



Financial Aid Handbook

2013-2014

429 North Church Street

Spartanburg, South Carolina 29303-3663

FERPA

FERPA, the Family Educational Rights and Privacy Act of 1974, is a federal law that pertains to the release of and access to student education records. In compliance with FERPA, Wofford College does not disclose personally identifiable information contained in student education records, except as authorized by law.

Also known as the Buckley Amendment, this law applies to all schools that receive funds under an applicable program of the US Department of Education. Wofford College has established policies relating to the accessibility of student information in its custody. These are described below.

Student Rights Under FERPA

At Wofford College, FERPA rights apply to a student. A student is a person who has been admitted and is registered, regardless of the person's age.

Under FERPA, a student has a right to:

- inspect his or her education records within 45 days of the request;
- require that the College obtain his or her prior written consent before releasing personally identifiable information from education records;
- request that corrections be made to education records if the student believes the records are inaccurate or misleading or otherwise in violation of the student's privacy rights under FERPA.
- file a complaint with the U.S. Department of Education concerning an alleged failure by the institution to comply with FERPA.

When Disclosure is Permitted Without Prior Consent of the Student

Education records are all records that contain information that is directly related to a student and that are maintained by an educational agency or institution or by a party acting on its behalf. Wofford College students have the right to provide written consent before the College discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

Wofford College will disclose information from a student's education record without the written consent of the student:

- To appropriate College administrators, faculty members, staff members and outside service providers, such as contractors and consultants, who require access to education records in order to perform their legitimate educational duties. This also includes student workers who at any time may access student records as a part of their duties. Wofford College restricts and tracks access to education records to enforce the "legitimate education interests" requirement in this exception.

- In connection with a student's application for, establishing eligibility or conditions for, or receipt of financial aid. Wofford College contracts with the National Student Clearinghouse to provide enrollment and degree data to lenders and guarantors.
- To officials of other schools in which the student seeks or intends to enroll, upon request;
- To college or agency officials at the sending institution which originally created the education record, such as a transcript; To law enforcement officers with a subpoena; To the Wofford College Campus Safety Department and other law enforcement agencies, information received under a community notification program concerning students who are required to register as sex offenders in the state, as governed by the Campus Sex Crimes Prevention Act.

Wofford College uses safe methods to identify and authenticate the identity of students, parents, school officials and all other parties before disclosing education records.

FERPA and Parents

Up to the time a student attends an institution of higher education, regardless of age, FERPA rights reside with the parents. Once the student attains the age of 18 or attends an institution of higher education, regardless of age, FERPA rights transfer to the student.

Students can give express written permission for their parents' access to their financial aid record by printing the [2013-2014 Student Release of Information to Parents](#) form and submitting it with Wofford College identification, to the Office of Financial Aid and Scholarships. Please contact the Business Office for a separate release form for financial records. The Registrar should be contacted for release forms related to educational records.

Records may be released to parents without a signed consent from the student under certain exceptions. These include:

- In a health or safety emergency.
- Where the student has violated a law or the school's policies governing alcohol or substance abuse, if the student is under 21 years old.
- By submission of evidence that the parents declare the student as a dependent on their most recent Federal Income Tax form.

2013-2014 Financial Aid Calendar & Important Dates

(*applicable to both Prospective First Year & Currently Enrolled Wofford Students)

JANUARY

- 1 *Parents & Students begin collecting documents needed to file tax returns for 2012
 - 10 *Parents & Students apply for US Dept. of Education PIN number at www.pin.ed.gov
 - 15 Currently Enrolled Wofford Students spring semester fees due in Controller's Office
- Prospective First Year Early Decision admission Reservation Deposit due for incoming students (binding)

FEBRUARY

- 1 Prospective First Year Early Action admission notification letters available
- Prospective First Year Regular Decision admission application deadline
- 4 Currently Enrolled Students spring semester classes begin
- Book vouchers available, if overage on student account
- 8 Currently Enrolled Students last day to add or drop courses for spring semester
- 15 *Free Application for Federal Student Aid (FAFSA) Application Instructions available on web for Prospective First Year & Currently Enrolled students
- 16 Wofford Scholars Day for Prospective First Year Early Action & Regular Decision Scholar nominees

MARCH

- 1 Prospective First Year FAFSA application priority deadline date www.fafsa.gov (instructions available on Financial Aid website)

Prospective First Year Early Action Wofford Scholars award notifications mailed from Admission Office

Prospective First Year Bonner & Success Initiative application deadline date

4 “my.Wofford.edu” portals go live for Incoming First Year students who have paid deposit

15 Currently Enrolled & Returning Wofford students FAFSA priority deadline date www.fafsa.gov (instructions available on Financial Aid website)

Currently Enrolled & Returning students Reservation/Housing deposit due (in order to participate in housing selection process)

Prospective First Year Early Action accepted students Financial Aid Packages available (rolling timeline through April 2nd)

Prospective First Year Early Action merit scholarship notifications mailed from Admission Office

Prospective First Year Regular Decision admission notifications available

APRIL

1– 5 Currently Enrolled students Spring Break week

2 Prospective First Year Regular Decision scholarship notifications available

Prospective First Year Regular Decision Financial Aid Packages available

13 “Wofford Unscripted” for accepted Prospective First Year students

15 “Wofford Unscripted” for accepted Prospective First Year students

27 Spring Hospitality Day for current high school juniors

MAY

1 Deadline Date for Early Action & Regular Decision Prospective First Year accepted applicants to respond to Admission & Financial Aid Offers and pay reservation deposit

*First day to enroll in Sallie Mae Tuition Payment Plan (10 month payment option) <https://www.salliemae.com/landing/tpp/> or contact the Wofford Business Office

18-19 Commencement Activities

JUNE

Currently Enrolled Students financial aid packages finalized and made available on “myWofford.edu” portal

*Consider payment options for Wofford costs not covered by scholarships & financial aid

*If needed, apply for Federal Direct Student Loan and Federal Direct Parent PLUS Loan www.studentloans.gov. Please note: the FAFSA is required to apply for these loans. Or if necessary, consider [private alternative loans](#).

*Submit required Verification documents to Financial Aid Office (if applicable)

*Submit any outside/private scholarship checks or official scholarship notification letters to the Financial Aid Office

3 Summer School Session I begins

28 Incoming First Year Student Orientation Day

JULY

5 Summer School Session I ends

8 Summer School Session II begins

13 Incoming First Year Student Orientation Day

15 *Fall/Interim semester bills available from the Controller’s Office

TBA First Year Freshmen Class Registration

AUGUST

- 8 Summer School Session II ends
 - 15 *Fall/Interim semester fees due in the Controller's Office (students arriving on campus early with special groups are required to pay fees by date of return)
 - 31 *Last day to enroll in Sallie Mae Tuition Payment Plan (10 month payment option) <https://www.salliemae.com/landing/tpp/> or contact the Wofford Business Office
- First Year students move on campus / Summit Adventures
- Returning students move on campus
- *Book vouchers available, if overage on student account

SEPTEMBER

- 2 *Labor Day and first day of Fall Semester
- 6 *Last day to add or drop classes for fall semester

OCTOBER

Prospective First Year Early Decision applicants apply for Admission by completing the Common Application (is binding)

NOVEMBER

- 1 Prospective First Year Early Decision admission application deadline date
- Currently Enrolled Students Interim bills available from Controller's Office for (if applicable)
- 10 Wofford Scholar's Day for Prospective First Year Early Decision scholar nominees
- 15 Prospective First Year Early Action admission application deadline date

Prospective First Year Complete Early Decision Financial Aid Estimator application for “need based aid” consideration

- 30 Currently Enrolled Students Interim fees due in Controller’s Office (if applicable)

DECEMBER

- 1 Prospective First Year Early Decision admission notification
- Priority date for Prospective First Year Early Decision applicants to complete Early Decision Financial Aid Estimator application
- 15 Currently Enrolled Students Spring semester bills available from the Controller’s Office

New Student Application Deadlines for Fall 2013

	Early Decision	Early Action	Regular Decision
Application Deadline	November 1	November 15	February 1
Decision Letter	December 1	February 1	March 15
*Estimator/FAFSA Due	*December 1	March 1	March 1
Scholarship Notification	December 15	Mid-February	Early April
Financial Aid Packages	December 15	Rolling notification	Early April
Deposit Due	January 15	May 1	May 1

Financial Aid Program

The primary responsibility for meeting college expenses lies with students and their families. The purpose of the Wofford College Financial Aid Program is to provide assistance when that cost exceeds the ability of the family to pay. Financial assistance is given in the form of scholarships, grants, loans, employment, or a combination of these.

Merit: Some financial aid is awarded without regard to the financial strength of a family. In most cases, recipients are selected in competition based upon abilities which the college wants to recognize. For example, academic scholarships and athletic grants are awarded for special abilities. In some limited instances, however, any student in a given category (for example, a ministerial student) is eligible for a grant.

