FINANCIAL AID

Office of Financial Aid

Located in the Driesbach/Anderson Student Success Center, Barton Campus Building 102, the Office of Financial Aid provides important service and information regarding financial aid to prospective, new and current students at Greenville Technical College. The Office of Financial Aid provides assistance with the following items:

Financial Aid Programs

- Federal
  - Grants
  - Work-Study
  - Loans
- State
  - Grants
  - Scholarships
- Greenville Technical College
  - Scholarships
- Private
  - Scholarships
  - Loans

Applying for Financial Aid and Completing Forms

- Applying for a Federal Student Aid ID
- Provides counsel regarding the submission of a Free Application for Federal Student Aid (FAFSA)
- Assistance with finding a Federal Work-Study job and completing the documents necessary to begin working
- Assistance with the Satisfactory Academic Progress Evaluation for federal financial aid eligibility and completing and submitting an appeal form
- Completing loan-related forms at studentaid.gov.
  - Direct Loan Master Promissory Note
  - Entrance Counseling
  - Annual Student Loan Acknowledgement
  - Private Loan information

Financial aid is monetary awards intended to assist students in paying for their education. Awards are made available from grants, scholarships, loans and South Carolina Lottery Tuition Assistance from federal, state, institutional and private sources. Most financial aid is awarded in the form of an "award package" to meet the cost of education. Aid can assist students in pursuing their goals while studying at Greenville Technical College (GTC). Financial need, available funds, student classification, academic performance and sometimes the timeliness of the financial aid application determine the types and amounts of aid awarded.

The Free Application for Federal Student Aid (FAFSA) is the federal application that must be completed to receive all federal aid, South Carolina Lottery and most scholarships. The FAFSA is completed once per academic year (academic year includes Fall, Spring and Summer terms). Determination of eligibility through needs analysis must be completed before aid is awarded.

Verification is a quality-control method used by the U. S. Department of Education to check the accuracy of information submitted on the FAFSA and to resolve conflicting information in a student's financial aid record.

Because students sometimes make errors on their application, colleges are required to have procedures for verifying the reported information. Students are selected for verification either by CPS (Central Processing System) of the Department of Education or by the college. If the college has any information on an application that is inaccurate or conflicting, it is required by law to verify the information. A missing information email (MIE) is issued to the student. Dependent students must submit signed copies of required documents for themselves and parents; independent students must submit signed copies of required documents for themselves and spouse (if applicable). To receive maximum consideration of aid, students should submit requested documents within 15 days of notification. Financial Aid processors make corrections to a student's record from the completed forms and documentation submitted by the student. The corrections are sent electronically to CPS, which in turn sends the college a corrected aid report. A student will not be able to receive financial aid until the verification process is complete.

Visit our web page at https://www.gvltec.edu/financial_aid/.

Policies
Standards of Satisfactory Academic Progress Policy

Greenville Technical College has adopted the following Standards of Satisfactory Academic Progress (SAP) Policy according to federal and state regulations. Greenville Tech's Standards of SAP Policy measures a student's performance in the following areas: completion rate, cumulative grade point average (GPA) and maximum time frame. All students receiving any federal and state student financial aid must adhere to the college's SAP policy. This SAP policy is in addition to the academic standards required by the college.

This SAP policy applies to all students applying for or receiving Title IV Federal Student Aid. The intent of this policy is to ensure that students who are receiving federal financial aid are making measurable progress toward completion of a degree, diploma or certificate program within a reasonable time frame. To be eligible for Title IV Federal Student Aid, a program of study must require a minimum of 16 credit hours for graduation.

Financial Aid monitors the SAP of all financial aid recipients each payment period by reviewing a student's total academic record after grades are posted at the end of each semester. Students' failure to meet any one of three standards may result in the cancellation of their awards.

Visit our web page at https://www.gvltec.edu/sap/.

SAP Requirements

The SAP requirements for Greenville Technical College are summarized below.

- **Cumulative Completion Rate**
  A student must successfully complete 67% of the cumulative hours attempted, including developmental courses.
  - These courses count towards hours attempted and GPA and will be considered in determining the Standards of Academic Progress. Students may not take more than 30 credit hours of developmental courses.
  - Courses with grades including but not limited to F, W, WF, WA, I and U are not considered completed hours.
- **Grade Point Average**

Financial aid recipients must maintain a minimum cumulative Grade Point Average (GPA) of 2.0. All attempted courses (Including repeated coursework) are counted in GPA.

