



Financial Aid Handbook
2019-2020

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Introduction

The Wofford College Financial Aid Office communicates with students and their parents by e-mail. Your e-mail account should be set to read html formatting. All students have the opportunity to opt out of email notifications from the Financial Aid Office. Please notify our office if you wish to do so.

- Currently enrolled students will be contacted only at their Wofford e-mail address and are responsible for checking their Wofford e-mail account regularly.
- Initially, new students will be contacted at the most recent student e-mail address provided to the financial aid office. Once you pay a deposit, a Wofford e-mail account will be activated and used. You are responsible for notifying the financial aid office of e-mail address changes immediately by e-mailing your full name, Wofford College ID number and new e-mail address to finaid@wofford.edu.
- Parents of currently enrolled and new students will receive copies of all e-mails sent to students if a custodial parent e-mail address is provided to us. Due to FERPA, the Family Educational Rights and Privacy Act, Gramm-Leach-Bliley and U.S. Department of Education security standards, award information and information relating to academic eligibility for specific aid sources can be viewed only by the student. Parents will be notified of all changes that occur. For more information on FERPA, please see page 4.

The student may then access and share the information from their myWofford portal. Students are responsible for notifying the financial aid office of custodial e-mail address changes immediately by e-mailing your full name, Wofford College ID number and the new custodial e-mail address to finaid@wofford.edu. We can only accommodate one custodial e-mail address in our processing system.

If the student wishes to release educational records or information to their custodial parent or legal guardian, he/she will need to add their parent or guardian as a Proxy in BannerWeb and make financial aid information visible to them.

All awards from federal or state sources are contingent upon adequate appropriations by the US Congress and/or the South Carolina General Assembly. A reduction in Wofford's allocations for these programs or in the amount directly awarded to you by federal and/or state sources may necessitate a reduction in an individual award.

You do not need to respond after viewing your award letter unless you wish (1) to decline or reduce any of the awards listed, or (2) inform us of additional scholarships and/or grants you have been awarded or that are not listed. Please read this information carefully. If you have any questions, contact the Financial Aid Office by e-mail at finaid@wofford.edu.

FERPA

Wofford College complies with the amended Family Educational Rights and Privacy Act of 1974 (commonly referred to as the “Buckley Amendment or ‘FERPA’”). FERPA is designed to protect the confidentiality of records that educational institutions maintain on their students and to give students the right to access those records to assure the accuracy of their contents. Generally, FERPA requires that written consent from the student be received before personally identifiable information about the student is released. Institutions may release, without written consent, those items specified as public or directory information.

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.

FERPA and Parents

Students can give express written permission for their parents’ access to their financial aid record by adding their parent or guardian as a proxy to Overall Status of Financial Aid & Award. Families should create a passphrase that is known by all who wish to obtain secure information on a student’s file. Instructions for creating a proxy and passphrase are found at

<https://wofford.edu/registrar/proxy>.

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.

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 loan servicers.
- 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.

Financial Aid Programs

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.

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 in Appendix C shows the distribution of financial aid awards in various income categories for Wofford students during the previous 2018-2019 school year.

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 first-year students, new transfer students, and current Wofford students must file the FAFSA each year.

Merit-Based Aid: 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 students 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-based Aid: 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 Free Application for Federal Student Aid (FAFSA). 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 (FAFSA) by institutional and/or program guidelines is required to receive an official offer of need-based aid from any source.

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

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 October. The Wofford Financial Aid Office will e-mail all prospective first year students, transfer students 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.

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 page. This application should be completed on or after October 1st and submitted on the web to the processor by the college application deadline of January 1, 2019 for Prospective First Year Freshmen and March 15, 2019 for Currently Enrolled Students. See "When to Apply".

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

Applying for a Federal Student Aid ID (FSA ID):

- a. Before completing the FAFSA, each student and one parent (for dependent students) must have an FSA ID. To create one, navigate to www.fsaaid.ed.gov.
- b. This verifies the student and parent's identity using your name, SSN, and DOB. Make sure this information is entered correctly.
- c. Use a valid email address, as you will need access to this for each year at Wofford and after you graduate.

