



CONFIDENTIAL FINANCIAL AID ASSESSMENT • 2025-2026

# Francis Marion University Financial Aid Report

A comprehensive analysis of institutional, state, federal, and external scholarship opportunities prepared for Jane Doe — incoming SC resident freshman.

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**STUDENT**

Jane Doe

**HOMETOWN**

Florence, SC

**ENROLLMENT**

Fall 2026

**GPA**

3.6 / 4.0

**CLASS RANK**

39 / 170 (Top 23%)

**SAT SCORE**

1200

Prepared by the Office of Financial Aid | Confidential

**Full Tuition**  
per year, renewable

FMU's top-tier merit award. Covers full tuition, housing, and a study abroad experience for the highest academic achievers. Requires outstanding academic profile. Jane's 3.6 GPA and 1200 SAT place her at the *lower boundary* of eligibility — possible but not guaranteed.

Competitive — Apply Early

### FMU Merit Scholarship (Automatic Tier)

**\$1,000+**  
per year, auto-awarded

Students in the **top 40% of class** with at least a **3.0 GPA** and **SAT  $\geq 1100$**  (or ACT  $\geq 22$ ) receive automatic merit aid. Jane meets all three criteria and *qualifies with certainty*.

✓ Eligible — Automatic

### FMU STEM Scholarship / Science Department Awards

**Varies**  
department-based

FMU's Biology, Chemistry, Physics, Computer Science, and Mathematics departments each administer dedicated scholarship funds for incoming STEM majors. Jane's declared interest in STEM makes her a strong candidate — department chairs typically recommend new admits to their financial aid offices automatically.

✓ Strong Candidate (STEM Interest)

### FMU Enhancement Scholarship (STEM)

**Up to \$2,500**  
per year, yr 2-4

Awarded on top of the LIFE Scholarship for students majoring in math, science, education, or accounting. Requires 14 credit hours in math/science by end of freshman year. Jane's STEM interest directly aligns — this is a major incentive to declare a qualifying major.

Conditional — LIFE + STEM Major

### FMU Band / Music Scholarship (Trumpet)

**\$500-\$2,000**  
per year, renewable

FMU's Patriot Band actively recruits talented musicians. Students who audition and participate in the marching or concert band may receive a music stipend/scholarship. With **6 years of trumpet experience**, Jane is a strong audition candidate. Students do not need to be music majors to receive band awards — participation is key.

✓ Audition Recommended — Strong Candidate

### Robert E. McNair Scholarship

**Competitive**  
public service focus

For SC residents with dedication to public service. Requires min. **3.0 GPA** and **SAT  $\geq 1100$** , two original essays, and two letters of recommendation. Jane meets all base criteria; strength depends on community service record.

Apply if Service-Oriented

### Academic Patriot Scholarship

**Varies**  
competitive award

Requires minimum **3.0 GPA** and **SAT  $\geq 1100$**  (or ACT  $\geq 24$ ). Application deadline typically in late March. Jane fully qualifies. Amounts range from \$500 to several thousand per year based on the competition pool.

✓ Likely Eligible

### FMU Named / Endowed Scholarships (150+)

**\$500-\$4,000**  
per award

FMU administers over 150 named scholarships, many restricted to Florence County residents. Key opportunities for Jane include: **J. Boone Aiken Scholarship** (Florence community legacy), **Charles B. & Idette H. Tucker Scholarship** (Pee Dee academic merit), **Florence Kiwanis Club Scholarship** (Florence County students). Additional endowed STEM and women-in-science funds may also apply.

✓ Florence Residency + Female = Expanded Eligibility

### 📌 Action Item

Contact FMU Financial Aid and the FMU Band Director directly — inquire about both Florence County-restricted endowed scholarships AND band/music participation awards. Jane's trumpet background and STEM interest are additional levers that the general merit scholarship process does not automatically surface. Be proactive in requesting these opportunities by name.

