

DARTMOUTH
COLLEGE

Financial Aid
Handbook
2003-2004

As the time approaches to begin your first year at Dartmouth, you will probably find yourself trying to get a clear picture of just what your expenses and resources will be. Some of the expenses, such as tuition and room charges, are fixed amounts and are often clearly covered by institutional, federal, and state scholarships or by subsidized and/or unsubsidized loans. Other expenses, such as books, laundry, recreation, and travel, are not direct College charges and sometimes represent “gray” areas when deciding how the expenses will be met. This booklet is intended to help you and your parents understand the policies of Dartmouth College and to plan your educational expenses accordingly. We hope you will take the time to read it and discuss it with your family and will also use it as a reference source throughout your Dartmouth career to answer any specific questions you or your parents might have. You may also find information and updates concerning deadlines, renewal requirements, and changing policies on the “Financial Aid” bulletin board in “Blitz-mail Bulletins”.

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Your Personal Budget Plan

The following budget chart should help you see at a glance what your expenses and resources will be. If you are a first-year student, you may have to review your budget following the fall term after you have had some experience in managing your resources. The information from your financial aid award will help you complete the budget worksheet. Copy the term breakdown of your aid directly from the award. The costs should be divided into thirds and entered on the top part of the worksheet. (Some costs, such as the computer purchase, will not be divided, but will be reflected in a single term.) Also divide the family contribution approximately into thirds, allowing a bit more in the fall to cover initial expenses on campus (books and personal items). All families benefit from keeping a folder or file of all financial aid documents, including award letters, applications, bills, receipts, and correspondence.

If your resources match your expenses, you should have few financial problems during the year. If, however, your resources fall below the estimate of your expenses, you should examine some of the possible reasons and try to resolve any potential problems at the **beginning** of the year, not when you have been prevented from enrollment for having an unpaid bill. Some of the most common reasons for a shortage of resources are: (1) your parents are either unable or unwilling to provide the expected parental contribution; (2) you did not make as much money as expected during the summer or a leave term; (3) you have extra expenses which are not normally covered in a financial aid package. Each of these problems (as well as suggested solutions) will be covered in subsequent sections of this booklet.



Expenses and Resources Worksheet

Your College Expenses	Summer ⁴	Fall	Winter	Spring	Total
Tuition, Room & Board ¹					
Books & Misc. expenses ²					
Travel ²					
Computer ³					
Health Insurance fee ¹					
LSA/FSP costs ³					
Other					
TOTAL EXPENSES					
Family Responsibility					
Parents/guardians					
Summer/leave earnings					
25% of savings					
Other					
Financial Aid					
Dartmouth Scholarship Grant					
Long-term Loan(s)					
Employment					
Federal Pell Grant					
State Grant					
Outside Grant(s)					
TOTAL RESOURCES					

1 Expenses usually payable to Dartmouth College

2 Expenses usually payable to third parties

3 Add to the term in which the expense occurs

4 First-year students do not enter costs or resources for the summer term

Meeting the Parents' Contribution

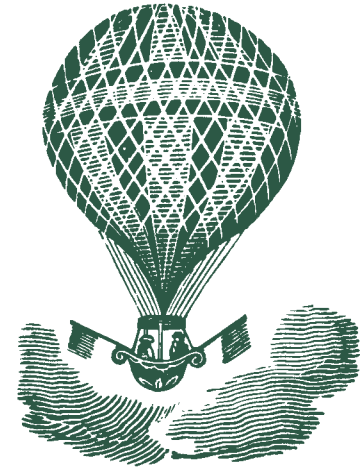
A basic principle of financial aid is that parents, to the best of their ability, have the primary responsibility to pay for the educational expenses of their children. Family financial strength and parental ability to contribute to educational expenses are assessed in accordance with the federally mandated Federal Methodology (FM) need analysis system through the filing of a centrally processed form, the *Free Application for Federal Student Aid (FAFSA)*. This system considers gross taxable and non-taxable income (with verification via the parents' federal income tax return), asset strength, liabilities, family size, and the number of children enrolled in undergraduate post secondary educational institutions. Federal Methodology will be used to determine eligibility for all **federal** funds, such as Federal Stafford and Federal Perkins loans, Federal Work-Study, and Federal Pell Grants. However, in the allocation of Dartmouth scholarship funds, if we determine that family financial strength is different from that reflected by the FM calculation, we use professional judgment to determine eligibility for institutional money.

