

# COLLEGE FINANCIAL NEWSLETTER



Center for Educator Recruitment, Retention, & Advancement

CERRA – South Carolina  
www.cerra.org

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## SOUTH CAROLINA SCHOLARSHIP PROGRAMS



- For college freshmen entering in the fall of 2022, the amount of the scholarship is up to \$6,700 towards the cost of attendance. Sophomores, juniors, and seniors may receive up to \$7,500 per year.
- Math and science majors are eligible to receive up to \$2,500 with the Palmetto Fellows Enhancement beginning their sophomore year.



- Freshmen attending an eligible four-year college or university in the fall of 2022 may receive up to \$5,000 (including a \$300 book allowance) each academic year towards the cost of attendance.
- The LIFE scholarship pays up to the maximum cost of tuition at an approved two-year independent institution (plus a \$300 book allowance) each academic year.
- Students majoring in a STEM-related field may qualify for an additional \$2,500 Life Scholarship Enhancement.



- Eligible freshmen entering four-year institutions in South Carolina may receive up to \$2,800 (including a \$300 book allowance) for the first year towards the cost of attendance.
- If, by the end of the SC HOPE recipient's first year at an eligible institution he/she has earned at least a 3.0 GPA and a minimum of 30 credit hours, the student will be eligible to receive the Life Scholarship for the second year of attendance.

## WHAT SHOULD I KNOW?

### Grants and Scholarships

DO NOT have to be repaid

Most **loans must be repaid**, under most circumstances. Education loans usually have low interest rates, and most do not have to be repaid until the student leaves college.

**Fellowships** are funds granted for advanced study. In many cases, Fellows share similar professional interests.

**Student employment** is a job that the college coordinates or assigns for the student to offset the cost of attending school.

Find out more >>>

To see if you meet initial and continued eligibility for the Palmetto Fellows, Life Scholarship, and Hope Scholarship, please check out the online brochures:

[http://sccango.org/wp-content/uploads/2014/04/Life\\_Hope-Brochure-final.pdf](http://sccango.org/wp-content/uploads/2014/04/Life_Hope-Brochure-final.pdf)



# Federal Sources for Financial Aid

## Federal Student Aids:

- Grants
- Loans
- Workstudy

WATCH VIDEO



**Federal Work Study Program (FWSP)** – Jobs on campus for students with financial need.

**Federal Pell Grant** – Up to \$6,895 of direct aid for students in 2022-2023, depending on program funding, financial need, and cost of attendance

**Federal Supplemental Education Opportunity Grant (FSEOG)** - Grants of \$100 - \$4,000 for students with exceptional financial need

**TEACH Grant** – Up to \$4,000 per year for students who are completing or plan to complete coursework needed to begin a career in teaching [TEACH Grants | Federal Student Aid](#)

**Direct Federal Loans** – Subsidized and unsubsidized loans are available for students and/or parents who qualify. To apply for a Direct Loan, you must first complete the Free Application for Federal Student Aid (FAFSA). More information may be found using the link below.

Find out more >>>

For eligibility criteria and additional information, check out the link below: [Subsidized and Unsubsidized Loans | Federal Student Aid](#)

## ADDITIONAL SOURCES OF FINANCIAL AID



## ELIGIBILITY FOR FEDERAL FINANCIAL AID

### Private College Information

The **South Carolina Tuition Grants Program** provides undergraduate grant assistance to eligible SC residents who attend SC independent, non-profit (private) colleges on a full-time basis.

*Think creatively...*

- Consider community agencies, civic groups, corporations, cultural organizations, foundations, fraternal groups, religious organizations, and the military for additional financial aid.
- Ask your guidance counselor and check the guidance office's bulletin boards and/or electronic newsletters **OFTEN** for local financial opportunities.
- Check the college/university financial aid website for aid for incoming freshmen.

Find out more >>>

SC Higher Education Tuition Grants Commission  
[www.sctuitiongrants.com](http://www.sctuitiongrants.com)

*“Higher education should not be a luxury. It is a necessity, an economic imperative that every family in America should be able to afford.”*  
 -President Barak Obama

Be a **U.S. citizen, a U.S. national, or permanent resident** (Eligible non-citizens may also receive federal student aid.)

Be **registered with the Selective Service**, if you are a male 18 or older.

Have **documented financial need** for certain types of aid.

Have a **high school diploma, a GED, or a passing score** on a test approved by the U.S.

Be **enrolled as a regular student** in a course of study leading to a degree or certificate.

Have a valid **Social Security number**.

Meet the **school's standard** for academic progress.

Find out more >>>

US Department of Education Federal Student Aid <https://studentaid.gov/understand-aid/eligibility/requirements>

# Free Application for Federal Student Aid

The **Free Application for Federal Student Aid (FAFSA)** form must be completed and submitted online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). For more information, check with your school counselor, or call toll-free at 1-800-433-3243.

