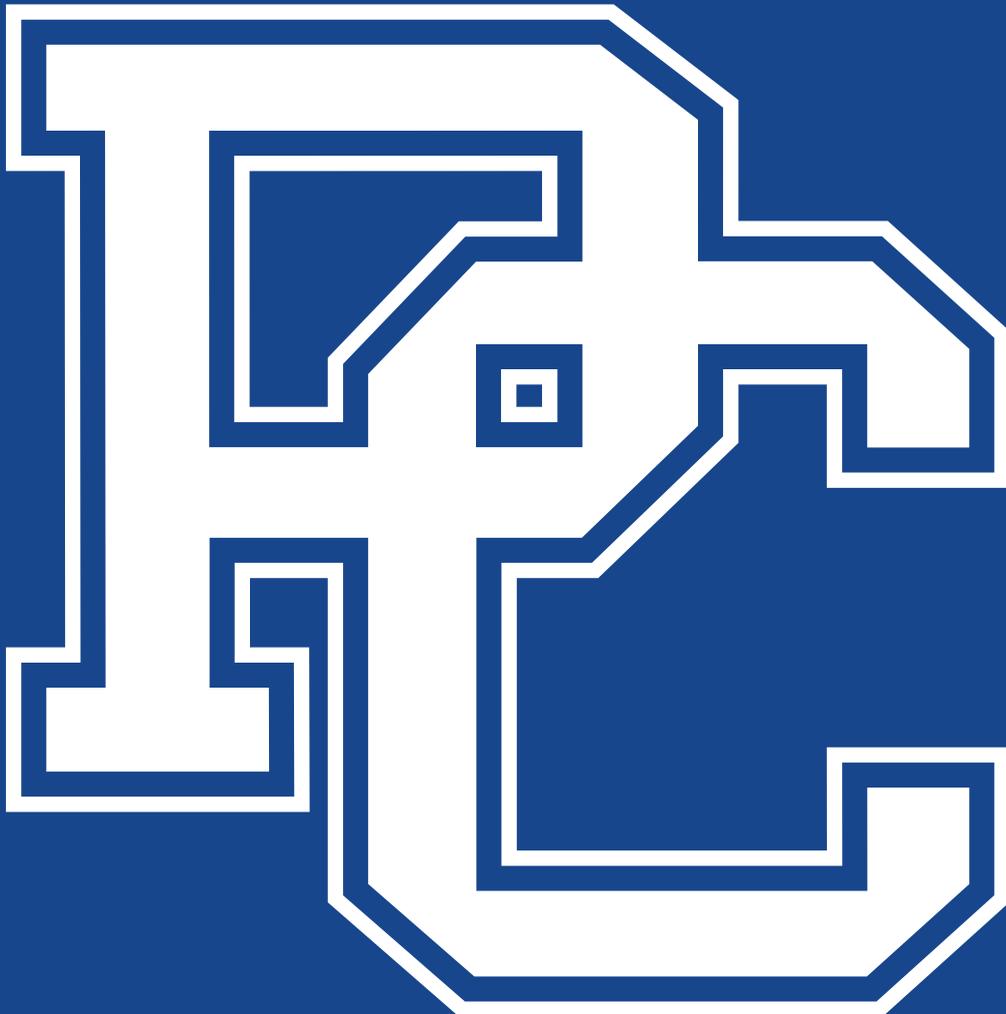

PRESBYTERIAN COLLEGE

**2023-2024
COLLEGE OF ARTS & SCIENCE
FINANCIAL AID HANDBOOK**



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Presbyterian College (PC) uses the Federal Methodology to determine financial need. PC does not discriminate against race, religion, sex, or gender in awarding any aid to students. PC adheres to Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) a Federal law that protects the privacy of student education records.

FERPA - Family Educational Rights and Privacy Act

FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance.

Directory Information

The College has designated certain information contained in a student's educational record as directory information pursuant (FERPA). Directory Information at Presbyterian College consists of:

- ❖ Student's full name
- ❖ Addresses (campus, permanent, email)
- ❖ Telephone numbers
- ❖ Major field of study
- ❖ Photograph
- ❖ Participation in officially recognized activities/sports
- ❖ Weight and height (for members of athletic teams)
- ❖ Dates of attendance
- ❖ Classification
- ❖ Degree(s) and awards/honors received

This information may be disclosed by the College for any purpose deemed as legitimate without the consent of a student. However, a student has the right to refuse the disclosure of this information. For more information or to request that information not be disclosed, a student must complete the required form in the Registrar's Office.

Access to Confidential Information

It is the policy of the College that information contained in official student records will not be released to the parent(s) or guardian(s) without the consent of the student unless the student is a valid dependent of the parent(s) or guardian(s).

Students are allowed access to their official records to ensure that information contained therein is not inaccurate, misleading, or otherwise in violation of their rights or privacy. A student who wishes to review his/ her record will make a request directly to the Registrar for academic records or to the Provost for records pertaining to academic accommodations or Honor Code violations. Such requests should be made 24 hours in advance to the respective official.

In order to share a student's education record, (including but not limited to grades, billing statements, financial aid, housing information, etc), PC requires a FERPA release form signed by the student each academic year. The student has the right to withdraw this consent at any time.

FEDERAL AID

FINANCIAL NEED is determined using the federal methodology from the FAFSA. The total Cost of Attendance (appendix D) minus the Expected Family Contribution (EFC) from the Free Application for Federal Student Aid (FAFSA) is the Financial Need of a student. PC makes every attempt to cover financial need with all aid sources, but we do not guarantee to meet all financial need for students.

FAFSA - Free Application for Federal Student Aid

New students - Priority Deadline for the FAFSA is December 1st.

Returning students – Priority Deadline for the FAFSA is March 1st.

To be considered for Federal Financial Aid, students must submit a Free Application for Federal Student Aid (FAFSA).

How to complete the FAFSA

Beginning October 1st of your senior year, take the next step to fund your college education by completing your FAFSA.

PLEASE NOTE: There may be an exception for the 2024-2025 academic year. The FAFSA may not be available until January 1st.

Each year's FAFSA is used for fall, spring, and summer semesters. For instance, for Fall 2023, Spring 2024, and Summer 2024 semesters, you will need to complete the FAFSA for 2023-2024. Follow the four steps below to complete your FAFSA.

PRESBYTERIAN COLLEGE Federal School Code

003445

Use this code in your FAFSA to have results sent to Presbyterian College.

Step 1: Create Your FSA ID »

The U.S. Department of Education assigns you a unique number called your Federal Student Aid (FSA) ID. Once you receive your FSA ID, you can sign loan contracts and access certain information online. You'll need only one FSA ID and FAFSA application, even if you're applying to more than one school.

Step 2: Make sure to gather your documents »

The FAFSA asks for information about you and your financial situation. You might need the following as you fill out the FAFSA: your social security number, your parent's social security number, your driver's license number, federal tax information, records of untaxed income, and bank statements.

Step 3: Complete the FAFSA »

Complete the FAFSA once you have created your FSA ID. You can complete the FAFSA on your own online or you can complete it on paper and mail it in. You can also complete the form with your high school guidance counselor or the College's Financial Aid Office.

The FAFSA determines your eligibility for all forms of financial aid. Take the time to read all instructions carefully and be as accurate as possible. It's free for you to file the FAFSA. Your application can be submitted anytime after October 1 each year to be eligible for financial aid the following academic year.

High school students can submit the FAFSA after October 1 of their senior year. If you're a South Carolina resident, submit the FAFSA by June 30 so that you can be considered for the South Carolina Tuition Grant.

Step 4: Provide Additional Documentation »

Not everyone has to go through Step 4, but we want to make you aware of the potential verification process. A number of applications are selected for verification each year.

