

1. How do I start the financial aid process?

- Start the process by filling out the Free Application for Federal Student Aid, also known as the FAFSA. This form is the government's way of determining how much money you and your family can afford to pay towards college. To fill out the FAFSA, go to www.fafsa.ed.gov. It is best to fill out the FAFSA as soon as possible. You will need Federal Tax Returns and other financial paperwork for the previous calendar year. Be sure to check with your college's financial aid office for FAFSA application deadlines.
- Filling out your FAFSA is a good start for all of the federal programs such as the Pell Grant, Supplemental Educational Opportunity Grant, Academic Competitiveness Grant, and the three fundamental types of federal student loans, the Stafford Loan, the PLUS Loan, and the Perkins Loan. The FAFSA starts the process for the SC Higher Education Tuition Grant if you are attending an eligible independent college or university in South Carolina.
- Most of the state scholarship programs like the LIFE scholarship, HOPE scholarship, and Lottery Tuition Assistance are automatic for South Carolinians if you attend a college or university in SC. The school will review your academic transcript, and if you meet the eligibility requirements, you'll be awarded the scholarships. For the Palmetto Fellows Scholarship, you should check with your high school guidance counselor regarding eligibility criteria.
- Look for "private" scholarships; free scholarship search engines are available which will match you with scholarships you may qualify for. Apply for as many scholarships as you can because you might be pleasantly surprised with the results.