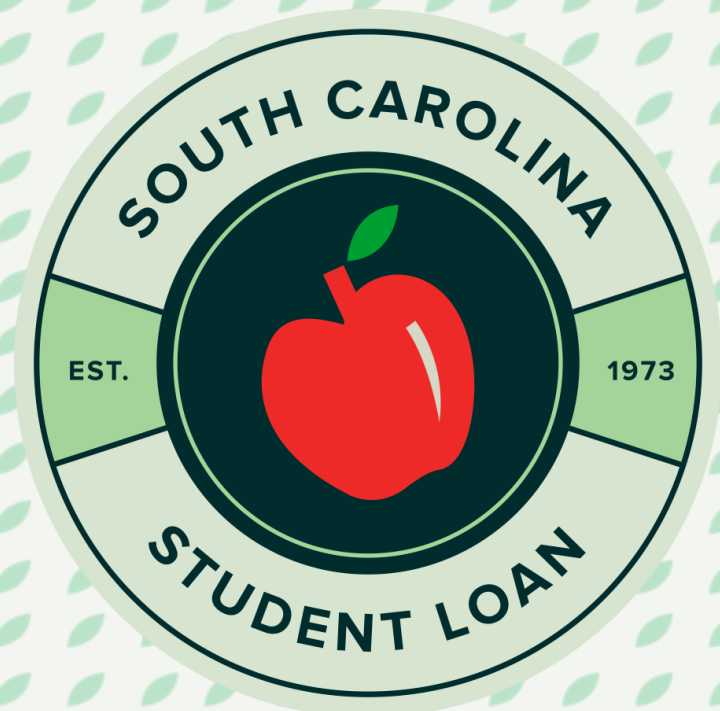


Fall December 9-13, 2024
Spring May 2-8, 2025



**GRADUATION CEREMONY DATE  
AND TIME  
WILL BE RELEASED IN FEBRUARY.**





# Paying for College: Financial Aid Workshop

Presented by:

**Caitlin Lacey**

Outreach Manager



# Who is South Carolina Student Loan?

- Created in 1973, the South Carolina Student Loan Corporation was created to provide programs of financial assistance to South Carolina students and their families.
- We are a private, not-for profit 501(c)3 Corporation located in Columbia, SC.
- Our mission is to provide programs of financial assistance to eligible students to pursue their educational goals and become workforce ready.



# Four Ways to Pay for College

- **Grants** – Money that is given to you
- **Scholarships** – Money that is given to you because of academic achievement, talent, skill, or financial need
- **Work** – Money you earn from a job on or off campus
- **Loans** – Money you borrow and must repay



# HELPFUL WEBSITES



# Federal Student Aid

[www.studentaid.gov](http://www.studentaid.gov)

- Apply for an FSA ID (both student and at least one parent)
- Complete the FAFSA

[www.collegescorecard.ed.gov](http://www.collegescorecard.ed.gov)

- Search and compare colleges (major, costs, admissions, results, etc.)
- Search fields of study
- Create a school list to meet your needs

**Find the right fit**  
Search and compare colleges: their fields of study, costs, admissions, results, and more.

SEARCH SCHOOLS   SEARCH FIELDS OF STUDY   **SHOW ME OPTIONS**

Select one or more options to create a list of schools that fit your needs.

<input type="checkbox"/> Schools Near Me	<input type="checkbox"/> I Want a Certificate
<input type="checkbox"/> Most People Get In ⓘ	<input type="checkbox"/> I Want an Associate's Degree
<input type="checkbox"/> Most People Graduate ⓘ	<input type="checkbox"/> I Want a Bachelor's Degree

**Find Schools**





# Cost of Attendance (COA)

COA is the amount it will cost a student to go to school

- Tuition and Fees
- Living Expenses (Varies based on living on-campus, off-campus or commuting from home)
- Books and Supplies
- Transportation
- Miscellaneous Expenses
- Loan fees



**FAFSA**



# Completing the FAFSA

## What is the FAFSA?

- An application that allows you to apply for federal student aid, which is the largest source of financial aid to help pay for college.