Because of consumer indebtedness and individual financial situations within a family which contribute to "cash flow" problems, the calculated parental contribution may some-

times seem difficult to meet. However, need analysis seeks to measure in a fair and **consistent** way the combined income and asset strength of a family relative to all other families who apply for aid. The techniques of managing resources to provide this contribution vary from family to family. Some parents may wish to meet the parental contribution from current income or assets while others may need the assistance of various parent loan plans or monthly payment plans.

Many times students ask, "Why can't I have more loan or more employment to replace part of the parents' contribution?" While we generally are supportive of such aspirations, federal regulations are very specific about the uses of federal loans and employment funds. In most cases, we are not able to authorize the use of federal funds for this purpose and have to refer the student and parents to parent or alternative loans, which are not need-based.

If family resources fall short of the expected contribution, your family might want to consider either the Dartmouth Monthly Payment Plan or one of the parent or alternative loan programs. Information on these plans can be found in the "How to Pay For A Dartmouth Education" booklet sent with your Admissions packet.



Tuition Prepayment Plan

The Tuition Prepayment Plan (TPP) is offered to Dartmouth students and families as a means to prepay two to four years of undergraduate tuition. It is available to students and their parents who are not receiving College supported financial aid and exempts the student from future tuition increases. Room and board and other College charges will be subject to increases. Contact Student Financial Services for further details. Phone: 603-646-2438.

The Dartmouth Monthly Payment Plan

The Dartmouth Monthly Payment Plan administered by Academic Management Services (AMS) enables you to pay all or part of your expenses in ten convenient, interest-free monthly installments. The \$50 annual enrollment fee includes life insurance for the bill payer and monthly statements. The AMS Plan can be linked to the AMS Academic Credit Line if you would like extra funds in reserve. For more information, please call 1-800-635-0120 or visit www.amsweb.com.

Family Loan Plans

AMS Academic Credit Line (ACL) through Academic Management Services is a flexible, revolving line of credit available up to \$35,000. Like a credit card, but with more competitive terms, the ACL works well for families who may need to borrow at various times during the year or want funds in reserve for unexpected costs. Funds are accessed by writing a check; as payments are made, funds become available for use again. For more information, please call 1-800-635-0120 or visit www.amsweb.com.

Federal Parent Loans to Undergraduate Students (FPLUS) is a parent loan sponsored by the federal government. Non-subsidized loans covering the cost of education minus other aid are available through New Hampshire Higher Education Assistance Foundation (NHHEAF) or at local hometown banks, following a favorable credit check. Interest rates are variable and change annually. The interest rate is 4.22% as of July 1, 2003. Payment begins 30-45 days after the final disbursement of the loan and extends from five to ten years. There is a 9% interest rate cap on Federal PLUS loans and a 3% origination fee. To request a FPLUS loan through NHHEAF, complete the FPLUS Loan Request Form mailed with your original award letter or contact www.nhheaf.org for pre-approval.

The GATE Undergraduate Loan, through Bank of America, offers creditworthy borrowers the option of deferring all interest and principal payments for up to five years while the student is in school. You may call toll-free 1-800-344-8382 or visit www.bankofamerica.com/studentbanking for additional information.

Home equity loans, available from many lenders, offer families the opportunity to tap up to 80% of the equity in their homes as an educational resource. In many cases, the equity loan does not have to be with the primary mortgage holder, and there is often no extensive title search or appraisal required. In some areas of the country, there are also no application fees. Typically, the loan involves a line of credit which families draw on for educational or other needs. The payment is based on the amount of the line of credit which has been used and may consist of interest only or interest plus a percentage of principal. Loans utilizing home equity are usually tax deductible for families filing itemized tax returns. Since the specifics of home equity loans can vary from bank to bank (and from state to state), we recommend that you consult a banker or accountant before deciding if such a loan is appropriate for your family.