The majority of the merit-based academic scholarships awarded by the college are offered to first year freshmen through the Wofford College Scholars Program. All students who submit a complete application for admission and are accepted will be considered for merit-based academic scholarships. Resources for merit-based academic scholarships are limited. A large number of academically superior students compete for these awards. Rising Wofford College juniors and seniors may receive departmental scholarships. Merit scholarships, while they are awarded without regard to financial need, can become part of a need-based award.

Need: Most financial aid is to assist families whose resources are not strong enough to meet college costs. To the extent that funds are available, every effort is made to make Wofford College affordable. It is our desire that no qualified student be denied the opportunity to attend Wofford because of a lack of financial resources.

Any student who has applied for admission to Wofford or who is enrolled at Wofford may apply for financial aid. With limited exceptions, no final commitment of financial assistance will be made until the applicant has been accepted for admission.

Students applying for ROTC Scholarships and Wofford Athletic Grants-in-Aid will be reviewed for admission eligibility upon receipt of a completed Common Application for Admission and an unofficial high school transcript. If determined to be eligible for preliminary admission by the Office of Admission using standard admission criteria, the student will be notified of any offers of institutional aid. Estimates of need-based aid eligibility will also be provided if the student completes the Wofford Financial Aid Estimator. These exceptions are made due to ROTC Scholarship application and acceptance deadlines and NCAA Division I deadlines for signing letters of intent. Students granted preliminary admission decisions under this exception must complete the full application for admission and are subject to standard admission review to determine if unconditional admission will be granted. Any offer of institutional aid or estimates of need-based eligibility will be withdrawn if the student is not granted unconditional admission status. The submission of the current year Free Application for Federal Student Aid (FAFSA) by institutional and/or program guidelines is required to receive an official offer of need-based aid from any source. Need-based financial assistance is awarded by the Financial Aid Office at Wofford College according to the calculated need of each aid applicant, individual financial aid program regulations and the available resources of the College.

Financial Need

Financial need is calculated by a standard method using confidential information submitted by parents or, in some cases, by students. This method or

“need analysis” is a way of measuring a family’s ability to pay educational expenses.

The total cost to a student attending any college includes, in addition to tuition and fees, the cost of room, board, books, and supplies, as well as personal and travel expenses. A student’s “need” for financial aid is the total cost of attending a particular college minus the amount a family can reasonably be expected to contribute. Wofford uses the federal methodology to determine eligibility for federal, state, and institutional need-based assistance. The greater the cost of a college, the greater the student’s need for aid is likely to be. Students normally qualify for more aid at Wofford than at lower-cost institutions.

Who is Eligible for Financial Aid?

The type and amount of aid for which a student may qualify can be determined only by conducting a need analysis. Any student who wants to be considered for financial aid to attend Wofford should apply. The table below shows the distribution of financial aid awards in various income categories for Wofford students during the previous 2012-2013 school year.

Distribution of Financial Aid Awards by Family Income, 2012-2013 Awards Include Scholarships, Grants, Loans & Work Funds

Family Income	Number Students	Total Awards	Range of Awards	Average Award
\$0 - \$9,999	46	1,677,390	5,000-48,129	36,465
\$10,000 – 19,999	38	1,587,216	20,500-52,641	41,769
\$20,000 – 29,999	56	2,036,925	5,000-51,293	36,374
\$30,000 – 39,999	64	2,391,405	9,500-48,129	37,366
\$40,000 – 49,999	77	2,938,822	10,500-48,783	38,167
\$50,000 – 59,999	63	2,350,466	13,300-48,212	37,309
\$60,000 – 69,999	60	2,214,988	12,839-48,250	36,916
\$70,000 or Over	713	20,835,465	116-49,225	29,222
Income Unknown	320	6,552,196	300-48,129	20,476
Independent Students	17	667,424	20,300-49,084	39,260
TOTALS	1454	\$43,252,297		\$29,747

Further, any student participating in Wofford’s Study Abroad Program is considered eligible for financial aid as a regular student.

The financial aid application at Wofford College is the Free Application for Federal Student Aid or FAFSA. To be considered for all federal, state, and

institutional need-based sources of financial aid, all new freshmen, new transfer students, and current Wofford students must file the FAFSA each year.

How to Apply for Financial Aid

Updated instructions on filing the FAFSA are available on the financial aid page on Wofford's web site each February. The Wofford Financial Aid Office will e-mail all new freshmen, transfers and their parents who have applied for admission to Wofford when the updated information and instructions are posted. Currently enrolled Wofford students and their parents also will be e-mailed when updated information is posted, if the students are expected to return the next year.

APPLYING FOR NEED BASED FINANCIAL AID IS THE RESPONSIBILITY OF THE STUDENT.

Free Application for Federal Student Aid (FAFSA)

The FAFSA application can be submitted via the web at www.fafsa.gov or accessed from the Wofford financial aid web page. This application should be completed after January 1, 2013 and submitted on the web to the processor by the college application deadline of March 1, 2013 for Prospective First Year Freshmen and March 15, 2013 for Currently Enrolled Students. See "When to Apply" on page 12.

The FAFSA is required for federal, state and institutional need-based financial aid programs to include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Student Loans (Subsidized and Unsubsidized), Federal Perkins Loan, Federal Work-Study, SC Tuition Grant, Vocational Rehabilitation Grant, Wofford Academic Scholarship, Wofford Bonner Scholarship, Wofford College Grant, and numerous other scholarship, grant and loan funds offered by organizations and foundations not related to Wofford College.

Completing the FAFSA:

- a. Be sure that information is correct and complete. The web applications have numerous edit checks to reduce careless errors.

****New**** Students and parents now have the opportunity to "Link to IRS" if you select that you have "Already Completed" your taxes. We encourage all families who are eligible to choose this option. Doing so will automatically populate cells in the FAFSA from the IRS making the information most accurate.

- b. Be sure to list Wofford College and its code number (003457) in Step 6 as one of your college choices so that Wofford will receive the results.
- c. Be sure to supply all the information requested in Step 4. This information is required by the U.S. Department of Education to process your FAFSA. The information must be provided by the persons providing "parent information" and must match the information on their social security cards. The information supplied here will be compared with the information on file with the U.S. Social Security Administration by an electronic data matching process.
- d. South Carolina residents who list a SC private college in Step 6 of the FAFSA will be considered for the SC Tuition Grant Program if the FAFSA is filed by June 30, 2013.

To be considered for all need-based aid programs at Wofford, all prospective and currently enrolled students must complete this application.

When to Apply for the 2013-2014 Academic Year

Prospective First Year Freshmen students will have a FAFSA priority filing deadline date of **March 1, 2013**.

The FAFSA must be received by the US Department of Education by March 1, 2013. A FAFSA submitted on the web is received by the department immediately upon transmission of the data. Wofford will receive your information electronically from the department usually within three days. A FAFSA mailed to the department is posted upon receipt and Wofford receives the information electronically within ten to fifteen days.

Freshmen applicants who submit the FAFSA after the stated deadline will be considered for need-based financial aid on a "funds available basis."

Currently Enrolled Students will have a FAFSA priority filing deadline date of **March 15, 2013**. The FAFSA must be received by the U.S. Department of Education by March 15, 2013 to be considered an on-time application by Wofford College.

The reservation deposit also must be paid to the business office at Wofford by March 15, 2013. For boarding students, the reservation deposit is \$500 and for commuting students it is \$300. This amount will be deducted from the student's fall bill.

Currently enrolled students who are on-time applicants will receive at least the same level of institutional aid received during the previous year so long as they

maintain academic eligibility and need-based eligibility for the programs. Federal aid awarded by the college will be renewed at the same level if funding levels permit and students remain eligible for the program(s).

Currently enrolled students who submit the FAFSA or pay the reservation deposit after the stated deadline will be considered on a “funds available basis” for financial aid and placed on a waiting list for limited funds.

Required Signatures Replaced by the PIN

The FAFSA filed on the web requires either an actual signature on a paper signature page or the use of a PIN (personal identification number). If you do not have a PIN, you must print, sign a signature page, and mail the signature page to the U.S. Department of Education. If you have a PIN, you can enter your PIN on the web application rather than printing and mailing a paper signature.

Both the student applicant and at least one parent must have PIN numbers. Anyone for whom a PIN number has not already been generated can now have one created by supplying basic identifying information on the web. Once created, the PIN allows access to that applicant's data in several Student Financial Aid systems including:

- FAFSA
- Correcting data entered on the FAFSA
- National Student Loan Database System www.nslds.ed.gov containing cumulative financial aid history on federal grants and loans
- Printing a copy of your Student Aid Report (SAR) form generated in response to student filing the FAFSA

To apply for a PIN

- Go to www.pin.ed.gov
- Choose “Apply for a PIN”
- Supply name, social security number, date of birth, mailing address, and e-mail address. Be sure this information is identical to the information on the social security card.

