CofC presidential community enhancement grants are available to incoming freshmen who demonstrate need, academic excellence, and a desire to enhance a multicultural campus. 

Note: Applications can be downloaded from the financial aid website.

For more detailed information on grants, please visit www.cofc.edu/finaid/grants.php

**Loans**

Loans must be repaid. Applicants must complete the FAFSA in order to be eligible.

Loans are available to both students and parents. Students and parents may qualify for loans even if they do not qualify for grants.

For more detailed information on loans, please visit www.cofc.edu/finaid/loans.php

**Veterans’ Education Benefits**

Veterans, or their immediate relatives, may be eligible for veterans’ education benefits, which are funded through federal, state, and private sources.

For more detailed information on veterans’ benefits, please visit www.cofc.edu/finaid/VA/index.php

**FREE APPLICATION FOR FEDERAL STUDENT AID**

**FAFSA**

Before starting the process, complete your federal tax returns. Then visit www.pin.ed.gov to apply and obtain a PIN. 

Note: Both students and parents must apply for a PIN.

Students must fill out the FAFSA to begin the financial aid application process.

Because the FAFSA is the only form used to determine students’ eligibility for aid, it is important that the FAFSA be completed accurately and in a timely manner.

The FAFSA should be completed online.

**COMPLETING THE FAFSA**

When all tax information and PINs are ready, go to www.fafsa.ed.gov

Although parents are encouraged to participate in the application process, the student must complete the application.

**FOLLOW-UP**

After applications have been submitted, additional information may be required before financial aid applications can be processed. It is imperative that you check on the FAFSA status.

Please check the status of required forms by logging onto Cougar Trail and checking your student requirements at https://cougartrail.cofc.edu

The College’s financial aid office will send e-mail notifications to your CofC e-mail account about required follow-up documents, but please do not wait for these notifications. Check Cougar Trail weekly.
HOW TO COMPARE COSTS BETWEEN SCHOOLS

Direct costs include the following:
1. TUITION AND FEES
2. ROOM
3. MEALS (3 MEALS/DAY × 7 DAYS/WEEK)

Fill in the columns below to compare

<table>
<thead>
<tr>
<th></th>
<th>CoFC in-state</th>
<th>CoFC out-of-state</th>
<th>second school</th>
<th>third school</th>
</tr>
</thead>
<tbody>
<tr>
<td>tuition and fees</td>
<td>$7,234</td>
<td>$16,800</td>
<td></td>
<td></td>
</tr>
<tr>
<td>room (weighted average cost)</td>
<td>$5,216</td>
<td>$5,216</td>
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<tr>
<td>meals</td>
<td>$2,380</td>
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<td></td>
</tr>
<tr>
<td>total direct cost</td>
<td>$14,850</td>
<td>$24,396</td>
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<td></td>
</tr>
</tbody>
</table>

*fees subject to change

There are also indirect costs, such as items or services provided by the school or private vendors. For example, the following costs are provided as guidance only:

*1. BOOKS $966
*2. PERSONAL/MISC. EXPENSES $1,897
*3. TRANSPORTATION $895

*These estimated costs are based on the results of a student expense survey, which is conducted every three years. By using regional consumer price index (CPI) cost-of-living adjustments, the figures are updated annually between the surveys.

TIME LINE

SENIOR YEAR OF HIGH SCHOOL

OCTOBER: Apply for private, local, and national scholarships. Visit www.cofc.edu/finaid/scholarships/php#OutSchool

NOVEMBER 1: Early action admission application deadline
• Be aware of private scholarship deadlines.

DECEMBER: Before filing your FAFSA, request a Department of Education PIN for a student and one for parents.
• December 1: deadline to apply for freshman admission in order to meet the scholarship deadline of January 15.

JANUARY: Complete federal tax returns (do not need to be turned in to the IRS before FAFSA is completed).
• After January 1, complete the FAFSA online.
• January 15: Deadline for institutional scholarships.

FEBRUARY: Review your student aid report (SAR) and make corrections online.

MARCH 1: Institutional scholarship notification via Cougar Trail.
• Priority deadline for FAFSA.

APRIL: Freshmen are notified of federal awards via Cougar Trail. Compare total costs minus financial aid at the schools where you were accepted.

MAY 1: Deadline to accept CofC scholarships via Cougar Trail.
• Accept financial aid awards via Cougar Trail.


FINANCIAL AID CHECKLIST

☐ Admitted to CofC
☐ Apply for FAFSA PINs
☐ Complete federal tax returns
☐ Complete FAFSA
☐ Read CofC award terms and conditions
☐ Check Cougar Trail weekly
☐ Complete follow-up forms
☐ Validate attendance