
PRESBYTERIAN COLLEGE

2025-2026

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 Student Aid Index (SAI) 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 February 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, take the next step to fund your college education by completing your FAFSA.

Each academic year's FAFSA is used for fall, spring, and summer semesters. For instance, for Fall 2025, Spring 2026, and Summer 2026 semesters, you will need to complete the FAFSA for 2025-2026. 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 studentaid.gov username and password

Before you can begin the FAFSA, all contributors (i.e., student, student spouse, parent, "other" parent, etc.) must create a username and password on studentaid.gov. This same login information will be used to sign loan contracts and access any federal aid information online.

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 verified your studentaid.gov account. 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 August 1st 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 Student Aid Index (SAI) from the FAFSA and the Maximum Federal Pell Grant released by the Department of Education. The maximum amount for full time (12 hours) students for the 2025-2026 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 ranges from \$500 - \$4,000 and is awarded to students who receive Pell Grant. 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 TAX INFORMATION (FTI) AND FAFSA DATA

Federal tax information (FTI) received from the U.S. Department of the Treasury may only be used by Presbyterian College for purposes of administering financial aid programs, including determining eligibility for, and amounts of, funds under the Title IV, HEA programs and other financial aid programs. Per Internal Revenue Service (IRS) Publication 1075, FTI consists of (1) tax data elements and (2) information derived from a tax return that is in the Department's possession or control, which are covered by the confidentiality protections of the IRC. Starting with the 2024-25 award year, FAFSA contributors (student and spouse or parent/stepparent, as applicable) must give the U.S. Department of Education (ED) consent to retrieve FTI from the Internal Revenue Service (IRS) for purposes of determining a student's eligibility for Title IV federal student aid. Consent is good for one academic year. FTI for each tax filer includes the following (with the additions in bold):

- Tax year (e.g., 2023 tax year information for the 2025-2026 FAFSA);
- Tax filing status;
- Adjust Gross Income (AGI);
- Number of dependents;
- Income earned from work;
- Taxes paid;
- Educational tax credits;
- Untaxed individual retirement arrangement/account (IRA) distributions;
- IRA deductions and payments;
- Untaxed pension amounts
- Tax-exempt interest;
- Schedule C net profit/loss;
- Indicators for Schedules A, B, D, E, F, and H;
- IRS response code;
- **Total Parent Allowances Against Income;**
- **Parent Payroll Tax Allowance;**
- **Parent Income Protection Allowance (IPA);**
- **Parent Employment Expense Allowance (PEEA);**
- **Parent Available Income (PAI);**
- **Parent Adjusted Available Income (PAAI);**
- **Parent Contribution (PC);**
- **Student Payroll Tax Allowance;**
- **Student Income Protection Allowance (IPA);**
- **Student Allowance for Parents' Negative Adjusted Available Income;**
- **Student Employment Expense Allowance (SEEA);**
- **Total Student Allowances Against Income;**
- **Student Available Income (StAI);**
- **Student Contribution from Income (SCI);**
- **Student Adjusted Available Income (SAAI);**
- **Total Student Contribution from SAAI;**
- **Student total income;**
- **Parent total income; and**
- **FISAP total income.**

Under amendments made by the FUTURE Act to Section 494 of HEA (20 U.S.C. 1098h(c)(1)(B)), an applicant must provide written consent before an institution may redisclose an unredacted SAR, including any return information disclosed under 26 U.S.C. 6103(l)(13), to a scholarship organization (including a Tribal organization (defined in 25 U.S.C. 5204)) or to an organization assisting the applicant in applying for and receiving Federal, state, local, or Tribal assistance, that is designated by the applicant to assist the applicant in applying for and receiving financial assistance for any component of the applicant's cost of attendance at that institution. Furthermore, an applicant may select and designate another individual, such as an advisor or mentor, to participate in discussions pertaining to data on the FAFSA (including FTI). Institutions must obtain the express written consent of the applicant for such individual to participate in such discussions.

Consent forms are available in the Office of Financial Aid upon request.

FAFSA Data: According to the U.S. Department of Education's (ED), FAFSA data is data collected on or derived from the FAFSA that is not federal tax information (FTI), and includes the following:

- The fact that the FAFSA was submitted;
- Applicant and contributor information provided on the FAFSA, Institutional Student Information Record (ISIR), and FAFSA Submission Summary, including:
 - Personally identifiable information (PII),
 - Demographic information,
 - Student eligibility information, and
 - The list of colleges receiving the FAFSA;
- Manually provided income and asset information;
- Student aid index (SAI); and
- Federal Pell Grant eligibility (Yes/No).

Not FAFSA Data: The following are not considered FAFSA data:

- Title IV aid amounts, such as the Federal Pell Grant award amount and Federal Work-Study (FWS) awards and pay dates (even though providing the Pell amount confirms the student as Pell-eligible);
- Unmet need amounts;
- Loan disbursement records;
- Student admission records (e.g., admission application); and
- Other financial aid data and information, including the student's financial aid history as reflected in the National Student Loan Data System (NSLDS).