## Who should apply?

- Everyone, regardless of income

## When should you apply?

- Every year you will attend college
- Release date December 2024
- FAFSA Deadline June 30<sup>th</sup>

## Where to apply?

- [www.studentaid.gov](http://www.studentaid.gov) and click on 'Create Account'
- Be sure to apply for the next academic school year – 2025–2026



# Federal Student Aid ID

FSA ID replace the PIN and allows you to manage all documents related to Federal Student Aid (FAFSA, Master Promissory Note, applying for repayment plans, completing loan counseling and more).

Who needs to apply for an FSA ID:

- Student
- Parent

You\* will need:

- SSN
- Cell phone or
- Email address

**\*Only one SSN can be connected to a cell phone or email address.**



# Income on the FAFSA?

- Student and Parent income and asset information
- Dependency questions
- Who is considered a parent?
  - A legal parent includes a biological parent, an adoptive parent, or a person that the state has determined to be your parent (for example, when a state allows another person's name to be listed as a parent on a birth certificate). Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles aren't considered parents unless they've legally adopted you.
- Divorced/separated parents?
  - If parent has remarried, step-parent information must be reported

FALL 2024

Use the table below to determine whose information to provide on your 2024–25 *Free Application for Federal Student Aid* (FAFSA®) form based on your parents' marital status.

Parents' Marital Status	Provide Information for
Never married	Provide information about the parent who provided more financial support during the last 12 months. If both parents provided an exact equal amount of financial support or if they don't support you financially, provide information for the parent with the greater income and assets.
Unmarried and both legal parents living together	Both of your legal parents
Married	Both of your parents
Remarried (after being widowed or divorced)	Parent and stepparent
Divorced or separated	Provide information about the parent who provided more financial support during the last 12 months. If both parents provided an exact equal amount of financial support or if they don't support you financially, provide information for the parent with the greater income and assets.
Widowed	Your parent



# Things Change

FAFSA for the 2025 – 2026 school year uses the 2023 income.

- Employment terminated
- Furloughed
- Hours cut back.
- Income may have been reduced
- Change in parent's marital status
- A parent becomes sick or disabled
- Death of a parent



# FAFSA Changes

- FSA ID will be required for all students and contributors
  - Up to 7 days to verify via Social Security Administration
  - Undocumented student/contributors will be verified via TransUnion
- IRS Data Retrieval Tool replaced with consent will be given to have data shared between the IRS and FSA. (decreases errors and verification process)
- Foster, homeless, and unaccompanied youth—as well as applicants who cannot provide parental information—will be able to complete the form with a provisional independent student determination and receive a calculated Student Aid Index (SAI).
- Expected Family Contribution replaced with Student Aid Index.
- The FAFSA form will be expanded to the 11 most common languages spoken by English learner students and their parents.
- Up to 20 colleges or universities.
- Parent Wizard: help decide which parent/contributor is needed.

**\*Additional information is being rolled out; stay tuned!**



# Federal Programs





# Federal Programs

- Pell Grant
- Supplemental Educational Opportunity Grant (SEOG)
- Iraq and Afghanistan Service Grant
- TEACH Grant
- Federal Work Study
- Direct Loan



# Federal PELL Grant

- Must file FAFSA
- Based on Need
- Award based on enrollment status, FT, PT or Less than half-time
- Undergraduate study only
- Maximum of 12 semesters
- Maximum award – \$8,145 in 2025–2026



# Federal Supplemental Education Opportunity Grant (FSEOG)

- Must file FAFSA and receive Pell Grant
- Must have exceptional financial need
- Limited funds – not at available at all schools
- Maximum award – \$4,000 a year (Depending on school)



# Iraq and Afghanistan Service Grant (New Provisions)

## Eligibility:

- A public safety officer and died as a result of active service in the line of duty or parent or guardian was a member of US armed forces and died as a result of service in Iraq or Afghanistan after 9/11 AND
- Recipient was under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

Must complete the FAFSA and not be eligible for the PELL Grant

Maximum award - \$7,395 - proposed \$8,145 25-26



# Teacher Education Assistance for College and Higher Education (TEACH Grant)

## Eligibility

- Enrolled in an eligible program
- Agree to teach in a critical subject or in a critical geographical area
- For at least four years within eight years of completing the program for which the TEACH Grant was awarded.