The process is required by the U.S. Department of Education through which information on the FAFSA must be documented to assure its accuracy. If you're selected for verification, don't assume you're being accused of doing anything wrong.

Students are selected at random. All you need to do is provide the documentation the College requests by the deadline.

As a note, the FAFSA is necessary to apply for the following financial aid funds:

- South Carolina Tuition Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Pell Grant
- Federal Work-Study
- Federal Direct PLUS Loan
- Federal TEACH Grant

- Some Private Loans, Grants or Scholarship Programs

Federal aid consists of Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Subsidized Loan, Federal Unsubsidized Loan, Federal Parent Loan for Undergraduate Students (PLUS), Federal Teach Grant, and Federal Work Study. Federal student aid is awarded first based on financial need.

Federal Pell Grant is awarded based on EFC from the FAFSA Federal Pell Grant charts released by the Department of Education. The maximum amount for full time (12 hours) students for the 2023-2024 academic year is \$7,395. The Pell Grant may be prorated based on less than full time hours. There is a maximum time limit that Pell Grant may be used: Pell Lifetime Eligibility Usage that totals 600% of a student's timeframe in college. If a program takes 4 years to complete, a student may use Pell Grant for up to 6 years to complete the program. See Appendix B for more information on students who receive Pell Grant at PC.

Federal SEOG is awarded to students who receive Pell Grant from \$500 - \$4,000. Funding is based on Federal allocation and varies by institution.

VERIFICATION

The Department of Education randomly selects students for a process called verification. This means the Office of Financial Aid (OFA) must verify items on the FAFSA are correct. These items may include identity, receipt of high school diploma, parent/student income, taxes filed, income earned from work, etc. Once all items are received, the Office of Financial Aid will review all documents within two weeks of receipt and notify the family of completion if there are any changes to financial aid eligibility.

For those selected by the Department of Education to verify identity, you must come by our office in person and provide evidence of identification (i.e., license, passport, etc).

The Department of Education also requires the Office of Financial Aid to resolve any conflicting information that may appear on the FAFSA. The OFA reserves the right to self-select students for verification and request documentation necessary to resolve any potential discrepancies.

FEDERAL STUDENT LOANS

Federal Direct Student Loan »

The Federal Direct Student Loan is a low-interest, fixed-rate loan available from the federal government in two versions:

The **subsidized loan** is based on financial need and does not accrue interest while you are enrolled in at least 6 hours (the federal government pays the interest on your loan while you're in school).

The **unsubsidized loan** is not based on financial need, and you are charged interest on the loan as soon as the funds are disbursed. You may defer payment on the interest until you have finished school, but the interest will be capitalized—that is, it will be added to the amount you owe. Both versions require that repayment begins six months after graduation or when a student drops below 6 hours.

For more information about Subsidized and Unsubsidized Federal Direct Loans, including current interest rates and loan fees, see Appendix A.

Parent Loans for Undergraduate Students (PLUS):

Parents may [Apply for a Direct PLUS Loan as a Parent | Federal Student Aid](#) online.

Things you should know about the Parent Plus Loan:

- ❖ A credit check is conducted on all Direct PLUS Loan applicants.
- ❖ If you have placed a security [freeze on your credit file](#), you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze on your credit file.
- ❖ To qualify for a Direct PLUS Loan, you must not have an adverse credit history.
- ❖ You must also complete a Direct PLUS Loan Master Promissory Note (MPN) at [MPN for Parents | Federal Student Aid](#) before you can receive Direct PLUS Loan funds.

For current interest rates and loan fees, see Appendix A.

Private Loan Programs

Presbyterian College participates in several private loan programs. These programs generally allow for extended repayment terms. Alternative lenders can set their own repayment terms, interest rates, guarantee fees, etc. It is wise to compare several lenders to discover which ones are best suited to you and you can find more information about private alternative loans at: <https://www.elmselect.com/v4/>

South Carolina Teachers Loan Programs

The South Carolina Teachers Loan Programs were established by the State of South Carolina to help talented and qualified students become teachers. The SC Teachers Loan and Career Changers Loan may be forgiven if the applicant teaches in a South Carolina public school in a critical subject or critical geographic area. <https://www.scstudentloan.org/career-pathways/teacher-loans>

STUDENT EMPLOYMENT

Federal Work Study: Students who are employed and paid under the Federal Work-Study Program must demonstrate financial need by having completed the FAFSA. Anticipated earnings are not applied to student accounts. Rather, students are paid monthly and are paid a wage per hour based on the position responsibilities. Federal Work Study is considered part-time employment; therefore, the wages earned are taxed.

A Federal Work-Study award does not mean that you are guaranteed a certain amount of earnings, but that you may earn up to a specific total for the academic year. A Federal Work-Study award does not mean that you are “guaranteed” a job for the entire academic year. Other factors are used to determine the period of time a student is eligible to work, (i.e. budget restraints, federal allocation, the number of students with need, student’s unmet need, etc).

Working on campus can provide valuable career experience in addition to helping to offset education expenses. The Financial Aid Office partners with various departments and offices on campus to support students looking for student employment opportunities through two programs: Federal Work-Study and College Work-Study.

Please email us at finaid@presby.edu for any matters concerning the Federal Work-Study Program.

Presbyterian College College Work-Study Program: Students are also able to work part-time under the College Work-Study Program. The College Work-Study Program is administered in much the same way as the Federal Work-Study Program with the exception that the students do not have to demonstrate financial need through the FAFSA. All students are paid monthly and are paid a wage based on the position responsibilities. College Work-Study is considered part-time employment; therefore, the wages earned are taxed.

Please email us at finaid@presby.edu for any matters concerning the College Work-Study Program.

All student employees must submit the following documents with the required supporting documentation.

- ❖ Hire Form
- ❖ W4
- ❖ I9 (social security card, passport, license, government ID)
- ❖ Direct Deposit Form

SATISFACTORY ACADEMIC PROGRESS (SAP)

To be eligible for any financial aid, a student must maintain satisfactory academic progress (SAP), measured by both qualitative and quantitative means in the following three areas of performance: completion rate for coursework enrolled, cumulative grade point average earned, and the maximum time frame to complete a degree. Increments are defined as an academic year, which include fall, spring, and summer semesters.

Students may appeal to the Financial Aid Appeals Committee through the Office of Financial Aid if there are mitigating circumstances (such as the death of a relative, an injury or illness of the student, or other special circumstances). SAP standards apply to all federal, state, and institutional aid.

Frequency and Interval of Review: SAP is reviewed at the conclusion of the spring semester prior to the awarding of any federal financial aid and institutional awards for the upcoming academic year. A student may attend summer school at PC to bring up their GPA. Upon completion of summer school, SAP will be reviewed a second time with a final notice sent to the student.

Please be aware that financial aid status may differ from academic status. SAP is a Federal requirement and may affect your eligibility at other institutions as well.

Maintaining Qualitative and Quantitative Eligibility: Students must meet the following three requirements at the end of each semester to maintain SAP and eligibility for federal financial aid programs:

- 1. Completion Rate (67 Percent Pace Rule):** Students must, at a minimum, earn 67 percent of the credits for which they attempted. Credit hours attempted are based on the student's enrollment at the Census Date. Withdrawals, audits, and grades of F, I, or U are not considered earned for Satisfactory Academic Progress.
- 2. Cumulative Grade Point Average:** Students must maintain a minimum 2.0 cumulative GPA.
- 3. Maximum Time Frame:** Students who have completed a degree or certificate are considered to have reached the maximum time frame. Students must complete a degree or certificate program in no more than 150 percent of the average length of their program. Time frame limitations include all credits pursued, earned, dropped, repeated, and failed. All applicable transfer hours accepted by PC are included as hours attempted as well as hours earned.