Per ED, these items under "Not FAFSA Data" are not implicated by data sharing restrictions under [Section 483 \[20 USC 1090\]](#) and [Section 494 \[20 USC 1098h\]](#) of the Higher Education Act of 1965 (HEA), as amended. However, [Family Educational Rights and Privacy Act \(FERPA\)](#) and [HEA Section 485B \[20 USC 1098B for NSLDS data\]](#) restrictions may apply.

Please refer to Appendix F for the NASFAA Data Sharing Decision Tree

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.

- Parent PLUS Loan funds are applied to the student's account first before other financial aid funds or payments are applied. If a Parent PLUS Loan exceeds the total charges on the student's account, the parent may elect to have excess loan funds refunded either to them or to the student.

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://choice.fastproducts.org/FastChoice/home/344500/1>

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>

COST OF ATTENDANCE

The cost of attendance (COA) estimates what a student's educational expenses may be for a period of enrollment. The Higher Education Act (HEA) requires certain elements to be included: tuition and fees, living expenses (housing and food), books, course materials, supplies and equipment, transportation, miscellaneous personal expenses and federal student loan fees. Other items like: dependent care costs, costs of obtaining a license, certification or first professional credential, costs for study abroad programs, disability-related expenses, and cooperative education program costs may be added upon request to the Office of Financial Aid.

At Presbyterian College, the COA is assumed and assigned based on students living on campus and enrolled full-time. However, once we receive notification from Residence Life that a student is not living on campus, the COA will be adjusted and financial aid may also adjust accordingly. Per PC policy, a student may not receive more than direct costs in scholarships and grants only.

For the housing component, PC calculates the greater of the average amount or the median amount assessed for housing charges to use in the COA. This means that the amount you see in the COA may differ from what you see on your billing statement.

The Office of Financial Aid also adjusts the COA if a student decides to enroll part-time or if the student withdraws before the 60% timeframe. More information about withdrawing from PC can be found below.

The COA may be found in Appendix D.

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 workstudy@presby.edu for any matters concerning the Federal Work-Study Program.

Presbyterian 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 workstudy@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
- SC and Federal W4
- I9 (original documents must be presented in person: 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; however, financial aid is not available for the summer term while working to improve your GPA or completion rate. 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 each academic year. 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. If a student does not have supporting documentation, then the student must provide a statement of support from a PC faculty member that the student is able to complete college level work. Transfer students not meeting SAP must be able to provide supporting documentation if they have in college within t

There are three deadlines to submit appeals for the 2025-2026 academic year to be eligible for the entire year if an appeal is approved:

June 13, 2025 at midnight

July 15, 2025 at midnight

August 15, 2025 at midnight

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

Transfer students not meeting SAP must be able to provide a written statement, create an academic plan with PC's Coordinator of Academic Success and provide supporting documentation if they have been consecutively enrolled and do not have any gap time between semesters. Students who took time off and have not been consecutively enrolled, do not have to provide supporting documentation but must explain in their written statement what their plans are for improvement at PC and must also complete an academic plan with PC's Coordinator of Academic Success.

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

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 Maymester and summer terms, the 1st day after the first full day of class. No changes to housing and food assignments may be made after the Census 1 date. Census 2 date is 5 class days after the Census 1 date for fall/spring; for Maymester and 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 all classes before the Census 1 date, their charges for housing and food from the College will be reduced by 90%. Between the Census 1 date and Census 2 date, charges for housing and food will be reduced by 60%.

If a student withdraws after the Census 2 date from all classes during the first 60% 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.

Aid will be returned in the following order:

1. Federal Direct Student Loan - Unsubsidized
2. Federal Direct Student Loan – Subsidized
3. Federal Pell Grant
4. PLUS Loan
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 PC email 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 account has a credit balance.

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.

If a student withdraws from all classes after completing 60% of the term, there will be no unearned funds. The Return to Title IV aid calculation only applies to students who withdraw before completing 60% of the period. Any withdrawals after the 60% mark of the term will not affect your financial aid or your charges for the semester.

An administrative fee of \$100 (as allowed by law) will be assessed on withdrawals. All charges including fines (i.e., parking, room damages, library, etc.) are due to the college in full at the time of withdrawal.

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, housing, and food 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

Grants, scholarships, and loans administered by the Financial Aid Office are first applied to your Presbyterian College student billing account to pay tuition, fees, housing, food, and other direct charges. If you have financial aid funds that exceed the charges on your student account at the time of disbursement (after the Census 2 date), you will receive a refund.

Students who have provided their direct deposit information to the Office of Financial Aid will receive their refund faster than those who receive refunds by check. All students are strongly encouraged to establish direct deposit.

If subsequent charges are made to your account after receiving a refund, you are responsible for paying them. Some types of aid can only be used to pay for certain types of charges, and some aid is designated to cover only tuition charges. You could receive a refund even if you have outstanding charges on your student account from the current term or previous terms. If a balance remains on your student account, you are responsible for paying it after receiving a financial aid refund.

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.

While the institution allows the student to repeat and replace a course, Federal aid only applies to one repeat of that previously passed course no matter when or where the course was previously taken. If the course was transferred to PC, it is assumed that the student previously passed that course so Federal funds may only be used to pay for one repeat of that previously passed course.

Presbyterian College also requires the student to successfully pass each course and may repeat the course until it is passed. As long as the student has not passed the course previously, Federal aid may apply; however, the student may begin to reach the 150% timeframe within Satisfactory Academic Progress found on pages 7-8.

