

## TYPES OF AID

### Lottery Tuition Assistance (LTA) and SC WINS

Lottery Tuition Assistance (LTA) and SC WINS may be available to S.C. residents who meet the required eligibility criteria. Students must submit a FAFSA each year in order to apply. Students who have previously earned a bachelor's degree are not required to complete the FAFSA, but alternately must complete a FAFSA waiver. This form can be found on Pathway under the **Financial Aid & Tuition** tab. The LTA and SC WINS awards vary each year and is dependent upon funding sources. Students who receive either award are required to maintain academic standards required by law. Specific award criteria can be found at [www.ptc.edu/types-aid](http://www.ptc.edu/types-aid) (<http://www.ptc.edu/types-aid/>).

### LIFE Scholarship

The LIFE Scholarship is the state scholarship program for S.C. residents who have graduated from S.C. high schools with a 3.0 GPA and meet all LIFE eligibility requirements. Second-year students enrolled in an associate degree program can earn or retain the LIFE Scholarship by meeting all required criteria, including earning a cumulative LIFE GPA of at least a 3.0 and completing 30 non-remedial credit hours during the first year. The LIFE GPA includes the GPA for all college courses earned at any college attended, including dual enrollment. The Financial Aid Office will provide students with their LIFE GPA upon request. The Piedmont Technical College LIFE Certification Form will be used to determine LIFE Scholarship recipients. The LIFE program criteria and funding is dependent upon pending legislation. Please direct all questions regarding the LIFE program to the Financial Aid Office.

### Federal Pell Grant

Pell Grants can range from \$650 to \$6,495 per year for undergraduate students. Eligibility is determined by the completion of the FAFSA.

### Community Scholarships

Several communities in Piedmont Technical College's service area offer place-based "Promise" and/or community scholarships to students in their areas meeting specific criteria. For more information visit: [www.ptc.edu/promise-and-community-scholarships](http://www.ptc.edu/promise-and-community-scholarships) (<http://www.ptc.edu/promise-and-community-scholarships/>).

### Federal Supplemental Educational Opportunity Grant (SEOG)

The Federal Supplemental Educational Opportunity Grant (SEOG) is awarded to students with exceptional financial need as determined by the FAFSA. Grants can range from \$100 to \$4000 per academic year. Students must meet Standards of Satisfactory Academic Progress.

### Federal Work-Study Program

Under the Federal Work-Study Program, students work for \$8.00 per hour in a variety of jobs. The number of hours worked can vary from five to 20 hours per week. The America Reads Tutoring Program is available

through the Work-Study Program. Applications are available in the Financial Aid Office.

### S.C. Needs-Based Grant

This is a state grant provided to assist South Carolina resident students in meeting college costs. This grant ranges from \$100 to \$2,500 per year. Students should complete their FAFSA by the priority deadline in order to apply. S.C. Needs Based/Federal Certification form will be required.

### General Scholarships

Many scholarships are available to current students who have completed 12 credit hours in their majors with an acceptable GPA (Grade Point Average). Most scholarships are based on academic achievement and financial need.

A few scholarships are also available to high school seniors. Information regarding these scholarships, as well as the application deadline, is provided to every high school guidance counselor in Piedmont Technical College's seven-county region. For more information, visit [www.ptc.edu/scholarships](http://www.ptc.edu/scholarships) (<http://www.ptc.edu/scholarships/>).

### Federal Direct loans

The Direct Loan program is provided and administered by the federal government, U.S. Department of Education. These loans must be repaid. Student loan borrowing cannot exceed the cost of attendance, nor may you borrow over the annual and lifetime amounts set for the Direct Loan. The Department of Education assesses an origination fee on each loan upon disbursement. The type of loan you are offered is based upon the results of the FAFSA.

### Alternative (private) loans

Alternative (private) loans are administered and processed by private lending institutions to be used for educational costs. Alternative loans are not part of the Federal Direct Loan programs, and should be used for circumstances where you have exhausted all other options in regards to financing your education. For more information on alternative (private) loans, go to

[www.ptc.edu/fininfo](http://www.ptc.edu/fininfo) (<http://www.ptc.edu/fininfo/>).

### Veterans Educational Benefits

Piedmont Technical College is approved for all college-related veteran's educational programs for veterans, disabled veterans, dependents of deceased or totally disabled veterans, as well as active duty, active reservists and national guardsmen. Contact the Veterans Services Coordinator for further information on these programs.

Any individual who is entitled to educational assistance under Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post 9/11 GI Bill® benefits can attend and participate in any eligible course during the period beginning on the date on which an individual provides a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33 benefits and ending on the earlier of the following dates:

1. The date on which payment from VA is made to the institution
2. 90 days after the date the institution certified tuition and fees following receipt of the certificate of eligibility

Piedmont Technical College will not impose any penalty, including the assessment of late fees, denial of access to classes, libraries or other institutional facilities, or the requirement other a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed reimbursement funding from VA under chapter 31 or 33.

To be covered under this provision a student must take the following actions:

1. Submit a certificate of eligibility (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veteran Affairs' (VA) website - ebenefits, or a VAF 28-1905 from for Chapter 31 authorization purposes) no later than the first day of a course.
2. Submit a request for VA certificate through Pathway.
3. Payment of the difference between the student's financial obligation and the amount of the VA education benefit disbursement.

## Educational Tax Credits

Students (or parents of dependent students) may be able to obtain federal tax credits (including the American Opportunity Credit and Lifetime Learning Credit) for enrollment fees if the student:

- Is enrolled in at least six (6) units during any semester or summer session
- Meets the other conditions prescribed by federal law

More information regarding these tax credits can be found at [www.irs.ustreas.gov](http://www.irs.ustreas.gov) (<http://www.irs.ustreas.gov/>).

In addition to these federal tax credits, a South Carolina tax credit is available. More information on the state tax credit can be found at [www.sctax.org](http://www.sctax.org) (<http://www.sctax.org/>).

The IRS Form 1098-T will be mailed and available on Pathway by January 31 of each year.