All credit hours are included regardless of whether the student received financial aid. Students pursuing additional degrees are no longer eligible for federal or state aid.

Other Factors:

Audits: Classes taken for audit will not be considered when determining semester award amounts or minimum semester credits completed. Classes taken for audit will not be considered as attempted credits toward the maximum time frame for completion.

Repeated Coursework: To count toward enrollment status for financial aid purposes, a previously passed course may be repeated once.

Loss of Eligibility: A student will lose ALL financial aid eligibility if the requirements for maintaining eligibility are not met at the end of the spring semester. Students who have reached or exceeded the maximum time frame for completion will be placed on immediate loss of eligibility status.

Reinstatement of Eligibility

Appeals

Students may appeal financial aid suspension for any of the following mitigating circumstances: personal injury, illness, death of a family member, or other special circumstances. To appeal for any of the above situations, students must submit a complete financial aid appeal. The appeal should include:

1. A written statement indicating what circumstance prevented the student from meeting the standards and what steps the student plans to take to ensure future success; and
2. An academic plan signed by the student's current academic adviser or Coordinator of Academic Success.
3. Supporting documentation showing the timeframe for the mitigating circumstances.

There are three deadlines to submit appeals for the 2023-2024 academic year to be eligible for the entire year if an appeal is approved:

June 15, 2023 at midnight

July 15, 2023 at midnight

August 15, 2023 at midnight

Students who meet these deadlines will be notified within two weeks of the decision made by the Financial Aid Appeals Committee.

Submissions are highly encouraged by the above stated deadlines; however, they may be reviewed at any point during the academic year for which it may affect. Reinstatement is effective for the current term or next term of enrollment as determined by the Financial Aid Appeals Committee. Reinstatement of aid is not effective retroactively for a completed term. Submitting an appeal does not guarantee reinstatement of financial aid.

WITHDRAWAL POLICY

If a student withdraws from all classes during the first 60 percent period of the semester, all aid that is not earned will be returned to the aid program involved. Refunds (including Return to Title IV refunds) will be calculated on a per diem basis tied to the semester calendar. A refund will be disbursed if a credit balance results from the adjustments to tuition, fees, housing, food and financial aid. Students who withdraw during the final 40 percent period of the semester will receive no refunds, and no adjustment to charges will be made. No changes to housing and food assignments will be made after the census date. Aid will be returned in the following order:

1. PLUS Loan
2. Federal Direct Student Loan - Unsubsidized
3. Federal Direct Student Loan - Subsidized
4. Federal Pell Grant
5. Supplemental Educational Opportunity Grant (SEOG)
6. TEACH Grant
7. State funds
8. Presbyterian College grants and scholarships

A revised aid award offer will be updated and an email will be sent to the student to go to his/her BannerWeb account to view the revised financial aid package. The Business Office will recalculate the charges and refund any overpayment to the student or parent if the student did not receive financial aid funds.

Presbyterian College has two Census Dates. Census 1 is the drop/add date set as the 5th full day of class for the fall and spring terms; for summer terms, the 1st day after the first full day of class. Census 2 date is 5 class days after the Census 1 date for fall/spring; for summer terms, 3 class days after the Census 1 date. For financial aid purposes, the Census 2 date is used to freeze hours. All hours at this time are considered "attempted". The first business day after the Census 2 date, will be when aid is disbursed.

If a student withdraws from some courses but not all after the Census 2 date has ended, no adjustment is made to the charges or the aid for that semester.

During the summer terms, the first day of class will be used for the purpose of computation of refunds. Refunds will be computed on all fees, including room and board, based on the prorated refund calculation required by federal law. The refund will apply for any student whose withdrawal date is through the 60 percent enrollment period in time (through the third week). The prorated refund calculation will also apply to financial aid awards to be refunded to all sources.

An administrative fee of \$100 (as allowed by law) will be assessed on withdrawals.

RETURN POLICY

Return of Presbyterian College Funds Policy: No refund(s) will be made from Presbyterian College funds to students who withdraw, regardless of the withdrawal date.

Return of S.C. State Funds Policy: Refund(s) will be made to S.C. State programs on a pro-rated basis.

Return of Private Scholarship Funds Policy: No refund(s) will be made to any outside scholarship program, for a current semester. Refunds for outside scholarships will be made for future semesters.

Appeal Process for Determination of Withdrawal Date

If a student feels there are unusual circumstances regarding the withdrawal date, he/she has the right to appeal. The appeal should be directed to the Provost's Office.

Copies of the Financial Aid Withdrawal Worksheet (Department of Education's Return to Title IV calculation) and examples of the refund process are available upon request from the Office of Financial Aid.

Withdrawal from a Course or Courses

Any full-time student who drops below full-time (12 hours) to part-time status after the Census 2 date will be charged tuition, fees, room, and board at the full-time rate. Therefore, no refund will be given. It is not possible to withdraw from a course after the term has ended.

REFUND POLICY

General refunds (overpayment or excess loan funds) will be disbursed each semester after the Census 2 Date unless the student completes a carry forward credit form, which allows the Office of Student Accounts to hold the refund from the fall term to the spring term. All refunds will be made payable to the student except when there is a PLUS (Parent Loan) on the account. If the credit on the account is in excess of the student loan amount, those refunds will be made payable to the parents and mailed to their address. Students will be notified via email when their refund check is ready.

Past Due Payments: Students who have not made payment or satisfactory arrangement for payment by the first day of class may be subject to holds that could deny them access to their grades, transcripts or registration. PC reserves the right to drop student's course load due to non-payment. For non-payment of tuition and fees requiring collection procedures, the student will be responsible for all associated collections costs. Please contact the Office of Student Accounts at 864.833.8209 or busofc@presby.edu if you have questions or concerns.

REPEATED COURSEWORK

A student may improve the cumulative GPA by repeating courses. Courses taken at PC must be repeated at PC in order to improve the GPA. When such action is taken, the original grade will remain on the transcript, but the number of hours passed and the quality points will count only from the last time the course was taken. If a student repeats a course and earns a lower grade than the prior grade, only the grade from the repeated course will be recognized. This may affect the student's GPA and whether graduation requirements are fulfilled. A student who fails a required course three times must successfully complete that course before he/she can take any other courses at Presbyterian College. (The student may repeat the course four, five, etc. times, but no other courses may be taken until he/she passes the repeated course.) Courses that result in a grade of "AU" or "W" will not replace the prior course grade.

STATE AID

The Financial Aid Office at Presbyterian College follows the regulations set forth by the Commission on Higher Education to award state funded scholarships such as SC Hope, SC LIFE, Palmetto Fellows and Enhancement scholarships.

Using state regulations that are reviewed annually, the Financial Aid Office also monitors eligibility for newly admitted students and for returning students.

All eligible new students must complete the SC residency certification, provide a valid high school transcript upon initial enrollment, and complete the State Affidavit annually.

Presbyterian College uses a private auditing firm annually to review disbursements of state funds.

General eligibility criteria for scholarships and grants:

- ❖ **Must be a South Carolina resident**
- ❖ **Must be a U.S. citizen or legal permanent resident**
- ❖ **Must be enrolled as a degree-seeking student** at an eligible South Carolina public or independent institution
- ❖ **Must not owe a refund or repayment** on any state or federal financial aid and not be in default on a federal student loan
- ❖ **Must have never been convicted of a felony** and have not been convicted of any second or subsequent alcohol/ drug-related misdemeanor offense(s) within the past academic year

Students may receive only one (1) of the following merit scholarships from the state of South Carolina each year: SC Hope Scholarship, SC LIFE Scholarship or SC Palmetto Fellows Scholarship. In addition to the merit scholarship, students may also receive SC Tuition Grant if eligible.