The Education Resources Institute (TERI) offers programs to U.S., Canadian, and International students. Loans can range from \$500 up to the cost of education minus financial aid. There are three repayment options for borrowers: (1) Repay both interest and principle beginning 30 days after disbursement; (2) Defer payment on principal but pay interest only while the student is enrolled; (3) Defer payment on both principal and interest with repayment beginning 30 days after the end of enrollment. The low rate option has an origination fee that varies depending upon which repayment option you choose. Payments may extend to a maximum of 25 years, depending on the amount borrowed. You



may contact TERI at 1-800-255-8374, email custserv@teri.org or visit their website at www.teri.org.

Signature Loan, offered by Sallie Mae, is for undergraduate students who are enrolled at least half-time. Students may borrow the cost of education less financial aid. Upper-

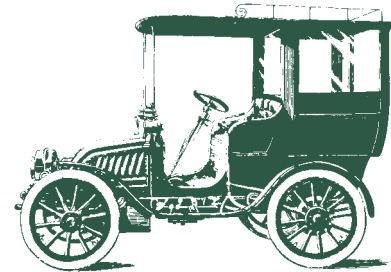
class students who are credit-ready may borrow without a co-borrower. Interest rates vary depending upon co-borrower status, with the lowest rate for students with a co-borrower and the highest rates for students without. Contact Sallie Mae at 1-800-695-3317 or visit their website at: www.sallimae.com/signature/.

The Resource for Education Expenses (TREE) Loan is offered by New Hampshire Higher Education Loan Corporation (NHHELCO) and offers U.S., Canadian, and International students the ability to borrow up to \$5,000 per year without a co-borrower or \$10,000 per year with a co-borrower. Origination fees range from four to eight percent with a repayment period of one to twenty years. The annual percentage rate (APR) on February 6, 2003, was 5.26%. Repayment begins after a borrower is no longer enrolled in a degree or certificate program at least half time. Contact NHHELCO at 1-800-330-0787 or visit their website at: www.nhheaf.org.

Canada Student Loans are available to Canadian families who do not have access to as many financing programs as U.S. citizens. We allow Canadians to use the Canada Student Loan to replace part of the family contribution. Applications are available at most Canadian banks, or write to Canada Student Loan Program, Student Assistance Branch, P.O. Box 2090, Postal Station "D," Ottawa, Ontario K1P 6C6, or visit the National Student Loans Service Centre at www.can-learn.ca/nslsc.

Bank of Montreal Student Line of Credit is a line of credit available to Canadian residents who wish to study outside of Canada.

The student can access the funds in the U.S. using checks or bank machines. While enrolled, the student makes only interest payments. There is a seven year repayment period following graduation. The interest rate is equal to the prime rate plus 1%. To get more information, contact the Bank of Montreal at 1-800-363-9992. You can apply on-line at www.bmo.com/BrainMoney/. The email address is: feedback@bmo.com



Contribution from Student Earnings

As part of the expectation that students, as well as parents, should contribute to meeting the cost of education, you are expected to save money during summer and leave term breaks. With the October, 1996, Reauthorization of the Higher Education Act of 1965, the contribution from dependent student earnings for Federal Methodology (FM) is 50% of 2002's non-Federal Work-Study earnings (net of state, federal, FICA taxes and a \$2,380 allowance). We will follow FM guidelines with the following exceptions: (1) Dartmouth's minimum contribution for Dartmouth grant eligibility will range from \$2,100 to \$2,550 depending on a student's class; (2) if we use a figure higher than the Dartmouth minimum, we will reduce a student's term-time self-help, not scholarship; (3) we can use professional judgment to move to "estimated year" (versus 2002 "base year") earnings in cases in which there will be a significant change in earnings from the past year. However, if a student estimates that 2003's earnings will be lower than 2002's, he or she must be able to justify why the past year's earnings will not be duplicated and present a budget showing why money was not saved from a lucrative leave term job.

Following are the minimum Dartmouth summer/leave term earnings expectations for the various classes for the 2003-04 academic year:

<i>Class</i>	<i>Earnings Expectation</i>
2007	\$2,100 per academic year
2006	\$2,300 per academic year
2005	\$2,350 per academic year
2004	\$2,400 per academic year
Prior's	\$2550 per academic year

If we approve your request for additional financial aid to replace an earnings shortage, the extra aid will take the form of more Federal Work-Study employment during enrolled terms or an increased subsidized student loan. We will probably also give you our "lecture" about the importance of keeping your indebtedness within reasonable limits. Since repayment of your student loans will represent a major financial commitment in the years following graduation from Dartmouth (especially if you plan to attend graduate school), you should plan to schedule employment during most of your leave terms unless your family is willing to make up the difference between our expectation and your actual earnings. The staff in the Career Services Office develop leave term job opportunities and can counsel you on employment possibilities both in your hometown area and in other parts of the country.