- **Length of Eligibility**
Financial aid recipients must complete their program of study without having attempted more than 150 percent of the credit hours required to complete their curriculum. For example, a student enrolled in a program of study requiring 30 credit hours to complete may not attempt more than 45 total credit hours (i.e., 30 x 150 percent = 45). This limit includes transfer credit earned. If a student graduates from a program, the average number of credit hours required to graduate with an equivalent credential at Greenville Technical College will be subtracted from their cumulative attempted credit hours. The new modified cumulative attempted credit hour number will be used to calculate their 150% length of eligibility on their new program. We will only give credit for one graduated program. Only the degree with the highest number of required hours will be counted.

SAP Statuses

- **Satisfactory**
First-time students, and all returning students who have a cumulative GPA of 2.0 or greater, with a course completion rate of 67% or greater that have not exceeded the 150% length of eligibility, will be considered "Satisfactory" and will be eligible for Federal financial aid with no restrictions.

- **Warning**
After the first semester that financial aid recipients fail to meet the minimum standards (have not completed two-thirds of their cumulative attempted hours and/or have not achieved a cumulative 2.0 GPA) they will be placed on financial aid warning.
    - Financial aid recipients can receive financial aid while on warning.
    - To ensure that we are at least as strict as the college's Academic Notice policy, students who are on financial aid warning status are advised to take no more than 12 credit hours per term.
    - At the end of a warning semester, the financial aid recipient who fails to meet cumulative SAP will become ineligible for financial aid for the next semester.

    Students who exceed the 150% length of eligibility will automatically go Ineligible without a Warning term.

- **Ineligible**
Failure to meet the standards of Satisfactory Academic Progress Policy at the end of a Warning term will result in an "ineligible" status.
    - Students who are on "Ineligible" status are no longer eligible to receive federal financial aid.
    - Students are required to pay for their courses out of pocket or set up a payment plan with the Bursar's Office.
    - Students who exceed the 150% length of eligibility will automatically become Ineligible if they have not graduated from their program of study.

- **Academic Plan and Probation**
If a student is on an Ineligible status, they may have the option to submit a financial aid appeal as outlined below. A student who has submitted and been approved for an Academic Plan will be placed on an "Academic Plan" status. Students who are approved for this status are generally unable to meet cumulative SAP standards within one semester and are held to the terms of their academic plan in order to assist the student as they progress back to meeting the cumulative Standards of SAP. Students who continue to meet the terms of their Academic Plan will remain eligible for financial aid while they progress toward meeting cumulative SAP standards or degree completion. If a student fails to meet their Academic Plan and does not meet cumulative SAP, they will revert to Ineligible status.

Under the terms of a student's Academic Plan, they must complete all of the following:

- Register for a minimum of six credit hours.
- Complete the semester with a minimum GPA of 2.5.
- Complete all attempted hours (No withdrawals or failures).
- Continue to work towards graduation within the number of credit hours approved for the specified program on the SAP Appeal.

Reinstatement

To regain eligibility, a student must meet one of the following criteria:

- Use personal funding to pay for classes until they have met the overall Satisfactory Academic Progress standards of 2.0 GPA and cumulative completion rate of 67% and have not exceeded the 150% length of eligibility requirement.
- If a student failed to meet SAP due to his injury or illness, death of a relative or other special circumstances, the student may appeal to have financial aid reinstated. If approved, the student will be placed either on Probationary status or an Academic Plan.

Appeal Procedures

Students will only be allowed to submit **two appeals. The Academic Plan appeal will count as the first appeal.** Students who become ineligible for financial aid may file an appeal. An appeal must consist of the following items:

1. A typed personal statement that
    - Outlines the extenuating circumstances that prevented the student from meeting the Standards of Satisfactory Academic Progress policy.
    - States why it is possible to improve upon past academic performance
    - Explains the corrective action taken with a detailed success plan for current and future semesters.
2. Include acceptable documentation that relates to the specific semester(s) during which the student's academic performance was affected. Examples of acceptable documentation include:
    - Birth/death certificates, obituaries, funeral programs of immediate family members (i.e., parents, grandparents, spouses, children, brothers, sisters).
    - Medical records on physician's or hospital's letterhead with the appropriate signatures that confirm illness and length of recuperation.
    - Court documents.
    - Statements from physicians, counselors, clergy or social workers on company letterhead, with the appropriate signatures.
    - Statement from work supervisor on company letterhead with the appropriate signature.

    If a student has exceeded the maximum attempted hours (150 percent rule), he or she must also:
    - Provide a personal statement explaining why accumulated attempted hours exceed current degree requirements.