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 at the time of high school graduation and college enrollment**
- **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 the need-based 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 22 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. When the student first enters college, the student has only 8 consecutive semesters of eligibility.

SC LIFE and Palmetto Fellows Enhancement Scholarships:

Scholarship Enhancements are awarded to eligible students majoring in CHE approved programs beginning in their second academic year, based on their initial college enrollment date (freshmen are not eligible). LIFE and Palmetto Fellows Scholarships, along with Scholarship Enhancements, must be used toward the cost of attendance at an eligible four-year institution in South Carolina.

Scholarship Award Amounts

- LIFE Scholarship: Recipients receive up to \$5,000 per academic year (assuming continued eligibility). With the LIFE Scholarship Enhancement, eligible sophomores, juniors, and seniors may receive up to \$7,500 per year (\$5,000 LIFE Scholarship + \$2,500 Enhancement).
- Palmetto Fellows Scholarship: Recipients receive up to \$6,700 in their first academic year. Assuming continued eligibility, sophomores, juniors, and seniors receive up to \$7,500 per year. With the Palmetto Fellows Scholarship Enhancement, eligible students may receive up to \$10,000 per year (\$7,500 Palmetto Fellows Scholarship + \$2,500 Enhancement).

Types of Scholarship Enhancements

There are two types of Scholarship Enhancements:

1. STEM Enhancement available to majors in Accounting; Biology; BioChem, Computer Science; Chemistry, Math, Medical Physics and Physics,
2. Education Enhancement available to majors in Early Childhood Ed and Teaching; Elementary Teacher Ed; Junior High/Intermediate /Middle School Ed; Special Ed; English Language Learners Ed.

General Eligibility Criteria for Scholarship Enhancements:

To qualify for the LIFE or Palmetto Fellows Scholarship Enhancement, students must:

- Be a recipient of the LIFE or Palmetto Fellows Scholarship.
- Be enrolled as a full-time*, degree-seeking student in a CHE approved program at an eligible four-year institution in South Carolina. *(A list of approved majors by institution is available on the Commission's website.)*

**Or an approved reduced course load through the Office of Accessibility/Disability services.*

STEM Enhancement Eligibility

In addition to the general eligibility criteria, STEM Enhancement students must:

- Earn 14 credit hours of approved STEM coursework before the start of their second academic year (based on initial college enrollment).
- Students can use AP, IB, CLEP, Exempt, and Dual Enrollment credit hours to meet the 14 credit-hour requirement (if applicable).

Education Enhancement Eligibility

In addition to the general eligibility criteria, Education Enhancement students must:

- Sign a contractual agreement, committing to either:
 1. Work in a South Carolina public school for each year they receive the enhancement, or
 2. Repay the funds received if they do not fulfill the service requirement.
- Obtain teacher certification to qualify for scholarship forgiveness.

South Carolina Tuition Grant: Awards are based on financial need as determined using the Federal Methodology. Students must submit the FAFSA by August 1st for the 2025-2026 academic 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 with the exception of summer travel (see Maymester/Summer Travel Experience information below). 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 food 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 (SEC)- 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-admissions) by December 1st of their senior year.

The full amount of tuition, fees, standard housing and food 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.

Jacob Scholars are recognized in conjunction with the Admission Office and JEDI Division. Students will receive full tuition, fees, standard housing and food 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.

Renewal of the scholarship is determined by the Director of Jacobs Scholars Program based on academic performance and participation in the program. At minimum, students must meet Satisfactory Academic Progress as defined on pages 7-8. For more information on the program, email jsprogram@presby.edu.

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 Laurens County Transfer Promise, students must maintain Satisfactory Academic Progress as described in the Financial Aid Handbook.

The Laurens County Service Scholarship is a partnership between the students in Laurens County, SC and Presbyterian College. Students apply and interview for the \$30,000 scholarship. Those accepted into the program (1) commit to completing 30 service hours each semester and (2) maintain Satisfactory Academic Progress as outlined on pages 7-8.

The Laurens County Service Scholarship (LCSS) offers a broad range of benefits for both the student, the community, and Presbyterian College, including:

- The significant commitment of service hours will have a deep impact in Laurens County
- PC's relationship with those partners and the community will be strengthened
- The scholarship award will be significant in making a PC education affordable for you as a Laurens County student
- As a student, you will continue building skills and relationships that will benefit you far beyond your time at PC

Presbyterian College was founded in 1880 with service at its core and the College has continued to embody service in various ways since then. Student-led service initiatives have been a big part of this legacy since 1966. Engaging as a Laurens County Service Scholar will be a new way of continuing this tradition of service. In addition, you will be able to continue to honor your own commitment to service as an integral part of your undergraduate experience, maintain your connection to your community, and model for others how the College and the community can work together.

The scholarship is renewable for 3 years of undergraduate study at Presbyterian College.

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 by August 1st each academic 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 residence halls 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 (see pages 6-7).
- 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.

Scholarship basketball athletes: 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.

Pioneer Football League - The Pioneer Football League was established as a Division I non-scholarship football-only conference that was founded on the NCAA Division III philosophy that aid offered to a student-athlete shall be consistent with the established policies of the institution for all students and not in any manner on the basis of athletics leaderships, ability, participation or performance. – *PFL Constitution & Bylaws Related to Financial Aid*

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 athletic 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), Vocational Rehabilitation and Employment (Ch. 31), Chapter 35 and Chapter 1606 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 program.