Budgeting Expenses

Some expenses you will have, such as tuition and room costs, are fixed charges and differ only according to your enrollment pattern. First-year students are required to be enrolled for all three terms of the first year and to live on campus. Upperclass students must live in campus housing during their one required

summer term. The majority of upperclass students prefer to live in campus housing. All students must purchase a minimum non-refundable declining balance meal plan (DBA). Because of flexibility in DBA's, we encourage you to purchase one which realistically reflects your lifestyle and eating habits. The dining option selection card will be mailed to you in mid-July. It is important to monitor additional food charges from any of the College dining halls. If you have already purchased a DBA, and then run up extra food charges around campus, you may exceed your financial aid budget and may find yourself owing unanticipated charges before the next term's check-in. Where, then, can you economize?

Your financial aid award includes a standard budget item of \$767 per enrolled term for books and miscellaneous expenses. This amount is actually very close to the Federal Work-Study employment eligibility figure in most awards; therefore, you have control over how (and where) this money is spent. Some of the suggestions which follow might be helpful.

Clothes:

Hopefully, most students come to Hanover with a warm coat and some waterproof boots! However, if you thought you could manage with your Dad's old trench coat and the first frosty days have sent you running from the River Cluster to the gym wearing every layer of clothes you own, you obviously need to go shopping. There are many good clothing stores within walking distance of campus; however, the Upper Valley does boast other shopping areas though some transportation

will be necessary. Free shuttle transportation is available to regional shopping centers by Advance Transit.

Books:

Since Dartmouth does not have a campus bookstore, students purchase their books at Wheelock Books and on-line. Wheelock Books offers both new and used books and allows purchases through cash, personal checks, credit cards, Dartmouth Cards, and debit cards. It is possible to buy (or trade) used books directly from other students or to share a particularly expensive book with someone else. If your book needs in a year seem to be particularly high, see a financial aid officer about extra aid, which, in nearly all cases, will be in the form of more employment eligibility or more loan funds. Finally, use that wonderful (and free) resource, Baker-Berry Library.

Travel:

For those students who live a considerable distance from Dartmouth, the travel figure in your budget is an estimate of the cost of two economy round trips home in a year. You and your parents will be responsible for the initial trip to Hanover; the financing of subsequent trips will depend on the makeup of your aid package and the actual crediting of funds to your student account. If you plan to make more than two round trips, you or your family will have to assume the cost. International students will not have a travel allowance, although the cost of one round trip home will be covered by scholarship funds during the four years at Dartmouth. Students must complete their first year at Dartmouth to be eligible.

A little planning and a lot of ingenuity can add up to dollars saved (or an allowance stretched). First, explore the possibility of sharing rides if you live in the Northeast. The bulletin board near the Hinman boxes features notices of those seeking riders. If you live further away, you will probably have to rely on mass transportation. Remember that a bus ride does take longer than a plane ride, but usually at a much lower cost. Airfares can be very competitive, and you should call around or go on-line to find the best rates. It's often a good idea when coming to Hanover to consider flying into Boston's Logan Airport or the Manchester, N.H. Airport and riding a bus for the remainder of the trip. You can catch the bus at both the airports and arrive at the corner of the Hanover Inn.

Dartmouth Card:

The Dartmouth Card, your student ID, also is the College's electronic money program for student purchases of goods and services on-campus. Three accounts are covered by this card. The DaSh Discretionary Account is used as a pre-paid declining balance account which may be used to cover expenses ranging from doing your laundry to attending campus events. The Dining Services Declining Balance Account (DBA) allows you to select a meal plan suitable to your needs. The SA Cash account allows you to make purchases off-campus at local stores. In addition, other services provided by your Dartmouth Card are the DarTalk Account (the Student Telephone Service) and the Administrative Account (used for administrative fees and fines). Information about each of these programs is available from

the Dartmouth Card Office upon request and is sent to all students. You may also get additional information by visiting www.dartmouth-card.com, www.dartmouth.edu/~dds, and www.dartmouth.edu/~dartalk.

