

Frequently Asked Questions: SCC's "Live to Chase Initiative"

Last Revised 10/19/2023

Free Tuition for All Programs up to Fall 2024

WHAT is SCC's Live to Chase Initiative and HOW does It Work?

The Live to Chase Initiative is an innovative example of what is known as "gap funding." Gap funding refers to financial assistance provided to students who are either not eligible for or have exhausted other forms of financial aid, such as grants or scholarships, but who still face unmet tuition and mandatory fees charges.

Gap funding is an important tool for helping students overcome financial barriers to higher education and achieving their academic and career goals.

HOW do I apply for SCC's Live to Chase Initiative?

To apply for the Live to Chase Initiative a student must complete a 2023-2024 FAFSA (free application for federal student aid) and provide all documentation needed to complete their SCC financial aid file. This will allow the Financial Aid Office to determine what federal and state aid the student is eligible to receive. All students who complete a 2023-2024 FAFSA and complete their financial aid file will automatically be considered for the Live to Chase Initiative.

Note: DACA (Deferred Action for Childhood Arrivals) and international students are not required to complete a FAFSA.

WHAT are the eligibility requirements for SCC's Live to Chase Initiative?

- Must complete a 2023-2024 FAFSA and complete the SCC financial aid file.
- Must be a high school graduate or possess a GED (graduate equivalency degree).
- Must have a cumulative 2.2 GPA at the end of the first term that Live to Chase Initiative funds are received and maintain a cumulative 2.2 GPA thereafter.
- Must be considered a South Carolina resident by meeting one of the following
 - Have resided in SC for at least 12 months.
 - Have resided in SC for less than 12 months but working full-time in SC (letter from employer required).
 - Be a nonresident from North Carolina or Georgia working full time in South Carolina (letter from employer required).

For further information concerning residency see the Residency Section under Admissions Policies in the SCC Catalog.

- Cannot be in default on a federal student loan or owe a federal grant overpayment.
- Must be enrolled in one of SCC's more than 70 different curriculum programs that lead to a certificate, diploma, or associate degrees.

WHAT are the requirements for Live to Chase Initiative to be disbursed?

- Meet all the eligibility requirements listed above.
- Cannot have a balance due to SCC from a previous term.
- Must be enrolled in a minimum of 6 credit hours (see note below)
- Must have unpaid tuition after ALL other aid has been applied (does not include federal student loans).

Note: If a student has aid, other than Live to Chase Initiative funding, covering their tuition and they do something during the semester that causes that aid to be reduced, the Live to Chase Initiative will not be responsible for covering tuition resulting from the reduced aid. This would include, but not limited to, actions such as withdrawing, abandoning a class (student stops attending), anything that would cause other aid to have to be recalculated, etc.

HOW are remedial/transitional and prerequisite courses handled with the Live to Chase Initiative disburse?

A student is allowed to attempt a maximum of 30 credit hours of remedial/transitional or prerequisite course work. Remedial courses are courses that end with the number 100 or below (ie, ENG-031, MAT-032, RDG-100, BIO-100). Prerequisite courses are courses that must be completed to take a required course but are not technically needed for graduation. All remedial and prerequisite credit hours beyond the 30 credit hours limit will not be included in the student's enrollment status. Example: a student, who has exceeded the 30-credit hour remedial limit, registers for BIO-100 (4 credit hours) and PSY-103 (3 credit hours). They will be in 3 credit hours for the purpose of the Live to Chase Initiative due to the BIO-100 not being included. This student would not be eligible for the Live to Chase Initiative due to their enrollment being below 6 credit hours.

WHAT are the requirements for continued eligibility?

- Must maintain a cumulative GPA of 2.2. A student who loses eligibility due to their cumulative GPA dropping below 2.2 will regain eligibility once their cumulative GPA is back up to 2.2 or higher.
- Cannot withdraw from all courses during any term where Live to Chase Initiative funding is received.
 - Example 1: Student enrolls in 6 credit hours for the 2023 fall semester but withdraws from one class during the semester bringing their enrollment status down to 3 credit hours. Since the student completed 3 credit hours during the 2023 fall semester, they will be eligible for Live to Chase funding during the 2024 spring semester as long as they meet the other eligibility requirements.

