

Financial Aid & Student Accounts – Frequently Asked Questions (FAQ)

1. When and where can I see my financial aid offered?

- **When:**
 - If you are eligible for merit based institutional aid, you can see it posted after:
 - Being admitted to Lander
 - Receipt of high school transcript
 - Receipt of test scores
 - If you are eligible for federal or need based aid, you can see it posted after:
 - Receipt of FAFSA (Free Application for Federal Student Aid)
 - Receipt of any required documents
 - **Where:**
 - Log into your **Bearcat/Banner Self-Service** account through the **MyLander Campus Portal** at mylander.lander.edu
 - If you have committed to Lander, find “**Student Highlights**” card and click on “**Financial Aid**”. If you have not committed to Lander, find the “Admit Financial Aid” card and click on “**Financial Aid**”.
 - Click on “**Offer**” at the top. This will show the financial aid that has been offered to you.
 - From here you can accept/decline your aid
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2. How do I know if I have missing requirements?

- Log into your **Bearcat/Banner Self-Service** account through the **MyLander Campus Portal** at mylander.lander.edu
 - If you have committed to Lander, find “**Student Highlights**” card and click on “**Financial Aid**”. If you have not committed to Lander, find the “Admit Financial Aid” card and click on “**Financial Aid**”.
 - Click on “**Home**” at the top. This will show the requirements and if they have been satisfied or not.
 - Unsatisfied Requirements need to be completed in a timely manner to ensure your aid is processed before fall semester begins.
 - If you accepted a **Parent PLUS Loan**, ensure your parent completes the **application, credit check, and Master Promissory Note** at lander.edu/PLUS.
 - If you’re receiving the Palmetto Fellows, Life, Hope Scholarship or SC Need-based Grant, make sure you complete the affidavit.
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3. How many credit hours must I be enrolled in to receive aid?

- Federal aid requirements:
 - Half-time minimum required for most aid (except Pell Grant).
 - Pell Grant can be awarded for less than half-time but will be prorated for less than 12 hours per semester.
 - Most institutional and state scholarships (e.g., LIFE, HOPE) require at least 12 credit hours per semester.
 - Part-time students: Submit the Enrollment Update Form found at lander.edu/finaid/forms.
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4. Where can I view my charges and pay my bill?

- Go to your **MyBill** card in MyLander to:
 - Review your charges for tuition based on your enrollment level, housing if you are living on campus, meal plan, etc. Does your bill look correct? A general fee schedule is available at www.lander.edu/fees.
 - If aid covers your balance, click ACCEPT CHARGES to validate registration.
 - If a balance remains, make payment arrangements before the **deadline of August 14, 2025**, to avoid late fees or dropped classes.
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5. What payment options are available if I owe a balance?

- **Lander Payment Plans:** Visit lander.edu/installment-plan.
 - **Federal Parent PLUS Loan:** If you're a dependent student, parents may apply at <https://studentaid.gov/plus-app/>.
 - Parents with an adverse credit decision have three options:
 - Parent borrowers can appeal the credit decision. If your credit decision is changed, you are required to complete PLUS Credit Counseling to receive the loan.
 - Parent borrowers can apply with an endorser or co-signer. If your credit decision is changed, you are required to complete PLUS Credit Counseling to receive the loan.
 - Students can borrow additional funding through the Federal Direct Unsubsidized Student Loan. Freshmen can borrow up to an additional \$4,000. Juniors and seniors can borrow up to an additional \$5,000. If choosing this option you must complete the [PLUS Loan Credit Decision Form](#).
 - **Private Loan:** Visit <https://www.lander.edu/admissions/tuition-financial-aid/private-loans.html>
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6. Can I use financial aid to purchase books?

Yes! If you have credit on your account, you can use financial aid to purchase books. Shop at the [Lander University | Online Bookstore](#).

- **Bookstore purchases with financial aid begin:** August 4, 2025
 - **Last day to purchase with financial aid:** August 22, 2025
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7. What are the key dates I should remember?

- **Wednesday, July 9, 2025:**
 - Fall 2025 billing statements available after 5:00 p.m. (View on “My Bill” card via MyLander.)
 - **Monday, August 4, 2025:**
 - Fall Payment Date – All registered students must accept charges for Fall 2025 by 4:30 p.m.
 - **Thursday, August 14, 2025:**
 - Cancellation Deadline at 4:30 p.m. – Students who have not accepted/validated their charges will be dropped from classes.
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8. For transfer students, what documents are required for financial aid?

- **Official college/university transcripts** – Transcripts from ALL colleges or universities attended.
 - **High School Transcript**
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9. Who is eligible for a Transfer Scholarship?

To be eligible for a transfer scholarship at Lander University, you must:

- Have earned **at least 12 post-high school credit hours**,
 - Have **no more than 90 attempted credit hours**,
 - Hold a **cumulative GPA of 2.7 or higher**,
 - Have successfully completed **at least 67% of all attempted coursework**, and
 - Enroll at **Lander University as a full-time student**.
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10. How much can I receive for the Transfer Scholarship?