Maximum award – up to \$4,000 per year

## How to apply:

- Check with the financial aid office at your institution for availability and application procedures.
- May not show on award letter unless you ask

**\*Failure to teach requires repayment under terms of an unsubsidized Direct Loan.**



# Federal College Work-Study

- Must file FAFSA
- Based on need
- Limited funds
- Students work up to 20 hours/week – earn a paycheck
- Usually on campus



# Other Employment

## Institutional Employment

Does not require *FAFSA*

Depends on the workforce needs of the school

## Cooperative Education

Student alternates semesters of coursework with semesters of full-time employment in a field related to major



# State Programs





# State Programs

## SC Commission on Higher Education

Palmetto Fellows Scholarship

LIFE Scholarship

Hope Scholarship

SC Lottery Tuition Assistance

SC Need-Based Grant

## SC Technical College System

SC WINS

## SC Tuition Grant



# General Eligibility for State Programs

- Be a South Carolina resident at time of high school graduation and college enrollment;
- Be a U.S. citizen or a permanent resident (green card);
- Be enrolled as a degree-seeking student at an eligible *South Carolina public or private institution*;
- Certify that he/she has never been convicted of any felonies and has not been convicted of any alcohol or other drug-related misdemeanor convictions within the past academic year (excluding Lottery Tuition Assistance Program)
- Verify that he/she does not owe a refund or repayment on any Federal or State financial aid and not be in default on any Federal loans



# General Eligibility - Continued

- Award Amounts:
  - Cannot exceed the cost-of-attendance; excluding Lottery Tuition Assistance (LTAP), which can only be used toward the cost-of-tuition
  - Half awarded during the fall and half during the spring (LTAP may be awarded during the summer).
  - Generally, can receive funds from only one program during an academic year



# Palmetto Fellows Scholarship



Available for attendance at two & four-year institutions in South Carolina



Maximum Award

\$6,700 during Freshman Year  
\$7,500 per year Sophomore through Senior Year



Must apply during Senior year of high school

Deadline for early applications is December 15  
Deadline for final applications is June 15



Guidance Counselors will help with the application process



# Palmetto Fellows Scholarship\*

## Initial Eligibility

- Top 6% rank in either 10, 11, or 12 grade
  - 1200 or higher SAT (math and critical reading), 25 or higher ACT, and
  - 3.50 cumulative GPA on Uniform Grading Scale
- OR
- 1400 or higher SAT (math and critical reading), 31 or higher ACT, and
  - 4.00 cumulative GPA on Uniform Grading Scale

\*Continued Eligibility: 3.0 GPA or greater and at least an average of 30 credit hours per academic year at your home institution.



# LIFE Scholarship Eligibility\*

Initial requirements at a 4-year school:

Any two of these three:

- 3.0 or higher cumulative GPA
- Top 30% of high school class
- 1100+ SAT (math and critical reading) or 22+ ACT

Initial requirements at a 2-year school:

- 3.0 or higher cumulative GPA
- **Maximum award – up to \$5,000 towards the cost of attendance**

\*Continued Eligibility Requirements:

3.0 GPA or greater and at least an average of 30 credit hours per academic year.

Earn LIFE Scholarship while in college

3.0 GPA or greater and at least an average of 30 credit hours per academic year.



# Enhanced Awards for Palmetto Fellows & LIFE Recipients

## Maximum Award:

\$2,500 per year beginning in the Sophomore year

## Eligibility Criteria:

- Declare a major in Mathematics, Science or Health related fields \*
- Have earned at least 14 credit hours of math or science courses during the Freshman year (including AP courses taken during High School).
- **Education majors**

\*A complete list of eligible majors and courses can be found on the SC Commission on Higher Education's website, [www.che.sc.gov](http://www.che.sc.gov)



# SC Need-Based Grant

## Maximum Award:

- Up to \$2,500 annually if enrolled full-time and up to \$1,250 annually if enrolled part-time for a maximum of eight full-time equivalent terms.
- College determines the exact award amount

## Eligibility Criteria:

- Must file the FAFSA form
- Must be needs based on the results of the FAFSA (consistent with Pell Grant eligibility)