SC Hope Scholarship: Students who do not qualify for a Palmetto Fellows or LIFE scholarship may be eligible for a South Carolina HOPE Scholarship. To be eligible for this one-time scholarship of \$2,800, the student must have a 3.0 GPA and be a SC resident at the time of high school graduation and college enrollment. A student who receives the SC HOPE Scholarship may earn a LIFE Scholarship in the second, third or fourth year of college if he/she meets the requirements. The SC HOPE is a freshman only scholarship. It is not renewable.

SC LIFE Scholarship: Eligible South Carolina residents must meet two of three criteria in order to receive this \$5,000 scholarship:

1. 3.0 GPA (state uniform grading scale) on the final high school transcript;
2. 1100 SAT or 23 ACT composite score; or
3. Rank in the top 30 percent of the high school class.

Students can gain eligibility at Presbyterian College with an average of 30 hours per academic year (fall, spring, and summer terms) and a 3.0 cumulative LIFE GPA.

Renewal: To maintain eligibility, students must earn a 3.0 LIFE GPA (this includes courses taken at any institution and official transcripts sent to PC) and earn an average of 30, 60, 90 hours going into your sophomore, junior, senior years, respectfully. When the student first enters college, the student has only 8 consecutive semesters of eligibility.

SC Palmetto Fellows Scholarship: This scholarship awards \$6,700 for freshmen and \$7,500 for sophomores, juniors, and seniors, up to a maximum of eight consecutive semesters. Applications for Palmetto Fellows are completed by the high school guidance counselor. Three requirements for eligibility include:

1. 3.5 GPA at the end of the high school junior year (state uniform grading scale); and
2. Scoring at least 1200 on the SAT or 25 ACT equivalent; and
3. Rank in the top 6 percent of the class at the end of the sophomore, junior, or senior year.

Two requirements for alternate eligibility include:

1. 4.0 GPA at end of high school junior year (state uniform grading scale) and
2. Score at least 1400 on the SAT or 31 ACT equivalent.

Renewal: Scholarship recipients must maintain a 3.0 PC GPA and earn at least 30 new credit hours at PC each academic year to retain the scholarship.

SC LIFE and Palmetto Fellows Enhancement Scholarships: The state of South Carolina has created \$2,500 per year Enhancements for Palmetto Fellows and/or LIFE Scholarship recipients majoring in approved science or math fields. To receive the Enhancement, a student must be a second-year student or beyond and meet first-year requirements.

First-year requirements: Complete 14 hours in approved science and/or math courses and declare an approved STEM major.

To meet the first-year requirements, students can use credits from AP/IB/CLEP, high school dual enrollment, courses taken the summer before the freshman year and courses taken as pass/fail. Please note that although these types of courses count toward the freshman year requirements for an Enhancement Scholarship, they do not count toward meeting the renewal criteria of Palmetto Fellows.

The approved majors at PC for the SC Palmetto Fellows or LIFE Enhancements are: Biology, General; Biochemistry; Mathematics; Chemistry, General; Physics, General; Medical Physics, and Computer Science.

In addition to defining eligible majors, individual courses must be identified that meet the 14 hours of math and/or science during the freshman year requirement. Eligible STEM courses at PC are any courses taken in Biology, Math, Chemistry, Physics and Computer Science. Please note that current interpretation of the new legislation precludes students from ever becoming eligible for the Enhancement if the 14-hour requirement is not met by the end of the freshman year. AP credits and dual enrollment courses (college courses taken while in high school) can satisfy the 14-hour rule.

South Carolina Tuition Grant: Awards are based on financial need as determined using the Federal Methodology. Students must submit the FAFSA by June 30th each year.

Students must meet Satisfactory Academic Progress as described within the Financial Aid Handbook, and continue to have financial need to be eligible for renewal each year.

INSTITUTIONAL AID

Students with grants and scholarships only will not exceed Direct Costs of the institution. Institutional aid is limited to 8 full time semesters. Full time is considered at least 12 hours a semester for federal, state and institutional purposes. Students only receive institutional scholarships and grants for the fall and spring semesters. Any student who chooses to live in premium housing will pay the extra amount out of pocket. No institutional funds cover premium housing for any reason with the exception of ROTC students. A list of premium housing can be found in Appendix D. Funds are divided 50% and not to be awarded in full for one semester only for any reason.

PC MERIT SCHOLARSHIPS:

Griffith Scholarship - PC's most prestigious award, the Griffith Scholarship, covers the full cost of tuition, fees, standard housing and meals and is renewable for up to four years of undergraduate study at PC. This does not include premium housing nor any course related fees (i.e., music, science lab, art fees, etc.). If a student chooses to live in premium housing at any time, the student/family is responsible for that additional cost. Any outside or private scholarship will reduce PC funds accordingly. Two high school seniors selected each year as Griffith Scholars not only will have exhibited exceptional academic achievement, but they also will have demonstrated leadership ability and potential as well as outstanding personal character. To be considered, candidates must submit an admissions application by December 1. Eligible students are invited to campus for Griffith Scholarship interviews.

To renew the Griffith Scholarship, students must meet Satisfactory Academic Progress as described in the Financial Aid Handbook.

Service Entrepreneurship Competition - Anyone who has interest in Service Entrepreneurship attending college for the first time as an undergraduate student may submit their proposal online: [Service Entrepreneurship Scholarship Competition - Admissions \(presby.edu\)](https://presby.edu/service-entrepreneurship-scholarship-competition) by December 1st of their senior year.

The full amount of tuition, fees, standard housing and meals is awarded to one applicant. The SEC Scholarship will not exceed direct costs of the institution. This does not include premium housing nor any course related fees (i.e., music, science lab, art fees, etc.). If a student chooses to live in premium housing at any time, the student/family is responsible for that additional cost. Any outside or private scholarship will reduce PC funds accordingly.

Two or three other finalist offers may be made to students. All SEC Scholarships are renewable for up to 7 semesters at the same amount. The one full scholarship will adjust to cover all direct costs excluding premium housing.

To renew the Service Entrepreneurship Competition Scholarships, students must meet Satisfactory Academic Progress as described in the Financial Aid Handbook.

The South Carolina Palmetto Girls or Boys State Promise Scholarship is awarded to incoming undergraduate students who attended Girls and Boys State, respectively. The amount is \$25,000 per year for 4 years. This cannot be combined with other Merit Scholarships. Other applicable aid (i.e., federal, state, institutional, private scholarships, etc.) will be considered while the total amount of aid cannot exceed direct costs of the institution. The FAFSA is required to be considered for other aid sources.

To renew the SC Palmetto Girls or Boys State Promise Scholarship, students must maintain Satisfactory Academic Progress as described in the Financial Aid Handbook.

Through the **Presbyterian Promise Scholarship**, PC promises an undergraduate student will receive at least \$20,000 in institutional aid. The student should be a member of a Presbyterian Church. Students apply by indicating on the Common Application or PC Application that they are religiously affiliated with a Presbyterian church. This is not combined with other Merit Scholarships. The FAFSA is strongly encouraged to be considered for other aid.

For students whose church or presbytery decides to become a partner with PC, the student may receive additional funds named Presbyterian Promise Partnership Scholarship. Additional requirements may need to be fulfilled for renewal (i.e., summer internship).

To renew the Presbyterian Promise Scholarship, students maintain Satisfactory Academic Progress as described in the Financial Aid Handbook.

