

2026-27 UNDERGRADUATE STUDENT AWARD INFORMATION

Accessing Your Award Information

If you are a continuing student, please log into [Workday](#) using your AU email address and select the Financial Aid & Billing Information hub.

If you are an entering student and do not yet have access to your Workday student account, your financial aid offer is viewable in your [Financial Aid Portal](#). You must sign in using the personal email address that you used on your admission application. After you complete your enrollment confirmation with the **Admissions Office**, you will receive access to your Workday student account and any award action items.

Cost of Attendance (COA)

Your financial aid is based on your COA. **COA is not a bill**. COA is an estimate of all the expenses you could incur during the academic year. Your COA is viewable on your financial aid offer letter. These costs comprise COA:

Direct Costs are **included** on your AU bill and paid directly to AU. These costs are billed on a semester-by-semester basis and include tuition, fees, and *on-campus* housing & food (i.e., meal plan). Your housing status is determined by the information on the FAFSA.

Indirect Costs are **not included** on your AU bill. Indirect costs are based on average expenses and included in COA for financial aid purposes. Your actual expenses may vary, depending on your living arrangements and other obligations. Indirect costs include *off-campus* housing & food, books (other than textbooks included in the cost of tuition), supplies, transportation, and personal expenses.

Your total financial aid (Institutional, State, Federal, Loans, Other Scholarships) can be awarded up to COA each semester. After your Direct Costs (charges) are covered, you may be eligible for a refund from excess financial aid up to your COA. Please see the **Refunds & Credit Balances** section on the next page for more details.

Needs-Based Award Information

Federal Pell Grant: This award is provided to Undergraduate (UG) students with exceptional financial need. The amount is determined annually by your FAFSA. The award is **subject to change**, based on financial need and your Program of Study (POS). According to Federal law, your POS only includes courses that fulfill your major, minor, and general elective requirements.

South Carolina Tuition Grant (SCTG): This award is provided to SC residents with financial need. The amount is determined annually by your FAFSA. This award is **subject to change** and contingent upon final funding approved by the SC General Assembly. To be considered, you must submit a completed FAFSA to AU no later than **August 1**.

Gold Grant: This is a need-based award provided directly from AU. This award is **subject to change** if (1) your financial need changes by other institutional scholarships subsequently added to your award package and/or (2) revisions are made to your FAFSA.

Federal Work Study: This provides part-time employment (hourly pay based on hours worked) while you are enrolled in school. To qualify, you must complete the FAFSA and have financial need. AU also offers non-Federal work-study opportunities to **all students** who seek on-campus employment regardless of financial need. Please contact the [Student Employment Office](#) for more information.

Federal Student Loans

To accept your loans in Workday, select the Financial Aid and Billing Information Hub > **Accept/Decline Awards** > select preferred option from the drop down > select OK and Done. Your award will include the maximum loan amount for which you are eligible, but we recommend you borrow the least amount possible. Every student who completes the FAFSA will be eligible to receive these loan amounts:

<u>Dependent Students:</u>	Freshmen = \$5,500	Sophomores = \$6,500	Juniors/Seniors = \$7,500
<u>Independent Students:</u>	Freshmen = \$9,500	Sophomores = \$10,500	Juniors/Seniors = \$12,500

Subsidized Loans: Eligibility *is based* on financial need (as determined by the FAFSA) and POS requirements. The amount is **subject to change**. The Federal government pays the loan interest if you maintain full-time enrollment status. Interest does not accrue until after you graduate or fall below half-time enrollment status. Origination fees are deducted from each loan. Locate interest rates and origination fees [here](#).

Unsubsidized Loans: Eligibility *is not based* on financial need. The amount is **subject to change**. Interest accrues when the money disburses to your student account. Origination fees are deducted from each loan. Locate interest rates and origination fees [here](#).

Additional Payment Options

Federal Parent PLUS Loans: These loans are available to parents of Dependent students. Eligibility includes a credit check. Origination fees are deducted from each loan. If your parent is denied a PLUS loan, you may become eligible for additional Federal Student Loan funding. Locate applications, interest rates, and origination fees [here](#).

Private Student Loans: Locate information [here](#).