**You have the option to create your own PIN or one will be generated for you. Remember your PIN is as sensitive as your Social Security Number. It should be something that only you know and you should not share it with anyone else. **

- Submit the request
- Write down the confirmation number that appears on the screen letting you know your request was received.

How do you receive your PIN?

The U.S. Department of Education will confirm the identifying information with the Social Security Administration database. There are three options to receive your PIN: (1) mail, (2) e-mail, or (3) display now. You may choose the option with which you are most comfortable. After a successful match, a PIN will be created and e-mailed to you within 24 hours.

Lost or compromised PIN

If you (the student only) have ever filed a FAFSA on the Web, a PIN has been generated and mailed to you at some time by the U.S. Department of Education. If you're not sure what your PIN is, you may "Request a Duplicate" at www.pin.ed.gov. If your PIN has been compromised, you may apply for a new PIN using the option "Change My PIN" on the web site listed above. You will receive your PIN by e-mail within 24 hours.

The Wofford Scholars Program

The Wofford Scholars Program Scholarships are offered only to first year freshmen who have been accepted for admission to the Class of 2017. Questions should be directed to the Wofford Admission Office.

Other Scholarships and Grants

The Wofford College National Merit Scholarships are awarded annually in cooperation with the National Merit Scholarship Corporation. A minimum of three merit scholars who designate Wofford as the college of their first choice are selected from among the finalists in the national competition. Scholarships range from \$500 to \$2,000, depending upon need, and are renewable.

Wofford College Academic Merit Awards are awarded by a scholarship committee to new freshmen who have been accepted for admission but did not participate in the Wofford Scholars Program. All non-scholars applications are reviewed for merit awards. Scholarships range from \$1,000 to \$25,000 per year and are renewable for up to three years after freshman year, if eligibility requirements are met. These awards are based on academic merit, leadership, and service to the community. The complete application for admission serves as the scholarship application.

Wofford College General Academic Scholarships are awarded annually to eligible upperclassmen and range in value from \$1,000 to \$2,000 depending upon financial need and grade point average (2.50 minimum). The awards are

for one year, but may be renewed depending upon need, grades, an on-time financial aid application (FAFSA) and a paid reservation deposit.

ROTC Scholarships for two, three or four years, are competitive, merit-based scholarships managed by the United States Army Cadet Command. These grants are valued at full tuition and fees each year, pay \$1,200 yearly for the cost of books and a tax-free monthly subsistence allowance. Wofford College additionally contributes the remainder of the cost of on-campus room and board for three- and four-year Army ROTC scholarship awardees after other grant aid has been applied. Students offered an Army ROTC Scholarship will qualify for the Wofford College ROTC Scholarship valued at the current cost of room and board less any other grants and/or scholarships the student is eligible to receive. This will encompass both three- and four-year scholarships. The Wofford College ROTC Scholarship funds will be awarded freshman year for the three-year scholars to assist with cost until the actual receipt of the Army ROTC Scholarship in the sophomore year. NOTE: Students are expected to file the Free Application for Federal Student Aid (FAFSA) each academic year. Prospective ROTC or current students interested should contact the ROTC Enrollment and Scholarship Officer, Wofford College at 864-597-4338.

Pre-Ministerial Grants are awarded annually for a minimum of \$2,000 to pre-ministerial students of all denominations. Students registering as pre-ministerial students should register with the campus ministry department/Perkins-Prothro Chaplain at Wofford College. Receipt of this scholarship requires participation in Emerging Leaders Initiative (ELI).

Pre-Ministerial Scholarships are provided by several endowed funds. Some scholarships are restricted to students aspiring to be United Methodist ministers; others are available to pre-ministerial students regardless of denomination. Interested students should register with the campus ministry department/Perkins-Prothro Chaplain at Wofford College.

Competitive Scholarships for Upperclassmen are awarded to those whose performance is outstanding. They include the George C.S. Adams Scholarship for a language major; the William H. Brabham Scholarship for a student majoring in history; the John B. Cleveland Scholarship for a science major; the Professor Harold Green Endowed Scholarship Fund for senior accounting majors; the Edward Buck Hamer Jr. Endowed Scholarship for students majoring in foreign language or history for international study; the Boyd C. Hipp II Scholarship and the Marvin L. Holloway Scholarship for juniors who plan to enter business; the Hucks-Jones Endowed Scholarship Fund for students majoring in French or German; the W. Raymond Leonard Scholarship for a biology major; the Liberty Corporation Endowed Scholarship Fund for U.S. citizens with interest and demonstrated leadership in business; the James C. Loftin Scholarship for a major in chemistry; the Larry A. McCalla Scholarship for a pre-medical student; the Neville Holcombe Scholarship for a pre-law

student; and the C.C. Norton Endowed Scholarship Fund for rising juniors majoring in sociology. Students are considered based on nominations from professors.

Transfer Student Scholarships of varying value are available for outstanding graduates of two-year colleges. All transfer students accepted for admission are considered for Wofford College Academic Merit Scholarships. The completed application for admission serves as the scholarship application.

Grants to Children of Methodist Ministers are awarded annually in the amount of \$3,000. Students should notify the director of financial aid at Wofford College of their eligibility.

United Methodist Scholarships

There are many United Methodist Scholarship opportunities available to students who are members of The United Methodist Church. Applicants must apply every year for the specific scholarships. A complete list of scholarship information, applications and deadline dates are available at the following web sites for the UMHEF at www.umhef.org and the GBHEM at www.gbhem.org.

United Methodist Dollars for Scholars Program

Each year through the United Methodist Dollars for Scholars (UMDFS) program, the United Methodist Higher Education Foundation (UMHEF) provides \$1,000 in matching scholarships to randomly selected United Methodist students who have received a \$1,000 scholarship from their local United Methodist church to help them attend a United Methodist-related college, university, or seminary. Wofford College participates in the “Triple” Your Dollars for Scholars component of the UMDFS program. Students attending United Methodist-related institutions that have agreed to participate in the Triple Your Dollars component program will receive \$1,000 in matching funds directly from Wofford College. Recipients should contact the Wofford College Financial Aid Office for specific information on how their matching award will be applied. After submitting the online application, applicants will receive a confirmation e-mail that includes a form which the student and the pastor of the sponsoring church must sign. This signed form must be mailed to the UMHEF along with a check from the sponsoring church for exactly \$1,000 payable to UMHEF (no personal checks) and postmarked no later than March 1, 2013. Churches may fund and sponsor an unlimited number of applicants for the United Methodist Dollars for Scholars program. If the number of applications received by the UMHEF exceeds available funds, recipients will be chosen randomly from all eligible applications received. All checks for applicants not awarded will be returned to the sponsoring churches. No awards will be made prior to June 1, 2013. For the applicants selected, the UMHEF will mail a \$2,000 check to Wofford (\$1,000 from the Foundation & \$1,000 from the student’s church) in the fall after verification of full-time enrollment is

provided to the UMHEF. Wofford will also contribute \$1000, thus making the total scholarship value \$3000. It is the recipient's responsibility, after enrolling in fall, to request the Wofford Registrar send verification of their enrollment (VOE) to the UMHEF. The actual scholarship checks will not be mailed to Wofford until mid-October. For additional information, application and deadline date(s) please use the following link to access information.

www.umhef.org/applications/UMDFS.php .

Eligibility

Applicants must be enrolled or planning to enroll as a full-time student in fall 2013 at a United Methodist related college, university or seminary. The applicant must be an active member of the United Methodist Church for at least one year. Not all applicants will be selected to receive a UMDFS scholarship. If the number of applications received exceeds the available UMHEF funds, recipients will be chosen randomly from all eligible applications received. For applicants who did in fact apply for the UMDFS scholarship, but were not selected to receive the scholarship, the UMHEF will return the sponsoring church's \$1,000 check to the church. However, the student, or sponsoring church on behalf of the student, may contact the Wofford College Financial Aid Office to determine if Wofford will match the sponsoring church's \$1,000 award. The following criteria are required to determine Wofford's participation, when the student is not selected as a UMDFS recipient.

1. Sponsoring church or student should contact Wofford College Financial Aid Office to identify student applicant and confirm that student did apply for the UMDFS scholarship, but was NOT selected as a recipient.
2. Sponsoring church sends \$1,000 check to Wofford College on behalf of the named student with a copy of the student's declination letter from UMHEF Dollars For Scholars Program.
3. Wofford will add \$1,000 matching award, thus the total scholarship value will equal \$2,000 (NOT triple amount of \$3,000).

