
FINANCIAL AID

Lander University uses the Free Application for Federal Student Aid (FAFSA) to award all federal and state sponsored financial aid programs, which include grants, work-study, student loans and parental loans. No additional institutional application is necessary; however, the Office of Financial Aid may require supplementary information during the awarding process. Students are encouraged to respond to all requests for information in a timely manner. The FAFSA form must be completed for each academic year that aid is requested. The Office of Financial Assistance awards aid upon receipt of the results of the FAFSA throughout the academic year. However, FAFSA results received by the priority deadline of April 15th preceding the fall term are guaranteed consideration for all aid programs. Students are encouraged to file the FAFSA by March 1 in order to meet the priority deadline.

Scholarships and grants are gift aid and do not require repayment. Work programs allow the student to work part-time to earn income to supplement expenses. Loans must be repaid, but students are not required to do so until six months after they drop below half-time or cease to be enrolled. In order to qualify for federal funds, a student must meet the eligibility criteria listed on the Free Application for Federal Student Aid (FAFSA). In addition, students must be enrolled at least half-time for most programs. The FAFSA can be obtained from any high school guidance counselor or on the Internet at www.fafsa.ed.gov. A brief description of the federal programs can be found in the FAFSA. A more detailed description is available in *The Student Guide* published by the U.S. Department of Education, which can be accessed through the Internet at www.ed.gov/students or requested by contacting the Federal Student Aid Information Center at 1-800-433-3243.

SATISFACTORY ACADEMIC PROGRESS

In addition to maintaining all general federal aid requirements, students receiving all federal funds and most state funds must maintain satisfactory academic progress in order to receive these funds. The programs at Lander University include, but are not limited to:

1. Federal Pell Grant
2. Federal Carl Perkins Loan
3. Federal Supplemental Educational Opportunity Grant (SEOG)
4. Federal Scholarship for Disadvantaged Students
5. Federal Work-Study
6. Federal Stafford Loan
7. Federal Parental Loan to Undergraduate Students (PLUS)
8. S.C. Need-Based Grant
9. S.C. Teachers Loan Program

In order to maintain satisfactory progress and continue to receive assistance, a student must meet the criteria in three distinct areas:

1. Quantitative Evaluation

The quantitative evaluation requires that all students earn a minimum percentage of attempted hours*. The percentage of earned hours is calculated by dividing the number of earned hours by the number of attempted hours. (Earned ÷ Attempted = Ratio). The standard is set so that students may reasonably complete the degree within the required time frame. The minimum standards are outlined below:

Cumulative Hours Earned	Required Ratio
0-29	65%
30-59	70%
60-	75%
Graduate	50%

***Attempted hours include Pass/Fail courses, withdrawals, repeated courses, and failed courses. Summer hours are included. Transfer hours and hours for which a student did not receive financial aid are counted. Courses which are dropped during the regular Drop/Add periods and which are not reflected on the academic transcript are not counted.**

2. Qualitative Evaluation

The qualitative evaluation requires that students maintain the minimum acceptable level of academic achievement outlined in the Lander University catalogue. The current minimum acceptable level of academic achievement is provided below.

Cumulative Hours Earned	Cumulative Grade Point Average
0-29	1.700
30-59	1.900
60-	2.000
Graduate	2.000

3. Time Frame Evaluation

The time frame evaluation limits the length of time that undergraduate students can receive federal and state funding to complete degree requirements. An undergraduate student cannot be eligible for federal or state aid after **attempting** more than 187 hours. This standard applies to all undergraduate degree candidates, including second-degree students. See #1 above for a definition of hours counted as attempted hours. Graduate students must complete all degree/graduation requirements within six (6) years of the first date of graduate enrollment. Undergraduate students who are enrolled in a program of study requiring more than 125 hours for completion of the degree may appeal for an extension of the time frame.

A more detailed statement of the standards for Satisfactory Academic Progress is sent with the Award Notice to all students offered funds through any of the programs listed above.

SOUTH CAROLINA NEED-BASED GRANT

In addition to the federal Title IV funds listed above, Lander University administers the South Carolina Need-Based Grant to worthy and needy South Carolina students. Need is determined by the results of the FAFSA application and funding is limited. Students whose FAFSA results are received by the priority deadline of April 15th, annually, and who demonstrate significant financial need are automatically considered for awards in this program. Renewal of the Need-Based Grant is dependent upon early application, earning 24 hours each academic year (excluding summer classes), maintaining a 2.0 cumulative GPA. Recipients will be required to complete an affidavit of eligibility each year.

ADJUSTMENTS TO AID

Lander University reserves the right to adjust any aid awarded based on verification of eligibility or enrollment status. Further, at any time that new, corrected, or additional information becomes available, Lander University reserves the right to review any aid for accuracy and eligibility and to make adjustments as necessary.

RETURN OF TITLE IV FUNDS

Federal regulations require each educational institution to have a written policy for the refund and repayment of federal aid received by students who withdraw during a term for which payment has been received. This policy is effective only if the student completely terminates enrollment (i.e. cancels his/her registration, withdraws, or is dismissed) or stops attending classes before completing more than 60 percent of the enrollment period. All returned funds will be distributed back to the aid programs in the order prescribed by law. The amount of refunded fees for students who withdraw will be calculated based on the percentage of the aid earned before separation as outlined in federal law. Students who may be eligible for post-withdrawal disbursements will be notified in writing. Students may contact the Business Office for details.

