

SOUTH CAROLINA • STATE AID REFERENCE

South Carolina Scholarships and Grants

Palmetto Fellows, LIFE, HOPE, and the technical college route, for the 2027-2028 aid year.

Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year. South Carolina has two front doors. Palmetto Fellows runs through the high school during senior year. Everything else starts with the FAFSA. LIFE and HOPE have no application at all: the college determines them from the final transcript. Every state GPA is calculated on the SC Uniform Grading Policy, reported to two decimals, and never rounded up.

The Programs at a Glance

Program	What it pays and who qualifies
Palmetto Fellows	\$6,700 freshman year, \$7,500 years 2 to 4, up to \$10,000 with the Enhancement. Needs a 3.50 UGP GPA and 1200 SAT or 25 ACT and top 6% rank; or 4.00 GPA and 1400 SAT or 31 ACT with no rank. Applied for through the high school. Works at four-year schools and two-year public schools.
LIFE four-year	\$5,000 a year (\$4,700 plus a \$300 book allowance), plus up to \$2,500 Enhancement. Needs two of three : 3.0 UGP GPA, 1100 SAT or 22 ACT, top 30% rank. No application.
LIFE two-year or technical	Up to tuition, capped at \$5,000 . Needs a 3.0 GPA and nothing else . No test score, no class rank. This is the most overlooked money in the state.
SC HOPE	\$2,800 , freshman year only, at a four-year school. A 3.0 UGP GPA, for students who miss LIFE and Palmetto Fellows. Converts to LIFE for year two only if the student earns a 3.0 and 30 hours.
SC Need-based Grant	Up to \$3,500 full time, \$1,750 part time, at eligible public institutions. FAFSA only. Other gift aid is applied first.
SC Tuition Grant	Up to \$5,000 at 21 independent colleges. Needs 12 months of SC domicile and full-time enrollment. FAFSA by Aug 1 ; every eligible application received by then is funded.
Lottery Tuition Assistance	\$80 per credit hour at technical colleges, USC Lancaster, Salkehatchie, Sumter, Union, and Spartanburg Methodist. Six-hour minimum. FAFSA or FAFSA waiver.
SC WINS	Up to \$5,000 a year covering tuition and fees left after all other aid, at the 16 technical colleges. Six hours including three in a critical workforce area. University Transfer AA and AS are not eligible.
SCNG CAP	Up to \$12,000 an academic year for SC Army and Air National Guard members, \$25,000 lifetime cap.

Amounts are the rates funded for 2026-2027. South Carolina sets them annually with the state budget; 2027-2028 figures arrive in late spring 2027.

Deadlines to Post on Your Wall

When	What	Who submits
Set annually by CHE	Palmetto Fellows early award. Regulation does not fix the date, so confirm each fall. Score must come through the March national test administration.	High school, student completes portal
Set annually by CHE	Palmetto Fellows late award. Score through the June national administration, sent directly to CHE.	High school, student completes portal
Uniform date, recently June 15	Transcript and rank report calculation date. Anything calculated later is rejected.	High school
Fall 2026	2027-2028 FAFSA opens. Several SC colleges close scholarship consideration December 1 .	Student
March 2027	Last national ACT or SAT that counts for a Palmetto Fellows early award.	Student
August 1, 2027	SC Tuition Grant FAFSA receipt deadline for private colleges.	Student
December 15, 2027	SC Tuition Grant absolute eligibility and appeals cutoff. No exceptions.	Student and college

The Rules That Trip Families Up

- **Declining to apply for Palmetto Fellows is permanent.** Regulation says students who decline forfeit any future eligibility, and eligibility can never be earned after high school graduation. Families headed out of state still need to apply.
- **These awards do not stack on each other.** Palmetto Fellows, LIFE, HOPE, and Lottery Tuition Assistance are mutually exclusive by law. One per academic year, including across summer terms.
- **Palmetto Fellows renewal ignores AP, IB, CLEP, dual enrollment, and the summer right after graduation.** LIFE counts all of them. A student can keep LIFE and lose the larger award on the same transcript.
- **CHE superscores.** SAT: best Math plus best EBRW across dates. ACT: average the best subject scores. A student who never hit the number in one sitting may already qualify.
- **The report card GPA is not the state GPA.** Ask for the SC UGP number in writing. A 3.497 is not a 3.50.

Where the Automatic College Money Actually Is

The state pays the same everywhere, so the college is the only variable that moves the bill. **The two flagships pay in-state students the least automatically:** USC Columbia runs \$1,000 to \$3,500 and Clemson publishes no grid at all. Meanwhile **Presbyterian guarantees merit to every admit at a 3.0**, opening at \$24,000. **Charleston Southern's ladder starts at a 2.0 GPA**, and its Buc Promise covers full tuition for Pell-eligible SC students with a 3.5 unweighted GPA. **College of Charleston guarantees full tuition to any Palmetto Fellow.** Full grids for Wofford, Furman, Winthrop, Coastal Carolina, USC Upstate, and The Citadel are on the web guide.