To ensure all unsuccessful terms are addressed, a student may obtain and review a copy of their unofficial transcript before submitting an appeal. The inclusion of supporting documentation as outlined above does not guarantee that an appeal will be granted. Each appeal will be reviewed on a case-by-case basis. Appeals submitted without documentation are not accepted.

The Financial Aid Appeals Committee will review the appeal. The decision of the committee is final. The student will be informed via campus e-mail of the final decision. The date of the decision is provided to the student at the time of appeal submission. Appeal deadlines are established for each semester and a student may not appeal for a prior semester after that semester deadline has ended.

If approved, the Financial Aid Office will determine whether to place the student on an Academic Plan or one Probation semester. Students will be evaluated each semester to ensure they are meeting the terms of their Academic Plan. Only students whose appeal is approved will have the option to submit a future appeal should other unforeseen circumstances occur.

Academic issues that will affect Satisfactory Academic Progress include:

- Course repetitions, withdrawals, incomplete courses, transfer credits and all other grades — All grades are counted in the hours attempted.
- Developmental courses — Financial aid recipients can only attempt a maximum of 30 credit hours of developmental coursework, which consists of 100 or lower-level courses in the area of College Orientation, English, Reading, and Math.
- Change of major — A financial aid recipient who changes his or her course of study is still responsible for maintaining satisfactory progress. A financial aid recipient changing from one program to another may lose federal and state eligibility immediately upon making the change. When considering a change in major, a student should consult the Office of Financial Aid to discuss the effect of this change on his/her satisfactory academic progress. Federal and state regulations prohibit the awarding of financial assistance beyond 150 percent of the published program length.
- Returning students' academic record — Federal financial aid regulation requires colleges to track a student's academic progress from the first date of enrollment, whether financial aid was or was not received. Students returning to college after a break in enrollment should consult the Office of Financial Aid to determine how their college academic history will affect eligibility for financial aid.

Financial Aid Policies
Office of Financial Aid Information Disclosure Policies
The Office of Financial Aid at Greenville Technical College strives to protect the confidentiality and privacy of student records as required by law. The Family Educational Rights and Privacy Act of 1974 (as amended), commonly referred to as the Buckley Amendment, sets forth the educational information of a student and how the information should be treated to protect student privacy.

Advice to Students, Parents and External Parties Seeking Student Financial Aid Information
The Office of Financial Aid recommends that custodial parents, non-custodial parents, spouses and interested third parties seek financial aid award information directly from the student. Students have quick and easy access to their financial aid, billing and grade report records via the student portal. If information will be required by a third party, an Information Release Authorization Form must be signed by the student and placed on file with the Office of Student Records.

Greenville Tech's financial aid staff may provide custodial parents with general, non-student-specific financial aid information but are not required to do so. In some instances, the Financial Aid office reserves the right to refer some custodial parents' questions back to the student to protect the confidentiality of student records.

Greenville Technical College Student Financial Aid Information Release Practices
For financial aid purposes, parent definitions and independent student definitions are defined by federal student aid regulations and may differ from the Internal Revenue Services' dependent exemption tax rules and definitions.

Parent Financial Aid Record Release
Financial aid records and statements of a student's parents submitted to the Financial Aid office are not considered student educational records and thus will not be released to the student. For example, Greenville Tech's financial aid staff will not release a copy of a parent tax return to a student.

- **Non-Custodial Parent Information Inquiries**
  Greenville Tech's financial aid staff will not release student financial aid information to the non-custodial parent(s) of a student considered dependent for financial aid purposes.
- **Parents of Independent Students Information Inquiries**
  Greenville Tech's financial aid staff will not release student financial aid information to the parent(s) and or spouses of a student considered to be independent for financial aid purposes.
- **Student Written Requests**
  A student may submit a written and signed request for the release of student financial aid information to Greenville Tech Student Records Office that includes the following: 1) exactly what information is to be released, 2) the time period the information is for, and 3) the reason the information is being sought.
- **Third-Party Requests**
  No student-specific financial aid information is provided to any third party by phone or in person.

Office of Financial Aid and Veterans Affairs Identity Confirmation Practices
- **Student Identity Confirmation in Person**
  The preferred method for confirming students' identities is their personal presentation of a valid Greenville Technical College Identification card, driver's license or picture ID.
- **Student Identity Confirmation on the Telephone**
  Over the phone, a student's identity will be verified by asking a series of questions: full name, date of birth and student identification number. To preserve the privacy of student records, the Financial Aid Office reserves the right to deny telephone service to a caller if the identity of the caller cannot be confirmed or is in doubt.
- **Dependent Student Custodial Parent Confirmation in Person**
  The Authorization to Release Information form has to be confirmed and on file. Custodial parent identity will be verified by asking a series of questions: full name of student and parent, student identification number and parent SSN as reported on the Free Application for Federal Student Aid (FAFSA).
- **Dependent Student Custodial Parent Confirmation on the Telephone**

The Authorization to Release Information form has to be confirmed and on file. Custodial parent identity will be verified by asking a series of questions: full name of student and parent, student identification number and parent SSN as reported on the FAFSA. To preserve the privacy of student records, Greenville Tech reserves the right to deny telephone service to a caller if the identity of the caller cannot be confirmed or is in doubt.

