

Financial Aid and Fee Payment Information for Students – Fall 2025

If you have not already done so and will need financial aid, please complete your FAFSA form at www.fafsa.ed.gov

If your FAFSA is on file, you can track the progress of your application in Self-Service Carolina. Login information should have been provided in your official acceptance letter.

Loan Awards and Acceptance

- If you have a completed FAFSA on file, initial Unsubsidized Loan awards should be visible in your account within the next two weeks.
- Once your award is available, you have the option to accept the full amount, accept a portion, or cancel the loan.
- If you are taking all or part of the Unsubsidized Loan, you must complete **entrance counseling** and sign a **Master Promissory Note** at Both documents must be on file before your aid can be disbursed in August and can be completed at this website: <https://studentaid.gov/>

Additional Loan Funding

- Your initial award will include up to \$42,500 from the Unsubsidized Loan.
- If you require additional funding beyond this amount, it will come from the **Grad PLUS Loan**, which follows a similar process at <https://studentaid.gov/>
- The Grad PLUS Loan application opens in May, and we will send out information once it becomes available.

Financial Aid and Fee Payment Details

- When contacting me with questions about financial aid or fee payment, please include your **VIP ID or USC ID**. I must have this information to review your file.
- Your tuition bill will be available in **Self-Service Carolina in mid-July**.
- Exact tuition rates for the next academic year will be posted in **May or June**, based on when the state budget is finalized.
- You can see current tuition and fee information at this site: [Columbia Department Fees - Bursar's Office | University of South Carolina](#)
- If you are using financial aid to cover all fees, assuming your aid is processed and accepted, it will automatically be applied to your bill in **early August**, with refunds issued around the same time. Exact dates will be provided later in the summer.
- If you have a **scholarship**, it should be reflected in your financial aid package by **late June**. Please plan accordingly.
- If you expect a **financial aid refund**, you can sign up for **direct deposit** under the **Account Information** tab in **Self-Service Carolina**.
 - **Direct deposit is the preferred method for receiving refunds.**
 - If you do not sign up for direct deposit, you will receive a check by mail, which could take up to **two weeks** to arrive.

Health Insurance Requirement

As a USC student, you are **required to have health insurance**. You can learn more about the process at the website: [Required Health Insurance - Student Health and Well-Being | University of South Carolina](#) Specific information for the next academic year is typically posted in **late June**.

Financial Aid and Wellness Meetings

In the coming weeks, we will schedule opportunities for you to meet with **Financial Aid** and the **Success and Wellness Office**, either **virtually or in person** over the summer.

Legal Residency

All students must complete the legal residency certification form in Self-Service. If you are a non-resident planning to establish residency for your second year please review this website: [Establishing South Carolina Residency - University Registrar | University of South Carolina](#)

If you have any questions or concerns, please feel free to contact me at Jerela@uscmed.sc.edu or **803-216-3629**.

Jerel Arceneaux M.S.
Sr. Financial Aid Officer