United Methodist Leadership Scholars Program

Wofford College participates in the United Methodist Leadership Scholars Program (UMLS). The UMLS program encourages local churches to provide \$1,000 scholarships on behalf of students planning to enroll in a participating United Methodist-related college or university located in the Southeastern Jurisdiction. This scholarship will be funded exclusively by local church funds submitted to the UMHEF and the institutional college match award, if the student meets specific eligibility requirements for the Leadership scholarship as defined and determined by the UMHEF. Funds from the UMHEF will no longer be included in the scholarship. Upon receiving verification of full-time enrollment in the fall, the UMHEF will send \$1,000 submitted by the recipient's local church to Wofford College. Then Wofford will match the local church funds for a total scholarship value of \$2,000. It is the recipient's responsibility after enrolling in the fall, to request the Wofford College

Registrar send verification of enrollment (VOE) to the UMHEF. Checks will not be mailed until mid-October. For additional information, application and deadline date(s) please use the following link to access information www.umhef.org/applications/UMLS.php .

Eligibility

The UMLS is a point-of entry scholarship for first year only. Applications are limited to students who are first time freshmen enrollees in a United Methodist-related college or university. Applicants must be active members of The United Methodist Church (for at least one year) planning to enroll full-time as an undergraduate in the fall of the coming academic year at a participating United Methodist-related college or university located in the Southeastern Jurisdiction of The United Methodist Church. If a student intends to apply for United Methodist Dollars for Scholars (UMDFS), they should not apply for the United Methodist Leadership scholarship (UMLS). You may not be awarded both scholarships. If you apply for UMDFS and are not selected by the program, you will automatically be considered for a UMLS award by the UMHEF, if eligible.

Athletic Grants are available in most sports. Inquiries should be submitted to the director of athletics, Wofford College.

South Carolina Tuition Grants Commission awards South Carolina Tuition Grants to residents of South Carolina who have financial need and plan to attend an independent college in South Carolina. To apply for this grant, residents must submit the FAFSA by the commission's deadline of June 30, 2013. Grants are based on financial need. The maximum value for 2013-2014 is \$2,900.

Note: *SC Commission on Higher Education CHE mandate regarding final high school transcripts through PowerSchool beginning fall 2011:*

In consultation with SCDE, the following three requirements must be met when using an official transcript for the purposes of awarding state scholarships including the LIFE and HOPE.

- 1. Official transcripts must be final and based on the SC Uniform Grading Policy. All official transcripts must be signed by a school official, stamped, or embossed.*
- 2. Final official transcripts must be dated between the high school graduation date (May –June), but no later than June 15th; and*
- 3. GPA listed on the transcripts must clearly state SC Uniform Grading Policy or “SC UGP.”*

Since the PowerSchool data management system will change the rank in class and grades on a daily basis, transcripts dated after the official high

school graduation and after June 15th will not be accepted as official transcripts for the purposes of awarding state scholarships.

*Karen Woodfaulk, Director
SC Commission on Higher Education
May 13, 2011*

LIFE Scholarships were approved by the 1998 General Assembly of South Carolina. The LIFE Scholarship Program is administered by the SC Commission on Higher Education and is a merit-based scholarship program. The SC LIFE Scholarship Program provides funding for scholarships to eligible students meeting SC residency requirements attending two and four year colleges and universities in South Carolina.

General eligibility guidelines to receive the SC LIFE Scholarship upon graduation from high school are listed below. The student must meet two of the three criteria to be eligible.

- Earn a 3.00 cumulative grade point average calculated using the SC Uniform Grading Policy (SCUGP) reported to a minimum of two decimal places and cannot be rounded. The cumulative grade point average must be calculated at the time of high school graduation and after official completion of courses required for high school graduation. Students meeting SC residency requirements but graduating from out-of-state high schools must have the high school cumulative grade point average recalculated using the SCUGP. Home schooled students must also present official high school transcripts using the SCUGP. For more information, contact the South Carolina Commission on Higher Education at www.che.sc.gov.
- Score at least 1100 on the SAT or an equivalent 24 Composite on the ACT. SAT/ACT scores will be accepted through the June test date of the high school graduation year. It is permissible to select an SAT verbal score and math score from different test administrations; however, the SAT writing score is not included in the calculation of the best combined SAT score for purposes of the SC LIFE Scholarship.
- Graduate in the top 30% of the high school graduating class. The ranking percentages must be reported to two decimal places (minimum) and cannot be rounded. The SCUGP must be used exclusively.

For regulatory information on the SC LIFE Scholarship go to www.che.sc.gov/New_Web/Students&Parents.htm or contact the Wofford Financial Aid Office at finaid@wofford.edu.

Renewal of the SC LIFE Scholarship requires students to earn an average of at least 30 hours each academic year and maintain a cumulative SC LIFE GPA of 3.00 or higher. The cumulative SC LIFE GPA is based on all non-remedial, graded hours attempted and quality points earned at Wofford and all other

colleges attended. Students are required to provide official college transcripts to the Wofford Registrar for all courses attempted at any college and must sign a certification of compliance annually. Current students may access their SC LIFE GPA on their my.wofford.edu portal under “Financial Aid Spotlight/Resources”. Your SC LIFE GPA will not be published on your Wofford College transcript.

The minimum required cumulative SC LIFE GPA and hours must be attained prior to the start of the fall semester of the following academic year. Scholarships may not be reinstated mid-year. Students who have lost eligibility for one year may be reinstated by earning the required hours and cumulative SC LIFE GPA prior to the start of the fall semester of the following academic year.

Palmetto Fellows Scholarship Program is a competitive merit program established by the 1998 Cutting Edge Legislation. The scholarship currently provides up to \$6,700 for freshman and \$7,500 for currently enrolled students per year for enrollment at a four-year college in the state of South Carolina. The high school guidance office identifies eligible applicants and submits an application for the scholarship on-line. The early deadline is December 15, 2012 and the final deadline is June 15, 2013. Contact your high school guidance counselor for additional information.

In general, to be eligible to apply a student must meet the following criteria: Score at least 1200 on the SAT or 27 ACT Composite by the November test administration of the senior year in high school for early awards or by the June test administration of the senior year in high school for late awards. The SAT score may be calculated using the highest math and critical reading scores from different test administrations. However, the writing score is not considered for purposes of the SC Palmetto Fellows Scholarship Program, and;

- Earn a cumulative 3.50 GPA calculated using the SC Uniform Grading Policy (SCUGP) with at least two decimal points without rounding at the end of the junior year for early awards, and;
- Rank in the top six percent (6%) of the class at the end of either the sophomore or junior year based on the SC Uniform Grading Policy (SCUGP), and;
- Be enrolled in a public or private high school or an approved home school program of study, and;
- Be a legal resident of South Carolina as defined in applicable State statutes governing the determination of residency for tuition and fee purposes, and;
- Be a U.S. citizen or permanent resident who meets the definition of an eligible non-citizen under State residency statutes.

OR

- Score at least 1400 on the SAT or 32 Composite ACT by the November test administration of the senior year in high school for early awards or by the June test administration of the senior year in high school for late

awards. The SAT score may be calculated using the highest math and critical reading scores from different test administrations. However, the writing score is not considered for purposes of the SC Palmetto Fellows Scholarship Program, and;

- Earn a minimum of 4.00 GPA calculated using the SC Uniform Grading Policy (SCUGP) with at least two decimal points without rounding at the end of the junior year in high school for early awards or at the end of the senior year for late awards.

Renewal of the SC Palmetto Fellows Scholarship requires the recipient to earn at least 30 new hours each academic year and maintain a Wofford cumulative grade point average of 3.00 or higher. The 30 hours cannot include AP or CLEP courses, and we are not permitted to round the grade point average. A cumulative grade point average of 2.999 does not qualify for renewal. The hours and cumulative grade point average must be attained prior to the start of the fall semester of the following academic year. Scholarship Enhancements are awarded to eligible students majoring in approved mathematics and science programs beginning in their second/sophomore year based on their date of initial college enrollment (freshman are not eligible for Enhancement funds). LIFE and Palmetto Fellows Scholarship and Scholarship Enhancements funds must be used toward the cost-of-attendance (COA) at an eligible four-year institution in South Carolina.

Fourteen Credit Hour Requirement beginning with the 2008-2009 Academic Year:

In order to be eligible for the LIFE or Palmetto Fellows Scholarship Enhancement, students must complete the minimum level of instruction in approved mathematics and science courses by the end of their freshman/first year of college enrollment. Freshmen must complete at least fourteen (14) pre-requisite credit hours of instruction in mathematics or life and physical science or a combination of both. Students may use the following to meet the fourteen credit hour requirement: 1) credit hours earned while in high school (dual enrollment); 2) credit hours earned the summer following high school graduation (for Palmetto Fellows, the summer must be immediately following high school graduation); 3) exempted credit hours (CLEP, AP, IB) with a grade of “4” or higher accepted by Wofford, and; 4) Pass/Fail courses with a grade of “Pass” only. For Palmetto Fellows, these hours are only acceptable for Enhancement purposes and cannot be used to meet the annual credit hour requirement for renewing the underlying Scholarship. In addition, remedial/developmental, continuing education and non-degree credit coursework cannot be used to meet the specified minimum level of instruction in mathematics and science.