Other Options: Please contact [Anderson Central](#) for information about Payment Plans, State Prepayment Plans, 529 Plans, and guidance on utilizing person funds to pay direct costs. Information about payment plan options may be found [here](#).

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Financial Aid Renewal Requirements

UG students are required to make Satisfactory Academic Progress (SAP) to retain their financial aid. **SAP includes a minimum 2.0 cumulative GPA, a 67% course completion rate, and full-time status (12-18 credits per semester).**

Some financial aid awards have **requirements that exceed SAP**, such as a higher minimum GPA. There is an appeal process available if you are not meeting SAP. Please contact the [Office of Financial Aid & Scholarships](#) for information regarding specific renewal requirements.

When is Payment Due?

	<u>Fall 2026</u>	<u>Spring 2027</u>	<u>Summer 2027</u>
Traditional UG Students (Semester)	August 7, 2026	January 7, 2027	May 7, 2027
Adult Studies Students (7A)	August 7, 2026	January 7, 2027	May 7, 2027
Adult Studies Students (Semester)	August 7, 2026	January 7, 2027	May 7, 2027
Adult Studies Students (7B) **	October 16, 2026	March 12, 2027	June 25, 2027

Class schedules will be deleted if payment is not made or a payment plan is not set up by 5 pm on the due date

Tuition charges can be viewed in your Workday student account Financial Aid and Billing Information hub. Tuition & fees can also be located on the AU website. Please contact [Anderson Central](#) for more information.

** These dates are for 7B enrollment only. If you enroll in 7B plus Semester and/or 7A, the due date is the date for Adult Studies Students (7A).

Refunds & Credit Balances

To select your refund option in Workday, select the Financial Aid and Billing Information hub and select Refund Method. Options include (1) Direct Deposit to a Bank Account (Checking or Savings) or (2) Prepaid Debit Card. **Refunds cannot be made on a personal debit card (bank or other).**

Credit balances remaining after all direct costs are paid will be available beginning on these dates:

Fall 2026 - September 23, 2026

Spring 2027 - February 8, 2027

Summer 2027 - June 7, 2027

You must begin attendance in **ALL** classes to establish financial aid eligibility. If your refund is based on an enrollment status that includes credits for a term that has not begun, you must attend class when the term begins; if you don't attend class, you will owe a repayment.

SCTG, LIFE, and HOPE for Adult Studies students may not be disbursed until after 7B enrollment is confirmed

You may not receive a refund from **Institutional or State awards**. However, you may receive a refund from **Federal financial aid** (Pell Grant, SEOG, Student Loans), **Private Loans**, or **Outside Scholarships** (unless explicitly denied by donor) that exceed your semester charges. Per NCAA compliance guidelines, **Athletes** may not receive a Pell or SEOG refund.

Return to Title IV (R2T4) Policy

Federal financial aid (Pell Grant, SEOG, Student Loans, TEACH Grant) must be recalculated if you completely withdraw, drop out, are dismissed, or take a leave of absence **prior** to completing **60%** of a semester/term. Failure to reach the **60%** mark will result in repayment to AU and/or the Federal government for the amount of unearned aid. The below dates represent the **60%** point of each semester. You must attend class **through** these dates to earn **100%** of your Federal financial aid:

Semester	<u>Fall 2026</u>	<u>Spring 2027</u>	<u>Summer 2027</u>
7A only	October 28, 2026	March 19, 2027	July 7, 2027
7B only	September 23, 2026	February 10, 2027	June 8, 2027
7A & 7B	November 22, 2026	April 14, 2027	July 27, 2027
	November 2, 2026	March 25, 2027	July 7, 2027

Summer 2027 Financial Aid

If you plan to enroll in a Summer semester/term, please plan accordingly

Summer financial aid is limited and based on the FAFSA. (For example, the SC Tuition Grant may not be awarded for a Summer semester/term.)

Traditional UG Students: As a general rule, Federal Student Loans are divided evenly for the Fall & Spring semesters. You may elect to have these divided evenly for the Fall, Spring & Summer semesters.

Adult Studies: As a general rule, Federal Student Loans are divided evenly for the Fall, Spring & Summer semesters.

Please contact the [Office of Financial Aid & Scholarships](#) for more information.