

FINANCIAL AID INSTRUCTIONS

HOW TO GET STARTED:

1. A student must be enrolled in a degree seeking program through the Office of Undergraduate Evening Studies to be eligible for assistance. For enrollment information, please contact the Office of Undergraduate Evening Studies, Hipp Hall Room 011, 864.294.2154.
2. To schedule an appointment with an advisor, call 864.294.2154.
3. Complete the Application for Scholarships and Financial Aid available at www.furman.edu/conted/Undergrad.htm or obtain an application from the Office of Undergraduate Evening Studies or the Office of Financial Aid.
4. Apply for a Personal Identification Number (PIN) which is used to complete the Free Application for Federal Student Aid (FAFSA) online.
5. Submit the FAFSA available via the internet at www.fafsa.ed.gov.

SOUTH CAROLINA TUITION GRANT

The South Carolina Tuition Grants Program (SCTG) is a state-financed program designed to assist South Carolina residents who are enrolled at an independent college in South Carolina. To receive a South Carolina Tuition Grant, a student must:

1. Submit the FAFSA each year by June 30 prior to enrollment for the fall term.
2. Enroll in at least nine hours for the fall term or lose the grant for the academic year. A student must enroll for 12 hours in the fall and 12 hours in the spring semester in order to receive the maximum award of \$960. If enrolled in nine hours per term, the student receives 75% of the maximum annual grant. Because the South Carolina Tuition Grant Commission receives information from the FAFSA that does not notify them that you are an Undergraduate Evening Studies student, you may receive an award letter from them stating an amount of the grant for up to \$3,100. This amount is incorrect. Since the amount of the South Carolina Tuition Grant is based on the amount of tuition, the maximum South Carolina Tuition Grant Furman can award to Undergraduate Evening Studies students is \$960.
3. For renewal, the student must have earned a total of 24 semester hours during the previous academic year. This grant is not available for summer school. Students who enroll for 9 hours in the fall and 9 hours in the spring must complete 6 hours in summer school to be academically eligible for the next year.
4. Recipients must sign the State Aid Affidavit **annually**. (www.furman.edu/finaid/palmetto.pdf)

PELL GRANT

The Pell Grant is a federal entitlement program designed to provide a base on which to build the total aid package for students with financial need. Eligibility for this grant is based on need as determined by the FAFSA and the number of hours enrolled. The maximum grant is \$4,050. To be eligible for a Federal Pell Grant, a student must:

1. Submit the FAFSA as soon as possible after January 1 but prior to your term of enrollment.
2. Grant amount will be adjusted term-by-term based on a student's hours of enrollment.
3. Allow at least one month for processing of the FAFSA.

STAFFORD LOAN

1. Stafford loans will be processed electronically through the South Carolina Student Loan Corporation for students who fill out PART III of the Application for Scholarships and Financial Aid and have submitted the FAFSA.
2. First-time borrowers will receive a master promissory note from the lender, which must be signed and returned to the lender by the lender's deadline or the loan will be cancelled.
3. Recipients who borrow from a lender other than the South Carolina student Loan Corporation must obtain an application from their lender and submit it to the Office of Financial Aid for processing.
4. **You must be enrolled at least half time (six credit hours) to be eligible for a Stafford loan.**
5. **All first-time borrowers through the Federal Stafford Student Loan Program must complete entrance counseling before their funds can be disbursed. Stafford Loan recipients must complete an exit interview prior to separation from the university.**

Stafford loans are educational loans made to student through the South Carolina Student Loan Corporation based upon need as determined by the FAFSA. A student may be eligible for up to \$5,500 depending upon need and year in school. Subsidized Federal Stafford loans are interest free and held in deferment until six months after termination of enrollment. At that time, repayment begins with a variable interest rate not to exceed 8.25 percent. Students who are not eligible to receive a subsidized Federal Stafford loan may apply for a non-subsidized loan are responsible for interest-only payments while in school. A student must enroll for at least six hours per term to be eligible for a Stafford loan. The maximum amount a student is eligible to borrow is dependent upon his/her grade level. Loan amounts are as follows:

Freshman:	\$2,625	Junior:	\$5,500
Sophomore:	\$3,500	Senior:	\$5,500

If a student is classified as independent by the FAFSA, he/she may be eligible for an additional unsubsidized Stafford Loan of \$4,000 as a freshman and sophomore or and additional \$5,000 as a junior and senior.

PLEASE NOTE:

- If the number of projected credit hours taken should change, please contact the Office of Financial Aid to determine if your financial assistance will be revised.
- A student whose Stafford loan amount exceeds the cost of tuition may request a refund by completing a refund request form (available at www.furman.edu/finaid/refunds.htm).
- Students who withdraw from the university before 60% of the term has been completed and who have federal aid may owe a refund.