- **Independent Student Parents on the Telephone or in Person**
  No student-specific financial aid information will be released to the parents or spouses of students considered independent for financial aid purposes.

Social Security Number (SSN) Use by the Office of Financial Aid and the Federal Student Aid Programs

The Greenville Technical College Office of Financial Aid uses the information students provide on the Free Application for Federal Student Aid (FAFSA) to determine eligibility to receive federal, state and institutional student financial aid and the amount of eligibility. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give the Federal Student Aid Programs (FSAP) the authority to ask students and parents these questions and to collect the SSNs of students and parents. The Financial Aid Office, FSAP, and the state aid agency use the SSN to verify, identify and retrieve records and may request the SSN again for these purposes.

Without a student's consent, FSAP may disclose information provided on the FAFSA to entities under a published "routine use." Under such a routine use, FSAP may disclose information to third parties that are authorized to assist them in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Immigration and Naturalization Service, U. S. Department of Homeland Security and Veterans Administration; to a student's parents or spouse; and to members of Congress if a student asks them to help with student aid questions.

If the federal government, the U. S. Department of Education or an employee of the U. S. Department of Education is involved in litigation, FSAP may send information to the Department of Justice, or a court of adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, FSAP may send student information to a foreign, federal, state or local enforcement agency if the information submitted indicates a violation, or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, FSAP may send information regarding a claim that is determined to be valid and overdue to a consumer report agency. This information includes identifiers from the record, the amount, status and history of the claim, and the program under which the claim arose.

Title IV Funds Policies
Return of Title IV Funds
The following are considered Title IV programs at Greenville Technical College (GTC):

- Unsubsidized Federal Direct Loan
- Subsidized Federal Direct Loan
- Federal Direct Plus Loan (Parent)
- Federal Pell Grant

- Federal Supplemental Grant (FSEOG)
- Iraq and Afghanistan Service Grant

A student's federal financial aid eligibility must be recalculated, and these regulations apply when a student fails to complete the period of enrollment for which he/she was charged due to one or more of the following situations:

- Change in a student's schedule, which results in fewer credit hours
- Course or courses dropped or withdrawn
- Cancellation of a class by the college
- Total withdrawal or expulsion from the college

As a recipient of Title IV aid, it is your responsibility to earn the aid provided for the period of enrollment. Students who find it necessary to withdraw from GTC must do so in writing to the Enrollment Services Office, Web Advisor/Student Planning via GTC4me or at one of the satellite campuses.

Institutional Refund Policy When a Student Withdraws
This policy applies to students who have received TITLE IV funds and withdraw or are withdrawn from Greenville Technical College. Refunds for these students are determined as follows:

A student's withdrawal date is computed as follows:

- The date the student began the institution's withdrawal process (as described in the GTC catalog).
- The first day of the period where a student receives all failing grades and attendance cannot be confirmed in all classes.
- The student's last date of attendance at a documented academically related activity.

Title IV aid is earned in a prorated manner on a daily basis up to the 60% point in the term. Federal regulations state that a student must attend through the 60% point of the term in order to earn 100% of their federal financial aid. Students are issued financial aid before 100% of their aid is earned. This is in "good faith," meaning that students are expected to follow through by attending and completing all classes.

When a recipient of Title IV aid withdraws from an institution during the term in which the recipient began attendance, the institution must determine the amount of the Title IV grant or loan assistance (not including Federal Work-Study) that the student earned as of the student's date of withdrawal. Federal regulations mandate that a school perform a "Return to Title IV" calculation for federal aid recipients who withdraw from all classes. The college must also determine whether those who received all F grades during a term completed an unofficial withdrawal. This is determined using the last date of attendance in each course as indicated by the instructor. If a student did not earn all of the F grades, as indicated by the last date of attendance, then the student is considered to have unofficially withdrawn, and a return to Title IV calculation must be performed. This calculation determines how much federal aid a student has earned up to the date of withdrawal. If more assistance is received than what is earned, the unearned funds must be returned. The requirements for the "Return to Title IV" calculations are separate from GTC's refund policy.

