

2. When should I apply for a loan?

- The sooner you apply for a loan, the better. After you have filed your FAFSA, your school's financial aid office will determine your eligibility for federal student loans and mail you a financial aid award letter which will detail your total eligibility. In addition, they will provide guidance on how to select SC Student Loan as your preferred lender. For the majority of colleges and universities in South Carolina, you can start the Federal Stafford Loan process by completing an application online at www.scstudentloan.org. By completing an online loan application, we will automatically notify your school's financial aid office of your interest and ask them to certify your eligibility.