- Example 2: Student enrolls in 6 credit hours for the 2023 fall semester and they receive a disbursement from the Live to Chase Initiative. The student withdraws from all their fall classes. Since the student did not complete any of their fall classes and did receive Live to Chase Initiative funds, they will not be eligible for Live to Chase Initiative funding during the 2024 spring semester.
 - Example 3: Student enrolls in 6 credit hours for the 2023 fall semester, but they withdraw from all 6 credit hours. The student did NOT receive any Live to Chase Initiative funds for the fall term. The student will be eligible for Live to Chase Initiative funds during the 2024 spring term since none were received during the fall as long as they meet all other eligibility requirements.
- Must continue to meet all other eligibility requirements.

HOW does the Live to Chase Initiative work?

The Live to Chase Initiative is a form of gap funding. It pays for any tuition charges, for classes required within the student's current major, **NOT** covered by other forms of financial assistance. Below are some student examples.

Example 1

Samantha is a recent high school graduate pursuing an associate in arts as part of our University Transfer program and hopes to transfer to Limestone University and complete her bachelor's degree. Samantha wants to enroll as a full-time student and take 12 credit hours during the fall semester as SCC. Her total tuition cost for the 2023 fall term will be \$2,448. She will also have a Student Activity Fee of \$75, a Technology Fee of \$50, and one of her classes has a Lab Fee of \$35. Her total tuition and fees will be \$2,608.

After filling out her FAFSA and completing her SCC financial aid file, Samantha qualifies for \$1,023 in Pell Grant and \$1,020 in the Lottery Tuition Assistance Program. She has a total of \$2,043 in federal and state aid that can be applied to her account towards her tuition. The Live to Chase Initiative will pay for the remaining \$405 not covered by her other aid. Samantha will be responsible for the \$35 lab fee and her books costs.

Example 2

James is a student who works at a local manufacturing company. He wishes to advance at the company he works for so he is coming to SCC to get a Certificate in Mechatronics Technology. He is working full time so he can only take 6 credit hours during the 2023 fall term. His tuition cost for the 2023 fall term will be \$1,224. He will also have a Student Activity Fee of \$75, a Technology Fee of \$50, and both of his classes have a Lab Fees that total \$90. His total tuition and fees will be \$1,439.

James completed his FAFSA and his SCC financial aid file. He was eligible for \$987 in Pell Grant, \$510 in the Lottery Tuition Assistance Program, and \$600 in SC Need Based Grant. All of James' tuition will be paid by federal and state aid and therefore Live to Chase Initiative funding will not be needed.

Example 3

Suzanne is a student who has come back to school to change careers. She is coming to SCC to get an associate degree in nursing and is looking to get a bachelor's degree in nursing in the future. Suzanne enrolls in 12 credit hours during the 2023 fall term, but one of her classes, American Sign Language 101 (ASL-101), is not required in her major. Her tuition cost for the 2023 fall term will be \$2,448. She will also have a Student Activity Fee of \$75, a Technology Fee of \$50, and two of her classes have Lab Fees totaling \$90. Her total tuition and fees will be \$2663. Due to the ASL-101 not being required by the student's major, only \$1961 of the student's tuition and fees can be considered in the LCI calculation.

Suzanne completed her FAFSA and her SCC financial aid file. She was eligible for \$955 in Pell Grant, \$960 in the Lottery Tuition Assistance Program, and \$600 in SC Need Based Grant. The aid Suzanne received covered all the \$1961 charged for her eligible classes. She would not be eligible for LCI and would owe the remaining \$148 of her tuition and fees.

CAN the Live to Chase Initiative be used for more than one certificate, diploma, or degree?

Yes, if the additional degree in a program advancement or five years have passed since the student graduated from their last certificate, diploma, or degree. An example of a program advancement would be if a student receives a certificate in welding and then enrolls in an associate degree in welding. If this same student enrolled in a certificate or associate degree in culinary arts, it would not be considered a program advancement since welding and culinary art are unrelated. Therefore, the student would not be eligible for the Live to Chase Initiative.

WHAT charges are NOT covered by the Live to Chase Initiative?

- Does not cover any fees such as lab fees, late registration fees, or any non-academic fees.
- Does not cover books or supplies.
- Does not cover balances owed from previous terms.
- Does not cover any CCE (Corporate & Community Education) charges. For more information of CCE funding and course opportunities call 864-592-4900 or email at cceinfo@sccsc.edu.