In accordance with federal regulations, when financial aid is involved, return of funds are allocated in the following order:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan

3. Federal Direct Plus Loan (Parent.
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (FSEOG)
6. Other Title IV Assistance
7. Other Federal Sources of Aid
8. Private and Alternative Loans
9. Sponsorships
10. Tuition Waivers
11. GTC Scholarships and Grants
12. Outside or Community Scholarships
13. Palmetto Fellow Scholarship
14. LIFE Scholarship
15. SCNBG
16. Other aid or assistance
17. SCLTA
18. Student

Non-federal financial aid recipients will have funds returned to the sponsoring program or agency in the following order:

1. Private and Alternative Loans
2. Sponsorships
3. Tuition Waivers
4. GTC Scholarships and Grants
5. Outside or Community Scholarships
6. Palmetto Fellows Scholarship
7. LIFE Scholarship
8. SCNBG
9. Other aid or assistance
10. SCLTA
11. Student

Types of Aid

Financial assistance available through the Greenville Tech Financial Aid Office includes the following:

Grants

Aid that does not have to be repaid
(See section on the Return to Title IV for exceptions.)

Federal Pell Grant

This grant from the federal government helps pay educational costs. Student eligibility is determined by family income and size, as well as other factors on the FAFSA. This information is also used to compute the Expected Family Contribution (EFC). As the EFC increases, the amount of the award decreases. If the EFC is zero, the student is eligible for the maximum Pell Grant. Pell Grant funding will only pay for courses required for a student's degree, diploma or certificate.

Requirements to receive a Federal Pell Grant include the following:

- Must be a U. S. citizen or eligible non-citizen.
- Must have a high school diploma, GED certificate or equivalent.
- Must be enrolled in an eligible Title IV program.

- Must be admitted into a valid program consisting of at least 16 credit hours.
- Must not have bachelor's degree or higher degree.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant is for undergraduates with exceptional financial need (students with the lowest EFCs) and gives priority to students who receive Federal Pell Grants. FSEOG will only pay for courses required for a student's degree, diploma or certificate.

Requirements to receive an FSEOG include the following:

- Must be eligible for a Pell Grant (students with zero EFC given first priority).
- Must be a U. S. citizen or eligible non-citizen.
- Must have a high school diploma, GED certificate or equivalent.
- Must be enrolled in a minimum of six credit hours in a valid program consisting of at least 16 credit hours.
- Must not have bachelor's degree or higher degree.

What is the difference between the FSEOG and Federal Pell Grant?
The U. S. Department of Education guarantees that each participating school will receive enough money to pay the Federal Pell Grants of its eligible students. There is no guarantee that every eligible student will be able to receive an FSEOG; therefore, students at each school will be awarded an FSEOG based on the availability of funds at that school and the institutional awarding methodology to ensure the neediest students receive this award.

Visit our web page at https://www.gvltec.edu/federal-grants/

South Carolina Need-Based Grant (SCNBG)

This state grant is awarded based on financial need and availability of funds at the college. Requirements to receive a South Carolina Need-Based Grant include the following:

- Must be a South Carolina resident.
- Must have a high school diploma or GED certificate.
- Must be enrolled in a minimum of six credit hours in a valid program consisting of at least 16 credit hours.
- Must not have an associate degree or higher.
- Must not have a criminal record or two or more drug-related convictions.
- Other program requirements apply.
- Cannot exceed $3,500 in a certificate or diploma program.
- Cannot exceed $7,000 in an associate degree program.
- Must indicate an unmet need.
- Must have an EFC (Estimated Family Contribution as reported by the FAFSA) between 0 – 5,000.

Visit our web page at https://www.gvltec.edu/state-grants/.

South Carolina Lottery Tuition Assistance (SCLTA)

This South Carolina state grant has award amounts that are subject to change. The award is applied to tuition, but not books, course-related fees, and pass-thru or lab fees. If students have enough federal and/ or other state grant funds to cover the cost of their tuition, they will not receive SCLTA. If grants cover only a portion of tuition, they will receive SCLTA not to exceed the uncovered portion of their tuition, not

the maximum of the SCLTA for which they are eligible. This could result in the student owing a balance for the remaining portion of their fees after grants and Lottery have been awarded.

