

Types of Financial Aid



Completing the FAFSA and TCL admission's requirements by the first priority deadline **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; we automatically review your account for consideration!

By completing the FAFSA and TCL's Admissions Application by the priority deadline you are considered for:

- **Pell Grant: Free** money, no residency requirement, must have financial need (*if you are selected for verification additional documents are required*)
- **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. (*if you are selected for verification additional documents are required*)
- **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 Future Alumni 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 and have the 16-17 FAFSA completed by the first priority deadline.

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.

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 to learn more about the process and additional requirements.

Federal Work-Study (FWS): 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 be 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 for additional information, application available at 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 Jamie Oglesby at joglesby@tcl.edu.



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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.

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 for information*)
- 3.0 SC Uniform high school GPA
- Must be a full-time student, minimum 12 units in all college-level (non-remedial) 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 at www.tcl.edu/financial-aid/forms

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. 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.
- The 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 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 that it all starts with the FAFSA. If you haven't submitted yours yet, get started at www.fafsa.ed.gov and use TCL's Federal School Code 009910....Don't delay! Apply today!