Completing the FAFSA:

- a. Be sure that information is correct and complete. The web applications have numerous edit checks to reduce careless errors.
 - Students and parents 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.
 - 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.
- b. 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 will be compared with the information on file with the U.S. Social Security Administration by an electronic data matching process.
- c. 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, 2019.

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

Financial Need

Financial need is the Cost of Attendance (COA) less the Expected Family Contribution (EFC), as derived from the Free Application for Federal Student Aid (FAFSA). Cost of Attendance is sometimes called the student's aid budget and is an estimate of the total costs incurred as a full-time student for the nine month academic year. The costs considered are tuition, fees, room, board, books and supplies, transportation and personal/miscellaneous expenses.

Determination of financial need is based on Federal Methodology. The Federal Methodology (FM) is used to determine eligibility for federal, state and institutional need-based financial aid programs. This includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Student Direct Subsidized Loans, Federal Perkins Loan, Federal Work-Study, the SC Tuition Grant, and Wofford College Grant. The Federal Methodology is applied to the data students and parents report on the FAFSA.

Wofford cost of attendance budgets for 2019-2020 are listed in Appendix B. The actual bill for the direct cost you will receive from the college is listed as a Wofford Boarding Student or Wofford Day Student, and not the full student aid budget or COA.

Any sources of funds that a student is eligible to receive are combined in a financial aid package. The package may consist of a combination of merit and need-based funds.

While every effort is made to meet financial need, we cannot guarantee to meet the full need of every student.

When to Apply for the 2019-2020 Academic Year

Prospective First Year Students have a FAFSA priority filing deadline date of **January 1, 2019**.

The FAFSA should be received by the US Department of Education by January 1, 2019. 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.

Prospective first year students who submit the FAFSA after the stated deadline will be considered for need-based financial aid on a “funds available basis.”

For prospective students applying for the Fall of 2020 term, you will have the opportunity to complete the FAFSA on October 1, 2019. While we do not anticipate sending awards that early, completing the application should be easier as you will use income information from 2018 instead of waiting on 2019 income information to be available. The priority deadline for students in this category is January 1, 2020.

Currently Enrolled Students will have a FAFSA priority filing deadline date of **March 15, 2019**. The FAFSA must be received by the U.S. Department of Education by this date to be considered an on-time application by Wofford College.

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).

FSA ID

Effective May 10, 2015, The FSA ID must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents.

Both the student applicant and at least one parent (for dependent students) must have an FSA ID. Anyone for whom a FSA ID has not already been created can now create one by supplying basic identifying information on the web. Once created, the FSA ID 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/loans
- Printing a copy of your Student Aid Report (SAR) form generated in response to student filing the FAFSA

To apply for a FSA ID

- When logging into FAFSA.gov, NSLDS.ed.gov, StudentLoans.gov, or teach-ats.ed.gov, click the link to create an FSA ID.
- Create a username and password, and enter your e-mail address.
- Supply name, social security number, date of birth, contact information, and challenge questions and answers. Be sure this information is identical to the information on the social security card.
- Review your information, and read and accept the terms and conditions.
- Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID. Once you verify your e-mail address, you can use it instead of your username to log in to the websites. You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access the websites listed above. For help, visit StudentAid.gov/fsaid.

Lost or compromised FSA ID

If your FSA ID is lost or stolen, you must:

- Contact Federal Student Aid’s Customer Service center at 1-800-433-3243,
- Update your username and password by selecting Edit My FSA ID, or
- Disable your FSA ID so that no one can use it by selecting Edit My FSA ID and selecting Disable My FSA ID.

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 3 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 prorated Federal Pell funds for periods of less than half-time enrollment.

Recipients of a Wofford scholarship or Wofford grant must be enrolled in at least nine hours each semester to receive the award. Academic renewal criteria differ based on the specific award. Eligibility for the Wofford College Grant requires recipients to maintain a cumulative grade point average of 2.0 or higher and be deemed eligible based on FAFSA results. Specific renewal criteria for each scholarship or grant differs in ways such as minimum cumulative grade point average, specific major, financial need, etc.

