

# Types of Financial Aid



Completing the FAFSA process and TCL admission's requirements **automatically considers you for several awards at TCL**. This means if you meet the requirements you don't have to complete a separate application to be considered, if you qualify we apply the funds!

- **Pell Grant:** Free money, no residency requirement, must have financial need
- **FSEOG (Federal Supplemental Educational Opportunity Grant):** Free money, no residency requirements, must have financial need, funds are limited, must be enrolled in at least 6 credit hours
- **SC Lottery Tuition Assistance:** Tuition waiver for SC residents, must be enrolled in at least six credit hours
- **B3 (Building a Better Beaufort Scholarship):** Free tuition and fees for students graduating from a Beaufort County high school starting with 2014 graduates, see a representative for full details
- **TCL Foundation Scholarship:** Free money from TCL to help with tuition, fees and books, must be enrolled in at least six credit hours with a 2.5 GPA

## Federal Aid (Beyond the Pell Grant): You Must Apply Each Year to be Considered

**Federal Student Loans (Subsidized and Unsubsidized):** Not free assistance, this is a loan that does need to be repaid

- Complete the FAFSA, meet all federal requirements, enrolled in at least 6 credit hours in your major.
- Complete all steps on the *Loan Certification Request*, including your Master Promissory Note and Online Entrance Counseling Session and submit it to the FA Office by the deadline.
- Must meet federal SAP requirements
- Must submit transcripts from all colleges previously attended
- Deadlines do apply
- *Loan Certification Request* available at [www.tcl.edu/financial-aid/forms](http://www.tcl.edu/financial-aid/forms).

**Federal Parent Plus Loans:** Not free assistance, this is a loan that does need to be repaid.

- Complete the FAFSA and meet all federal requirements.
- If applying outside of the deadlines listed for student loans, you must contact the FA Office.
- Parents visit, [www.studentloans.gov](http://www.studentloans.gov) to learn more about the process and additional requirements.

**College Work-Study (CWS):** Provides students with part-time jobs, mostly on campus

- Must have a completed FAFSA and have financial need.
- Must have a 2.0 cumulative GPA and enrolled in and attending at least 6 credit hours or more at TCL.
- Earn \$7.25 per hour and work a maximum of 15 hours per week.
- Visit [www.tcl.edu/alumni/career-services](http://www.tcl.edu/alumni/career-services) for additional information, application available at [www.tcl.edu/financial-aid/forms](http://www.tcl.edu/financial-aid/forms).

### Veterans Education Benefits

Benefits provided directly to the veteran or to Veterans dependents. Please contact the TCL VA Certifying Official for more information on how to access your benefits at TCL. Email Jessica Enders at [financialaid@tcl.edu](mailto:financialaid@tcl.edu).

**New Horizons Childcare Assistance Program:** Reimburses students a portion of childcare expenses, offered by a licensed provider, while attending school

- Enrolled in at least 6 credit hours in a program other than an Associate of Arts or Associate of Science degree
- Must have financial need and children who are under the age of 14 in a licensed facility or in-home service
- Must provide monthly attendance reports to the Perkins Coordinator in the FA Office
- Must complete a separate application located at [www.tcl.edu/financial-aid/forms](http://www.tcl.edu/financial-aid/forms).

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## State Aid (FREE MONEY): You Must Apply Each Year to be Considered

**South Carolina Need Based Grant (SCNBG):** Free money from the state, *Funds Are Limited – Apply Early*

- South Carolina Resident with a minimum 2.0 GPA
- Cannot already have an Associate Degree or beyond
- Must be of good moral character (no drug or felony convictions)
- Must have financial need
- Must be enrolled in at least six credit hours
- Must have a completed FAFSA on file at the time of submitting the Affidavit
- Cannot be in default
- Must complete and submit the Certification and Affidavit from the TCL Financial Aid website at [www.tcl.edu/financial-aid/forms](http://www.tcl.edu/financial-aid/forms).

**LIFE Scholarship:** Free money that covers up to \$5,000 in tuition and fees per year

- Graduated from a South Carolina high school (*GED and Homeschool can also apply, see a representative*)
- 3.0 SC Uniform high school GPA
- Must be a full-time student, minimum 12 units in all college level courses
- All official college and high school transcripts must be on file with the TCL Admission's Office.
- Complete and submit the LIFE Scholarship Affidavit form from at [www.tcl.edu/financial-aid/financial-aid](http://www.tcl.edu/financial-aid/financial-aid).

## Outside Scholarship Opportunities

There are thousands upon thousands of scholarships available to students. All you need to do is look for them and apply! To help get you started, we've compiled a list of scholarships on our website at [www.tcl.edu/financial-aid/forms](http://www.tcl.edu/financial-aid/forms). You can also do your own google search to look for opportunities. Just remember to never pay for scholarship applications and if it sounds too good to be true it probably is!

## Other

### Private Alternative Student Loans

- TCL does NOT provide a preferred lenders list, students must seek out and choose a bank or lender.
- FA Office certifies the loan once a certification request has been received from your lender. We are not responsible for the timeliness of private loans. Please address customer service issues with your lender.
- Please follow-up with the TCL Financial Aid Office and notify our department that you have applied with an outside lender.
- Students must still complete the FAFSA process when requesting a loan to be certified by the TCL Financial Aid Office.
- Visit [www.studentaid.gov](http://www.studentaid.gov) under "Types of Aid" and select "Loans" to learn about the differences in loans.

This listing of aid should not be considered as the only option available to students. These are the primary and most common forms of aid offered at Technical College of the Lowcountry. Students may also seek out additional funding opportunities such as but not limited to College 529 Savings Plans, Sponsorships, Employer Tuition Reimbursement Programs and other military programs. These are but a few options to get you started in the aid process. Remember though it all starts with the FAFSA. If you have submitted yours yet, get started at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and use TCL's Federal School Code 009910....Don't delay! Apply today!