Wofford College’s approved classes are:

BIO 104, BIO 150, BIO 151, BIO 212, BIO 214, BIO 241, BIO 250, BIO 280
CHEM 104, CHEM 123, CHEM 124, CHEM 203, CHEM 204, CHEM 214,
CHEM 250

COSC 101, COSC 115, COSC 201, COSC 235
MATH 120, MATH 140, MATH 160, MATH 181, MATH 182, MATH 201,
MATH 210, MATH 110, MATH 235, MATH 240, MATH 250, MATH 260
PHY 104, PHY 108, PHY 121, PHY 122, PHY 141, PHY 142, PHY 203, PHY
206, PHY 211, PHY 221, PHY 231

The South Carolina HOPE Scholarship, established under the South Carolina Education Lottery Act, was approved by the General Assembly during the 2001 legislative session and signed into law on June 13, 2001. This act authorizes funding for scholarships to cover the cost of attendance up to a maximum of \$2,800 to eligible students attending a four-year public or private institution in South Carolina. General eligibility guidelines require students to graduate from high school with a B average calculated using the SC Uniform Grading Policy (SCUGP) reported with at least two decimal points without rounding, be U.S. citizens and South Carolina residents, be degree-seeking students enrolled in an eligible institution within the state, have no felony or alcohol-drug related convictions, and not be eligible for a LIFE or Palmetto Fellows Scholarships. The SC HOPE Scholarship is available to freshmen only and cannot be renewed.

SC Illegal Immigration Reform Act. Please be advised that on June 04, 2008, the South Carolina Illegal Immigration Reform Act was signed into law. Wofford College and many other private South Carolina institutions are now required to verify that students receiving state funded grants and scholarships are in the United States legally. The following policy is in place for those students/parents who choose not to complete the Free Application for Federal Student Aid (FAFSA)

SC Illegal Immigration Reform Act – 10/14/2008 Revision to policy:
All South Carolina students who have not filed a FAFSA will be asked to verify their citizenship and South Carolina Residency. Acceptable forms of documentation are as follows:

U.S. Citizen:

- Driver’s License
- Social Security Card
- U.S. Passport
- Certification of Birth Abroad
- Certificate of Naturalization

Eligible Non-Citizen or Permanent Resident:

- Copy of I-94 (must be stamped “Processed for I-551” with expiration date.
- Resident Alien Card with “A” number
- Permanent Resident Card

References:

The link to the SC Illegal Immigration Reform Act:
www.scstatehouse.gov/sess117_2007-2008/bills/4400.htm
www.che.sc.gov

Dr. Karen Woodfaulk – CHE Director Student Services
Gerrick Hampton – CHE SC Residency & SC HOPE, SC LIFE Scholarships
Elizabeth Caulder – CHE Scholarships & Grants

All recipients of SC HOPE, SC LIFE, and SC Palmetto Fellows Scholarships are required to sign and date a state certification form annually certifying citizenship status. The signed statements are retained as electronic records attached to the student file within the campus electronic processing system.

Federal Pell Grants are awarded directly to qualified students by the federal government. The maximum grant for the school year 2013-2014 is \$5,645. If funds appropriated by Congress are not adequate to pay the full amount of every student’s entitlement, the payment to each student will be reduced according to a statutory formula.

Information on student body diversity in the categories of gender and ethnicity of enrolled, full-time students who received Federal Pell Grants at Wofford College in 2012-2013 are as follows:

	Males	Females
American Indian – Alaska Native	1	0
Asian – Pacific Islander	4	9
Black/Non-Hispanic	43	26
Hispanic	5	5
Non-Resident Alien	0	0
Other – Unknown	0	1
Other	4	4
Unknown	5	2
White/Non-Hispanic	92	107
Total	154	154

Federal Supplemental Educational Opportunity Grants (FSEOG) are awarded by the college from funds it receives from the federal government. Students with exceptional need may receive grants each year until they earn their first undergraduate degree. Grants range from \$100 to \$800 per year. The number of these awards is limited due to appropriated funds from the U. S. Department of Education.

Tuition Exchange (TE) is a program whereby students who plan to attend Wofford, and whose parents are employed by other participating colleges and

universities, may apply to be considered for a waiver of tuition (Tuition Exchange Scholarship). The “home” or “exporting” school will determine the eligibility of the parent to participate in the Tuition Exchange Program and will submit the online certification/application on behalf of the eligible student. Because of the large number of perspective students who apply for admission to attend Wofford with this benefit, Wofford is limited in the number of awards it can extend to students based on budget allocations, TE slots available and the overall balance of “imports and exports.” Inquiries should be made to the director of financial aid at Wofford College. The TE “Set Rate” for 2013-2014 will be \$31,500.

Bonner Foundation Scholarship is a program awarding assistance to students who demonstrate a high financial need and a desire to assist others through volunteer services. The program is open to first year freshmen and direct support of at least \$2,500 in Bonner scholarship, with the guarantee that financial need will be met annually based on the current year FAFSA, provided students continue to meet academic renewal standards for merit awards received as freshmen. This scholarship may be renewed for three subsequent years. Bonner Scholars are expected to volunteer, under the supervision of the Bonner Program coordinator, during the school year and during the summers. Inquiries should be sent to either the director of financial aid or the director of admission at Wofford College.

Private or Outside Scholarships: Any student awarded financial assistance from sources other than the Wofford Financial Aid Office must report the awards to this office. Federal regulations require that all student financial aid resources be taken into account in determining eligibility for federal aid. This includes the value of any waiver of tuition, fees, housing, meals, outside scholarships payable to the student, etc. Whenever possible, the new award can simply be added to existing awards. Adjustments are made only when eligibility levels are exceeded and reductions are required. Students should send the private or outside scholarship check to the Wofford Financial Aid Office. Or they may provide a copy of the official scholarship notification letter from the donor to the FA Office. As an accommodation to the student, Wofford will “pre-credit” the scholarship on the student’s FA package, prior to the receipt of the actual scholarship check being received. Examples of private or outside scholarship are; scholarships from local high schools, civic or community organizations, churches, business etc.

Other Special Scholarships are awarded by business firms, societies, fraternal organizations, family employers, and other donors. Examples of such grants are the Serrine Foundation Scholarship for students from Greenville County, South Carolina; The Kittie Moss Fairey Scholarship and the Milliken Scholarship, administered by the South Carolina Independent Colleges and Universities; Watson-Brown Foundation; and scholarships administered by the C. G. Fuller Foundation and others. For some of these programs, the recipients are selected by Wofford College. For others, recipients are selected directly by the agencies.

The William D. Ford Federal Direct Loan Program

As a result of the Health Care and Education Reconciliations Act of 2011, Wofford College processes student and Parent PLUS loans through the William D. Ford Federal Direct Loan Program.

Federal Direct Loans for Students

The following descriptions are provided for both the subsidized and unsubsidized direct student loans. Direct loans are federally regulated low-interest loans provided by the U.S. Department of Education. The student must be degree-seeking, enrolled at least half-time (6 hours) and maintain satisfactory academic progress. Financial need is not necessary but the Free Application for Federal Student Aid (FAFSA) is required.

Subsidized loans are for students with financial need, as determined by the results of the FAFSA and other financial aid (grants and scholarships) for which a student is deemed eligible. Subsidized loans do not accrue interest while a student is enrolled at least half-time or during grace and deferment periods.

Unsubsidized loans are not awarded on the basis of financial need. Interest will be charged on the loan from the time of the first disbursement until the loan is paid in full. If the interest accrues while enrolled in school (or other periods of non-repayment) it will capitalize. In other words, the interest will be added to the original principal and at a higher rate. Therefore, we recommend making interest only payments while enrolled in school.

How to Apply for a Federal Direct Student Loan

The FAFSA is required for both subsidized and unsubsidized Federal Direct Loans. Our office will automatically determine your eligibility and notify you, via an award notification. We will first process the maximum subsidized eligibility and then unsubsidized.

To complete the loan process, you will need to:

1. Complete required Entrance Loan Counseling at www.studentloans.gov.
2. Complete a Master Promissory Note (MPN) at www.studentloans.gov by using your FAFSA PIN as the electronic signature. You will also need your PIN and other identifiers to log in to the web site.

Loan Limits

The maximum amount you can borrow each academic year depends on your grade level and dependency status. See the chart below for annual and lifetime borrowing limits. The amounts below are the maximum values — you may not be eligible for the maximum annual amounts due to other financial aid that you receive.