The scholarship amount is based on your cumulative GPA:

- **3.0 GPA or higher:** \$2,000 annually
 - **2.7 – 2.99 GPA:** \$1,000 annually
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11. Is the transfer scholarship renewable?

Transfer scholarships are awarded **annually**. Students must maintain full-time enrollment and meet academic standards to continue receiving the award. Renewal criteria will be specified in the scholarship award letter.

12. What is Satisfactory Academic Progress (SAP)?

Satisfactory Academic Progress (SAP) is a set of federal and state rules that students must meet to keep receiving Title IV (federal) and state financial aid (like Pell Grants, SEOG, and SC State Grants). These rules apply to **all enrollment periods**, even if you didn't receive financial aid or attended a different school.

13. How is SAP measured?

SAP is evaluated in **three ways**:

1. Quantitative – Completion Ratio

- You must successfully complete a percentage of all attempted hours, including transfer hours.
- The required ratio increases as you progress:

Hours Attempted	Minimum Completion Ratio
0–29	50%
30–59	58%
60+ (Undergrad)	67%
Graduate Students	67%
- Attempted hours include **withdrawals, failed classes, repeats, pass/fail courses, summer classes, and transfer credits.**

2. Qualitative – GPA Requirements

- Your GPA must meet these minimums:

Hours Passed	Minimum GPA
0–29	1.700
30–59	1.900

Hours Passed	Minimum GPA
60+ (Undergrad)	2.000
Graduate Students	2.000

3. Time Frame – Maximum Attempted Hours

- **Undergraduates:** Must complete their degree within **187 attempted credit hours**, including transfer hours. If it's mathematically impossible to finish before hitting this limit, aid eligibility ends.
 - **Graduate students:** Must complete degree requirements within **54 attempted credit hours**.
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14. How often is SAP reviewed?

SAP is reviewed **at the end of each semester** (fall, spring, and summer). All coursework from **all institutions** and **all terms** is included in the review, even if you didn't receive financial aid at the time.

15. What happens if I don't meet SAP requirements?

If you fail to meet SAP standards, you will lose your eligibility for federal and state financial aid. You will be notified and given the opportunity to **appeal** if there were extenuating circumstances.

16. Can I appeal a SAP decision?

Yes. If you lost aid due to not meeting SAP, you may submit an **appeal** explaining any unusual circumstances (e.g., illness, family emergency) that impacted your academic performance. Supporting documentation is required.

State Scholarship FAQ – South Carolina Residents

17. What is the Palmetto Fellows Scholarship?

This scholarship is awarded by the SC Commission on Higher Education. You must:

- Be a South Carolina resident
- Have a minimum 1200 SAT (or 25 ACT)
- Have at least a 3.5 GPA
- Be in the top 6% of your class at the end of the sophomore or junior year
- Submit the Palmetto Fellows application by the December deadline of your senior year
(Check www.che.sc.gov for exact dates and application info.)

How much is the Palmetto Fellows Scholarship worth?

- \$6,700 per year for freshmen
- \$7,500 per year for upperclassmen

What are the renewal requirements?

To renew each year, you must:

- Earn at least 30 credit hours per academic year (fall, spring, and summer)
 - Advanced Placement (AP) and Dual Enrollment credits do not count
 - Transfer hours may count toward the 30 hours if completed in the same academic year
 - Maintain a 3.0 Lander GPA
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18. What is the LIFE Scholarship?

The LIFE Scholarship is awarded to South Carolina residents who enroll full-time and meet two of the following three criteria:

- A 3.0 final high school GPA (Uniform Grading Scale)
- An SAT score of 1100 (or ACT score of 22)
- Top 30% of the student's high school graduating class

How much is the LIFE Scholarship worth?

- Up to \$5,000 per academic year

What are the renewal requirements?

To keep the LIFE Scholarship each year, you must:

- Earn at least 30 credit hours per year (fall, spring, and summer combined)
 - Maintain a cumulative GPA of 3.0
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19. What is the HOPE Scholarship?

The HOPE Scholarship is awarded to first-time entering freshmen who:

- Are South Carolina residents, and
- Have a 3.0 final high school GPA on the Uniform Grading Scale

How much is the HOPE Scholarship worth?

- \$2,800 for the first year only

Is the HOPE Scholarship renewable?

No, the HOPE Scholarship is not renewable.

Can I earn the LIFE Scholarship after receiving the HOPE?

Yes! If you:

- Earn at least 30 credit hours during your freshman year, and
 - Maintain a 3.0 GPA,
You become eligible for the LIFE Scholarship starting your sophomore year.
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20. How do I apply for federal aid?

Complete the FAFSA (Free Application for Federal Student Aid) at <https://studentaid.gov/>.

- Lander School Code 003435
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21. How do I apply for Lander Freshman Academic Scholarships?

Freshman are automatically considered for academic scholarships. See criteria here <https://www.lander.edu/admissions/tuition-financial-aid/scholarships/index.html>.

22. How do I apply for Lander Departmental/Foundation Scholarships?

Complete the Scholarship Application at <https://lander.academicworks.com/>. Application opens October 1st each year. Students must complete an application every year.

23. How can I contact Financial Aid?

- finaid@lander.edu
- 864-388-8340