To be eligible for lottery funds, a student:

- Must be a South Carolina resident.
- Must complete and submit a Free Application for Federal Student Aid (FAFSA) before the last day of classes in the term of the application or qualify for a FAFSA waiver.
- Must be admitted in certificate, diploma or associate degree program.
- Must be enrolled in at least six credit hours.
- Must maintain Satisfactory Academic Progress after attempting 24 credit hours. (Maintain a cumulative 2.0 GPA)

Students will not be eligible for SCLTA if they:

- Owe a refund or repayment of a state grant, a Pell Grant or an FSEOG.
- Are in default on a loan under the Federal Perkins Loan, Federal Stafford Loan or William D. Ford Direct Loan.
- Receive LIFE scholarship or Palmetto Fellows scholarship
- Transient Students are not eligible for SCLTA.
- Students enrolled in a Bachelor of Applied Science Degrees are not eligible for SCLTA.

Students will not be eligible for SCLTA to attempt an additional program of study if they received SCLTA funds to earn a certificate/diploma/degree from Greenville Tech within the past five years (unless the additional program constitutes "progression" in the same field of study.

Visit our web page at https://www.gvltec.edu/lottery/.

Workforce Scholarships/Career Pathways Scholarship (CPS)

This award is a statewide sector strategy technical college scholarship designed to address workforce shortages in South Carolina.

Who is eligible?

- South Carolina residents who have completed high school or earned a GED.
- GTC cumulative GPA of 2.0 is required
- Majoring in a critical workforce area as defined by the State Board for Technical and Comprehensive Education.
  - 5% of total college award allocated to Early College program

Other requirements:

- A student must
  - pursue a certificate, diploma or degree from an SC technical college, and receive this award for only one certificate, diploma or degree unless the additional certificate, diploma or degree constitutes progress in the same field of study.
- Changing majors is allowed within the acceptable disciplines in workforce program areas.

Greenville Tech Vocational Grant

This institutional tuition grant is awarded to selected vocational high school students each year. This grant applies to the cost of tuition only for one academic year and is valued at $500 per semester. Recipients must be recommended by their career center or vocational high school.

Federal Work-Study

This program provides part-time employment for students with unmet financial need by allowing them to earn money to help pay educational expenses while attending college. This program may be comprised of both federal and college funds and is designed to help students who would be unable to pursue or continue their studies unless they earned part of their expenses. Amounts vary depending on funding.

Students in this program at Greenville Tech work an average of 10-20 hours per week. The base rate of pay is $14.00 per hour. While assignment of Federal Work-Study jobs related to the student's field of study is desirable, this is not a requirement and sometimes is not possible. Jobs vary and may include working in offices, laboratories and the library or as peer counselors, teachers' aides and reading tutors. Some jobs are located off-campus. Students must be eligible to receive Federal Student Aid in order to be considered for the Work-Study Program, must demonstrate financial need, and also must remain enrolled in at least three credit hours that are eligible for Title IV Federal Student Aid. Students must also submit an application for Work-Study to the Office of Financial Aid.

Visit our web page at https://www.gvltec.edu/workstudy/.

Loans

Visit our web page at https://www.gvltec.edu/loans/.

Federal Direct Student Loan Program

Under this program, students receive a low, fixed-interest-rate loan. Dependent students may borrow up to $5,500 for the first year of undergraduate study and up to $6,500 for the second year. Independent students may borrow up to $9,500 for the first year of undergraduate study and up to $10,500 for the second year. Dependency is determined by the U. S. Department of Education via the Free Application for Federal Student Aid (FAFSA). To be considered a second-year student (grade level 2), a student must be in a two-year program of study and have earned at least 30 credit hours. These credit hours can be either remedial or non-remedial. Interest rates for federal student loans are determined by federal law.

Interest Rates for loans first disbursed between July 1, 2023, and June 30, 2024

- Direct Subsidized Loans (Undergraduate Students)   Fixed at 5.5%
- Direct Unsubsidized Loans (Undergraduate Students)   Fixed at 5.5%

Bachelor's level students are considered third-year and beyond students and may borrow up to $12,500 for an academic year.

Federal Direct Parent PLUS Loan Program

- Direct Plus Loans (Parent Loans for Undergraduate Students) Fixed at 7.54% for the 2023-2024 academic year.

This non-need-based loan is awarded to the parents of students. Parents may borrow a limited amount not to exceed the estimated cost of attendance minus other financial aid awarded during the period of enrollment.

Scholarships

Visit our web page at https://www.gvltec.edu/scholarships/.

South Carolina LIFE Scholarship

Eligibility for this state scholarship is determined on academic merit. This award does not require completing a FAFSA, but it is highly recommended. LIFE scholars cannot receive Lottery Tuition Assistance in the same academic year. LIFE Scholarship covers the cost of tuition *up to* $2,500 per semester.