For financial aid recipients, it is imperative that you closely monitor your Administrative Account since all charges such as library fines, parking fees, and unpaid DarTalk charges are posted on it. The Administrative Account balance plus any balance in your Discretionary Account must be paid prior to the next term or you may not be able to check-in. Since your financial aid package does not cover these charges, you must be prepared to cover your outstanding balance before check-in. If you have problems, you should see the Dartmouth Card administrator on a timely basis.

Cars and other Amenities:

Your budget as a financial aid student should allow you to participate fully in the life of the College. You should, however, be realistic in your expectations and prudent in the management of your finances.

Cars are a costly convenience. Though it may seem cheaper to use a car to save on travel costs, the realities of car ownership are usually the exact opposite. Gas, insurance, and repairs (not to mention the depreciation of the value of a car after a winter or two on New England's salty winter roads) can add up quickly. The College charges a fee to register a car, and parking tickets, given the shortage of parking on campus, are common. First-year students are not allowed to have cars; upper-class students should exercise good judgment.

Neither should ask for additional aid to cover **any** costs associated with car ownership! In fact, a late model car may be considered a student asset in determining financial need.

Fraternity and sorority membership can be a rewarding part of the college experience for many Dartmouth students, including financial aid recipients. Membership costs vary considerably, depending on national affiliation, housing costs, and enrolled terms each year. Since these costs are not considered “educational expenses,” they cannot be included in student budgets. If you want to join one of these organizations and feel you may have serious difficulty meeting the costs, you should speak with your financial aid officer.

Computers:

Dartmouth has always been a leader in the use of computers. Computer equipment is available at greatly reduced prices and all dormitories are hardwired to the mainframe computers of the College. A basic computer package is mandatory for all students, with waivers being given to those students who already own one. Details about the requirement and a description of financing options, including loans for financial aid recipients, are provided during the summer. In 2003-2004, the cost range of the recommended computer models is estimated to be \$1,641 to \$2,120.

Group Health Insurance Fee:

All students must purchase a Group Health Insurance Plan unless they can certify to the College’s satisfaction that they are already covered by a comparable medical plan. Out-patient medical care is included in the fee. In



2003-2004, the cost of the plan was \$1,194. One-half of that amount, or \$597, was automatically covered by extra scholarship assistance for those students receiving a need-based scholarship from the College. The remaining \$597 may be covered by more job or loan assistance if the student requests it.

Senior Expenses:

Seniors planning to attend graduate school following commencement are justifiably concerned about paying for test fees, admissions application fees, and extra travel expenses. Federal regulations prohibit our including these expenses in the cost of education. However, careful budgeting of family resources plus planning for a good job prior to the senior year (thereby avoiding extra debt to replace leave term earnings) can make the process manageable.

There are some fee waiver programs and financial aid options to offset these expenses. Students whose federal financial aid parents’

contribution is \$1200 a year or lower can receive a fee waiver from the GRE program. Application forms are available in the Financial Aid Office. Students with computed federal parents’ contributions of less than \$2,000 can ask their financial aid officers to write to graduate schools requesting admissions fee waivers. The final decisions are made by each graduate school admissions office.



Divorced or Separated Parents

An important corollary to the principle that parents have the primary responsibility to pay for their children's education is that Dartmouth College, as well as most other selective colleges, believes that this same principle also extends to both natural parents in cases of divorce or separation. Legal agreements notwithstanding, parents remain morally responsible for this obligation, and we consider a student's application incomplete until we receive all the required forms from both parents. We realize, however, that there are many complex and sensitive situations involved, and we try to be as helpful as we can in assisting students, who are often caught in the middle, through the application process. For example, in some cases in which the custodial parent has been remarried for many years and takes the applicant as an income tax dependent, we will determine the financial need based on the financial circumstances of the family unit formed by the remarriage, without expecting a contribution from the non-custodial parent.

A student's first reaction may be, "My mother and father don't even speak to each other; I don't get along with my stepparents; and I know **none** of them will complete the forms! I might as well withdraw my application because I'll never be able to attend Dartmouth without financial aid."

