Co-op Guide to Financial Aid

Deferring Your Aid

For in-state and out-of-state scholarships:

1. Submit a comment in the comment box containing what semesters you need your aid deferred
   o Log in to iROAR > Financial Aid tab > My Financial Aid > select the correct year > Award Offer > Scroll to the bottom of the page to see the comment box

2. When to do this
   o Summer rotation > comment in April
   o Fall rotation > comment in June
   o Spring rotation > comment November

For private scholarships:

1. Contact the group or donor to request deferment.

How to Check Your Aid Eligibility:

1. Log in to iROAR > Financial Aid tab > My Financial Aid > select the correct year > Award Offer
   o To view the hours/GPA requirements, select the name of the aid and a message will display
   o Scholarships may have different hour and GPA requirements.

2. Initially, assume that you are required to take 15 credit hours and have a 3.0 GPA every semester
   o What is the co-op specific credit hour? Half of the regular year, while on co-op. You are not required to make up the annual requirement if you are completing a co-op in a full-term semester (fall or spring).
   o For example, if a scholarship requirement is 30 hours a year, you took 15 hours in the fall and co-op in the spring, you are not required to make up the additional 15 hours during the summer.
   o Remember that the co-op course (COOP 1010, 1020, 1030, etc.) is 0 credit hours.

How to Renew/Re-instate your aid:

- I have in-state or out-of-state scholarships
  o If you notified financial aid of your rotation, you would only need to reach out again if your rotation plans change.
  o Make sure you meet the hour and GPA requirements
    ▪ Refer to section 2 of How to Check Your Aid Eligibility

- I have loans
  o Make sure you submitted your loan application by the priority deadline and accept the loan in iROAR, if applicable.

- I have a need-based grant
  o Make sure your FAFSA has been submitted to Clemson and check that you have no unsatisfied requirements.

How can I calculate my GPA?

  o GPA Calculator: https://www.clemson.edu/asc/gpa-calculator.html
When do I apply for FAFSA/loans?
- Fall semester > apply by June
- Spring semester > apply by November
- Summer semester > apply by April

I have another question not covered on this sheet!
- Please send it to finaid@clemson.edu from your Clemson email. Include your student ID number in the email.
- Other useful information: https://www.clemson.edu/financial-aid/resources.html