At GTC LIFE Scholarship is available for up to:

- 2 semesters for a Certificate or Diploma Program.
- 4 semesters for an Associate Degree program that consists of less than 68 credit hours.
- 6 semesters for an Associate Degree program that consists of 68 or more credit hours.
- 8 semesters for a Bachelor's Degree program.

Entering freshmen requirements include the following:

- Must be a South Carolina resident.
- Must be a South Carolina high school graduate.
- Must have a 3.0 high school grade point average on the SC Uniform Grading Scale.
- Must have no felony convictions.
- Must have no second or subsequent drug or alcohol convictions in the preceding 12 months/calendar year.
- Must be a full-time undergraduate student in an eligible program.
- Must take a minimum of 12 college-level (non-remedial) credit hours. At Greenville Technical College all courses with a 100 or lower course number are remedial unless otherwise noted in the college catalog. For LIFE purposes, remedial courses include but are not limited to: **CHM 100 Introductory Chemistry (Non-Degree Credit) ENG 012 Developmental English Workshop MAT 012 Developmental Mathematics Workshop MAT 013 Developmental Mathematics - Compressed MAT 019 Developmental Mathematics Workshop I MAT 020 Developmental Mathematics Workshop II**

Additional requirements for continuing or transfer students include the following:

- Must have a minimum of a 3.0 cumulative GPA (all colleges attended).
- Must have completed a minimum of 30 curriculum credit hours in the prior academic year (15 credit hours if enrollment started in January.)

To renew LIFE for a second year a student must:

- Must have a minimum of a 3.0 cumulative GPA (all colleges attended).
- Must have completed a minimum of 30 curriculum credit hours in the prior academic year (15 credit hours if enrollment started in January.)
- Be enrolled in an Associate Degree program.

To renew LIFE for a third year a student must:

- Have a minimum of a 3.0 cumulative GPA (all colleges attended).
- Have completed a minimum of 60 curriculum credit hours in the prior academic year (45 credit hours if enrollment started in January.)
- Be enrolled in an Associate or Bachelor's Degree program consisting of 68 or more credit hours.

To renew LIFE for a fourth year a student must:

- Have a minimum of a 3.0 cumulative GPA (all colleges attended).
- Have completed a minimum of 90 curriculum credit hours in the prior academic year (45 credit hours if enrollment started in January.)
- Be enrolled in a Bachelor's Degree program.

Palmetto Fellows Scholarship

- First year: $6,700

- Year 2: $7,500/year

    In determining the amount awarded for the Palmetto Fellows Scholarship, all other sources of gift aid, including federal, State, private and institutional funds, must be applied to the unmet cost-of-attendance before calculating the Scholarship and Enhancement amounts and making the award.

    Palmetto Fellows recipients attending two-year colleges in SC are not eligible for Palmetto Fellows Enhancement amounts. Palmetto Fellows Scholarship recipients must complete and submit the Palmetto Fellows Certification Form each award year they intend to receive the scholarship.

    Palmetto Fellows Continuing Eligibility Requirements

    Once a student has been awarded a Palmetto Fellows Scholarship, they must do the following to maintain their Scholarship each academic year:

- Earn a minimum 3.0 cumulative GPA at the student's home institution by the end of each award year (fall, spring and summer); *and*
- Earn at least 30 non-remedial credit hours for graduation purposes by the end of each academic year. Exempted credit hours (i.e., AP, IB, CLEP), credit hours earned before high school graduation (i.e., dual enrollment courses) and credit hours earned the summer term immediately following high school graduation cannot be used to meet the annual credit hours requirement. Credit hours earned before high school graduation including Advanced Placement (AP) credit hours, International Baccalaureate (IB) credit hours, exempted credit hours earned on active duty, must be placed on the student's official high school transcript by the institution at which they are earned, and be counted toward the annual credit hours requirement. Eligible Palmetto Fellow Scholarship requirements may prorate their award for the term of graduation (see section 62-330-B3).
- Palmetto Fellows Scholarship recipients must also maintain SC residency, cannot be in default or owe a refund/repayment on any state or federal financial aid, student is also required to certify affidavit on conviction of felonies and submit any required documentation to the financial aid office.

Palmetto Fellows Scholarship recipients must complete and submit the Palmetto Fellows Certification Form

Lillian Simpson Scholarship

Greenville Technical College established the Lillian Simpson Scholarship to honor Miss Simpson's outstanding dedication to the students in Greenville County. One scholarship is available to a student from each of the 14 Greenville County public high schools. The scholarship has a value of $500 per semester for one academic year and covers tuition only. To qualify, the high school senior must be:

- Ranked in the top 50 percent of his/her class at the end of the seventh semester.
- Officially accepted for admission in the curriculum program of choice.
- Officially recommended by the high school counselor.

