



Office of Financial Aid & Scholarships Frequently Asked Questions

Why should I file a FAFSA application each year?

An annual FAFSA application must be on file to determine eligibility for your federal and other need-based financial aid. Need-based funds are assigned on a first come, first-served basis. The FAFSA opens October 1st each year, so you should file as early as possible; the FAFSA priority filing deadline is February 28. If you do not complete the FAFSA application before the priority deadline you may still complete the application to be considered for federal and other aid.

How can I be considered for Citadel Scholarships?

Incoming freshmen do not need to complete any scholarship applications to be considered for Citadel scholarships. We use your actual Citadel application for admittance along with your FAFSA to evaluate you for scholarship awards. The FAFSA priority deadline is February 28 of your senior year in high school. **Current cadets** should file an annual FAFSA by February 28, and complete the annual electronic Upper class Cadet Scholarship Application in mid-March. You should also follow ("like") the [Financial Aid Facebook Page](#) and check the Financial Aid [website](#) for periodic scholarship application announcements. Finally, check with your academic department about any annual departmental scholarship applications.

How does the college manage scholarship funds I receive from an outside provider?

A copy of the scholarship letter, certificate, etc. should be forwarded to the Office of Financial Aid & Scholarships via fax (843-953-6759) or e-mail (financial_aid@citadel.edu). Once the paperwork is received, the scholarship award will be posted as an estimated award. The scholarship check must be forwarded to the Office of Financial Aid & Scholarships or Treasurer's Office in order to credit your account.

If my award package does not cover my expenses, how can I pay the difference?

The Office of Financial Aid & Scholarships has awarded your federal aid based upon the Free Application for Federal Student Aid (FAFSA) form that you filed. The philosophy is to award grant aid first, scholarships second, and finally, self-help aid such as loans and work-study. Your student loan has been awarded at the maximum amount allowed for your current grade level. There are other options you and your parent(s) may use to cover your expenses: [Federal PLUS loan](#), [alternative loans](#), [the tuition payment plan option](#), or paying out of pocket directly to the Treasurer's Office.

If your award letter does not include federal funds, a FAFSA may need to be completed at fafsa.ed.gov or a correction might be necessary if you've already filed.

Why is the amount noted on the award letter (cost of attendance) different than the tuition and fees reported on the website & my bill?

The Office of Financial Aid and Scholarships is allowed to offer financial aid up to the [cost of attendance](#) (COA) for the academic year. The COA allows you to receive financial aid above the mandatory [tuition and fees](#), the actual amount that you are responsible for paying to the school. Therefore, if you receive financial aid up to the cost of attendance, you could receive a refund for the difference each semester.

Is there a maximum amount of federal loans I can borrow each academic year?

Yes, the federal government sets a limit based on the student’s dependency & status and grade level:

Year in school	Dependent student (except those whose parents are unable to obtain PLUS Loans)	Independent student (and dependent students whose parents are unable to obtain PLUS Loans)
Freshmen	\$5,500 - up to \$3,500 of this amount may be subsidized loans	\$9,500 - up to \$3,500 of this amount may be subsidized loans
Sophomore	\$6,500 - up to \$4,500 of this amount may be subsidized loans	\$10,500 - up to \$4,500 of this amount may be subsidized loans
Junior/Senior	\$7,500 - up to \$5,500 of this amount may be subsidized loans	\$12,500 - up to \$5,500 of this amount may be subsidized loans
Graduate Students (amount based on full-time status)	N/A	\$20,500 – only eligible for unsubsidized loans

The federal government publishes [additional information](#) about loan limits.

Is my child considered independent since I no longer claim him/her as a dependent on my taxes?

Students that are not claimed on a parent’s tax return may still be considered dependent, for federal financial aid purposes. If the student cannot answer ‘yes’ to any of the questions on section two of the FAFSA, then that student is considered dependent.

I have adverse credit and if I apply for a PLUS loan, I will not qualify; will my student automatically qualify for the additional federal loan amount?

No, your student will not automatically qualify for the additional federal loan amount. First, a parent must apply for the loan by going to www.studentloans.gov. Once a denial has been received, the student will need to submit a loan adjustment form or a loan increase request in writing to the Office of Financial Aid & Scholarships. The student will be eligible to receive the loan amount as an independent student based on their year in school (see chart above).

Does accepting the award offered obligate me to the student loan?

No, accepting the award offered does not obligate you to the loan. If you accept the loan and then decide later that it is not needed, you will need to notify the Office of Financial Aid in writing to via e-mail or fax to cancel or decrease the loan amount. You may cancel or adjust your loan within fourteen days after a disbursement has been made.

How do I refuse the financial aid that has been offered?

You have the option to accept or decline a partial amount or the full amount of Stafford loans. You can decide later to decrease the amount of the aid offered by completing the financial aid adjustment form on our website or by notifying our office in writing via e-mail or fax. Once completed, the aid amount is adjusted. If you receive a refund check but do not need the funds, the check must be returned to the Office of Financial Aid & Scholarships (do not write on the refund check) and an account adjustment will be made. This returned refund check will be processed at the Treasurer’s Office.

Can my financial aid award be changed without my consent?