Wofford’s packaging policy allows for funds to be awarded according to the student’s eligibility. Grant and scholarship eligibility is always determined first. If financial need cannot be met with grants and scholarships, loans and/or work study are added to the financial aid package. Students are required to submit a FAFSA by the priority deadline in order to be awarded these funds.

1. Grants and scholarships for which eligibility has been determined include: Federal Pell Grant, Federal SEOG, SC Tuition Grant, SC LIFE, SC LIFE Enhancement, SC Palmetto Fellows, SC Palmetto Fellows Enhancement, SC HOPE Scholarship, Wofford academic scholarships, Wofford Athletic Grants, Wofford College Grant, private scholarships, etc.
2. Any student awarded financial assistance from sources other than the Wofford College 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.
3. Student loans are awarded to maximum annual eligibility.
4. Federal Work-Study funds are awarded based on available allocation.
5. If a student’s financial need is met at any point in the awarding process, no additional funds will be packaged.

Enrollment Requirements

Most federal, state, and institutional programs require you to be enrolled as a full-time student. Full-time enrollment is defined as 12 or more hours per semester and 3 hours for the Interim. Enrollment of less than 12 hours will result in the reduction of the Federal Pell Grant, and the loss of the Federal Supplemental Educational Opportunity Grant (FSEOG), SC Tuition Grant, SC Palmetto Fellows Scholarship, SC Palmetto Fellows Enhancement Scholarship, the SC LIFE Scholarship, SC LIFE Enhancement Scholarship and the SC HOPE Scholarship. Other aid sources also may be reduced.

Renewal Requirements for Wofford Scholarships and Grants:

In addition to meeting general Satisfactory Progress requirements, a student must meet the following GPA and earned hours requirements to maintain eligibility for Wofford scholarships and grants.

Scholarship Name	Cumulative GPA requirement	Annual Hours
Benjamin Wofford	3.0	24
1854	2.75	24
Old Main	3.0	24
Merit	2.75	24
First Generation	3.0	24

Term and Fund Limitations

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 children of Methodist ministers) are limited to eight semesters. Eligibility for Wofford College Grants and Scholarships controlled by the Financial Aid Office terminate upon completion of requirements for a degree.

Wofford Employee Dependents

The Wofford Employee Dependent benefit (WED) is 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.

Financial aid recipients wishing to participate in a study abroad program should contact the Financial Aid Office as a part of the planning process. Every effort will be made to assist students with the expenses of these programs.

Rule on Satisfactory Academic Progress (SAP).

In order to receive aid from federal, state, and institutional programs administered 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.

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.

Part Time Students

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.

Notifications

The Financial Aid Office will review student's Satisfactory Academic Progress at the end of each academic year (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 Process

Denials of aid may be appealed for the reasons listed below. Students will be informed in writing by the financial aid office when this situation occurs. If a student wishes to appeal the denial of aid, a written appeal must be sent to the financial aid office within ten (10) days following notification of denial of aid. A meeting of the financial aid committee will be scheduled to review the appeal. The student will be notified in writing 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 and/or a faculty member, as needed.

1. A student not meeting Wofford's standards for satisfactory academic progress /SAP may appeal if extenuating circumstances existed that resulted in substandard academic performance.
2. A student not meeting minimum grade point averages for specific financial aid programs may appeal if extenuating circumstances existed that resulted in substandard academic performance.

Questions regarding this process should be directed to the financial aid office.

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.

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.

Wofford Awarding Policies and Procedures

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.

Awarding Policies

Total awards received by a student will be limited based on the following restrictions:

1. If a student is receiving any need-based financial aid as part of the financial aid package, the combination of financial assistance a student receives from all sources cannot exceed the student's demonstrated financial need.
2. Further, with limited exceptions, the combination of grants and scholarships a boarding student receives cannot exceed the cost of tuition, fees, room, board, and an allowance for books and supplies when Wofford funds are a part of the award.
3. With limited exceptions, the combination of grants and scholarships a day student receives cannot exceed the cost of tuition, fees and an allowance for books and supplies when Wofford funds are a part of the award.
4. Students participating in NCAA Division I sports at Wofford may be subject to additional restrictions.

