



## Frequently Asked Questions

### **Should I file a FAFSA application annually?**

Each academic year a new Free Application for Federal Student Aid (FAFSA) application must be on file to determine eligibility for federal and need-based financial aid. Some need-based funds are assigned on a first come, first-served basis. The FAFSA opens October 1<sup>st</sup> each year, allowing you to file early. The FAFSA priority filing deadline is November 1 for incoming freshmen and March 1 for all other students. You may still complete the application after the deadline to be considered for federal and other aid.

### **How can I be considered for Citadel scholarships?**

**Incoming freshmen** do not need to complete a separate scholarship application to be considered for Citadel scholarships. Your admissions application along with your FAFSA is used to evaluate scholarship awards. Current cadets should file a FAFSA and complete the electronic Upper-class Scholarship Application in March. Follow ('like') the [Financial Aid Facebook Page](#) and check the Financial Aid [website](#) for periodic scholarship application announcements. Check with your academic department about any departmental scholarship applications.

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

Please provide a copy of the scholarship letter, certificate, etc. to the Office of Financial Aid & Scholarships via mail, fax (843-953-6759) or e-mail ([financial\\_aid@citadel.edu](mailto:financial_aid@citadel.edu)). Once the paperwork is received, the scholarship will be posted as an estimated award. The scholarship check must be forwarded to the Office of Financial Aid & Scholarships or Treasurer's Office to be credited to your account.

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

Awards are based upon your FAFSA application. Student loans are awarded 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 notice does not include federal funds, complete a FAFSA at [fafsa.ed.gov](http://fafsa.ed.gov) or make the necessary corrections if you've already completed an application.

### **Why is the amount noted on the award notice different from 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. 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? (See chart below)**

<b>Year in School</b>	<b>Dependent students (except those whose parents are unable to obtain PLUS Loans)</b>	<b>Independent students (and dependent students whose parents are unable to obtain PLUS Loans)</b>
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 on my taxes?**

No, students that are not claimed on a parent's tax return may still be considered dependent for federal financial aid purposes. Dependency is determined by the answers provided to the questions in the 'dependency status' section of the FAFSA.

**I have adverse credit and I may not qualify for a PLUS loan. Will my student automatically qualify for the additional federal loan amount?**

Your student will not automatically qualify for the additional federal loan amount. Parents must apply for a Direct Parent PLUS Loan by going to <https://studentaid.gov/>. Once a denial has been received, the student must submit a loan adjustment form or a request in writing to increase the loan amount to the Office of Financial Aid & Scholarships.

**Does initially accepting the award offered obligate me to the student loan? Can I refuse aid offered?**

No, accepting the award offered does not obligate you to the loan. You have the option to accept or decline a partial amount or the full amount of Stafford loans. You can cancel your Stafford loan up to 14 days after the loan has posted to your account. After that time you must pay directly to the loan servicer. You can decide later to decrease the amount of the aid by completing the financial aid adjustment form on our website or by notifying our office in writing via e-mail.

**Can my financial aid award change?**

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. You will receive a notification email titled "Financial Aid Award Notice" each time your financial aid awards have been updated. You are responsible for using Lesesne Gateway to REGULARLY review your Citadel financial aid account and Treasurer's Office account balance.

**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. Please do not ignore any e-mails from the Office of Financial Aid & Scholarships. You can always check the status of your financial aid paperwork online through Lesesne Gateway. Paperwork that has been requested must be completed and submitted to our office before the aid can be disbursed.



### **Why does my award package include an estimated LIFE or HOPE Scholarship?**

As an incoming student, if your award letter includes an estimated 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 or transfer students remain estimated until all transcripts are received from other colleges or universities where courses were taken.

### **Why does my award package include a LIFE or HOPE Scholarship if I am a Palmetto Fellows Scholarship Recipient?**

The Palmetto Fellows Scholarship is added to an incoming student's account once we receive a list from The SC Commission on Higher Education. Once we receive that report, your award will be adjusted to reflect the new scholarship.

### **When will my ROTC Scholarship be listed?**

ROTC scholarships will be included in your financial aid award once a list is received by the Office of Financial Aid & Scholarships from the respective ROTC 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 all requirements are met.

### **How do I use my Federal Work Study award?**

Under the provisions of the Federal Work Study (FWS) program, the amount shown on your award notice 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 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. Knobs (first year cadets) cannot work on campus because of their rigorous schedule.

### **Why haven't I received my Veterans Benefits payment?**

You should contact the Veterans Services Office at [va\\_benefits@citadel.edu](mailto:va_benefits@citadel.edu) or call 843-953-9824 to make sure all initial paperwork has been submitted to the [Dept. of Veterans Affairs](#). The Dept. of Veterans Affairs does not notify schools of a student's intent to use benefits, the student must notify the Office of Veterans Services. For additional information please view the [Veterans Services](#) webpage or call 843-953-9824.

### **Do I need to be enrolled in a degree program with a minimum number of credit hours and maintain a specific GPA each semester to process federal student aid?**

All students at The Citadel must be in a degree program to be eligible for federal aid. Undergraduates must be enrolled in at least 6 credit hours each semester and graduate students must be enrolled in at least 4.5 credit hours each semester to be considered for federal financial aid programs. You must maintain a minimum grade point average and 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.

### **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. Once approved, non-degree students are allowed three consecutive semesters to use up to \$12,500 in a direct unsubsidized loan to complete their preparatory requirements while working toward full acceptance into their graduate program.



**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.

**When will I receive my refund check?**

Refunds (financial aid in excess of any Citadel charges) are typically issued around the first day of class each semester. Please review your Lesesne Gateway account for updates to your account and refund information.

**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](mailto:financial_aid@citadel.edu).