

Financial Planning Guide

This worksheet helps you assess your scholarship eligibility, estimate your out-of-pocket expenses, and explore options for covering those costs. Note that the figures below may change based on your acceptance, final transcript, and FAFSA information.

Estimated Financial Aid Awards

Federal Grant

Pell Grant (eligibility based on FAFSA) _____

State Grants & Scholarships

LIFE, HOPE, or Palmetto Fellows Scholarship _____

SC Tuition Grant (eligibility based on FAFSA) _____

Estimated CIU Scholarships

CIU scholarships are awarded after state and federal aid

Merit Scholarship (based on unweighted GPA) _____

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Total Financial Aid Awards = \$_____/year

Federal, State, and CIU scholarships are not to exceed full tuition

State Scholarship & Grant Eligibility



che.sc.gov

Federal Student Aid Information & FAFSA

CIU FAFSA Code: 003429



studentaid.gov

CIU Grants & Scholarships



ciu.edu/aid

Estimated Balance After Aid

Estimated Direct Cost

\$39,850

Tuition	\$26,700
Fees	\$1,200
Housing and Meals	\$11,950
Books (estimated \$20/credit hour)	_____
Additional Course Fees	_____

Total Financial Aid Awards _____

Estimated Balance After Aid = _____

Benefits Included in Your Cost:

- Unlimited tutoring
- All access dining plan
- \$200 for campus café
- Laundry
- Parking
- Fitness Center, sand volleyball, disc golf, walking trails, fishing ponds, and more!

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Additional Options to Pay Estimated Balance

Optional Federal Loans

Federal Direct Subsidized Loan _____

Federal Direct Unsubsidized Loan _____

Total Loan Amount

\$_____ /year

Federal Loans require at least half-time (6 credits minimum) enrollment

Federal Student Loans

- Simulate Borrowing
- Federal Loan Limits



studentaid.gov/loan-simulator/

Estimated Balance After Loans

Estimated Balance After Aid _____

Estimated Loans _____

Estimated Balance After Loans = \$_____ /year

\$_____ /semester

Estimated out of pocket if outside scholarships and/or loans will also be applied toward direct costs.

Additional Options to Pay Estimated Balance

- CIU Payment Plan
- Outside Scholarships
- College Savings Plan
- Federal Parent PLUS Loan
- Non-Federal Private Education Loan
- Military Benefits

Outside Scholarships

- Brokescholar.com
- Collegeboard.com
- Fastweb.com
- Studentaid.ed.gov
- Ciu.edu/aid

CIU Payment Plans



[mycollegepaymentplan.com/
columbia-international-university](https://mycollegepaymentplan.com/columbia-international-university)

In the Know:

- Housing and Meal amount is for an assumed double room occupancy.
- CIU Grants and Scholarships require full-time (12 credits minimum) degree-seeking enrollment.
- Your financial aid offer will be sent to you from the Financial Aid Office after receiving the FAFSA.
- CIU scholarships that exceed tuition will be reduced when federal/state gift aid are applied from the Financial Aid Office.

Contact the Admissions Office at 803.807.5024 or admissions@ciu.edu with any questions.