# FAF\$A



To **apply for FAFSA**, you will need the following:

- an application or a computer access for e-filing
- social security number
- the most recent student and parent income tax information
- all W-2 statements of earnings
- current bank statements
- a FSA ID to sign electronically

Students may not complete the FAFSA application before October 1<sup>st</sup> or after June 30<sup>th</sup> of the year in which they will receive the aid. **NO EXCEPTIONS.** After applying, you will receive a Student Aid Report (SAR) noting eligibility for aid.

# ACT/SAT REGISTRATION AND TESTING DATES 2022-2023

ACT REGISTRATION & TESTING	
REGISTRATION DEADLINE	TESTING DATE
September 16, 2022	October 22, 2022
November 4, 2022	December 10, 2022
January 6, 2023	February 11, 2023
March 10, 2023	April 15, 2023
May 5, 2023	June 10, 2023
June 16, 2023	July 15, 2023



SAT REGISTRATION & TESTING	
REGISTRATION DEADLINE	TESTING DATE
September 2, 2022	October 1, 2022
October 7, 2022	November 5, 2022
November 3, 2022	December 3, 2022
February 10, 2023	March 11, 2023
April 7, 2023	May 6, 2023
May 4, 2023	June 3, 2023



## INTERESTED IN BECOMING A TEACHER?

### The SC Teachers Loan Program

encourages South Carolina residents to enter the teaching profession. These loans are forgiven by teaching in a SC public school in a critical subject and/or critical geographic area.

### What are the critical subject and geographical areas?

Critical subject and geographical areas vary. Please visit the website provided, below, for the current listings.

### How can I calculate the percentage of the loan forgiven?

The loan is forgiven at the rate of 20% or \$3,000, whichever is greater, for each full year of teaching in a SC public school in a critical subject or geographic area. If you teach in a public SC school in both critical subject and critical geographic area, your loan will be forgiven at the rate of 33 1/3% or \$5,000, whichever is greater, for each year of full-time teaching.

### CRITICAL GEOGRAPHICAL AND SUBJECT AREAS:

<https://scstudentloan.org/school-loans/sc-teacher-loan-programs-forgiveness>

### SC TEACHERS LOAN INFORMATION:

<https://www.scstudentloan.org/school-loans/sc-teacher-loan-programs-forgiveness>

### Do you qualify?

You must:

- rank in the top 40% of your high school graduating class
- be a SC resident
- be a citizen or permanent resident of the United States
- have a SAT/ACT score equal to or greater than the SC average for the year of graduation from high school. Currently, the average scores are: SAT (two parts) 1021; ACT 18

### To renew the loan:

- students must re-apply each year.
- undergraduates must have a cumulative GPA of at least 2.75 on a 4.0 scale.
- after the freshman year, a student must take and pass the Praxis Core exam. Students with a SAT score of 1100 or greater are exempt from the Praxis requirement.

**Find out more >>>**

For information on the Praxis, visit the ETS website at [www.ets.org/praxis](http://www.ets.org/praxis) or call 609-771-7395



# FINANCIAL OPPORTUNITIES FOR FUTURE TEACHERS

## TEACHER CADET NATIONAL HONOR SOCIETY SCHOLARSHIP

One TCNHS Scholarship, in the amount of \$1,000, is awarded annually. Those eligible for the lottery-styled drawing include a senior member of the TCNHS who is in good standing and has maintained a 3.5 GPA, has completed the TCNHS Service Learning Project, and has paid his/her TCNHS dues.

**Call Me MISTER** aims to increase the pool of available teachers from a broader background. Call Me MISTER combines the special strengths of Clemson University with the individualized instructional programs offered by several colleges and universities in South Carolina. The project also has limited enrollment in the middle school Master of Arts in Teaching Program.

## TEACH GRANT

The Teacher Education Assistance for College and Higher Education grant program provides grants of up to \$4,000 per year to students who intend to teach in a private or public elementary or secondary school that serves students from low-income families. As a recipient of a TEACH Grant, you must teach in a high need field for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan.