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/>.

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 housing, food, 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 food.

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 food. 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 food. 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, food, 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.

Maymester/Summer Travel Experiences

Maymester is considered the month of May (May 1st – May 31st) which culminates in a three to four-week travel experience led by their professors. Students may receive financial aid. The Census 1 and Census 2 dates follow the summer policies in which Census 1 is one full day after the first day and the Census 2 date is 3 days after Census 1. 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.

Travel scholarships are available through the Office of International Programs; however, students must be enrolled at PC to receive a scholarship. Students who have reached 122 hours at the start of the term are not eligible for federal funding.

Deposits made toward Maymester/Summer 1/Summer 2 are nonrefundable.

Billing statements for Maymester will be available April 1st with a due date of May 1st. Students who do not attend Maymester after the Census 2 date will be subject to Return to Title VI (R2T4) calculations (page 10), a calculation required by the Department of Education. A student who withdraws after the 60% timeframe will not have any charges or financial aid returned.

Other summer term billing statements are available 30 days prior to the start of the term and due by the first day of class. for Summer 1 and Summer 2 follow the same schedule as above with Census 2 dates and R2T4.

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 Appeal 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 at <https://www.presby.edu/admissions/tuition-aid/forms/>. 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 on BannerWeb. 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.

OTHER FINANCIAL ASSISTANCE

If a student receives an award because of postsecondary enrollment (for example, a scholarship from a local social club that requires a student to be attending a postsecondary school), it counts as other financial assistance (OFA) if it is not considered wages for employment according to federal or state rules, or if it is considered wages and is based on need. Any amount that appears as income on the tax return will also be included on the appropriate line on the FAFSA form in the section for student income. If the award is considered wages for employment but is not based on need, then it is not OFA and it remains in income.

Students at PC who receive funds whether or not they cover an expense included in the student's cost of attendance must be considered OFA if the funds are received because of post-secondary attendance, specifically, and not considered employment. Examples can include but are not limited to: a competition for college students only and the student wins \$1,000 then this \$1,000 must be included as OFA; a student receives summer housing for research, then this value must be counted towards OFA for the upcoming term if not enrolled for summer; a student enters and wins a \$20 gift card that is only available for college students to enter. Post-enrollment and graduation awards are also considered OFA if they are given due to postsecondary enrollment and PC is aware of the award. It is OFA and will be included in the student's aid package for the recently concluded period of enrollment.

Compensation that a student athlete receives under a name, image, and likeness (NIL) contract is a non-need-based source of income and therefore is not considered OFA.

Course Program of Study

Federal financial aid may only be disbursed toward a student's program of study. This means that students receiving federal financial aid (Pell Grant, FSEOG, Federal Subsidized Loan, Federal Unsubsidized Loan, TEACH Grant) must be taking courses toward their degree (122 hours). Students must declare their major when they reach 60 hours. Federal financial aid may not be applied toward a minor, concentration, or micro credential unless the it is required for the major. Federal aid may be prorated pending the number of hours applicable toward the major. Once a student reaches 122 earned hours, the student is no longer eligible for federal financial aid. The student has the maximum time frame in SAP to reach the 122 earned hours.

BILLING TERMS and CONDITIONS

PAYMENT OF FEES/PROMISE TO PAY

I understand 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 my registration and acceptance of these terms constitutes a contractual 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 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 at <https://www.presby.edu/admissions/tuition-aid/>. 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 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 if I fail to pay my student account bill or any monies due and owing Presbyterian College by the scheduled due date, Presbyterian College may place a financial hold on my student account, preventing me from registering for future classes or receiving my diploma.

Late Payment Charge: I understand and agree 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 assess late payment charges at the rate of \$150 for the fall and spring semesters and \$75 for all other academic terms.

Collection Agency Fees: I understand and accept 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 account to a collection agency. If Presbyterian College refers my account balance to a third party for collection, whether an attorney or collection agency, I will be responsible for any costs (including, but not limited to collection fees) associated with attempting to collect the monies due and owing. I understand a collection fee will be assessed and will be due and owing 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% 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 will also be responsible for any costs associated with the lawsuit such as court costs, attorney's fees, or other applicable costs. Finally, I understand my delinquent account may be furnished to one or more of the national credit bureaus.

FINANCIAL AID

I understand aid described as “estimated” on my Financial Aid Offer does not represent actual or guaranteed payment. I understand it is an estimate of the aid I may receive if I meet all requirements stipulated by that specific aid program.

I understand my Financial Aid Offer is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked.

If some or all of my financial aid is revoked because I dropped or failed to attend a class, I agree to repay all revoked aid disbursed to my account and resulted in a credit balance refunded to me.

I agree to allow financial aid I receive to pay any and all charges assessed to my account at Presbyterian College such as tuition, fees, campus housing and meal plans, service fees, fines, bookstore charges, or any other amount, in accordance with the terms of the aid.