1880 Student Referral Scholarship -New incoming undergraduate students may be referred by anyone prior to the student's acceptance. The person submitting the referral may do so here: [Student Referral Program | Presbyterian College | Clinton SC](#) by December 1st for Early Action applicants or before acceptance, whichever is greater. Students do not have to demonstrate financial need to be considered; however, the FAFSA is strongly encouraged to exhaust any entitled federal or state aid. The amount of \$1,880 is awarded in addition to a Merit Scholarship. Students cannot combine 1880 Referral, Emerging Church Leader and Legacy.

Any referrals submitted after acceptance will not be considered.

To renew the 1880 Student Referral Scholarship, students must maintain Satisfactory Academic Progress as described in the Financial Aid Handbook.

Jacob Scholars are recognized in conjunction with the Admission Office and JEDI Division. Students will receive full tuition, fees, standard housing and meals costs upon exhausting all other scholarships and grants appropriate for foster care students not to exceed direct costs of the institution. Completion of the FAFSA is required and assistance is available upon request.

The Jacob's Scholars Program aims to help students acquire little to no student debt. Federal student loans are available at low interest and offered to students upon request by the student.

Contact information:
Shebby Neely Aiken, Ph.D. MSW
Director of Jacobs Scholars Program
saneelygo@presby.edu
864.833.8297

The Laurens County Transfer Promise is offered to students from Laurens County who took advantage of attending Piedmont Technical College (PTC) for 2 years at no cost (may include Middle College and dual enrollment courses), who earned a minimum 60 credit hours and a cumulative GPA of 3.0. An Associate's degree is preferred but not required. PC's commitment to students is to provide the students with full tuition and fees, including any and all applicable Federal and State financial assistance for which they qualify, for years three and four, toward the student's completion of a bachelor's degree. Students

who are eligible must complete the FAFSA. All entitled aid (i.e., Federal and State) will be applied first and total aid will not exceed Tuition and Fees of the institution.

To renew the Lauren's County Transfer Promise, students must maintain Satisfactory Academic Progress as described in the Financial Aid Handbook.

ROTC

Army ROTC scholarships pay full tuition and required fees. These scholarships are awarded on merit – based on academic achievements, extracurricular activities, and personal interviews. Scholarship winners receive a stipend (\$500) for each academic month plus an allowance of \$600 per academic semester for books and other educational items.

Four Year Scholarship: Available to eligible high school students. The best time to start the application process is the summer after your junior year!

Two & Three Year Scholarships: There are two-year and three-year Army ROTC scholarships available to eligible college students. The applications for these scholarships are available through the Army ROTC admissions officer.

Online Scholarship Application: Additional scholarship information and the online scholarship application for high school students can be found at armyrotc.com.

Presbyterian College offers additional funds to cover housing and food, including premium housing. Total aid will not exceed direct costs of the institution.

MUSIC SCHOLARSHIP

Incoming, undergraduate students who participate in the various choir, ensembles and bands are eligible to audition for music talent scholarships. A student must complete the Common Application or PC Application and attend an Audition Date scheduled with the appropriate music faculty. Renewal of Music Scholarships are dependent upon agreements between the student and music department.

Contact information:

864.833.8470 music@presby.edu

ATHLETICS

All students must meet program requirements with athletics and Satisfactory Academic Progress.

General Financial Aid Information

- ❖ To be eligible for financial aid, student-athletes must file a Free Application for Federal Student Aid (FAFSA) for the appropriate school year.
- ❖ All private scholarships must be reported to the financial aid office.
- ❖ All South Carolina residents must complete the FAFSA each school year to be eligible for the SC Tuition Grant. The South Carolina Tuition Grant will be considered part of a full grant-in-aid.
- ❖ The cost of campus housing above a double room occupancy for standard dorms will not be covered.
- ❖ Member institutions shall not offer, and student-athletes shall not accept any special favor, gratuity, or excessive payment for employment.

- ❖ Eligibility for financial aid is dependent on meeting satisfactory academic progress(SAP), as defined by the Financial Aid Office.
- ❖ If an athletic scholarship is received while not participating in athletics, a student-athlete may be obligated to perform duties assigned by the Athletic Department with hours comparable to those required of sports participants.

IMPORTANT NCAA REGULATIONS REGARDING FINANCIAL AID

In addition to the College financial aid policies, student-athletes should also be aware of the following key NCAA regulations on financial aid.

Reduction and Cancellation

Bylaw 15.3.4.2 Reduction or Cancellation Permitted—Institutional financial aid based in any degree on athletics ability may be reduced or canceled during the period of the award if the recipient:

- (a) Renders himself or herself ineligible for intercollegiate competition; or
- (b) Fraudulently misrepresents any information on an application, letter of intent, or financial aid agreement; or
- (c) Engages in serious misconduct warranting substantial disciplinary penalty; or
- (d) Voluntarily (on his or her own initiative) withdraws from a sport at any time for personal reasons; however, the recipient's financial aid may not be awarded to another student-athlete in the academic term in which the aid was reduced or canceled.
- (e) Provides written notification of transfer (see Bylaw 13.1.1.3) to the institution; however, the student-athlete's financial aid may not be reduced or canceled until the end of the regular academic term in which written notification of transfer is received. If a student-athlete provides written notification of transfer to the institution between regular academic terms (winter break, summer break) the institution may reduce or cancel the financial aid immediately.

Bylaw 15.3.5.1.2 Exception -- Undergraduate Four-Year College Transfers. Institutional financial aid based in any degree on athletics ability awarded to an undergraduate four-year transfer student may only be reduced or canceled during the period of the award if the recipient: *(Adopted: 9/13/22 effective 8/31/22 Immediate; applicable to transfer student-athletes seeking eligibility during the 2023-24 academic year and thereafter.)*

- (a) Transfers to another institution (see Bylaw 14.5.2); or
- (b) Loses amateur status and is no longer eligible for intercollegiate competition in the applicable sport (see Bylaw 12.1.2).

Renewals and Nonrenewals

Bylaw 15.3.7.1 Institutional Obligation—The renewal of institutional financial aid based in any degree on athletics ability shall be made on or before July 1 prior to the academic year in which it is to be effective. The institution shall promptly notify in writing each student-athlete who received an award the previous academic year and who has eligibility remaining in the sport in which financial aid was awarded the previous year whether the grant has been renewed or not renewed for the ensuing academic year.

Scholarship Athletes - Athletics aid may be combined with Merit Scholarships and other applicable aid (i.e. federal, state, etc) not to exceed direct costs of the institution. Students who choose to live in premium housing will pay the difference. The student must meet program requirements with athletics and Satisfactory Academic Progress to renew.

Non Scholarship Athletes - Students may receive any financial aid as outlined in this handbook not to exceed the direct costs of the institution. The FAFSA is strongly encouraged to exhaust all funding available to students. The student must meet program requirements with athletics and Satisfactory Academic Progress to renew.

Basketball Athletes – Big South Cost of Attendance (COA) will include books and supplies, transportation expenses, personal expenses, and other fees related to a student's personal account. The Big South COA amount is calculated by taking the indirect costs minus an \$800 book allowance. This is the amount students will receive in a refund along with their Pell Grant, if applicable.

Books are paid by the athletic office.

Big South Bylaws 15.02.I Full Grant-in-Aid. [A] A full grant-in-aid is financial aid that consists of tuition and fees, room and board, books and other expenses related to attendance at the institution up to the cost of attendance established pursuant to Bylaws 15.02.2 and 15.02.2.1.

Big South Bylaws 15.1.1 Exception for Pell Grant. [A] A student-athlete who receives a Pell grant may receive financial aid equivalent to the limitation set forth in Bylaw 15.1 or the value of a full grant-in-aid plus the Pell Grant, whichever is greater.