## CALL ME MISTER PARTNERING SCHOOLS

Aiken Technical College, Anderson University, Benedict College, Claflin University, Clemson University, Coastal Carolina University, College of Charleston, Greenville Technical College, Horry Georgetown Technical College, Lander University, Limestone College, Midlands Technical College, Morris College, Newberry College, Piedmont Technical College, South Carolina State University, Southern Wesleyan University, Spartanburg Community College, Tri-County Technical College, Trident Technical College, University of South Carolina Aiken, University of South Carolina Beaufort, University of South Carolina Upstate, and Winthrop University

Find out more >>>

For more information about the TEACH Grant, visit the Federal Student Aid Website [TEACH Grants | Federal Student Aid](#)

Find out more >>>

For more information about Call Me MISTER, call 800.640.2657, e-mail [MISTER@clemson.edu](mailto:MISTER@clemson.edu), or visit [The Call Me MISTER® Initiative's goal is to increase the pool of available teachers from a broader more diverse background \(clemson.edu\)](#)

# MORE OPPORTUNITIES FOR FUTURE TEACHERS



## Ken Bower Teacher Cadet Scholarship

## Teaching Fellows Scholarship



### Who Can Apply

High school seniors who participated in the Teacher Cadet Program and plan to attend a South Carolina college or university to become a teacher are encouraged to apply.

### Application Window

The Ken Bower application window opens February 1, 2023. The application must be completed and received no later than 11:59 p.m. on March 31, 2023.

### Announcement

The selected scholarship recipients will be announced next spring by letter. Recipients will also be posted online at [www.teachercadets.com](http://www.teachercadets.com).

### Disbursement of Funds

The scholarship funds will be disbursed directly to the college/university by August 2023.

Recipients of the Ken Bower Scholarship will receive a one time award of \$1,000. Awards are determined based on the merits of scholarship, school and community involvement, teacher recommendations, and a written essay. The Ken Bower scholarship is not "needs-based" and does not rely on the Teacher Cadet's family financial information. Teaching Fellows may also be recipients of the Ken Bower Scholarship.

### Who Can Apply

Applicants must be a high school senior or junior graduating early, a United States citizen or permanent resident or alien legally authorized to be in the United States, and a legal resident of South Carolina.

### Application Window

The Teaching Fellows application window opens October 1, 2022. The application must be supported not later than December 1, 2022 at 11:59 p.m. Supporting documents must be submitted no later than 11:59 p.m. on December 3, 2022.

### Announcement

Award notifications will be made in early spring 2023.

### Awards

Teaching Fellows receive up to \$24,000 in fellowship funds (up to \$6,000 a year for four years) while they complete a degree leading to initial teacher certification. The fellowship provides up to \$5,700 for tuition and board and \$300 for specific enrichment programs administered by CERRA. All Teaching Fellows awards are contingent upon funding from the SC General Assembly. A Fellow agrees to teach in a South Carolina public school one year for every year he or she receives the Fellowship.

For more information or to apply for the **Ken Bower Scholarship**, visit <https://www.teachercadets.com/ken-bower-scholarship.html>.

For general information or to apply for **Teaching Fellows**, visit <https://www.cerra.org/teaching-fellows-faa.html>.

**CERRA AT YOUR FINGERTIPS CERRA**

ACT	<a href="http://www.act.org">www.act.org</a>
ACT Fee Waivers (need-based)	319-337-1270
Call Me MISTER	<a href="http://www.clemson.edu/education/programs/programs/call-me-mister.html">www.clemson.edu/education/programs/programs/call-me-mister.html</a>
CERRA	<a href="http://www.cerra.org">www.cerra.org</a>
College Board	<a href="http://www.collegeboard.com">www.collegeboard.com</a>
FAFSA	<a href="http://www.fafsa.gov/">www.fafsa.gov/</a> 1-800-433-3243
Federal Information	<a href="https://studentaid.gov/understand-aid/eligibility/requirements">https://studentaid.gov/understand-aid/eligibility/requirements</a>
Gates Millennium	<a href="http://www.gmsp.org">www.gmsp.org</a>
NABSE	<a href="http://www.nabse.org">www.nabse.org</a>
Private Sector Scholarships	<a href="http://www.fastweb.com">www.fastweb.com</a>
SAT	<a href="http://www.collegeboard.com">www.collegeboard.com</a>
SAT Fee Waivers (need-based)	1-866-756-7436
SC Student Loan Corporation	<a href="http://www.scstudentloan.org">www.scstudentloan.org</a> or 1-800-347-2752
SC Teaching Fellows	<a href="https://www.cerra.org/teaching-fellows.html">https://www.cerra.org/teaching-fellows.html</a>
SC Teachers Loan	<a href="https://scstudentloan.org/school-loans/sc-teacher-loan-programs-forgiveness">https://scstudentloan.org/school-loans/sc-teacher-loan-programs-forgiveness</a>
SC Tuition Grants	<a href="https://www2.ed.gov/finaid/landing.jhtml?src=rt">https://www2.ed.gov/finaid/landing.jhtml?src=rt</a>
The Go-to Guide for College Financial Aid	<a href="http://www.finaid.org/">http://www.finaid.org/</a>
US Department of Education Veterans' Affairs	<a href="https://www.va.gov/education/">https://www.va.gov/education/</a>

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