ARE Dual Enrollment students eligible for the Live to Chase Initiative?

No, dual enrollment students are NOT eligible for the Live to Chase Initiative. Other funding options may be available to help cover tuition charges.

ARE all classes eligible for the Live to Chase Initiative?

No, the classes a student enrolls in MUST be required in the student's current major. Classes not required will not be considered in the calculation of the LCI amount. Also see the section above titled "HOW are remedial/transitional and prerequisite courses handled with the Live to Chase Initiative disburse?"

Once a student has received a passing grade in a class, they are eligible to take the class one additional time and the class to be eligible for LCI. After that an additional enrollment in that class will not be eligible for LCI.

HOW is SCC able to continue offering free tuition?

In May 2021, SCC announced tuition would be free for all programs, including general education courses, transfer, and workforce development thanks to the availability of federal pandemic aid funds. Additional funding sources used to offset tuition may also include grants (Federal Pell Grants, Federal Supplemental Opportunity Grant, S.C. Needs-Based Grant), SC Lottery Tuition Assistance Program (LTAP), SC Wins funding, and scholarships, etc.

The "Live to Chase Initiative" is made possible by internal operational improvements to better utilize available resources in a way that provides a significantly larger return on investment to the communities the College serves and the state of South Carolina as a whole.

Below is a chart that shows the differences between the Free Tuition Initiative (FTI) and the Live to Chase Initiative (LCI).

	Free Tuition Initiative FTI	Live to Chase Initiative LCI
Must complete a FAFSA	Yes	Yes
Must have a complete financial aid file	Yes	Yes
Must be a SC resident	Yes	Yes
Must have graduated from high school or have a GED	Yes	Yes
Must be enrolled in a curriculum certificate, diploma, or degree program	Yes	Yes
Must be enrolled in a minimum of 6 credit hours	Yes	Yes
Courses must be required within current major	No	Yes
Students with defaulted student loans are eligible	Yes	No
Courses beyond the 30-credit hour remedial limit are eligible	Yes	No
Dual enrollment students are eligible	Yes	No
DACA students are eligible	Yes	Yes
Minimum GPA required for eligibility	No	Yes
Can be used for more than one certificate, diploma, or degree	Yes	Maybe
Students remains eligible if they withdraw from all courses the previous term	Yes	No
All other forms of aid must be utilized first	Yes	Yes

HOW does someone take advantage of free tuition?

Visit www.SCCgoesFree.com for more information.

We look forward to welcoming you as an SCC Chaser!

Glossary

- CCE: stands for Corporate & Community Education. Provides short training to meet industry needs and continuing education courses in various areas of community interest. For additional information on CCE email them at cceinfo@sccsc.edu or call at (864) 592-4900.
- Cumulative GPA: the student's GPA which includes all the classes the student has taken at SCC. Remedial/transitional coursework is not included in the cumulative GPA.
- Default: the student has been delinquent on their student loan payment for more than 270 days.
- Dual Enrollment: high school students who are taking college courses while still in high school.
- Eligible Classes: classes that are required to complete the student's current major.
- FAFSA: stands for Free Application for Federal Student Aid and is the federal government's main application to apply for federal financial aid. Covers the fall, spring, and summer term with new annual application coming out each October. Application can be found at <https://studentaid.gov/h/apply-for-aid/fafsa>.
- Gap Funding: funding that covers charges not satisfied after other forms of aid have been applied. Example: Charge is \$1000 and aid is \$800 so gap funding would cover the remaining \$200 not covered by aid.
- Mandatory Fee: any fee ALL students are charged during a term regardless of the courses they are taking.
- Overpayment: the student has failed to meet the requirements of a federal grant they received and have been turned over to the U.S. Department of Education for collection of the ineligible amount.
- Prerequisite Courses: courses not required for graduation but must be taken in order to take another course that is required for graduation. Example: MAT-120 is required to graduate from the associate degree in accounting. To take MAT-120, the prerequisite MAT-102 must be taken first, but MAT-102 is not required to graduate from the account program. ***This definition only relates to this FAQ.***
- Remedial/transitional: course work that is not required within the student's program but prepares the student for required course work. Number in course code will begin with a zero or be a 100 (i.e., RDG-032, BIO-100)