

# 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](http://che.sc.gov)

### Federal Student Aid Information & FAFSA

CIU FAFSA Code: 003429



[studentaid.gov](http://studentaid.gov)

### CIU Grants & Scholarships



[ciu.edu/aid](http://ciu.edu/aid)

## Estimated Balance After Aid

### Estimated Direct Cost

**\$39,850**

Tuition \$26,700

Fees \$1,200

Housing and Meals \$11,950

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/](https://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](mailto:admissions@ciu.edu) with any questions.