AWARD NAME	EST. AMOUNT	ELIGIBILITY SUMMARY	JANE'S STATUS
<b>FMU Automatic Merit Tier</b>	<b>\$1,000+ / yr</b>	Top 40%, GPA $\geq$ 3.0, SAT $\geq$ 1100	✓ <b>Qualifies</b>
<b>Academic Patriot Scholarship</b>	<b>Varies</b>	GPA $\geq$ 3.0, SAT $\geq$ 1100, March deadline	✓ <b>Likely Eligible</b>
<b>Presidential Scholarship</b>	<b>Up to Full Tuition</b>	Top academic profile; highly competitive	<b>Possible / Competitive</b>
<b>FMU Band / Trumpet Scholarship</b>	<b>\$500-\$2,000 / yr</b>	Audition + participation in Patriot Band	✓ <b>Strong Candidate</b>
<b>FMU STEM / Dept. Scholarship</b>	<b>Varies</b>	STEM major declaration; dept. nomination	✓ <b>Strong Candidate (STEM)</b>
<b>Enhancement Scholarship (STEM/Educ)</b>	<b>Up to \$2,500/yr</b>	LIFE recipient + STEM/Education major	<b>Conditional on LIFE + Major</b>
<b>Robert E. McNair Scholarship</b>	<b>Competitive</b>	GPA $\geq$ 3.0, public service, essays required	<b>Apply if applicable</b>
<b>J. Boone Aiken Scholarship</b>	<b>Varies</b>	Incoming freshman, Florence area	✓ <b>Strong Candidate</b>
<b>Florence Kiwanis Club Scholarship</b>	<b>Varies (annual)</b>	Florence County resident, FMU student	✓ <b>Eligible by Residency</b>
<b>Tucker Scholarship (Pee Dee Merit)</b>	<b>Varies</b>	Pee Dee region, academic merit	✓ <b>Eligible by Region</b>

Association  
scbandirectors.com

### Scholarship

commitment to music; teacher recommendation from school band director; competitive statewide

National Federation of Music Clubs  
nfmc-music.org

### NFMC Junior Scholarships (Various)

**\$200-\$2,000**

Student member of NFMC or affiliated club; various instrument-specific competitions including brass; performance audition required

Check NFMC annually

## 🏸 Gymnastics & Athletics Scholarships

### Note on FMU Athletics & Gymnastics

Francis Marion University competes at the NCAA Division II level. FMU does not currently offer a varsity gymnastics program. However, Jane's 10 years of gymnastics experience demonstrates discipline, physical conditioning, and competitive drive — attributes valued by recruiters. More importantly, the gymnastics background unlocks external scholarship options, and Jane should also explore whether her athleticism could transfer to FMU's acrobatics & tumbling team, cheerleading, or dance programs, which may carry athletic stipends.

SCHOLARSHIP SOURCE / WEBSITE	SCHOLARSHIP NAME	AWARD AMOUNT	KEY REQUIREMENTS	DEADLINE
USA Gymnastics / USAG Foundation usagym.org	<b>USAG Foundation Scholarship</b>	<b>\$2,500-\$5,000</b>	USAG registered gymnast (or recent graduate); academic achievement; financial need; essay and letters of recommendation required	April annually
Gymnastics Coaches Assoc. of America gcaa-online.org	<b>GCAA Scholarship Program</b>	<b>\$1,000</b>	Current GCAA member or gymnast in GCAA-affiliated gym; graduating senior entering college; academic merit and gymnastics participation	Check GCAA annually
NFHS (National Federation of State HS Assoc.) nfhs.org	<b>NFHS Scholar-Athlete Award</b>	<b>\$1,000</b>	High school student-athlete with minimum 3.0 GPA; participation in NFHS-sanctioned sport; school nomination required	December annually
SC High School League (SCHSL) schsl.org	<b>SCHSL Scholarship Program</b>	<b>Varies</b>	SC student-athlete; GPA ≥3.0; participation in SCHSL-sanctioned sport (including gymnastics); school nomination	Contact SCHSL
FMU Athletics Dept. fmarion.edu/athletics	<b>FMU Cheer / Acrobatics &amp; Tumbling / Dance Award</b>	<b>Partial athletic stipend</b>	Audition for FMU cheer or tumbling program; gymnastics background highly relevant; contact Athletic Director for tryout schedule	Contact FMU Athletics
Women's Sports Foundation womenssportsfoundation.org	<b>WSF GoGirlGo! / Travel &amp; Training Fund</b>	<b>\$1,000-\$2,500</b>	Female athlete; financial need demonstrated; participation in sport at competitive level; essay on impact of athletics in life	Check WSF annually