# SC Workforce for Industry Needs Scholarship (SC WINS)

- Eligibility Requirements: (Any of 16 SC Technical Colleges)
  - Be a South Carolina resident
  - Be enrolled in an eligible program
  - Meet one of the following criteria:
    - Be employed,
    - Take a financial literacy course offered at the technical college, or
    - Complete 100 hours of voluntary time contributing to a nonprofit or public service organization

## What's covered:

- Remaining tuition, fees, and course-related expenses after other scholarships or grants have been applied (up to \$5,000 per academic year)
- Student responsibility:
  - Maintain a 2.0 GPA each academic year



# SC Tuition Grants

Need-Based *Grant* Program available to Eligible SC Residents attending SC Independent Colleges on a Full-time Basis

First time Freshman Academic Eligibility Criteria

- Must a high school diploma or its equivalent (GED or Adult Education Diploma) and be fully admitted as a degree-seeking student based on the college's academic requirements for admission

Returning students Academic Eligibility Criteria

- Must continue to meet Satisfactory Academic Progress at the college

Students must file FAFSA annually and include a SC Private College

- Annual Application Deadline – June 30
- Maximum award – \$4,800 for 2024-2025

<https://sctuitiongrants.org/>



# SC Independent (Private) Colleges & Universities

Allen University – Columbia  
Anderson University – Anderson  
Benedict College – Columbia  
Bob Jones University – Greenville  
Charleston Southern University – Charleston  
Claflin University – Orangeburg  
Clinton College – Rock Hill  
Coker College – Hartsville  
Columbia College – Columbia  
Columbia International University – Columbia  
Converse University – Spartanburg

Erskine College – Due West  
Furman University – Greenville  
Limestone College – Gaffney  
Morris College – Sumter  
Newberry College – Newberry  
North Greenville University – Tigerville  
Presbyterian College – Clinton  
Southern Wesleyan University – Central  
Spartanburg Methodist College – Spartanburg  
Voorhees College – Denmark  
Wofford College – Spartanburg

[www.scicu.org](http://www.scicu.org)



# SC Teaching Fellows Program

To recruit talented high school seniors into the teaching profession and help them develop leadership qualities. Apply online at: [www.cerra.org](http://www.cerra.org)

- Up to \$6,000 per year of a maximum of four years
- The Teaching Fellows Program is available at
  - Anderson University
  - Charleston Southern University
  - Clemson University
  - Coastal Carolina University
  - College of Charleston
  - Francis Marion University
  - Lander University
  - USC Aiken
  - USC Columbia
  - USC Upstate
  - Winthrop University



# Scholarships



# Scholarships Tips and Considerations

1. Civic and Community Organizations
2. Parent's Employer
3. Lemons into Lemonade
4. Institutional Scholarships
5. Continue to search and research while you are in college
6. Small \$\$\$ adds up



# Scholarship Search Engines

- SC Student Loan College Planning Center: <https://www.scstudentloan.org/college-planning-center/browse-topics/scholarships-and-loans>
- Going Merry: [www.goingmerry.com](http://www.goingmerry.com)
- Scholarships.com: [www.scholarships.com](http://www.scholarships.com)
- CCCF: <https://www.yourfoundation.org/grants-scholarships/scholarships/>
- Fast Web: [Find Scholarships for College and Trade School | Fastweb](#)



# College Giveaway

A random drawing:  
**\$2,500** Every Month

Go to: [scstudentloan.org/noeffort](https://scstudentloan.org/noeffort)

College students, High School Juniors, Seniors and their  
Parents are eligible to enter

One entry per person every month.





# Loans



# Federal Direct Loans

Made in the student's name

## Subsidized Loan

- Must file FAFSA
- Need-Based Loan
- Interest paid by government while in school and grace period
- 6-month grace period prior to repayment
- Interest rate: Fixed 6.53%
- Loan fee: 1.057%

## Unsubsidized Loan

- Must file FAFSA
- Not need-based
- Interest NOT paid
- 6-month grace period prior to repayment
- Interest rate: Fixed 6.53%
- Loan fee: 1.057%

Annual Loan Limits (Combination of Subsidized and Unsubsidized):