EMERGENCY LOANS

Short-term emergency loans (to be repaid before the student completes the academic term) are available in the Business Office in some exceptional circumstances.

INSTALLMENT PAYMENT PLAN

The University offers a semester installment payment plan that divides the charges for tuition, fees, room, and board into three equal installments each semester. The installment plan is not available for summer terms. Information on this plan is available from the Business Office.

STUDENT WORK PROGRAMS

Many part-time student jobs are available each year from the Federal Work-Study Program and Lander's student assistant work program. Students interested in seeking employment on campus should check employment postings

and procedures on the Financial Aid website at www.lander.edu/finaid/.

SUMMER SCHOOL AID

Aid for summer school is based on unused eligibility from the academic year immediately preceding summer enrollment. Students who wish to be considered for summer aid must have a current FAFSA on file and must complete a separate, one-page application in the Office of Financial Aid between March 1 and April 1, annually. Students should plan in advance to reserve aid eligibility if they know they must attend summer school. Most summer aid eligibility requires enrollment in at least six (6) hours over the course of the summer. Students wishing to receive loans must be enrolled in at least 6 hours at Lander in the first summer term. Students are not eligible to receive aid for enrollment at another institution.

SCHOLARSHIPS

INSTITUTIONAL SCHOLARSHIPS

Lander University provides a limited number of merit-based scholarships each year to freshmen and transfer students who are entering in the fall semester. Consideration is automatic for qualifying high school seniors who have been admitted by January 15th and for exceptional transfer students admitted by June 1st. No separate scholarship application is necessary for consideration for these awards. Lander annually determines the merit criteria and the number of scholarships to be awarded.

In addition to these merit-based institutional awards, Athletics, Student Affairs, and most academic departments award scholarships based on specific criteria. Consideration for departmental scholarships varies in each department and may require a separate application. Information about departmental scholarships (including application and contact information) is available at www.lander.edu/finaid/schols/schols.htm.

All institutional awards are subject to available funding.

SCHOLARSHIP ELIGIBILITY POLICY

All scholarship awards require full-time enrollment at Lander University unless otherwise specifically stated in the terms of the awards contract. Students may not receive scholarships for semesters in which they are enrolled less than full-time, nor will semesters of ineligibility be extended to the end of the academic career. Scholarships apply to the academic year only, exclusive of summer school, except where otherwise stated. Students may never receive any combination of scholarships, financial aid, and other awards that exceeds the total cost of attendance for the academic year. Students must remain in good standing with the Lander Honor Code, as outlined in the *Student Handbook*.

SCHOLARSHIP RENEWAL POLICY

There are certain standards for renewal of Lander scholarships. Recipients must complete 24 semester hours each academic year, excluding Summer School, unless otherwise specifically stated in the terms of the awards contract. Recipients of all scholarships must maintain a cumulative GPA of 3.0, unless otherwise specifically stated in the terms of the awards contract. If a scholarship is renewable and the student maintains the required academic standards, the scholarship will be renewed automatically. Renewals are made in the summer of each year for the upcoming year. Students who fail to meet the renewal requirements will be granted the opportunity to appeal in writing. Scholarships are awarded for up to, but never exceeding, four years from the initial term of college enrollment. Academic Divisions may disclose separate renewal criteria for Divisional scholarships in the written scholarship contract.

STATE SCHOLARSHIPS

SOUTH CAROLINA LIFE SCHOLARSHIP

The South Carolina LIFE may provide up to \$5,000 per year at four-year schools, subject to state funding. Lander University Office of Financial Aid annually identifies eligible students. Each year, students are sent written notification and are required to complete an affidavit of eligibility. For S.C. LIFE Scholarship eligibility requirements, go to the South Carolina Commission on Higher Education website at www.che400.state.sc.us/web/Student/LIFE/LIFE%20home.html

SOUTH CAROLINA PALMETTO FELLOWS SCHOLARSHIPS

The S.C. Palmetto Fellows Scholarships provides up to \$6,700 per year at four-year schools. The Palmetto Fellows Scholarship is a merit-based program awarded by the South Carolina Commission on Higher Education through an application process coordinated by high school guidance counselors. Additional information is available through any S.C. high school guidance counselor and on the South Carolina Commission on Higher Education website at www.che400.state.sc.us/web/Student/Palmetto%20Fellows/PFS%20home.html

SOUTH CAROLINA TEACHING FELLOWS PROGRAM

The Teaching Fellows program is available to high school seniors who are legal residents of South Carolina, have a minimum SAT equaling at least the statewide average for the year, and rank in the top quarter of their class. The program provides up to \$5700 for tuition and board and \$300 for summer enrichment programs. Teaching Fellows agree to teach in South Carolina one year for every year that they received the fellowship. Applications must be made to the South Carolina Center for Educator Recruitment, Retention, and Advancement (CERRA). Contact the high school guidance counselor for application information.

ENDOWED AND FUNDED SCHOLARSHIPS

The Lander Foundation has cultivated relationships with a number of donors, businesses, and foundations to provide over a half a million dollars annually in more than 200 endowed and funded scholarships. These scholarships vary in criteria and by awarding area. For a complete list, categorized by the area that awards these scholarships, please view our website at www.lander.edu/finaid/schols/schols.htm