

Financial Aid Information for BSN Students

WARNING! The following information is not a complete list of everything you need to know about financial aid. For detailed information about any bullet below please check the USCL Financial Aid Website, call our office at 803-313-7068, or e-mail us at usclfa@mailbox.sc.edu.

This is only a summary.

ALL NURSING STUDENTS

- Nursing students qualify for all forms of financial aid available to all other students.
- File the FAFSA <https://studentaid.gov/> Send this to USC Lancaster (not Columbia)
- Students with family incomes of approximately \$90,000 or less could qualify for grants.
 - If your family income is <\$40,000 you could qualify for maximum federal Pell grant.
 - Other grants are possible, for a total of up to \$12,000)
- Palmetto Fellows Scholarships and LIFE Scholarships are available to students at USCL
- The LIFE Scholarship requirements:
 - SC Resident (at time of HS Graduation and College enrollment),
 - requires a 3.0+ SC UGS GPA,
 - Requires continuous enrollment from the day you start college (only summer breaks).
 - To earn LIFE scholarship for your 2nd year you must have 30 hours & a 3.0+ LIFE GPA.You can also earn the LIFE scholarship by the same means.
- NURSE Corps Scholarships:
 - <https://bhw.hrsa.gov/funding/apply-scholarship/nurse-corps>
 - Tuition, Fees Books, Supplies, Uniforms and a monthly stipend for students who agree to, at minimum, a two-year full-time service obligation (or part-time equivalent) at an eligible health care facility with a critical shortage of nurses.
- Chester County Healthcare Scholarship: Residents of Chester County can qualify for the Notify the Financial Aid and Veteran Affairs Office at USCL if you believe you are eligible.
- All students qualify for Federal Direct Student Loans
- Public Service Loan Forgiveness is available for all nurses who become employed in public service:
For more information: <https://www.allnursingschools.com/student-loan-forgiveness/>
- If you plan to drop or withdraw from ANY courses you should speak with Financial Aid FIRST

LOWER DIVISION

- While in “Lower Division” you will **send your FAFSA to USC Lancaster.**
- Students with a 3.0+ GPA could qualify for scholarships, apply here by February 1st:
https://www.sc.edu/about/system_and_campuses/lancaster/apply/scholarships/index.php
- Work study through USC Lancaster is possible in Lower Division
- Direct Student Loan Limits in Lower Division are: \$5500 1st year, \$6500 2nd year
- The LIFE and Palmetto Fellows Scholarship STEM Enhancement:
 - Nursing students receiving these scholarships should take **14 hours of math and lab sciences** in their **Freshman year** to be eligible for the **\$2500 enhancement in Upper Division.**
 - **You must enter Upper Division in your 3rd year to maintain eligibility.**
- Lottery Tuition Assistance Program (LTAP)
 - SC Residents not eligible for LIFE are usually eligible for LTAP funding.
 - LTAP can only be received during your Lower Division work (while a USCL student).

WARNING: Once you have completed your course requirements for an Associates in Science with USCL, you will stop receiving Financial Aid. You should complete all pre-requisites for B.S.N. Upper Division before you have earned your Associates Degree, and before you have attempted 90 credit hours. If you have questions about these limits, please speak with Financial Aid.

SEE BACK FOR “UPPER DIVISION” FINANCIAL AID INFORMATION

UPPER DIVISION

- When you enter “Upper Division” you will **send your FAFSA to USC Columbia**.
- Grants at USC Columbia are basically the same as they are at the regional campus.
- Work study is usually not available in Upper Division (as you would have to work in Columbia).
- **Direct Student Loan Limits in Upper Division are: \$7500 per year** (\$12,500 for Independent students) (Lifetime Undergraduate Maximums: Dependent \$31,000; Independent Students \$57,500)
- **Upper Division students can borrow Title IX Nursing Student Loans.**

The Nursing Student Loan Program (NSL) is a federal loan program funded by the U.S. Department of Health and Human Services. These loans are need-based and available to upper division, undergraduate nursing students and graduate nursing students enrolled either full-time or half-time. The interest and loan amounts are subject to annual and cumulative limits. Find more information here: https://sc.edu/about/offices_and_divisions/financial_aid/loans/health_professional_students/index.php and here: <https://bhw.hrsa.gov/funding/apply-scholarship>
- SC Lottery Tuition Assistance Program (LTAP) is *not* available in Upper Division.
- **Palmetto Fellows and LIFE Scholarship recipients can receive the +2500 STEM enhancement per year**
 - If you took the 14 hours of Science and Math courses in your freshman year
- **LIFE Scholarship is available:**
 - **3rd Year: must have 60 hrs and 3.0+ LIFE GPA, must be in Upper Division**
 - 4th Year: must have 90 hrs and 3.0+ LIFE GPA, must be in Upper Division
 - If you do not enter Upper Division in your 3rd year you may lose 1 or 2 years of LIFE
- **Palmetto Fellows Scholarship is available:**
 - **3rd Year: must have 60 hrs, have earned 30 hours in your 2nd year, have a 3.0+ USC GPA, and must be in Upper Division**
 - 4th Year: must have 90 hrs, have earned 30 hours in your 3rd year, have a 3.0+ USC GPA, must be in Upper Division
- If you do not enter Upper Division in your 3rd year you may lose 1 or 2 years of these scholarships
- Upper Division students can **apply for USC Columbia scholarships. Deadlines vary!**

Go to : http://www.sc.edu/financialaid/scholarships/non_institutional_scholarships/default.html
Select [Departmental Scholarships – Schools, Colleges, and Departments](#)
Select [View These Scholarships \(PDF\)](#) beside “College of Nursing”.
- **Warning: If you believe you will not meet the eligibility requirements for Upper Division Nursing, you need to come see Financial Aid right away to know how changing your major will affect you.**