I. GENERAL EDUCATION REQUIREMENTS (41 semester hours minimum):

CREDITS TRANSFERRED FROM: _____ Sem. Hrs. _____

- (A) English Composition (1 course)
 ___ English 11
- (B) Fine Arts (1 course):
 ___ Art 26
 ___ Theatre Arts 11
 ___ Music 20
 ___ IDS (Interdisciplinary Studies) 30
- (C) Humanities (4 courses, one from each of 4 areas):
 Literature: English 12 ___ 21 ___ 22 ___
 Classics 31 ___, MLL A34 ___ A38 ___
 History: 11 ___
 Foreign Language: Any course numbered 11 or above _____
 Philosophy: Any course numbered 20 or above _____
 Religion: 11 ___ 12 ___
- (D) Mathematics (1 course):
 Math 11 ___ Math 15 ___ Math 16 ___
- (E) Natural Sciences (2 courses):
 Biology 11 ___ or 16 ___
 Chemistry 11 ___ 12 ___ 16 ___
 Earth/Environmental Sciences 11 ___ 16 ___ 18 ___ 21 ___
 Physics 11 ___ 12 ___ 14 ___ 15 ___ 17 ___
- (F) Social Sciences (4 courses representing at least 3 different departments):
 Economics 21 ___ 22 ___
 Education 20 ___
 Political Science 11 ___ 12 ___
 Psychology 21 ___ 23 ___
 Sociology 11 ___ 24 ___, Ant 12 ___ 21 ___

*Official Transcript required
 SAT: V _____ M _____
 HS RANK: _____

- NOTES: A student must earn:
1. A minimum of 45 semester hours of credit at Furman.
 2. The last 28 hours of credit at Furman.
 3. A minimum of 15 hours in the major at Furman.
 4. A minimum of 125 hours for graduation.
 5. A minimum of 2.0 GPA in courses taken at Furman at the time of graduation.
 6. A minimum of 2.0 GPA in major courses at the time of graduation.
 7. A maximum of 64 hours transferable from a two-year school.

Need advising? Call 294-2155 or E-mail: brad.bechtold@furman.edu

II. MAJOR - Business Administration (48 sem hrs minimum):

+ Taken as part of GER

- ECN 21+ (Macro) _____
- ECN 22+ (Micro) _____
- ECN 25 (Statistics) _____
- ACC 26 (Acc't I) _____
- ACC 27 (Acc't II) _____

- CS 16 (Intro to Computing) _____
- BA 32 (Operations Mgt) _____
- BA 35 (Law I) _____
- BA 37 (Mrkt) _____
- BA 51 (Finance) _____
- BA 76 (Strategic Mgt) _____

PLUS 5-7 EBA Electives: _____

III. ELECTIVES (36-42 semester hours)

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total sem. hrs. transferred _____

Num. sem. hrs. earned at FU _____

Min. sem. hrs. yet to be earned at FU _____

Date/Advisor's Initials _____

I. GENERAL EDUCATION REQUIREMENTS (41 semester hours minimum):

CREDITS TRANSFERRED FROM:

Sem. Hrs.

- (A) English Composition (1 course)
 ___ English 11
- (B) Fine Arts (1 course):
 ___ Art 26
 ___ Theatre Arts 11
 ___ Music 20
 ___ IDS (Interdisciplinary Studies) 30
- (C) Humanities (4 courses, one from each of 4 areas):
 Literature: English 12 ___ 21 ___ 22 ___
 Classics 31 ___ , MLL A34 ___ A38 ___
 History: 11 ___
 Foreign Language: Any course numbered 11 or above _____
 Philosophy: Any course numbered 20 or above _____
 Religion: 11 ___ 12 ___
- (D) Mathematics (1 course):
 Math 11 ___ Math 15 ___ Math 16 ___
- (E) Natural Sciences (2 courses):
 Biology 11 ___ or 16 ___
 Chemistry 11 ___ 12 ___ 16 ___
 Earth/Environmental Sciences 11 ___ 16 ___ 18 ___ 21 ___
 Physics 11 ___ 12 ___ 14 ___ 15 ___ 17 ___
- (F) Social Sciences (4 courses representing at least 3 different departments):
 Economics 21 ___ 22 ___
 Education 20 ___
 Political Science 11 ___ 12 ___
 Psychology 21 ___ 23 ___
 Sociology 11 ___ 24 ___ , Ant 12 ___ 21 ___

_____	_____
_____	_____
_____	_____
_____	_____

* Official Transcript required
 SAT: V _____ M _____
 HS RANK: _____

- NOTES: A student must earn:
1. A minimum of 45 semester hours of credit at Furman.
 2. The last 28 hours of credit at Furman.
 3. A minimum of 15 hours in the major at Furman.
 4. A minimum of 125 hours for graduation.
 5. A minimum of 2.0 GPA in courses taken at Furman at the time of graduation.
 6. A minimum of 2.0 GPA in major courses at the time of graduation.
 7. A maximum of 64 hours transferable from a two-year school.