Federal Aid: I understand any federal Title IV financial aid I receive, except for Federal Work-Study wages, will first be applied to any outstanding balance on my account for tuition, fees, and housing and food. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, and TEACH Grant programs. I authorize Presbyterian College to apply my Title IV financial aid to other charges assessed to my student account such as bookstore charges, service fees and fines, and any other education related charges. I further understand this authorization will remain in effect until I rescind it or the end of the academic year and I may withdraw it at any time by emailing the Office of Financial Aid at finaid@presby.edu.

Prizes, Awards, Scholarships, Grants: I understand all prizes, awards, scholarships, and grants awarded to me by Presbyterian College will be credited to my student account and applied toward any outstanding balance. I further understand my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid regulations and may therefore reduce my eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work-Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.

Method of Billing

I understand Presbyterian College uses electronic billing (e-bill) as its official billing method, and I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand failure to review my e-bill does not constitute a valid reason for paying my bill after the due date. E-bill information is available at <https://www.presby.edu/about/offices-services/business-office/student-accounts/>.

Billing Errors

I understand administrative, clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of my registration at Presbyterian College.

Returned Payments/Failed Payment Agreements

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of \$30. I understand multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Presbyterian College may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Presbyterian College.

Withdrawal

If I decide to completely withdraw from Presbyterian College, I will follow the instructions at <https://www.presby.edu/academics/academics/registrar/forms/>, which I understand and agree are incorporated herein by reference.

COMMUNICATION

Method of Communication: I understand and agree Presbyterian College uses e-mail as an official method of communication with me, and I am responsible for reading the e-mails 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 to receive general information from Presbyterian College. I authorize Presbyterian College and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded 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 or text my cellular telephone using automated telephone dialing equipment by submitting a clear revocation request to the Business Office or 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 mailing addresses, email addresses, and phone numbers by following the procedure at <https://www.presby.edu/doc/registrar/AddressChange-Form.pdf>. The linked procedure is incorporated herein by reference. 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.

Privacy Rights & Responsibilities

I understand Presbyterian College is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits Presbyterian College from releasing any information from my education record without my written permission. Therefore, I understand if I want Presbyterian College to share information from my education record with someone else, I must provide written permission by following the procedure outlined at <https://www.presby.edu/doc/FERPAWaiver.pdf>. I further understand I may revoke my permission at any time as instructed in the same procedure.

Student Age

I understand and agree if I am younger than the applicable age of majority when I execute this agreement, the educational services provided by Presbyterian College are a necessity, and I am contractually obligated pursuant to the “doctrine of necessities”.

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 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.

Severability Clause

If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.

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 Subsidized)	\$9,500 (up to \$3,500 Subsidized)
2nd Year (28-59 hours)	\$6,500 (up to \$4,500 Subsidized)	\$10,500 (up to \$4,500 Subsidized)
3rd, 4th, and 5th Year (60+ hours)	\$7,500 (up to \$5,500 Subsidized)	\$12,500 (up to \$5,500 Subsidized)
Undergraduate Loan Limits	\$31,000 (up to \$23,000 Subsidized)	\$57,500 (up to \$23,000 Subsidized)

Federal Direct Loan Interest Rates and Origination Fees for 2024-2025

Loan Type	Borrower Type	Interest Rate	Origination Fee
Direct Subsidized and Unsubsidized Loans	Undergraduate	6.533%	1.059%
Direct Unsubsidized Loans	Graduate or Professional	8.083%	1.059%
Direct PLUS Loans	Parents and Graduate or Professional Students	9.083%	4.288%

Appendix B

Pell Grant

Presbyterian College uses the Federal Methodology to award Federal Pell Grant. The maximum for the 2025-2026 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 2024-2025 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 – 5,000	\$0 – 5,000	\$0 – 5,000	\$0 – 5,000

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

Appendix D

Cost of Attendance for Undergraduate Students

2025-2026 Cost of Attendance - On Campus			
Direct Costs	Fall	Spring	Total
Tuition	\$21,530	\$21,530	\$43,060
Fees	\$1,550	\$1,550	\$3,100
Housing	\$3,542	\$3,542	\$7,084*
Food	\$3,525	\$3,525	\$7,050**
Total Direct Costs	\$30,147	\$30,147	\$60,294
***Max Cap	\$30,200	\$30,200	\$60,400
Indirect Costs			
Books, course materials, supplies, and equipment (laptop)	\$1,000	\$1,000	\$2,000
Transportation	\$814	\$814	\$1,628
Loan Fees	\$28	\$27	\$55
Miscellaneous personal expenses	\$684	\$684	\$1,368
Total Indirect Costs	\$2,526	\$2,525	\$5,051
Total Cost of Attendance	\$32,673	\$32,672	\$65,345

*Housing cost listed here is the average from 2024-2025 costs for enrolled students. Actual costs may be found below per housing assignment.