Undergraduate Annual Loan Limits	Dependent Student	Independent Student
1 st Year	\$5,500 (Up to \$3,500 Sub)	\$9,500 (Up to \$3,500 Sub)
2 nd Year	\$6,500 (Up to \$4,500 Sub)	\$10,500 (Up to \$4,500 Sub)
3 rd , 4 th , and 5 th Year	\$7,500 (Up to \$5,500 Sub)	\$12,500 (Up to \$5,500 Sub)
Undergraduate Loan Limits	\$31,000 (Up to \$23,000 Sub)	\$57,500 (Up to \$23,000 Sub)

Interest Rate, Fees, and Benefits

Loan Type	Borrower	Interest Rate for loans disbursed from 7/1/2013 – 6/30/2014	Origination Fee for loans disbursed from 7/1/2013 – 6/30/2014	Grace Period	Deferment	Repayment
Subsidized and Unsubsidized	Student	6.8%	1.051%	Six months	Student may receive a deferment if you are enrolled at least half-time, unemployed, or have an economic hardship	Six month grace period begins after a student graduates, withdraws, or drops below half-time (6 hrs). Payments are not due until grace period ends.

Master Promissory Note

The electronic Master Promissory Note represents the loan application as well as the legal, binding document whereby the student agrees to repay the loan.

Federal Direct PLUS Loans for Parents

Parents of dependent undergraduate students may apply for assistance through the Federal Direct PLUS Loan Program for Parents. Students must be enrolled at least half-time and maintain satisfactory academic progress in order to be eligible. Eligibility for a PLUS loan is based on a parent's creditworthiness and not on financial need. Repayment of PLUS loans begin 60 days following the final disbursement of the loan each year. The interest rate for Direct PLUS is a fixed rate of 7.9%.

How to Apply for a PLUS Loan

1. Request Direct PLUS Loan at www.studentloans.gov. You will need to enter several identifiers, including your PIN, in order to log-in to the website.
2. Complete a Master Promissory Note (MPN) at www.studentloans.gov by using your FAFSA PIN as the electronic signature. You will also need your PIN and other identifiers to log in to the web site.

Loan Type	Borrower	Interest Rate for loans disbursed from 7/1/2013 – 6/30/2014	Origination Fee for loans disbursed from 7/1/2013 – 6/30/2014	Grace Period	Deferment	Repayment
Parent PLUS Loan	Parent of dependent undergraduate	7.9%	4.204%	None	Parent may receive a deferment if the dependent student is enrolled at least half-time (6 hrs)	Repayment begins 60 days after the loan has been fully disbursed for the loan period unless otherwise noted to defer

Other Loan Programs

The Federal Perkins Loan Program provides loans for qualified students who have remaining financial need. The Federal Perkins Loan funds are very limited and are provided on a funds-available basis. These loans are not guaranteed annually.

The repayment period and interest accrual begin after the student ends his or her study. A Federal Perkins Loan bears interest at the rate of five percent per year on the unpaid balance. Repayment of the principal may extend over a 10-year period, with the exception that the college requires repayment of no less than \$40 per month. Education Loan Servicing LLC (d/b/a Campus Partners), bills and collects monthly for the loans made by Wofford. A repayment schedule is available upon request from the business office.

United Methodist Student Loans are available to qualified students who are members of the United Methodist Church. Additional information and applications may be obtained directly from the UMC Loans and Scholarship web site at www.gbhem.org.

SC Teachers Loan Program. For more information, go to www.scstudentloan.org.

Student Employment

The Federal Work-Study Program (FWS) is financed in part by the federal government and is designed to provide assistance to students with demonstrated financial need. The FAFSA is required. The anticipated earnings are usually combined with a scholarship, grant, or loan to enable a student to meet educational expenses. Students working under this program are generally limited to 20 hours per week during periods of regular enrollment at Wofford. The pay rate is at least the federal minimum hourly wage.

Each student is given an “earning level.” It is possible to earn part or this entire anticipated amount during the period for which it is awarded. The awarding of an earning level is not a payment; the money must be earned before the student receives any payment. Students are paid by direct deposit on the tenth of each month for hours worked the previous month. Direct Deposits forms may be obtained from the Wofford Business Office.

Federal Work-Study students are employed in various campus offices and departments (for example, the Registrar’s Office, athletics office, financial aid office, and maintenance department) and in local public-service and non-profit agencies and organizations.

The Work Scholarship Program (WS) is funded by Wofford College and is not need-based. Students are employed in campus jobs similar to those held by Federal Work-Study students. Job assignments are made by the various departments and offices on campus. Specific information is available upon request. FAFSA is not required for this work program.

Other Resources for Students

Veterans and Dependents Benefits are available to qualified veterans and children of deceased or disabled veterans. Applications should be made at local Veterans Administration Offices.

Yellow Ribbon GI Education Enhancement Program

Beginning in the fall 2011, Wofford College began participating in the new Yellow Ribbon GI Education Enhancement Program, which assists qualified Post-9/11 veterans with their tuition costs.

The Yellow Ribbon program is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008, which covers tuition costs for veterans up

to the amount of the state’s most expensive public university. The new program allows veterans to also attend private colleges and universities by allowing the institutions to share in the tuition costs that exceed the highest in-state rate. Participation in the program is voluntary and Wofford has agreed to award an additional \$5,000 to the first five eligible students. The Department of Veterans Affairs states that veterans must have served an aggregate period of active duty after September 10, 2001 of at least 36 months, and be honorably discharged from active duty to be eligible for the Yellow Ribbon program. The student’s eligibility will be noted on their “Certificate of Eligibility” from the U.S. Department of Veterans Affairs. For more information you may visit their web site www.va.gov.

Students must contact and submit copy of “Certificate of Eligibility” to Wofford’s VA certifying official. Note: only those eligible at the 100% rate will be considered for the Yellow Ribbon Program.

Information regarding VA certification: please contact Tamara Burgess Wofford’s VA certifying official, located in the Registrar’s office at 864-597-4030. Please direct questions regarding VA payments to Michelle Smith, the VA liaison in the Wofford Business Office at 864-597-4235.

Vocational Rehabilitation is a state service to assist in developing the skills of handicapped persons for employment. Such persons may apply for financial assistance from their state vocational rehabilitation agency to assist with tuition, fees and book cost to attend Wofford College. For additional information, students who might qualify for vocational rehabilitation assistance to attend college, should contact the office of vocational rehabilitation in the county seat or capital city of their home state.

Summer School

Loans and work study (if funds are available) are the major forms of financial assistance available for use in summer school. Wofford scholarships are not generally available in the summer. Students interested in pursuing aid for summer school should apply online at www.wofford.edu/registrar and complete the Summer School Financial Aid Application.

Information Concerning Payment of Student Accounts

Student bills will be available on-line July 15 for the fall semester and Interim, and on December 15 for the spring semester. The bill shows credits for all scholarships, grants, Federal Direct Loans for Students and Parent PLUS Loans available for the semester, if all required documentation has been received from the student. Whenever possible, 55% of the total aid will be made available for the first semester and Interim, with the remainder available for the second

semester, consistent with the billing of fees. Federal Pell, Federal Direct Loans for Students and Parent PLUS Loans, the SC Palmetto Fellows, LIFE and HOPE Scholarships, and most outside scholarships are available at 50% disbursement at the beginning of each semester.

Payment of the comprehensive fees is due by August 15 for the fall semester and Interim, and January 15 for the spring semester. The student’s account must be paid in full before the student can move into campus housing or register for classes.

The table below represents reasonable student budgets for the nine month academic year 2013-2014. Please note that each budget includes basic living expenses as well as the direct cost for tuition and fees.

Student Expense Budgets for 2013-2014 School Year
(includes basic living expenses as well as tuition and fees.)

	On Campus	At Home	In Apartment
No. of months	9	9	9
Tuition & Fees	35,515	35,515,	35,515
Room & Board	10,280	3,757	6,277
Books & Supplies	1,200	1,200	1,200
Personal/Misc.	1,260	1,564	2,053
Transportation	1,194	1,587	1,587
TOTALS	49,449	43,623	46,632

Wofford College Financial Aid Policies

The following information describes Wofford’s policies in awarding aid to students:

In order to receive a SC Tuition Grant, the SC LIFE Scholarship, the LIFE Enhancement Scholarship the SC Palmetto Fellows Scholarship, Palmetto Fellows Enhancement Scholarship, the SC HOPE Scholarship, FSEOG, or the maximum Federal Pell Grant, a student must be fully enrolled (at least 12 credit hours each semester and four during the Interim). A reduced Federal Pell Grant can be obtained by a student enrolled on a half-time or three-quarter basis. Under limited conditions, a student may receive Federal Pell funds for periods of less than half-time enrollment.