The first step is really educational. Find out what Dartmouth requires (and from whom) and try to inform your parents in a calm, non-confrontational manner. It is important to

stress to each family unit that we want the information in order to analyze each parent's present financial situation and total obligations. Information about the earnings and assets of stepparents is required only because it helps us decide if the natural parent's financial obligations are increased or decreased as a result of remarriage. The earnings of the non-custodial stepparent are normally not added to those of the natural non-custodial parent in calculating the parental contribution. Stress that confidentiality is strictly observed, and we will not reveal information to the student without written consent. We find that most parents will cooperate once they understand the process and realize that we need the forms in order to determine if the College should provide their child with institutional aid. Completing the forms does not obligate a parent to pay; it enables us to assess financial need and inform the student of the family obligation and of the College's aid decision. In many cases in which parents feel that they cannot or should not contribute, students are able to make up the difference through borrowing and by stretching their college careers over more than four years. However, if an initial analysis of need cannot be completed, the student may be denied financial aid completely.

We will contact a non-cooperative parent directly if you wish, and we are available to counsel you on your options if your efforts, as well as ours, are not successful. It should be reassuring to you, however, to know that experience shows that most situations can be resolved.

Independent Students

Frequently, a student will appear in the Financial Aid Office and want to know, "How can I be declared independent?" The answer, as far as Dartmouth College is concerned, is relatively simple: "It isn't easy."

In most cases, if you enter as a dependent student, you will graduate as a dependent student. If this policy seems severe, it should be remembered that the source of most of Dartmouth's scholarship awards is the general funds of the College. "General funds" derive from tuition income, the Alumni Fund, and other gifts to the College. In short, most "general funds" are derived from someone's parents. Accordingly, each time that the College treats a student as "self-supporting," we are in effect asking someone else's parents to assume the financial responsibility normally expected of that student's parents. In only rare cases in which students can meet all federal tests for independence and/or have extreme extenuating circumstances will they be considered independent for Dartmouth scholarship eligibility. All of these cases are reviewed individually by the Financial Aid Committee.



Living Off Campus

The budgets of financial aid students include the costs of an average dorm room and a meal plan per term. If you decide you would like to trade in dorm life for apartment life in Hanover, your budget will still be based on the same average dormitory room and board allowance. If you are married or a single parent, make an appointment to see a financial aid officer to discuss your budget.

There may be opportunities to save money by living off-campus, especially when rents are shared and students prepare many of their own meals. However, there is one important caveat to apartment living - the landlord likes to be paid on time. If you live in the dorm, you can cover your costs by listing "anticipated" financial aid credits on your bills. These credits, usually bank loans, state grants, outside scholarships, and Federal Pell Grants, are sometimes not available until late in the term. While Student Financial Services will let you keep writing the anticipated financial aid on your periodic bills for several terms, they will not let you withdraw a "ghost" credit in order to pay the rent or buy food. You only exacerbate the problem if you then want "emergency loans" to cover the shortfall.

You should also make sure that you understand completely the terms of any lease or rental agreement that you sign. Apartments are scarce in Hanover, and rents are fairly high. Under New Hampshire law, you cannot be required to pay more than one month's rent as a deposit, so you should be wary of landlords or their agents who require more than two months' rent at a time (the current month

plus the deposit). Dartmouth College has a Rental Housing Office which lists available area apartments and rooms; the staff of that office, located at 7 Lebanon Street, Suite 107, is a source of information and advice.



International Students

It is understandable that an international student coming to this country may have special adjustments to make. The Financial Aid Office will make every effort to answer your questions or help in any way we can. The International Office is available for assistance with visas and other matters. In the meantime, the following information will explain Dartmouth's financial aid policies for international students.

Costs: The costs outlined on your financial aid award letter include tuition, room rent, average board costs and a reasonable estimate of expenses normally incurred for books and miscellaneous items. We expect that the following additional expenses will be covered by you and your family **over and above** the family contribution listed on your award letter.

Travel: Your family is responsible for the

expenses of transportation to Dartmouth as well as your return home after graduation.