**Amount for standard meal plan with \$250 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.

2025-2026 Cost of Attendance - Commuting from home with parents			
Direct Costs	Fall	Spring	Total
Tuition	\$21,530	\$21,530	\$43,060
Fees	\$1,550	\$1,550	\$3,100
Total Direct Costs	\$23,080	\$23,080	\$46,160
***Max Cap	\$23,680	\$23,680	\$47,360
Indirect Costs			
Living Expenses (housing and food)	\$4,352	\$4,352	\$8,704
Books, course materials, supplies and equipment (laptop)	\$1,000	\$1,000	\$2,000
Transportation	\$1,085	\$1,085	\$2,170
Loan Fees	\$28	\$27	\$55
Miscellaneous personal expenses	\$651	\$651	\$1,302
Total Indirect Costs	\$7,116	\$7,115	\$14,231
Total Cost of Attendance	\$30,196	\$30,195	\$60,391

***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.

2025-2026 Cost of Attendance - Off Campus living in apartment			
Direct Costs	Fall	Spring	Total
Tuition	\$21,530	\$21,530	\$43,060
Fees	\$1,550	\$1,550	\$3,100
Total Direct Costs	\$23,080	\$23,080	\$46,160
***Max Cap	\$23,680	\$23,680	\$47,360
Indirect Costs			
Living Expenses (housing and food)	\$7,873	\$7,873	\$15,746
Books, course materials, supplies and equipment (laptop)	\$1,000	\$1,000	\$2,000
Transportation	\$1,085	\$1,085	\$2,170
Loan Fees	\$28	\$27	\$55
Miscellaneous personal expenses	\$651	\$651	\$1,302
Total Indirect Costs	\$10,637	\$10,636	\$21,273
Total Cost of Attendance	\$33,717	\$33,716	\$67,433

***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	\$5,990/year
Spradley Hall, Townhouses, MSU, Single Room (if available)	\$8,510/year
New Upperclassmen Apartments	\$9,240/year
FOOD OPTIONS	
Standard Meal Plan includes: 26 meal swipes/week; 8 meal exchanges/week; \$250 in bonus bucks/semester	\$7,050/year
PC Freedom Plan includes 26 meal swipes/week; 26 meal exchanges/week; \$100 in bonus bucks/semester	\$8,390/year
170-Block Meal Plan includes 170 meal swipes/semester; 5 meal exchanges/week; \$400 in bonus bucks/semester	\$4,680/year
Commuter Meal Plan	\$920/year

Meal Swipe: Dining meal swipes are used for an all-you-care-to-enjoy meal at the Greenville Dining Hall. One meal exchange equals one meal.

Meal Exchange: Dining meal exchanges are to use for a designated meal in the retail locations. Meal swipes and Exchanges provide guests a rounded meal selection during each meal period. One meal exchange equals one meal.

Bonus Bucks: Bonus Bucks act as cash and may be used at any retail dining venue. Bonus Bucks carry over from Fall semester to Spring semester, but expire at the end of the academic calendar.

Part-time rate: Students who attend less than 12 hours are charged \$1,750 per credit hour for tuition plus \$130 per credit hour for fees. Students must receive permission from Residence Life to live on campus if attending part-time.

Summer School Rates for 2025

Tuition	\$595/credit hour
Fees	\$65/credit hour
Science Lab Fee	\$50/course
Standard Housing	\$610/term
Meal Plan	\$630/term
Room up charge for single room	\$255/term
Internship Fees	
1-4 hours	\$500 Flat Rate
5-6 hours	\$750 Flat Rate

Course-related Fees include but are not limited to:

Science Lab	\$200/course
Art Fees	\$125/course
Music Fee ½ hr	\$350/course
Music Fee 1 hr	\$550/course

Full-time students:

PC participates in the Department of Defense Memorandum of Understanding whereby our full-time flat-rate tuition cost is \$1,513 per credit hour.

2025-2026 UNDERGRADUATE ACADEMIC CALENDAR
as of 11/20/24

FALL 2025 SEMESTER

AUGUST 2025

20-22	Wednesday-Friday	Connect2PC
21	Thursday	Residential Facilities Regular Open for New Students
21	Thursday	Matriculation Ceremony
21-24	Thursday-Sunday	Orientation for New Students Continues
25	Monday	Residential Facilities Open for Returning Students
26	Tuesday	Opening Convocation
27	Wednesday	Regular Class Schedule Begins

SEPTEMBER 2025

1	Monday	Labor Day: No Classes
3	Wednesday	Last Day for Late Registration or Change of Schedule (Drop/Add)
19	Friday	Incomplete Grades for Spring & Summer Due to Registrar

OCTOBER 2025

13-14	Monday-Tuesday	Fall Break
17	Friday	Mid-Term Grades Due – 9:00 a.m.
20-24	Monday-Friday	Advising Week
27-31	Monday-Thursday	Registration Week

NOVEMBER 2025

7	Friday	Last Day to Drop a Course with a Grade of W
26-28	Wednesday-Friday	Thanksgiving Holidays

DECEMBER 2025

9	Tuesday	Last Day of Classes
10	Wednesday	Reading Day
11-15	Thursday-Monday	Final Exams
16	Tuesday	Residential Facilities Close for All Students – Noon
18	Thursday	Final Grades Due – 9:00 a.m.