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

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. Federal Work-Study
4. State scholarships and grants
5. 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.
6. Institutional merit and need based awards
7. Institutional awards based on specific talent, ability, or other designated criteria such as music scholarships, athletic grant-in-aid, pre-ministerial grants for children of a United Methodist minister, pre-ministerial grant students, Bonner Scholarships, etc.
8. Federal Direct student loans, SC teacher loans, United Methodist Loans and Private Alternative Loans

Appealing Financial Aid Decisions

Students have the option of appealing some financial aid decisions. Some appeals are processed by the Financial Aid Office staff while others are referred to the Financial Aid Committee composed of college administrators.

Request for Reconsideration of Financial Aid Awards should be made directly to the Financial Aid Office. Aid awards will be reconsidered any time an error is found in a financial aid application form (FAFSA) or in the event of a change in family situation. Changes that will be considered would include loss of income, separation/divorce of parents, death of immediate family members, unusual medical expenses not paid by insurance, or other unusual, non-discretionary expenses incurred by the family. Requests for reconsideration in these instances must be fully explained and documented. Special forms for this process are available from the printable forms section of the financial aid page of the Wofford website. Students and parents (if dependent) should complete the 2019-2020 Special Conditions Worksheet. Contact the Financial Aid Office by e-mail at finaid@wofford.edu or telephone at 864-597-4160 for instructions and information on this process. Financial aid offers by other institutions will not be considered as a reason to reconsider an aid offer.

Notification of Awards

The student and parent to whom proxy access has been granted 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 the myWofford portal, using their assigned Wofford ID number and a randomly assigned default password from Information Technology (IT). 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.

In an effort to meet the needs of Wofford students, and to encourage students to safeguard their myWofford user name and password, Wofford provides a way for students to identify a person as a proxy and grant permission for that trusted individual to view selected student information. The student controls who they designate as a proxy and what items that person can access. When the student selects the pages for a proxy, they are authorizing them to access the web page as if they were the student. The student is able to modify the permissions, set date ranges in which the permissions are active, and view a log of the most recent activity.

If the proxy has questions about the information they are viewing, they should speak to the student. **Wofford's Proxy Access does not grant the proxy the authority to contact and discuss information with a College representative. The student would also have to grant the proxy FERPA access. Only the student can authorize Proxy Access; Wofford Staff/Faculty cannot grant those rights.**

The Wofford Scholars Program

The Wofford Scholars Program Scholarships are offered only to prospective first year students. Questions should be directed to the Wofford Admission Office.

Other Wofford 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 are \$500 and are renewable.

Wofford College Academic Merit Awards are awarded by a scholarship committee to new first year students 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 \$5,000 to \$30,000 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.

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

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 and Loans

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 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.

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, 2018. 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, 2019. 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 until mid-October. For additional information, please use the following link: www.umhef.org/applications/UMDFS.php.

Eligibility

Applicants must be enrolled or planning to enroll as a full-time student in fall 2019 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 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. The student, or 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 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).

State Grants and Scholarships

The state of South Carolina offers a number of state-issued grants to students based on merit and based on financial need.

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, 2019. Grants are based on financial need. The maximum value for 2019-2020 is **\$3,300**.

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

1. Official transcripts must be final and based on the SC Uniform Grading Policy. All official transcripts must be signed by the school Principal or District Superintendent, 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.”
4. For LIFE and Palmetto Fellows Scholarships, the transcript **MUST** reflect it is the final official transcript and the graduation date.

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 for the purposes of awarding state scholarships.

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 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 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, South Carolina residents, be degree-seeking students enrolled in an eligible institution within the state, have no felony, alcohol-drug related convictions, and not be eligible for a LIFE or Palmetto Fellows Scholarship. The SC HOPE is available to freshmen and cannot be renewed.