## 🔬 STEM Scholarships — Women in STEM Focus

SCHOLARSHIP SOURCE / WEBSITE	SCHOLARSHIP NAME	AWARD AMOUNT	KEY REQUIREMENTS	DEADLINE
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The best loan available. No interest accrues while enrolled. File FAFSA to determine eligibility; at income >\$75,000 this may be \$0-\$3,500. **Year 1 limit: \$3,500**

## 2 Federal Unsubsidized Stafford Loans — Use Next

Available regardless of income. No credit check. ~6.53% interest rate (2024-25). Interest accrues during school — consider paying interest in-school to avoid capitalization. **Year 1 max: \$5,500 combined sub + unsub. Year 2-3: \$6,500. Year 4: \$7,500. 4-year total max: \$27,000.**

## 3 Campus Work / Federal Work-Study — Supplement While Enrolled

Jane can realistically earn \$3,000-\$5,000 per year through campus employment at FMU. STEM majors in particular have access to paid research assistant and lab roles. Band participation may also carry a small stipend in some years. **Est. annual earnings: \$3,000-5,000**

## 4 Parent PLUS Loan — Only After Federal Student Loans Exhausted

Parents can borrow up to the full cost of attendance minus other aid. Interest rate ~9.08%; credit approval required. More expensive than Stafford loans. Use only to cover the remaining gap after steps 1-3. For commuter Scenario B, the gap is modest enough that PLUS borrowing may be minimal or unnecessary with diligent external scholarship applications. **On-campus gap after steps 1-3: ~\$4,000-7,000. Commuter gap: ~\$0-2,000.**

## 5 Private Student Loans — Last Resort Only

Offered by Sallie Mae, College Ave, Earnest, Discover, etc. Variable or fixed rates from ~4-12%+ depending on credit. Require credit check; Jane may need a parent co-signer. Fewer protections than federal loans (no income-driven repayment, no forgiveness programs). **Use only if all federal options and scholarships are fully exhausted.**

### 📌 Strategic Recommendation: Commuter + Five-Category Scholarship Push

Since Jane is from Florence, SC — the same city as FMU — commuting from home saves approximately **\$5,800/year**

, or \$23,200 over four years. Paired with the SC LIFE Scholarship (\$20,000 total), FMU merit and band aid (~\$14,000 over 4 years), and aggressive pursuit of veteran-dependent, STEM, music, and gymnastics scholarships, the commuter path can bring Jane's 4-year out-of-pocket cost to under **\$15,000 total**

— an exceptional outcome at a quality SC public university.

## 4-Year Total Cost Projection (On-Campus Scenario)

YEAR	EST. COA	SC LIFE	LIFE ENHANCEMENT (STEM MAJOR)	FMU AID (MERIT + BAND)	EST. EXT. SCHOL.	FED. LOANS	EST. OUT-OF-POCKET / GAP
Year 1	\$27,360	<b>\$5,000</b>	—	<b>\$3,500</b>	<b>\$4,000</b>	<b>\$5,500</b>	<b>\$9,360</b>
Year 2	\$27,360	<b>\$5,000</b>	<b>\$0-2,500</b>	<b>\$3,500</b>	<b>\$4,000</b>	<b>\$6,500</b>	<b>\$5,860-8,360</b>
Year 3	\$27,360	<b>\$5,000</b>	<b>\$0-2,500</b>	<b>\$3,500</b>	<b>\$4,000</b>	<b>\$6,500</b>	<b>\$5,860-8,360</b>
Year 4	\$27,360	<b>\$5,000</b>	<b>\$0-2,500</b>	<b>\$3,500</b>	<b>\$4,000</b>	<b>\$7,500</b>	<b>\$4,860-7,360</b>
<b>4-Year Total</b>	<b>\$109,440</b>	<b>\$20,000</b>	<b>\$0-7,500</b>	<b>\$14,000</b>	<b>\$16,000</b>	<b>\$25,500</b>	<b>\$25,940-34,440</b>

*Note: All figures are estimates. Institutional aid amounts depend on FMU's actual offer. LIFE Enhancement is contingent on STEM major declaration. External scholarship estimates assume moderate success (veteran, music, STEM, and gymnastics categories). Gap can be reduced further through work-study earnings, STEM lab employment, and band participation stipends. SC Free Tuition Waiver (if veteran parent has 100% P&T disability rating) would eliminate all tuition costs entirely and is not reflected here.*