Final Exams	Thurs. Dec 11	Fri. Dec. 12	Sat. Dec 13	Mon. Dec. 15
8:30 a.m.	C	K	A	G
1:30 p.m.	H	D	J	B
5:30 p.m.	E	I	F	L

SPRING 2026 SEMESTER

JANUARY 2026

5	Monday	Residential Facilities Open for All Students
6	Tuesday	Regular Class Schedule Begins
13	Tuesday	Last Day for Late Registration or Change of Schedule
19	Monday	Martin Luther King, Jr., Holiday
30	Friday	Incomplete Grades for Fall Due to Registrar

MARCH 2026

6	Friday	Mid-Term Grades Due – 9:00 a.m.
9-13	Monday-Friday	Spring Break
16-20	Monday-Friday	Advising Week
23-27	Monday-Friday	Registration Week
27	Friday	Last Day to Drop a Course with a Grade of W
31	Tuesday	Assessment Day: No Class

APRIL 2026

3-6	Friday-Monday	Easter Break
9	Thursday	Honors Day
24	Friday	Last Day of Classes
27-30	Monday-Thursday	Final Exams

MAY 2026

1	Friday	Residential Facilities Close for Non-graduates -- Noon
4	Monday	Final Grades Due -- 9:00 a.m.
8	Friday	Educator Induction Ceremony
		ROTC Commissioning / Baccalaureate Service
9	Saturday	Commencement
9	Saturday	Residential Facilities Close for All Students -- 6:00 p.m.

Final Exams	Mon. April 27	Tues. April 28	Wed. April 29	Thurs. April 30
8:30 a.m.	A	J	L	E
1:30 p.m.	H	C	G	K
5:30 p.m.	F	I	D	B

SUMMER 2026 SEMESTER**FIRST SESSION****MAY/JUNE 2026**

May 26	Tuesday	Residential Facilities Open for All Students
May 27	Wednesday	Regular Class Schedule Begins
May 28	Thursday	Last Day for Late Registration or Change of Schedule (Drop/Add)
June 12	Friday	Last Day to Drop a class with a grade of W
June 19	Friday	Juneteenth Day: No classes
June 25	Thursday	Reading Day
June 26	Friday	Summer I Final Exams
June 29	Monday	Summer I Final Grades Due -- 9:00 a.m.

Final Exams	Fri. June 26
8:30 a.m.	A
1:30 p.m.	C
5:30 p.m.	B

SECOND SESSION**JUNE/JULY 2026**

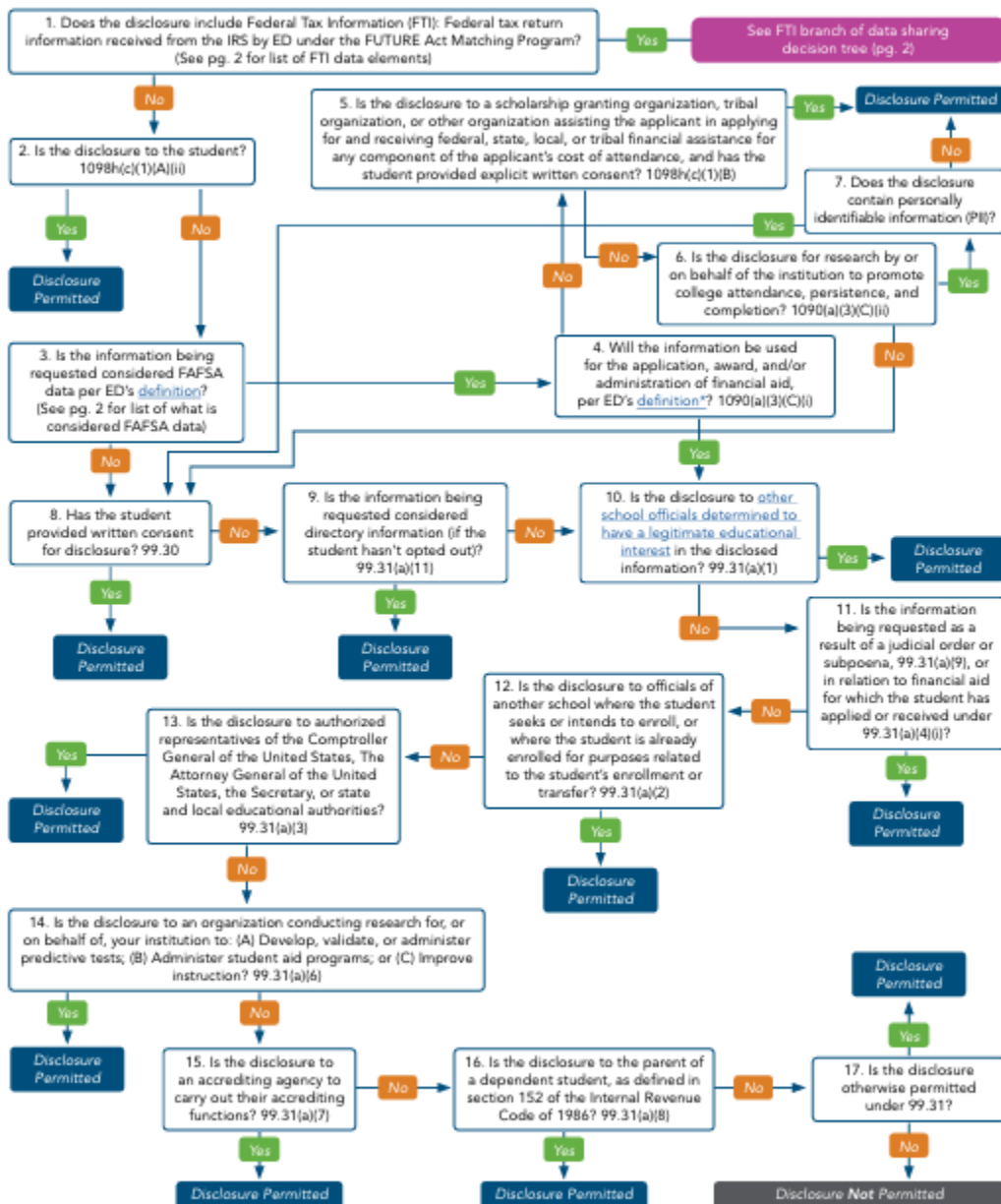
June 29	Monday	Residential Facilities Open for All Students
June 30	Tuesday	Regular Class Schedule Begins
July 1	Wednesday	Last Day for Late Registration or Change of Schedule (Drop/Add)