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 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 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.

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 myWofford 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.

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

Palmetto Fellows Scholarship Program is a competitive merit-based 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, 2018 and the final deadline is June 15, 2019. 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. Only grades and hours earned at Wofford will count in making up a deficit for Palmetto Fellows.

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:

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

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

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 Grants and Scholarships

Federal Pell Grants are awarded directly to qualified students by the federal government. The maximum grant for the school year 2019-2020 is \$6,195. 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 2018-2019 are as follows:

	Males	Females
American Indian – Alaska Native	0	2
Asian – Pacific Islander	4	2
Black/Non-Hispanic	76	37
Hispanic	21	16
Non-Resident Alien	0	0
Other – Unknown	10	8
Other	13	8
Unknown	0	0
White/Non-Hispanic	133	195
Total	247	260

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 \$1,000 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 prospective 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 2019-2020 is \$37,000.

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 any 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 Financial Aid Office. Official documentation of the private scholarship will be required before credit can be given either on the award letter or on the student's account in the business office. A copy of the letter notifying you of your award is usually acceptable pending receipt of a check. As an accommodation to the student, Wofford will “pre-credit” the scholarship on the student's Financial Aid 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.

If a private scholarship, when combined with other aid on the award letter causes total aid to exceed a student's documented financial need, then the package must be adjusted.

Other Special Scholarships are awarded by business firms, societies, fraternal organizations, family employers, and other donors. Examples of such grants are the Sistine 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.

Federal Loans

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 completion of 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 for which a student is deemed eligible. Subsidized loans do not accrue interest while a student is enrolled at least half-time.

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.

The interest rate and origination fee for Direct Loans can be found in appendix C.

How to Apply for a Federal Direct Student Loan

The FAFSA is required for 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.

All first time borrowers are required to complete the following by using your FSA ID as the electronic signature:

-Entrance Loan Counseling at www.studentloans.gov.

-Master Promissory Note (MPN) at www.studentloans.gov.

Master Promissory Note (MPN)

The electronic MPN represents the loan application as well as the legal, binding document where the student agrees to repay the loan.

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)

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 unless otherwise noted by the parent on the loan application. The interest rate and origination fee for a Direct PLUS Loan can be found in appendix C.

How to Apply for a PLUS Loan

1. Request Direct PLUS Loan at www.studentloans.gov. The parent will need their FSA ID, in order to log-in to the website.
2. Parents will complete a Master Promissory Note (MPN) at www.studentloans.gov by using the FSA ID as an electronic signature.

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, The Wofford Financial Aid Office, or the Student Employment webpage (www.wofford.edu/financialaid/studentemployment). 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.

The Job Location and Development Office (JLD) is a part of The Space. Staff is available to assist currently enrolled students in locating off-campus jobs either in the local community during the academic year and assist students with job search skills during the summer or holiday seasons.

All student employees must complete an I-9 Immigration and Naturalization Form and the IRS W-4 form before starting to work. Wofford College requires presentation of a valid social security card at the time of employment for all employees. Two types of identification must be provided to complete the I-9 form, one of which should be a signed social security card or birth certificate. Other acceptable types of ID are a driver’s license, Wofford College ID card, or a valid passport. Please do not begin working until you have completed these forms. Wofford is unable to pay you until these forms are on file. Students working in one of Wofford’s student employment programs are paid on the 10th of the month for hours worked the previous month by direct deposit into your personal checking account. Direct deposit forms are available in the Business Office, Financial Aid Office, or the Student Employment webpage (www.wofford.edu/financialaid/studentemployment).

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 Maria Means, the VA liaison in the Wofford Business Office at 864-597-4224.

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 financial aid is limited to loans, Pell Grant, and work study (if funds are available). Wofford scholarships are not generally available in the summer. The Financial Aid Office will determine eligibility for possible summer school financial aid and notify the students of any aid eligibility.

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 2019-2020. Please note that each budget includes basic living expenses as well as the direct cost for tuition and fees.