At Presbyterian College, students receive their basketball scholarship less other applicable state aid up to the Cost of Attendance. Federal Pell Grant may exceed COA.

5th year Athletes : Students who need to return for a 5th year academically and have remaining eligibility to play NCAA Division I sports, may receive their athletic aid and any other federal or state aid as applicable. Please note that federal, state, and institutional aid has a limit of terms and may not be available to the student. Students who are no longer degree seeking, may only receive institutional aid.

VETERAN BENEFITS

Certain armed service veterans and dependents who qualify under federal laws (administered by the US Department of Veterans Affairs) are eligible to receive educational benefits. Information about these programs may be obtained by visiting www.benefits.va.gov/gibill.

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veteran Affairs (VA) Post 9/11 G.I. Bill (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- ❖ Prevent the student's enrollment;
- ❖ Assess a late penalty fee;
- ❖ Require student secure alternative or additional funding;
- ❖ Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such student may be required to:

Provide Chapter 33 Certificate of Eligibility (or its equivalent) or for Chapter 31, VA VR&E's contract with the school on VA Form 28-1905 by the first day of class.

Withdrawal from courses under VA Benefits:

The VA recognizes only drop/add week for a student to make credit hour schedule adjustments without penalty. After drop/add week, if a student withdraws from a course or the college (no matter

the date), they may be required to return a portion of the VA funds. The college would actually have to return the funds and may then bill the student that amount.

TUITION EXCHANGE

Presbyterian College is a member of The Tuition Exchange and The Council of Independent Colleges.

For any tuition exchange program – PC does not seek to balance incoming students and outgoing students. PC's promise to all tuition exchange recipients is to cover tuition and fees less any other applicable aid (i.e., federal, state, etc) of the institution for a total of 8 semesters. Housing and Food will not be covered and is the responsibility of the student/family. To renew any tuition exchange, students must meet Satisfactory Academic Progress as described in the Financial Aid Handbook.

Tuition Exchange EZ App required and may be found here: <https://www.tuitionexchange.org/>.

CIC Application is required and may be found here: <https://www.cic.edu/member-services/tuition-exchange-program>.

TUITION REMISSION

Scope and Limitations of Benefit:

- Tuition remission is granted under the College's guidelines to eligible persons for fall and spring semesters and summer school terms only.
- Tuition remission is not available for Maymester terms, study abroad, or fleximesters. In addition, tuition remission is not available for any other course in the fall, spring, or summer semesters for which faculty salary or reimbursement is determined by student enrollment and the person otherwise eligible for tuition remission would be included in the count for making the class or section.
- To receive tuition remission, the person must apply to and be accepted for admission by the College.
- No person who has already received a bachelor's or higher degree is eligible for tuition remission under this program.
- The maximum benefits available under this program to any one person shall be remission for eight semesters of study. Exceptions will be made for those employees or spouses/partners taking one course per semester to complete their degrees. Permission to exceed the eight semesters of study will require the approval of the employee's supervisor, Director of Financial Aid, and the Vice President Human Resources and Title IX.
- Tuition remission is not available for courses in any of Presbyterian College's graduate programs.
- Tuition remission is not available for any online courses.
- Employees may not typically take courses during their scheduled work hours. An exception to this restriction may be made for good cause with the prior approval of the employee's supervisor and the office for the area submitting the request. Hours away from work will need to be made up by the employee with the approval of the employee's supervisor.
- This benefit is available only to current employees as of the first day of the semester in question, and to the then-current eligible spouses, partners, and dependents of such employees. If an eligible employee's employment is terminated during a semester in which an eligible person is receiving benefits under this policy, then (i) the benefits will continue through the end of the semester in question if the employee retired, died, was terminated as part of a reduction in force, or was approved for long-term disability; (ii) the benefits will be revoked and the employee will be responsible for paying the College the full amount of tuition if the employee was terminated for any other reason.

- Benefits under this policy apply to tuition only and not to room, board, books, or other fees.

Presbyterian College has a defined policy for eligibility and amounts to be covered by the institutional tuition remission funds. There are three main categories of possible calculations to be made:

If a student has the Hope Scholarship or no state scholarship

Institutional and state scholarships and grants (including the tuition remission benefit) cover the cost of tuition only. If a student is eligible to receive the Federal Pell Grant, it will be awarded above the cost of tuition.

If a student has LIFE Scholarship

Institutional and state scholarships and grants (including the tuition remission benefit) cover the cost of tuition and fees. If a student is eligible to receive the Federal Pell Grant, then it can be used toward the cost of housing and meals.

If a student has Palmetto Fellows Scholarship

Institutional and state scholarships and grants (including the tuition remission benefit) cover the cost of tuition and fees. If a student is eligible to receive the Federal Pell Grant and/or Palmetto Fellows Enhancement, then it can be used toward the cost of housing and meals. This does not include premium housing. If a student chooses to live in premium housing, that will be the responsibility of the student/family.

STUDY ABROAD

- ❖ **Tuition and Fees:** If a student is accepted by the program for which he or she applied, the student will be charged PC's tuition and fees. In addition, the student will be charged a \$300 program fee and a \$200 insurance fee. Both the program fee and the insurance fee will be billed to the student by PC.
- ❖ **Housing and Food:** A student that is studying abroad will not be billed by PC for housing and meals. It is the responsibility of the student to pay for these expenses while abroad.
- ❖ **Other Expenses Not Covered:** The student will be responsible for any application fees, airfare, visa fees, personal expenses, etc.
- ❖ **Coordination with PC Aid:** Scholarships/grants awarded by PC can be utilized to cover tuition and fees that have been charged to the student's account. Scholarships/grants cannot be used to cover expenses not charged to the student's account, including but not limited to housing, meals, airfare, etc.
- ❖ **Students with delinquent accounts** are not eligible for study abroad.
- ❖ **Students are not allowed** to utilize monthly payment plan agreements to pay for the semester that they will be abroad.
- ❖ **Semesters abroad** are not covered by PC employee tuition remission or tuition exchange benefit programs.

Other Scholarships/Grants: Certain scholarships/grants, including but not limited to those issued by the Department of Veterans Affairs, may have restrictions regarding their use to cover expenses related to travel courses. It is the responsibility of the student to be aware of any such possible restrictions.

PRIVATE SCHOLARSHIPS

It is Presbyterian College's policy that students receiving scholarships and grants only may not exceed the direct costs of the college. Students who receive private scholarships over the direct costs are given an allowance for books if the private organization allows such and after this institutional aid will be reduced accordingly. The direct costs plus books is considered the Max Cap (the most a student at PC may receive) in scholarships and grants only found in Appendix D.

Students who receive a private scholarship may send the Office of Financial Aid their acceptance letter for the scholarship and we may pre-credit the student's account until actual funds are received. It is not unusual for private funds to come late into the semester. If funds are not received, it is the student's responsibility to pay the balance before the next semester begins.

APPEALS

5th year appeals

Non Student athletes who have not completed their studies within 8 semesters or 4 years, must submit a 5th Year Appeals form to the Office of Financial Aid. The appeal must include why the student did not graduate on time and when the new expected graduation date will be. Students must remain degree seeking for their 1st Bachelor's Degree and not have exceeded their Maximum Timeframe per Satisfactory Academic Progress to be eligible for Federal aid.

Special and Unusual Circumstances

Families who have experienced any loss of income, one time income, extremely high medical costs, etc., may complete a Special Circumstances Form found on presby.edu. The Office of Financial Aid reviews these and makes adjustments to the data on the FAFSA using the supporting information provided by the family. The FAFSA is submitted through the central processing system to recalculate the Expected Family Contribution (EFC). This process takes approximately two weeks and the Office of Financial Aid will respond to the family with the results.