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II. MAJOR - Accounting (54 sem. hrs. minimum): + Taken as part of GER

ECN 21+ (Macro) _____	ACC 43 (Cost Acct) _____
ECN 22+ (Micro) _____	ACC 45 (Audit) _____
ECN 25 (Statistics) _____	ACC 46 (Ad Acct) _____
ACC 26 (Acct I) _____	ACC 47 (Taxes) _____
ACC 27 (Acct II) _____	BA 35 (Law I) _____
ACC 41 (Int Acct I) _____	BA 37 (Mrkt) _____
ACC 42 (Int Acct II) _____	BA 51 (Finance) _____
ACC 59 (Adv Acct Topics) _____	BA 76 (Strategic Mgt) _____
PLUS 1 EBA Elective. Students intending to sit for the CPA Exam should take BA 36 as the elective. _____	CS 16 (Intro to Computing) _____

III. ELECTIVES (30-36 sem. hrs.)

_____	_____
_____	_____
_____	_____
_____	_____

Total sem. hrs. transferred _____

Num. sem. hrs. earned at FU _____

Min. sem. hrs. yet to be earned at FU _____

Date/Advisor's Initials _____

I. GENERAL EDUCATION REQUIREMENTS (41 semester hours minimum):

CREDITS TRANSFERRED FROM: _____ Sem. Hrs. _____

- (A) English Composition (1 course)
 _____ English 11
- (B) Fine Arts (1 course):
 _____ Art 26
 _____ Theatre Arts 11
 _____ Music 20
 _____ IDS (Interdisciplinary Studies) 30
- (C) Humanities (4 courses, one from each of 4 areas):
 Literature: English 12 _____ 21 _____ 22 _____
 Classics 31 _____, MLL A34 _____ A38 _____
 History: 11 _____
 Foreign Language: Any course numbered 11 or above _____
 Philosophy: Any course numbered 20 or above _____
 Religion: 11 _____ 12 _____
- (D) Mathematics (1 course):
 Math 11 _____ Math 15 _____ Math 16 _____
- (E) Natural Sciences (2 courses):
 Biology 11 _____ or 16 _____
 Chemistry 11 _____ 12 _____ 16 _____
 Earth/Environmental Sciences 11 _____ 16 _____ 18 _____ 21 _____
 Physics 11 _____ 12 _____ 14 _____ 15 _____ 17 _____
- (F) Social Sciences (4 courses representing at least 3 different departments):
 Economics 21 _____ 22 _____
 Education 20 _____
 Political Science 11 _____ 12 _____
 Psychology 21 _____ 23 _____
 Sociology 11 _____ 24 _____, Ant 12 _____ 21 _____

*Official Transcript required
 SAT: V _____ M _____

HS RANK: _____

- NOTES: A student must earn:
1. A minimum of 45 semester hours of credit at Furman.
 2. The last 28 hours of credit at Furman.
 3. A minimum of 15 hours in the major at Furman.
 4. A minimum of 125 hours for graduation.
 5. A minimum of 2.0 GPA in courses taken at Furman at the time of graduation.
 6. A minimum of 2.0 GPA in major courses at the time of graduation.
 7. A maximum of 64 hours transferable from a two-year school.

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II. DOUBLE MAJOR - Acct and Bus Admin (72 sem hrs):
 + Taken as part of GER

- ECN 21+ (Macro) _____
- ECN 22+ (Micro) _____
- ECN 25 (Statistics) _____
- ACC 26 (Acct I) _____
- ACC 27 (Acct II) _____
- ACC 41 (Int Acct I) _____
- ACC 42 (Int Acct II) _____
- ACC 43 (Cost Acct) _____

- ACC 45 (Audit) _____
- ACC 46 (Ad Acct) _____
- ACC 47 (Taxes) _____
- ACC 59 (Ad Acct Topics) _____
- BA 32 (Oper Mgt) _____
- BA 35 (Bus Law I) _____
- BA 37 (Mrkt) _____
- BA 51 (Finance) _____
- BA 76 (Strategic Mgt) _____
- CS 16 (Intro to Computing) _____

PLUS 6 additional courses in the EBA Dept. Students intending to sit for the CPA Exam should take BA 36 as one of the EBA electives.

III. ELECTIVES (12-18 semester hours)

Total sem. hrs. transferred _____

Num. sem. hrs. earned at FU _____

Min. sem. hrs. yet to be earned at FU _____

Date/Advisor's Initials _____