JULY/AUG 2026

July 3	Friday	Independence Day: No Classes
July 17	Friday	Last Day to Drop a class with a grade of W
July 29	Wednesday	Last Day of Summer II Classes
July 30	Thursday	Reading Day
July 31	Friday	Summer II Final Exams
August 4	Tuesday	Summer II Final Grades Due -- 9:00 a.m.

Final Exams	Fri. July 31
8:30 a.m.	C
1:30 p.m.	B
5:30 p.m.	A

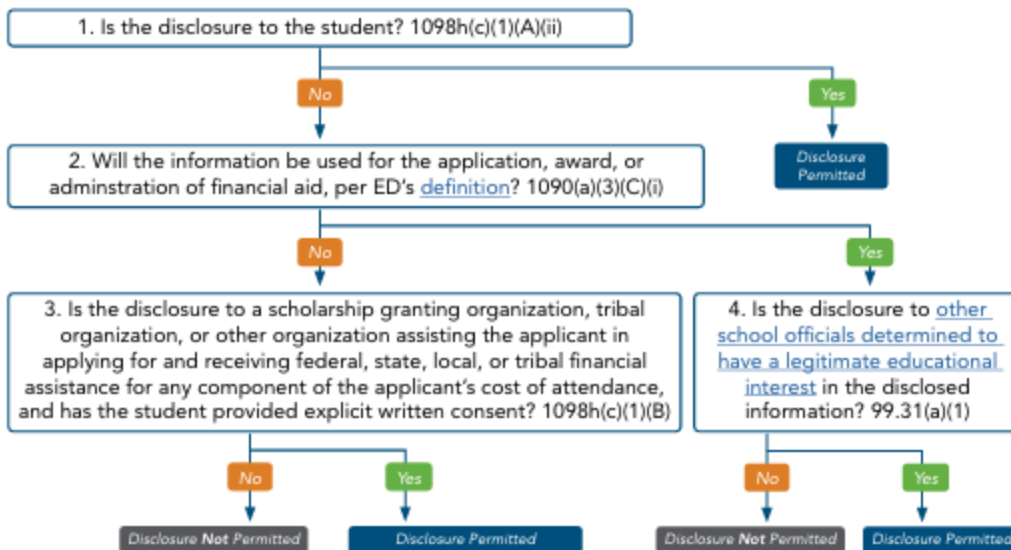
NASFAA Data Sharing Decision Tree for Postsecondary Institutions



*Note that ED also considers conducting outreach to students about means-tested benefits as part of the application, award, and administration of financial aid [\(SEN-24-93\)](#)

*Users should assume where it is indicated disclosure is permitted, that said disclosure is permitted without the student's consent unless otherwise indicated. Conversely, where it is indicated that disclosure is **not** permitted, users should assume the disclosure is never permitted, even with the student's consent.

Data Sharing Decision Tree Federal Tax Information (FTI) Branch



FAFSA data includes:

- Information obtained directly from the applicant or contributor on the FAFSA such as:
 - Personal circumstances
 - Dependency status
 - Federal benefits receipt
 - Assets
 - Manually entered tax data
 - Whether FAFSA was filed (Y/N)
 - Demographic information
 - Student eligibility information
- Information on the FAFSA that ED derives from FAFSA data and FTI, including:
 - Pell Grant eligibility status (Y/N)
 - SAI
 - Verification status
 - Total income
 - Adjusted available income
 - Discretionary net worth

ED does NOT consider the following to be FAFSA data:

- Total aid awarded
- Grant aid and/or loan receipt and amount by source
- Unmet financial need
- Loan disbursement records
- Student admission records and
- Other financial aid data

FTI includes:

- Tax year
- Tax filing status, including whether a return was or was not filed
- AGI
- Number of exemptions & dependents
- Income earned from work
- Taxes paid
- Education tax credits
- Untaxed IRA distributions
- IRA deductions and payments
- Untaxed pension amounts
- Tax exempt interest
- Schedule C net profit/loss
- Indicators for schedules A, B, D, E, F, and H
- IRS response code

¹Users should assume where it is indicated disclosure is permitted, that said disclosure is permitted without the student's consent unless otherwise indicated. Conversely, where it is indicated that disclosure is **not** permitted, users should assume the disclosure is never permitted, even with the student's consent.

²This document reflects NASFAA's understanding of data sharing rules based on official and unofficial written and verbal ED guidance received to date and is subject to change.