Federal and state aid recipients must maintain satisfactory progress (explained on next page) in his or her course of study.

Recipients of a Wofford scholarship or Wofford grant must be enrolled for at least nine hours each semester to receive the award. Academic renewal criteria

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differ based on the specific award. Eligibility for the Wofford College Grant requires recipients to maintain a cumulative grade point average of 2.00 or higher and be deemed eligible based on FAFSA results. Specific renewal criteria for each scholarship or grant is detailed by fund on individual award letters such as minimum cumulative grade point average, specific major, financial need, etc.

Rule on Satisfactory Academic Progress (SAP).

In order to receive aid from federal, state, and institutional programs controlled by the financial aid office, a student must maintain Satisfactory Academic Progress in his or her course of study. Satisfactory Academic Progress (SAP) consists of both a Qualitative Component and Quantitative Component which assesses a student's advancement toward graduation.

Qualitative Component

Wofford College requires a minimum 2.00 GPA for Satisfactory Academic Progress.

Satisfactory progress requires that a student's academic record remain above the level for Academic Exclusion found at

www.wofford.edu/registrar/printCatalog.aspx. Exceptions to the exclusion granted through the appeal process to the Registrar will not automatically reinstate financial aid eligibility until the student has re-established SAP. **A student who appeals to the Registrar Office must also appeal separately to the Financial Aid Office. Just because one office approves an appeal does not guarantee the other will be approved.**

Quantitative Component

Wofford College requires that a student must earn 67% of the hours attempted each academic year.

Attempted hours are the hours a student is "locked" into after the drop/add date each term.

Earned hours are the hours a student "earns" at the end of a semester and/or academic year.

Any course from which a student withdraws, repeats, or receives an incomplete is counted toward the total credit hours attempted. Transfer credits that the

Wofford College Registrar approves are counted toward the student's attempted and earned hours.

If a student changes a major, those courses taken under the previous major are counted toward the total credit hours attempted.

Notifications

The Financial Aid Office will review student's Satisfactory Academic Progress at the end of each academic year. (An academic year is from September through May.) If a student is not meeting SAP, the student will be notified that s/he is on probation and may not receive any financial aid for the following semester. The student may re-establish SAP by earning grades and/or hours which meet the requirements. At which point, aid will be reinstated for the next semester. If it is determined that a student's GPA and/or hours are too low to meet SAP within a semester's timeframe, then the student may be placed on an academic plan and must stay on course with the academic plan in order to receive his/her financial aid.

Appeals

If a student feels that there are extenuating circumstances and wishes to appeal the withdrawal of aid, he or she must file a request in writing to the Director of Financial Aid within 10 days of being notified by the Director that he or she is no longer eligible for financial aid.

The appeal must explain why the student failed to make satisfactory academic progress and what has changed in the situation that will allow the student to make satisfactory progress at the next evaluation.

Academic Plans

If the student fails to meet satisfactory academic progress at the end of the probationary term, the student may appeal again. At this time, the student is encouraged to create an academic plan. An academic plan should ensure that the student is able to meet SAP standards by a specific time. This may mean that the qualitative or quantitative measures are reduced but then increased to a higher level in order to graduate on time and meet the 2.0 GPA and 67% completed rate by graduation. Academic plans can vary according to each student. Students are encouraged to meet with the Registrar's Office and with the Director of Financial Aid to develop the right plan for the student. Once an academic plan is created, it

(along with the written appeal letter) will be taken to the Appeals Committee for approval.

The appeal will be reviewed by the Financial Aid Appeal Committee, and the student will be notified of the committee's decision. The financial aid committee is composed of the Director of Financial Aid, the Director of Admission, the Registrar, and/or other members of the administrative staff.

The following aid programs require you to maintain satisfactory academic progress in order to continue to be eligible.

- Federal Pell Grant
- SC Tuition Grant
- SC Palmetto Fellows Scholarship
- SC Palmetto Fellows Enhancement Scholarship
- SC LIFE Scholarship
- SC LIFE Enhancement Scholarship
- SC HOPE Scholarship
- Federal Student Direct Loan
- Federal Perkins Loan
- Federal Work-Study
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Parent Plus Direct Loan for Undergraduate Students
- All Wofford funded grants and scholarships

For the part-time student the requirement of hours earned for satisfactory progress will be prorated on the basis of the student's enrollment status (half-time, three-quarter-time, etc.). A student should consult the director of Financial Aid to determine the number of hours required in his or her individual case.

Further, awards to students of federal funds and Wofford funds controlled by the Financial Aid Office such as the Wofford Employee Dependent benefit (WED) will be limited to 8 semesters of enrollment and 24 hours to be used exclusively for summer school. There is an appeal process for those students requiring an additional semester of Wofford funding to complete degree requirements. Eligibility for less than full-time and for transfer students will be prorated. For loan programs there are maximum amounts which can be borrowed while pursuing an undergraduate degree. Certain college funds (Academic Scholarships, Tuition Exchange benefits, Pre-Ministerial Grants, and grants to sons and daughters of Methodist ministers) are limited to eight semesters. Eligibility for all Wofford College Grants and Scholarships controlled by the Financial Aid Office terminate upon completion of requirements for a degree.

If a student feels that there are extenuating circumstances and wishes to appeal the withdrawal of aid, he or she must file a request in writing to the Director of Financial Aid within 10 days of being notified by the Director that he or she is no longer eligible for financial aid. The appeal will be reviewed by the financial aid committee, and the student will be notified of the committee's decision. The financial aid committee is at least composed of the Director of Financial Aid, the Director of Admission, the Registrar, and other members of the administrative staff.

Policy for Packaging Grant or Scholarship, Loan, and Employment Aid

Federal, state, and Wofford institutional programs based on need do not permit a student to receive financial aid in excess of his or her calculated need. Aid based on financial need may not be awarded in excess of the amount required for meeting the student's educational expenses. Also, with limited exceptions, for a resident student, no Wofford scholarship or grant, and no combination of total gift awards which includes a Wofford scholarship or grant, may exceed the total of the comprehensive fee and an allowance for books; and for a commuting student, with limited exceptions, no such scholarship, grant, or combination of such awards may exceed the total of tuition and fees and an allowance for books. In any situation in which this might otherwise occur, the Wofford scholarship or grant will be reduced so that the designated limit is not exceeded. If a student's documented need is greater than the college's limit for its own scholarships and grants, the need may be met with a loan or work-study award. If a student has no financial need but holds a full scholarship or grant and possesses an unusual talent through which he or she could provide a service to the college (as an accompanist or a laboratory assistant, for example), he or she may be employed by the college.

A STUDENT MUST INFORM THE Director of Financial Aid of assistance received from all outside sources. It is the Director's responsibility to see that maximum limits are not exceeded. Furthermore, students who have received full scholarships from Wofford should also apply for federal and state grant assistance.

When the financial aid office has all the information necessary to determine the kinds of assistance for which a student is eligible, an award will be packaged. The packaging policy allows for funds to be awarded in the following order according to the student's eligibility:

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant (FSEOG)
3. State scholarships and grants

4. Scholarships and grants from foundations, organizations, clubs and specific federal and state programs (ROTC and Byrd Scholarships, for example) for which eligibility has been determined or estimated within program specific limitations. For example, the SC Tuition Grant and the U.S. Army ROTC Scholarship can only be used to pay the cost of tuition and fees which reduces or eliminates eligibility for the SC Tuition Grant.
5. Institutional merit and need based awards
6. Institutional awards based on specific talent, ability, or other designated criteria such as music scholarships, athletic grant-in-aid, pre-ministerial grants for sons or daughters of a United Methodist minister, pre-ministerial grant students, Bonner Scholarships, etc.
7. Federal Direct student loans, SC teacher loans or Federal Perkins Loan, United Methodist Loans and Private Alternative Loans
8. Federal Work-Study

The student and parent will be notified by e-mail that a financial aid award letter is available or has been revised. Access instructions will be provided in the student e-mail. The student can access the award letter online at my.Wofford.edu portal, using their assigned Wofford ID number and a randomly assigned default password from Information Technology (IT). The student can change the password after the initial log-in to their my.Wofford.edu portal. The student has the option of sharing the log-in information with one or both parents or may print a copy of the award letter and share it with parent(s). It is very important for parents to be provided the most current award information by their student to plan for educational expenses not paid by financial aid.

Policy on Payment of Accounts

All students must pay comprehensive fees before registering, and resident students must pay room and board before being permitted to occupy college housing. Fees should be paid in full for the fall semester no later than August 15 and for the spring semester no later than January 15. Payment options include a ten-month payment plan at www.salliemae.com/site/tuitionpay/tuitionpay.htm. Wofford's annual enrollment period is May 1 – August 1, 2013.