Yes, the Office of Financial Aid & Scholarships reserves the right to revise or cancel the financial aid award based on changes in your financial or academic status. The submission of false or misleading information is considered immediate grounds for cancellation of financial aid.

How will I know if changes have been made to my financial aid award?

A notification email titled "Financial Aid Award Notice" is sent each time that your financial aid awards have been updated. You are responsible for reviewing your Citadel financial aid account at that time. It is important to review your balance with the Treasurer's Office inside Lesesne Gateway to assure you have a zero balance by the fee payment deadline each semester.

How am I notified if I need to complete paperwork or provide additional information?

You will receive an e-mail titled "Missing Information" each time our office needs paperwork or additional information. Periodically, students might receive an e-mail from a counselor or other personnel requesting information. Please do not ignore e-mails from the Office of Financial Aid & Scholarships. You can always check the status of your financial aid paperwork online through Lesesne Gateway.

Why does my award package include an estimated LIFE or HOPE scholarship?

If your award letter includes a LIFE or Hope Scholarship, it will not be considered an official award until your final high school transcript is received by The Citadel and a complete review of your eligibility occurs. Awards for returning students remain estimated until all transcripts are received from other colleges or universities where courses were taken during the summer or any previous semester.

When will my ROTC Scholarship be listed and how much is it, or why it is "estimated"?

ROTC scholarships will be included in your financial aid award once a list has been forwarded to the Office of Financial Aid & Scholarships from the respective military branch. You may, however, forward a copy of the letter you receive from the military, and we will place an estimated award in your account. The ROTC scholarship will remain estimated until you sign your contract with the military. An ARMY ROTC Scholarship requires additional to be taken with the Treasurer's Office and ARMY Department to gather semester billing and course information. You will also upload data to GOARMY in order to process scholarship payment. Failure to properly complete scholarship requirements may result in account and registration restrictions.

How do I use my Federal Work Study award?

Under the provisions of the Federal Work Study (FWS) program, the amount shown for this category is the amount of money you may earn for work performed during the academic year; the award amount is not applied to your charges. Money earned through this program is paid twice a month and directly to you. You must meet with the FWS Coordinator in the Office of Financial Aid & Scholarships to start the employment process for work study.

Am I able to receive Federal Work Study if I am a Knob?

Knobs (first year cadets) cannot work on campus because of their rigorous schedule. Contact the FWS Coordinator with your program interest prior to entering your sophomore year.

Why haven't I received my Veterans Benefits payment?

You should contact the Veterans Services Office at va_benefits@citadel.edu or call 843-953-9824 to make sure all initial paperwork has been submitted to the [Dept. of Veterans Affairs \(DAV\)](#). The Veterans Services Office relies on students to notify them of their use of VA benefits. The DAV does not notify schools of a students' intent to use benefits. For additional information please view the [Veterans Services](#) webpage at Citadel.edu or call 843-953-9824.

How does my GPA or number of semester hours impact financial aid eligibility?

You must maintain a minimum grade point average (as outlined in your program or catalog of record) and must make satisfactory progress toward a degree to maintain your eligibility for financial aid. Please review The Citadel's [satisfactory academic progress](#) policy for additional information.

What happens if I withdraw during the semester?

It is important to understand that you may be required to repay a portion of the financial aid award. Please review the college catalog for information concerning repayment and refunds.

Do I need to be enrolled in a degree program with a minimum number of credit hours each semester to process federal student aid?

Yes. Students in the Corps of Cadets are always full-time, degree seeking students, so they meet minimum credit hour and degree eligibility requirements to be considered for federal financial aid programs. Other undergraduates must be in degree programs and enrolled in at least six credit hours each semester and graduate students must be in degree programs and enrolled in at least 4.5 credit hours each semester to be considered for federal financial aid programs. Some internships and practicums, which are 3 credit hour courses, do qualify you for federal financial aid—check with the Office of Financial Aid & Scholarships.

Can graduate certificate students receive federal financial aid?

No. You must be accepted and enrolled in a graduate degree program and maintain at least 4.5 credit hours per semester to qualify for federal student aid. Graduate certificate students may process an application for alternative student loans.

Can I be non-degree and receive federal financial aid?

Federal financial aid regulations provide Direct Unsubsidized Loans during a one-time preparatory coursework period to students who are provisionally accepted into a Citadel graduate degree program. These students must be approved by the Citadel Graduate College as non-degree students in the Graduate College. Once approved, Non-degree students are provided three consecutive semesters to process up to \$12,500 in a Direct Unsubsidized Loan to complete their preparatory requirements while working toward full acceptance into their graduate program.

When will I receive my refund check?

Refunds (financial aid in excess of any Citadel charges) are typically issued close to the first day of class each semester. Please check your Lesesne Gateway account to assure your financial aid is in excess of your charges for the semester.

How do I reach the Office of Financial Aid & Scholarships?

The Office of Financial Aid & Scholarships is located at 138 Bond Hall. Office hours during the academic year are 8:30 am - 5:00 pm Monday through Friday. You may stop by the office or contact us by phone at (843) 953-5187 or 1-800-868-1842, or by email at financial_aid@citadel.edu. Also like us on [Financial Aid Facebook Page](#).