Palmetto Fellows: Check These Things Early

Two of the three doors close before senior year even starts. **Junior-year GPA and class rank are final.** The only lever left for the Class of 2027 is the test score, and it closes at the March 2027 national administration.

- **Rank counts at the end of sophomore OR junior year**, so a sophomore already in the top 6% has banked it.
- **Fewer than 20 seniors in the class?** The top two students qualify regardless of the 6% math.
- **School does not rank?** The student must use the alternate criteria: 4.00 UGP GPA and 1400 SAT or 31 ACT.
- **Late awards arrive after tuition is due.** Regulation states students will not be notified in time to meet institutional payment deadlines and must arrange to pay themselves.

The Renewal Ladder, Side by Side

Hours earned	Count for LIFE?	Count for Palmetto Fellows?
AP, IB, CLEP credit	Yes	No
Dual enrollment from high school	Yes	No
Summer right after graduation	Yes	No
Remedial or continuing education	No	No
Regular college courses, incl. later summers	Yes	Yes

Both need 30 hours and a 3.0 each academic year. The academic year runs fall, spring, and the **following summer**, so a summer course can still close a gap. Colleges must notify Palmetto Fellows who fall short by the end of spring term.

Counselor Calendar: What to Tell Students When

Class	What to say
Class of 2027 seniors	Confirm they are on your Palmetto Fellows list and that they know who clicks submit. Register for a fall or winter national test if they sit near a 25 ACT or 1200 SAT. File the 2027-2028 FAFSA when it opens. Watch December 1 college deadlines.
Class of 2028 juniors	Give them their UGP GPA and rank in writing. If they finished sophomore year in the top 6%, that criterion is banked. Plan testing so a qualifying score exists well before spring of senior year.
Classes of 2029 and 2030	Course rigor is the lever. Honors adds up to 0.5 quality points and AP, IB, and dual enrollment up to 1.0 under the UGP. Tell students headed to technical college that LIFE there needs only a 3.0.
Any student below a 3.0	The technical college route has no GPA gate to start: Lottery Tuition Assistance at \$80 per credit hour, then SC WINS covers remaining tuition and fees. Confirm the program is SC WINS eligible before they declare.

Three Mistakes That Cost South Carolina Students Money

- **Choosing University Transfer at a technical college.** The AA and AS transfer degrees are excluded from SC WINS. That can be \$5,000 a year walked away from, usually by the most ambitious students.
- **Missing December 15 at a private college.** The SC Tuition Grant has a hard eligibility and appeals cutoff. Verification paperwork and the annual affidavit must be complete by then, and the Commission will not consider late or incomplete appeals under any circumstance.
- **Skipping the FAFSA because the student is going for merit.** True for LIFE, HOPE, and Palmetto Fellows only. The Need-based Grant, LTA, SC WINS, the Tuition Grant, and most institutional aid all start with it.

The signature South Carolina trap: the door that locks behind you

Your high school must send CHE a list of every student who meets Palmetto Fellows criteria. If a student declines, the school files a form signed by the student and a parent. State regulation then says those students **forfeit any future eligibility under the program**, and a separate section says eligibility can never be earned after high school graduation. A family that says "we are going out of state anyway" is not deferring. They are closing a door on up to **\$29,200** that does not reopen if the student transfers home a year later. When in doubt, have them apply.

Free Resources: No Account, No Cost, No Data Collection

Resource	Where
Full South Carolina state aid guide	collegereadyparent.org/south-carolina/
This cheat sheet	collegereadyparent.org/south-carolina/#cheat-sheet
FAFSA 101 for parents, first-gen guide, grade-level checklists	collegereadyparent.org/financial-aid-101/
Official SC scholarships and grants hub	che.sc.gov · scholarship office (803) 737-2260
SC WINS and Lottery Tuition Assistance	sctechsystem.edu
SC Tuition Grants, private colleges	sctuitiongrants.org

Counselors and educators: you may freely copy, print, and distribute this sheet. No paywall, no accounts, no lead forms, no student data collection.

Verified August 2026 against the SC Commission on Higher Education, the Palmetto Fellows Scholarship Regulation (R.62-300 to 62-375, effective May 2025), the SC Technical College System, and the SC Tuition Grants Commission. Award amounts are set annually by the General Assembly and application deadlines are set annually by CHE, so confirm anything that affects a real decision. Found something out of date? Email leo@collegereadyparent.org and we will fix it.