College Withdrawal Procedures

At Wofford, the college Registrar is the person to be contacted to begin the withdrawal process. The student should make the contact in person unless extenuating circumstances make such action difficult or impossible. If extenuating circumstances exist, a contact should be made by a member of the student's immediate family either in person or by a telephone call.

Determining Withdrawal

In the event of an official withdrawal, the Registrar will determine the official withdrawal date based on the student's initial statement of intent to withdraw. The Registrar will inform all other administrative offices within 24 hours based on a need-to know basis, such as the financial aid, business, housing, campus safety, and student affairs offices, for example. The financial aid office will calculate the refund and determine the distribution of these funds. This documentation will be sent by the financial aid office to the business office for processing within five business days and notify the student by mail of the details of the refund calculation. Refunds of federal funds must occur within 30 days of the college becoming aware of the withdrawal.

In the event of an unofficial withdrawal, the administrative office making the determination that an unofficial withdrawal has occurred, will inform all other administrative offices within 24 hours based on a need-to-know. The date of withdrawal is determined by the last documented date of class attendance. Examples of unofficial withdrawals include administrative withdrawal from courses by faculty for non-attendance, students moving out of residence halls, students receiving failing grades in all courses for non-attendance, etc.

Refund Policy

Eligibility for a refund of institutional charges is calculated any time a student begins a period of enrollment and subsequently withdraws from the college. A withdrawal occurs when a student ceases to attend all classes during a period of enrollment. The U.S. Department of Education issued final regulations for the return of Title IV aid on November 1, 1999, to be effective July 1, 2000, with a required implementation date of October 7, 2000. These regulations mandated a formula and procedure to calculate a refund of federal aid only for students who received or were eligible to receive federal financial aid. Colleges and universities have the authority to develop refund policies applicable to all other payments on the student's account within applicable state and accrediting agency guidelines. Wofford College will use the mandated federal refund formula to determine the percentage of institutional charges paid by some source other than federal financial aid to be refunded.

The formula calculates the percentage of funds used to pay institutional charges for the payment period that must be refunded. The funds included in the calculation must be (1) disbursed to the student from federal, state, institutional, or outside sources, (2) federal grant funds for which the student is eligible but have not been disbursed, (3) federal loan funds for which the student is eligible that have not been disbursed but are authorized for post withdrawal disbursement by the student, or (4) funds paid by the student, the student's family or friends.

Refunds to federal aid programs are made in the following order as mandated by regulation.

1. Federal Direct Unsubsidized Student Loan
2. Federal Direct Subsidized Student Loan
3. Federal Perkins Loan
4. Federal Direct Parent PLUS Loan for Undergraduate Students
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant

If there are federal loan funds for which the student is eligible that have not been disbursed, the student must be notified in writing and given the opportunity to authorize a post withdrawal disbursement. Post withdrawal disbursements are permitted only if the student responds within fourteen (14) days of being notified by the college.

Refunds to non-federal sources are made in the following order:

1. Institutional funds
2. State funds
3. Outside resources
4. Funds paid by parents and/or students

Refund Calculations

The federal refund calculation is based on the number of calendar days enrolled during a payment period as a percentage of the number of calendar days within the payment period less any scheduled breaks of at least five consecutive days (for example, Christmas holidays or spring break). If a student was enrolled for 12 calendar days within a payment period of 93 calendar days the student would have “earned” 12/93 or 12.90% of the resources used to pay institutional charges resulting in a refund of the “unearned” portion or 87.10%. The periods of enrollment at Wofford College are detailed in the following table for the 2013-2014 academic year.

Academic Year 2013-2014 Periods of Enrollment at Wofford College

Periods of Enrollment	Start Date	End Date	Calendar Days for period of enrollment	Calendar Days of Scheduled Breaks	Days Used in Calculation
Fall Only	9/2/2013	12/13/2013	103	5	98
Fall and Interim	9/2/2013	1/30/2014	151	24	126
Interim and Spring	1/6/2014	5/16/2014	131	9	122
Spring Only	2/3/2014	5/16/2014	103	9	94

Student Repayment Obligations

If the total of federal financial aid exceeds institutional charges, the aid in excess of those charges is disbursed directly to the student and/or the student's parents to be used for educationally related expenses. While rare, this situation can occur when commuting students borrow to assist with living expenses or parents borrow through the Federal Direct Parent PLUS Loan for Undergraduate students to assist in meeting educational expenses such as books and supplies or travel abroad. If a student withdraws after receiving these funds, all or a portion of the funds may be deemed an overpayment and must be repaid by the student and/or parent.

The amount of assistance the student and/or the parent is responsible for repaying is determined by subtracting the amount of "unearned" aid that the institution is required to return from the total amount of "unearned" Title IV aid that must be returned. Any Title IV loan funds (Federal Perkins, Federal Direct Student Loan, or Federal Direct Parent PLUS Loan) must be returned or repaid in accordance with the terms of the loan. If the source of the overpayment is a Title IV grant, the student is required to return 50% of the grant only.

The college must notify a student who owes an overpayment to Title IV funds within 30 days of the institution determining the student withdrew. The student remains eligible for Title IV program funds if, within 45 days of being notified by the college of the overpayment, the student

1. repays the overpayment in full to the college, or
2. signs a repayment agreement with the U.S. Secretary of Education that includes terms that permit repayment while maintaining eligibility for Title IV program funds.

Determining Withdrawal Date

In the event of an official withdrawal, the Registrar will determine the official withdrawal date based on the student's initial statement of intent to withdraw. The Registrar will inform all other administrative offices within 24 hours based on a need-to-know basis, such as the financial aid, business, housing, campus safety, and student affairs offices, for example. The financial aid office will calculate the refund and determine the distribution of these funds. This documentation will be sent by the financial aid office to the business office for processing within five business days and notify the student by mail of the details of the refund calculation. Refunds of federal funds must occur within 30 days of the college becoming aware of the withdrawal.

In the event of an unofficial withdrawal, the administrative office making the determination an unofficial withdrawal has occurred, will inform all other administrative offices within 24 hours based on need to know. The date of withdrawal is determined by the last documented date of class attendance. Examples of unofficial withdrawals include administrative withdrawal from courses by faculty for non-attendance, students moving out of residence halls, students receiving failing grades in all courses for non-attendance, etc.

Appeals Process

If the student feels there are unusual circumstances regarding the withdrawal date, they have the right to appeal. The appeal should be directed to the Registrar's office.

Other Information

Wofford College offers equal educational opportunity to all persons without regard to race, color, national origin, sex, religion, or handicap. This policy applies to all matters including availability of student loans, grants, scholarships, and job opportunities.

Wofford College collects and publishes an annual campus security report in compliance with The Campus Security Act of 1990 as amended. This report is available online at www.wofford.edu/campusSafety. Requests for additional information should be made to the director of campus safety.

Wofford College provides NCAA and EADA statistical information regarding the college athletics program. This information may be accessed through either NCAA or EADA web sites. Students and/or parents may request a hard copy from the Wofford College athletics department.

A description of the academic programs, instructional facilities, and listing of faculty is contained in the Wofford College Catalogue which is available on the college's web site at www.wofford.edu/academics.

Data on the graduation rates at Wofford are collected by the Registrar at Wofford College in compliance with The Student Right-to-Know Act of 1990 as amended. Inquiries should be directed to the Registrar's office.

Information regarding physical facilities and special programs provided for handicapped students is provided through the health services and counseling office. In compliance with federal student aid regulations and as an expression of the college's concern with the welfare of students, Wofford annually publishes the "Student Handbook." This document contains information relating to the prevention of drug and alcohol abuse, related federal and state laws, institutional policy regarding consumption of alcohol and drug abuse, and obtaining counseling or assistance in emergency situations. This publication is available online at www.wofford.edu/campuslife/.

Wofford College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools, 1866 Southern Lane, Decatur, Ga. 30033-4097, to award the degrees of Bachelor of Arts and Bachelor of Science. Accreditation documents are on file in the office of the dean of the college. Requests for copies should be directed to that office.

Persons designated by Wofford to provide financial aid information to students are the director and the assistant directors of Financial Aid. In addition, other employees in the financial aid office will be able to answer questions. The financial aid office is located in the Hugh S. Black Building on the Wofford campus. Office hours are 8:30 a.m. – 5:00 p.m., Monday through Friday. Appointments are recommended. The telephone number is (864) 597-4160.

Unless otherwise indicated, inquiries and requests for financial aid applications should be directed to:

Director of Financial Aid
Wofford College
429 N. Church Street
Spartanburg, South Carolina 29303-3663
Phone: (864) 597-4160
Fax: (864) 597-4149
E-mail: finaid@wofford.edu

While Wofford College reserves the right to make changes in regulations, fees, and expenses, the information in this brochure accurately reflects policy and programs as of March 2013.