Students who have experienced neglect, abandonment, or abuse by parents or are at risk for homelessness but do not meet the FAFSA definitions may submit the Unusual Circumstances Form found at presby.edu. Supporting documentation is required as outlined on the Form. This process may take approximately two weeks to complete and the Office of Financial Aid will respond to the student with the results.

Budget Adjustments

Presbyterian College reviews its Cost of Attendance components every 3 years unless otherwise necessary. PC does its due diligence and research for all programs to set these average costs. If you believe that your COA is not high enough and need additional funding for other expenses (i.e., laptop, child care expenses, additional travel expenses, etc.), please submit a Budget Adjustment request and provide supporting documentation. Student/Parent loans only are allowed to cover such expenses. Please allow two weeks for processing. At that time the Office of Financial Aid will reach out with the decision made. If the COA was increased, a subsequent approval for additional loans must also be

requested. An approval for a budget increase does not automatically approve an increase in loans. The student/parent must also actively approve any loan increase.

ENDOWED SCHOLARSHIPS

Scholarships and Grants cannot be made possible without our generous donors, friends and families of the college. Students will be asked to complete a scholarship application and will be emailed if they are matched with an Endowed Scholarship. These funds are not in addition to current institutional aid but funds the aid already offered to the student. Students will be asked to write thank you letters to our wonderful donors.

BILLING TERMS and CONDITIONS

Student Account Invoice

Students are sent monthly invoices through email. Students can also view their accounts online at www.presby.edu/stuacct. To view your invoice and make payments at any time, you will need the student's PC identification number and the last four digits of the student's Social Security Number (or SSN equivalent for International students).

Payments

Presbyterian College offers online invoicing and payment by visiting www.presby.edu/stuacct. This easy and secure method not only saves paper, but also allows immediate payment to a student's account and access to a student's payment history at any time. Online payment is available 24 hours a day. Our online site offers immediate payment confirmation once your transaction is completed. You will have the option to pay by electronic check (E-check) or credit card (Visa, MasterCard, American Express, or Discover). There is no processing fee of payment by E-Check. There is a \$30 returned E-Check fee. There will be a 2.5% processing fee for a credit card payment. Please note that this is not the site that is used to view grades or transcripts.

Monthly Payment Plan (MPP)

You can sign up for interest-free monthly payments that cover your fall and spring tuition by visiting mycollegepaymentplan.com/presbyteriancollege. Payment schedules can be applied for up to 10 months if you enroll by June 13th, with the final payment due in March.

- A \$65 non refundable enrollment fee applies.
- Payments are processed automatically on the 1st or 15th of the month, depending on plan selection.
- You can choose to pay from a checking account or savings account or from a credit card or debit card. A 2.85% service fee applies to credit/debit card transactions.
- Any changes (charges and/or credits) will be applied to the future balance due and will be billed and due along with your next monthly payment.

Option to pay for only Fall 2023 and only Spring 2024 are also available. If you choose these payment plans, they will need to be established each semester. There is a \$50 non refundable enrollment fee to participate in the Fall 2023 Payment Plan and a \$50 non refundable enrollment fee to participate in the Spring 2024 Payment Plan.

The Statements below are what students agree to when they commit to Presbyterian College.

PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at Presbyterian College or receive any service from Presbyterian College, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which Presbyterian College is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.) I understand and agree that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule. I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

DELINQUENT ACCOUNT/COLLECTION

Financial Hold: I understand and agree that if I fail to pay my student account bill or any monies due and owing Presbyterian College by the scheduled due date, Presbyterian College will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

Collection Agency Fee: I understand and accept that if I fail to pay my student account bill or any monies due and owing Presbyterian College by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Presbyterian College may refer my delinquent account to a collection agency. I further understand that if Presbyterian College refers my student account balance to a third party for collection, a collection fee will be assessed and will be due in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law, but not to exceed 33.3 percent of the amount outstanding. For purposes of this provision, the third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, I shall also be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

COMMUNICATION

Method of Communication: I understand and agree that Presbyterian College uses email as an official method of communication with me, and that therefore I am responsible for reading the emails I receive from Presbyterian College on a timely basis.

Contact: I authorize Presbyterian College and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Presbyterian College, or receive general information from Presbyterian College. I authorize Presbyterian College and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded voice or text messages, and personal calls and emails in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular telephone using automated telephone dialing equipment by submitting my request in writing to Office of Student Accounts, 503 S. Broad Street, Clinton, SC 29325 or in writing to the applicable contractor or agent contacting me on behalf of Presbyterian College.

Updating Contact Information: I understand and agree that I am responsible for keeping Presbyterian College records up to date with my current physical addresses, email addresses, and phone numbers by contacting the Registrar's Office. Upon leaving Presbyterian College for any reason, it is my responsibility to provide Presbyterian College with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Presbyterian College.

ENTIRE AGREEMENT

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Presbyterian College, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of dealing or course of performance. This agreement may not be modified by Presbyterian College if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

Appendix A

Federal Loan Limits

Students who file a Free Application for Federal Student Aid (FAFSA) are offered a federal student loan based on their year in school and aggregate limits. Below are the limits for year in college.

Undergraduate Annual Loan Limits	Dependent Student	Independent Student
1st Year (0-27 hours)	\$5,500 (up to \$3,500 Sub)	\$9,500 (up to \$3,500 Sub)
2nd Year (28-59 hours)	\$6,500 (up to \$4,500 Sub)	\$10,500 (up to \$4,500 Sub)
3rd, 4th, and 5th Year (60+ hours)	\$7,500 (up to \$5,500 Sub)	\$12,500 (up to \$5,500 Sub)
Undergraduate Loan Limits	\$31,500 (up to \$23,000 Sub)	\$57,500 (up to \$23,000 Sub)

Federal Direct Loan Interest Rates and Origination Fees for 2022-2023

(New rates for 2023-2024 will be available after July 1, 2023)

Loan Type	Borrower Type	InterestRate	Origination Fee
Direct Subsidized and Unsubsidized Loans	Undergraduate	4.99%	1.059%
Direct Unsubsidized Loans	Graduate or Professional	6.54%	1.059%
Direct PLUS Loans	Parents and Graduate or Professional Students	7.54%	4.288%

Appendix B

Pell Grant

Presbyterian College uses the Federal Methodology to award Federal Pell Grant. The maximum for the 2023-2024 academic year is \$7,395. The previous three academic years, PC has 30% of its student body eligible for Federal Pell Grant on average. Below are the categories of gender and ethnicity of enrolled, full-time students who received Federal Pell Grants at PC during the 2022-2023 academic year.

		GENDER		Total
		F	M	
RACE/ ETHNICITY	Asian	3	2	5
	Black/Non-Hispanic	35	80	115
	Hispanic	13	10	23
	Two or More Races	7	9	16
	Non-Resident Alien	1	0	1
	White/Non-Hispanic	81	35	116
Total		140	136	276

Appendix C

South Carolina State Scholarships:

The State of South Carolina offers a robust merit and needs-based programs for SC residents. Below are the amounts for students' year in college. Please see more information under STATE AID for renewal criteria.

	Freshman	Sophomore	Junior	Senior
*HOPE	\$2,800	-----	-----	-----
*LIFE	\$5,000	\$5,000	\$5,000	\$5,000
+LIFE Enhancement	-----	\$2,500	\$2,500	\$2,500
*Palmetto Fellow	\$6,700	\$7,500	\$7,500	\$7,500
+Palmetto Fellows Enhancement	-----	\$2,500	\$2,500	\$2,500
+SC Tuition Grant	\$0 – 4,700	\$0 – 4,700	\$0 – 4,700	\$0 – 4,700

- * Students receive one of the three Hope, SC LIFE or Palmetto Fellows.
- + May be added to one of the following, Hope, SC LIFE, or Palmetto Fellows.