Student Expense Budgets for 2019-2020 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	45,710	45,710	45,710
Room & Board	13,225	3,889	7,677
Books & Supplies	1,200	1,200	1,200
Personal/Misc.	1,306	1,619	2,126
Transportation	1,237	1,643	1,643
TOTAL	\$62,678	\$54,061	\$58,356

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 http://www.wofford.edu/billing/#CashNet_Tuition.

Please refer to www.wofford.edu/billing for other payment and refund policies.

Possible Tax Implications of Scholarships and Other Financial Aid:

Please note: Some of the financial aid awarded by Wofford College may be considered taxable income under the Internal Revenue Code. Wofford College does not provide tax advice to its students or their families but we encourage you to discuss any questions or concerns you may have about the taxability of awards with a qualified tax professional.

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 45 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.

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

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.

For Wofford's Refund Policy, please visit www.wofford.edu/billing/#refund_policy.

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 Direct Parent PLUS Loan for Undergraduate Students
4. Federal Pell Grant
5. 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%.

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.

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 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.

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 Provost 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 preferred, but not required. The telephone number is (864) 597-4160. Unless otherwise indicated, inquiries and requests for financial aid applications should be directed to:

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 May 2019.

Appendix A

New Student Application Deadlines for Fall 2019

	Early Decision	Early Action	Regular Decision
Application Deadline	November 1	November 15	January 15
Decision Letter	December 1	February 1	March 1
FAFSA Deadline	November 1	January 1	January 1
Scholarship Notification	December 1	February 1	March 1
Financial Aid Packages	December 1	February 15	March 1
Deposit Due	December 15	May 1	May 1

Appendix B

Costs of Attendance

BOARDING STUDENTS			
ITEMS	FALL/INTERIM	SPRING	TOTAL
Tuition	24,275	19,860	44,135
Activity Fees	645	530	1,175
Technology Fees	220	180	400
Board	3,020	2,465	5,485
Room/Medical	4,255	3,485	7,740
Total Resident Costs	32,415	26,520	58,935
Books/Supplies	600	600	1,200
Misc	718	588	1,306
Transportation	680	557	1,237
COA BOARDING	\$34,413	\$28,265	\$62,678
Cap + Books	\$33,015	\$27,120	60,135
COMMUTER AT HOME			
ITEMS	FALL/INTERIM	SPRING	TOTAL
Tuition	24,275	19,860	44,135
Activity Fees	645	530	1,175
Technology Fees	220	180	400
Total Commuter Costs	25,140	20,570	45,710
Room/Board	2,139	1,750	3,889
Books/Supplies	600	600	1,200
Misc	890	729	1,619
Transportation	904	739	1,643
COA COMMUTING AT HOME	\$29,673	\$24,388	\$54,061
Cap + Books	24,715	21,170	45,885
COMMUTER IN APARTMENT			
ITEMS	FALL/INTERIM	SPRING	TOTAL
Tuition	24,275	19,860	44,135
Activity Fees	645	530	1,175
Technology Fees	220	180	400
Total Commuter Costs	25,140	20,570	45,710
Room/Board	4,222	3,455	7,677
Books/Supplies	600	600	1,200
Misc	1,169	957	2,126
Transportation	904	739	1,643
COA COMMUTING/APT	\$32,035	\$26,321	\$58,356
Cap + Books	24,715	21,170	45,885

Appendix C

Loan Interest Rates and Benefits

Loan Type	Borrower	Interest Rate Loans Disbursed 7/1/19 – 6/30/20	Origination Fee Loans Disbursed 10/1/19 – 9/30/20	Grace Period	Deferment	Repayment
Subsidized	Student	4.529%	1.062%	Six months	Student may receive a deferment if enrolled at least half-time, unemployed, or have economic hardship	Six month grace period begins after student graduates or drops below 6 hrs. (half time) Payments are not due until grace period ends.
Unsubsidized	Student	4.529%	1.062%	Six months	Same as Subsidized; however, interest begins accruing after first disbursement	Same as Subsidized
Parent PLUS Loan	Parent of dependent undergraduate	7.079%	4.248%	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