First Year \$5500

Second Year \$6500

Third Year and up \$7500



# Federal Direct Loan Program

## Forgiveness for Teachers

- Five years of teaching service at a low-income school anywhere in US
- \$5,000 in forgiveness
- Math, Science and Special Education teachers – \$17,500 in forgiveness

## Public Service Loan Forgiveness (PSLF)

- Income driven repayment payment
- 120 on time payments, remaining balance is forgiven

## To Apply

Contact your loan servicer – details at [www.studentaid.gov](http://www.studentaid.gov)



# SC Teachers Loan Program

- SC Residents Only
- Education Majors
- FAFSA not required
- Graduate in top 40% of high school class, and
- SAT score of 1020 (ERW and Math) or ACT score of 18

Loan forgiveness for teaching in a critical geographic and/or subject area in South Carolina

Annual Loan Limits are based on grade level:  
Freshman and Sophomores \$2,500 – Juniors and up \$7,500  
Cumulative limit \$27,500



# Federal Direct PLUS Loan

- Loan Made to the Parent of an Undergraduate Student
- Approval based on creditworthiness (standards relaxed)
- FAFSA normally not required (some schools may require)
- Loan limits cannot exceed 'cost of attendance'
- Payments begin 60 days after final disbursement of the loan or 6 months after the student exits school
- Interest rate: **9.08%\*** fixed, unsubsidized
- Fees: **4.228%\*\***
- Your school may provide instructions on how to apply in the award letter

\* *Federal Direct PLUS loan interest rate is effective for new loans made on or after 7/1/2024.*

\*\* *Federal Direct PLUS loan origination fees are effective on all Direct PLUS loans first disbursed on or after 10/1/2020.*



# In-School Loan

## SC Student Loan's Private Loan

A better alternative to Federal Direct PLUS Loans

Students and/or Parents can borrow

### Offers:

- On-line application with instant decision
- Fixed and variable rates available
- Student rates as low as **7.125%\***, Parent rates as low as **6.625%\***
- No Fees

*\* APR rates from 6.637 %– 9.999%. Low rate shown includes a .25% reduction for bank draft. Rates based on credit and terms.*



# In-School Loan: CTP

SC Comprehensive Transition Programs (CarolinaLIFE, ClemsonLIFE, REACH Program, LIFE Program, Winthrop Think College Program, & Pacer LIFE)

## Benefits:

- Find My Rate before you apply
- On-line application with instant decision
- Fixed and variable rates available
- Parent rates as low as **6.625%\***
- No Fees

## Families should

- Complete the FAFSA (PELL, FSEO, and Work-Study)
- Check colleges website for institutional scholarships
- Visit [thinkcollege.net](http://thinkcollege.net) for scholarships

*\* APR rates from 6.637% - 9.963%. Low rate shown includes a .25% reduction for bank draft. Rates based on credit and terms.*



# SC Student Loan: Better Outcomes, Less Debt™ Career Pathway Loan

## **BOLD is different...**

- Counseling provided prior to borrowing; mentorship efforts to follow
- Non-credit based
- Fixed rate is based on level of education and employer's needs
- Outcome-driven
- Shared repayment with employers gaining work needs

## **The Process is Simple (we will guide you through it):**

- Contact us for eligibility information
- Sign an agreement with your chosen employer
- Complete the loan application
- Receive your certificate or degree
- Begin work and have your loan forgiven by employer payments





# BOLD™ Career Pathways

## Employers:

- AnMed
- Carolina Pines Regional Medical Center
- Commission on Higher Ed (CHE)
- Conway Medical Center
- First Priority EMS
- McLeod Health
- Reidville Fire Department

# Thank you!

**Jonathan Rhodes**

Outreach Manager

Upstate, Midlands, & Pee Dee Regions

O: 803-612-5080

[jrhodes@scstudentloan.org](mailto:jrhodes@scstudentloan.org)

**Caitlin Lacey**

Outreach Manager

Pee Dee & Lowcountry Regions

O: 803-612-5019

[clacey@scstudentloan.org](mailto:clacey@scstudentloan.org)

**Destra Capers**

Director of Marketing & Outreach

Virtual Schools

O: 803-612-5070

[dcapers@scstudentloan.org](mailto:dcapers@scstudentloan.org)