Business Education Department Scholarship

The scholarship has a total value of $1,500 and is designated for the academic year. One graduating student from each high school within the Greenville County Schools system, enrolling in a School of Business and Computer Technology Program at Greenville Technical College, will be selected for the scholarship if eligibility criteria and scholarship application deadlines are met. The scholarship is divided into $500 awards for each semester (up to three consecutive semesters as long as the student maintains a "C" average/2.0 GPA) during the academic year and may only be applied toward tuition. Any additional tuition costs, lab fees, application fees, student fees, books or uniforms will be the responsibility of the student.

The scholarships will be awarded by a Greenville Technical College Scholarship Committee in April according to the following procedures and guidelines:

1. Each student selected for the scholarship must have applied, meet requirements and evidence for the legal presence policy, and received acceptance to a School of Business and Computer Technology program of his or her choice. Prior to selection, the following steps must be completed by the student:
   - Submit Application for Admission to the Enrollment Services Office or online at https://www.gvltec.edu/apply/;
   - Complete and submit the Legal Presence Form along with required state or Federal issued photo identification;
   - Take Greenville Technical College placement examination or submit SAT scores of 480 or higher on the verbal, 480 or higher on the math, or ACT Math & English scores 19 or higher; D.
   - Submit copy of the applicant's high school transcript with application.

While not required, it is strongly recommended that each applicant submit the Free Application for Federal Student Aid (FAFSA), which is available online at https://www.fafsa.gov/ and have a Student Aid Report sent to GTC (Federal college code 003991).

The Laurel Scholarship

A tuition scholarship, with a value of up to $1,500 for an academic year upon the maintenance of a "C" average, will be awarded to one graduating student from each qualifying[1] private school in Greenville County. The scholarship is divided into $500 awards for each semester (up to three consecutive semesters as long as the student maintains a "C" average/2.0 GPA) during the academic year and may only be applied toward tuition. Any additional tuition costs, lab fees, application fees, student fees, books or uniforms will be the responsibility of the student. The scholarship will be awarded by the Greenville Technical College Scholarship Committee according to the following procedures:

1. Applicant must be ranked in the top 50% of his/her graduating class at the end of the Fall Semester.
2. The application and recommendation must be completed and signed by the student's principal or senior counselor and received by the college by the annually published deadline date.
3. The student selected for the scholarship must have applied and received acceptance into a curriculum program of his or her choice.

Prior to selection, the following steps must be completed by the nominated student:
   - Submit Greenville Tech's Application for Admission to the Enrollment Services Office or online at https://www.gvltec.edu/apply/;
   - Complete and submit the Legal Presence Form along with required state or Federal issued photo identification;
   - Take Greenville Technical College placement test or submit SAT scores of 480 or higher on the verbal, 480 or higher on the math, or ACT Math & English scores 19 or higher
   - Submit a copy of applicant's high school transcript with application/recommendation form.

4. Applicant must complete the portion of the scholarship application labeled "Student Information" and give the completed form to his or her guidance counselor.

[1] Qualifications for Private Schools: The school must be regionally accredited or listed with the SC Department of Education. The school must have a publicly available policy on nondiscrimination. The school must offer equal access to education and employment opportunities to all, regardless of sex, race, religion, color, national origin, age, sexual orientation, veteran status or disability.

While not required, it is strongly recommended that each applicant submit the Free Application for Federal Student Aid (FAFSA), which is available online at https://www.fafsa.gov/ and have a Student Aid Report sent to GTC (federal college code 003991).

The Greenville Tech Foundation, Inc. Scholarships

The Greenville Tech Foundation, Inc. (https://www.greenvilletechfoundation.org/) was organized in 1973 as a non-profit corporation for the purpose of seeking community support for Greenville Technical College. Generous donors have created scholarship funds to assist students with their education. A full listing of scholarship funds as well as information about the application process and related deadlines may be found on the Foundation website.

Other Financial Aid Opportunities

Financial assistance is also available to eligible students from other government agencies. Students who have lost their jobs should contact their local SC Works Office to see if they are eligible for money through federal or state-sponsored programs. Students with disabilities may qualify for assistance through their local Vocational Rehabilitation office.

Other aid opportunities for students are provided by local fraternal organizations, societies, business firms, high schools and family employers. For further information, check with the Greenville Tech Financial Aid office, your high school guidance counselor or visit https://www.gvltec.edu/otherFAprograms/.