

# Important Things to Remember

1. The Office of Financial Aid's official communication method is institutional email. It is the responsibility of every student to check his/her email on a regular basis for updates from the financial aid office.
2. Newberry College does not allow gift aid to exceed the direct cost of attendance (tuition, fees, room, and board). Should a student receive more gift aid than is necessary to cover direct costs, OFA will reduce institutional aid to compensate. *With the expressed permission of the Dean of Enrollment Management, this policy may be overruled on a case-by-case basis.*
3. To qualify for institutional aid, students must enroll on a full-time basis each semester. A student is enrolled on a full-time basis when s/he enrolls in at least 12 credit hours of non-remedial coursework each semester. *Students enrolled in a remaining period of study that is shorter than a full academic year may receive institutional aid at a prorated amount for part-time attendance.*
4. To qualify for state aid, students must enroll on a full-time basis each year. For state aid purposes, a student is enrolled on a full-time basis when s/he enrolls in at least 12 credit hours of non-remedial, degree applicable coursework each semester.
5. Students and their families are primarily responsible for financing a student's educational costs. Newberry College's financial aid programs are designed to supplement a family's own resources, not pay for the entire cost of attending. For programs that are need-based, a student's level of need is determined using standard federal methodology.
6. Financial aid award amounts are subject to change depending upon funding levels and student eligibility criteria. Receiving a funding type one year does not necessarily indicate that you will receive it in subsequent years.
7. Students wishing to receive a federal direct student loan must complete a Master Promissory Note and Entrance Loan Counseling. Both documents must be completed online at [www.studentaid.gov](http://www.studentaid.gov).
8. Students are not eligible for institutional aid while being charged a reduced rate for tuition (example: online programs).
9. Students are required to notify the Office of Financial Aid if they receive any type of aid that is not directly awarded by the college.
10. Students are generally awarded financial aid based on the assumption that they will be living on-campus. If a student decides to live off-campus—for any reason—institutional aid will be reduced by 37%.
11. A U.S. citizen or national, a permanent resident of the U.S., certain residents of the Pacific Islands, and other eligible non-citizens (with an I-151, I-551, I-94, or I-688) may be eligible for some forms of federal aid and/or for state aid. Documentation in addition to that indicated in the section "How to Apply for Financial Aid" may be required.
12. Once a student completes the requirements for an undergraduate degree (as defined in federal regulations), the student is no longer eligible to receive the Federal Pell Grant, the Supplemental Educational Opportunity Grant, a South Carolina Merit Based Scholarship, or a South Carolina Tuition Grant.