Appendix D

Cost of Attendance for Undergraduate Students

2023-2024 Cost of Attendance - On Campus			
Direct Costs	Fall	Spring	Total
Tuition	\$20,100	\$20,100	\$40,200
Fees	\$1,550	\$1,550	\$3,100
Housing	\$3,307	\$3,307	\$6,613*
Food	\$3,050	\$3,050	\$6,100**
Total Direct Costs	\$28,007	\$28,006	\$56,013
***Max Cap	\$28,757	\$28,756	\$57,513
Indirect Costs			
Books and Supplies	\$750	\$750	\$1,500
Transportation	\$814	\$814	\$1,628
Loan Fees	\$35	\$35	\$70
Personal	\$684	\$684	\$1,368
Total Indirect Costs	\$2,283	\$2,283	\$4,566
Total Cost of Attendance	\$30,290	\$30,289	\$60,579

*Housing cost listed here is the average from 2022-2023 costs for enrolled students. Actual costs may be found below per housing assignment.

**Amount for unlimited meals with \$50 bonus buck per semester.

***See Private Scholarships on page 20. Max Cap is the most a student may receive in scholarships/grants only if they also receive a private scholarship.

2023-2024 Cost of Attendance - Commuting from home with parents			
Direct Costs	Fall	Spring	Total
Tuition	\$20,100	\$20,100	\$40,200
Fees	\$1,550	\$1,550	\$3,100
Total Direct Costs	\$21,650	\$21,650	\$43,300
***Max Cap	\$22,400	\$22,400	\$44,800
Indirect Costs			
Books and Supplies	\$750	\$750	\$1,500
Housing	\$1,302	\$1,302	\$2,604
Food	\$3,050	\$3,050	\$6,100
Transportation	\$1,085	\$1,085	\$2,170
Loan Fees	\$35	\$35	\$70
Personal	\$651	\$651	\$1,302
Total Indirect Costs	\$6,873	\$6,873	\$13,746
Total Cost of Attendance	\$28,523	\$28,523	\$57,046

***See Private Scholarships on page 20. Max Cap is the most a student may receive in scholarships/grants only if they also receive a private scholarship.

2023-2024 Cost of Attendance - Off Campus living in apartment			
Direct Costs	Fall	Spring	Total
Tuition	\$20,100	\$20,100	\$40,200
Fees	\$1,550	\$1,550	\$3,100
Total Direct Costs	\$21,650	\$21,650	\$43,300
***Max Cap	\$22,400	\$22,400	\$44,800
Indirect Costs			
Books and Supplies	\$750	\$750	\$1,500
Housing	\$4,823	\$4,823	\$9,646
Food	\$3,050	\$3,050	\$6,100
Transportation	\$1,085	\$1,085	\$2,170
Loan Fees	\$35	\$35	\$70
Personal	\$651	\$651	\$1,302
Total Indirect Costs	\$10,394	\$10,394	\$20,788
Total Cost of Attendance	\$32,044	\$32,044	\$64,088

***See Private Scholarships on page 20. Max Cap is the most a student may receive in scholarships/grants only if they also receive a private scholarship.

Housing and Meal Options

HOUSING	
Barron, Belk, CIH, Clinton, Fraternity Court, Grotnes, Georgia and Smyth	\$5,700
Spradley Hall, Townhouses, MSU	\$8,100
New Upperclassmen Apartments, Single Room (if available)	\$8,800
FOOD OPTIONS	
Standard Meal Plan (unlimited with \$50 bonus bucks per semester)	\$6,100
Unlimited Plus Meal Plan (unlimited with \$150 bonus bucks per semester)	\$6,300
Small Block Meal Plan (160 meals with \$300 bonus bucks per semester)	\$4,000
Commuter Meal Plan	\$800

Appendix E

Calendar and Dates

Fall 2023 Semester (effective 10.13.2022)

Saturday, August 19	Residence Halls open for New Students
Sunday, August 20	Residential Halls open for Returning Students
Monday-Tuesday, August 21-22	Welcome Back Events for Students
Tuesday, August 22	Opening Convocation and Signing of Honor Roll
Wednesday, August 23	Regular Class Schedule Begins
Tuesday, August 29	LAST DAY for Late Registration or Change of Schedule
Friday, September 22	Incomplete Grades from Spring & Summer Due to Registrar
Monday-Tuesday, October 9-10	FALL BREAK
Friday, October 13	Midterm Grades Due by 9 a.m.
Friday, November 3	LAST DAY to Drop a Course with a Grade of “W”

Monday-Friday, November 6-10	Spring 2024 Advising Week
Monday-Friday, November 13-17	Spring 2024 Registration Week
Wednesday-Friday, November 22-24	THANKSGIVING HOLIDAYS
Tuesday, December 5	LAST DAY of Classes
Wednesday, December 6	Reading Day
Thursday-Tuesday, December 7-12	FINAL EXAMINATIONS
Wednesday, December 13	Residential Facilities Close for All Students
Friday, December 15	Final Grades Due by 9 a.m.

Spring 2024 Semester

Sunday, January 7	Residential Facilities Open for All Students
Monday, January 8	Regular Class Schedule Begins
Friday, January 12	LAST DAY for Late Registration or Change of Schedule
Monday, January 15	Martin Luther King, Jr. Holiday
Friday, February 2	Incomplete Grades from Fall Due to Registrar
Tuesday, February 27	Assessment Day (limited class meetings)
Friday, March 8	Midterm Grades Due by 9 a.m
Monday-Friday, March 11-15	SPRING BREAK
Friday, March 29 – Monday, April 1	Easter Break
Friday, April 5	LAST DAY to Drop a Course with a Grade of “W”
Thursday, April 18	Honors Day
Friday, April 26	Last Day of Classes

Sunday, January 7	Residential Facilities Open for All Students
Monday-Tuesday, April 29-30	FINAL EXAMINATIONS
Wednesday-Thursday, May 1-2	FINAL EXAMINATIONS
Friday, May 3	Residential Facilities Close for non-graduates
Monday, May 6	Final grades Due by 9 a.m.
Friday, May 10	Educator Induction Ceremony
	ROTC Commissioning Service
	Baccalaureate Service
Saturday, May 11	College of Arts and Sciences Commencement
	Residential Facilities Close for All Students

Summer 2024 Semester

Last Day of SSII Classes

SUMMER ONE

Tuesday, May 28 Residential Facilities Open for All Students

Wednesday, May 29 Regular Class Schedule Begins

Thursday, May 30 Last Day for Late Registration or Change of Schedule

Tuesday, June 18 **Last Day to Drop a Course with a Grade of “W”**

Tuesday, June 25 **Last Day of Classes**

Wednesday, June 26 Reading Day / Maymester Term Final Grades Due by 9 a.m

Thursday, June 27 8:30 a.m., “A” period examination

1:30 p.m., “C” period examination

5:30 p.m., “B” period examination

Monday, July 1 **Final Grades Due by 9 a.m.**

SUMMER TWO

Monday, July 1 Residential Facilities Open for All Students

Tuesday, July 2	Regular Class Schedule Begins
Wednesday, July 3	Last Day for Late Registration or Change of Schedule
Thursday, July 4	No Class Meeting (Independence Day)
Monday, July 22	Last Day to Drop a class with a grade of "W"
Tuesday, July 30	Last Day of SSII Classes
Wednesday, July 31	Reading Day
Thursday, August 1	8:30 a.m., "C" period examination
	1:30 p.m., "B" period examination
	5:30 p.m., "A" period examination
Monday, August 5	Final Grades Due by 9 a.m.