Vacations: The fall term scholarship of first-year students includes an additional \$500 for maintenance and limited travel during the first year fall breaks. In most cases, this means you will have to pay \$500 less on your college bill and that family funds or some of your future earnings will be available for this purpose. Funds are available to withdraw from your student account only if you will have a credit in your account after all scholarships and loans are credited. For all subsequent between-term vacations, you will be expected to support yourself with your own and your family's funds. Many international financial aid recipients work for the College full-time during leave terms and often for at least part of the vacation periods between terms.

Winter Clothing Expense: The budget of first-year students from tropical climates includes a one-time \$250 expense for winter clothing, and fall scholarships have been increased by \$250. The mechanics of this practice are similar to those of vacation maintenance, i.e., in some cases it means that the family pays \$250 less on the college bill and that family funds are thus available for this purpose. Again, a credit must be generated in the student's account before funds can be withdrawn.

One Trip Home: After the successful completion of the first year, the College will provide international students with additional scholarship assistance to cover the cost of one economy round-trip home to see your parents. The trip must be a direct route from Hanover to your home, and there is a \$1,600 cap on the additional aid. Students should see the Financial Aid Office at least two months in advance

of the desired traveling date in order to make the necessary arrangements and to assure obtaining the least expensive fare. At that time, you will also be asked to sign a statement that you intend to return to Dartmouth to complete your education. This policy does not cover international students whose parents live in the U.S. Also, students who receive travel funding through their government, their parents' employers, or private sponsors are **not** eligible for the one-time travel scholarship. The budget of Mexican and Canadian students from the central and western provinces include a travel allowance each year.

Leave Term Earnings: After the first year you will be expected to provide \$1,050 from leave term employment towards your next year's college expenses. A larger contribution may be required if you have significant earnings. Student tax returns, if filed, must be submitted to the Financial Aid Office. Since you will be in this country on a student visa, you may normally only be employed by the College under current Immigration Department regulations.

Parents' Contributions: Unfortunately the College is not able to provide increased grant or loan assistance to replace all or part of the parents' contribution because of currency restrictions that may exist in your country.

Foreign Student Loans: Since international students are not eligible for subsidized federal loans, Dartmouth provides these loans from College funds. Six months after termination of enrollment in either undergraduate or graduate study, all students will go into repayment status and will be required to make monthly payments of at least \$50.

Renewal Aid: Because aid for international students is limited, only students who were admitted as financial aid students in their first year can apply for aid in subsequent years.



Married Students

If you marry while enrolled as an undergraduate at Dartmouth, you will still be considered a dependent student, and we will still expect a need-based contribution from your parents. You will receive no more scholarship assistance than you would have received as a single student. On the other hand, depending upon the circumstances, we may expect a contribution from a working spouse in addition to a parental contribution. Students contemplating marriage should discuss the financial aid implications with a financial aid officer.

Older students who are married at the time of admission and who have been independent prior to college enrollment will be considered "self-supporting," although a spousal contribution will be included as a resource, if applicable.

Endowed Scholars

At the time of admission, students who have demonstrated financial need and who have been identified by the Admissions Office as having exceptional academic ability and potential are recognized as "Endowed Scholars." These students receive a financial aid package which includes less self-help (job and loan) and more scholarship than a normal package. Some students will have the source of their scholarship identified at the time of admission, and others will be notified later during the academic year. This more favorable packaging will continue throughout the student's undergraduate career, assuming that demonstrated need continues and that the student maintains the anticipated high level of academic achievement (usually a 3.00 average). In most cases, recipients will be asked to write to the donors of their funds each spring.

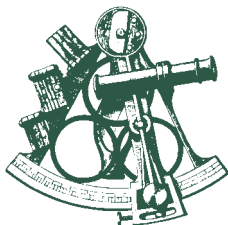
Upperclass students receiving need-based grant assistance also are considered for these endowed scholarships. No separate application is required. All those who apply for financial aid and who are shown to have demonstrated financial need by the standard policies of this office will be considered for any and all scholarships administered by Dartmouth. There are no merit, academic, or athletic scholarships at Dartmouth College.



The Dartmouth Plan

Many students were initially attracted to Dartmouth by the unique and flexible enrollment pattern, the Dartmouth Plan, which provides students with unparalleled opportunities to design a formal educational program that is most closely suited to their individual needs, interests, and aspirations. The flexibility of the Dartmouth Plan is possible through the use of a year-round calendar consisting of four ten-week terms (summer, fall, winter, and spring).

Since credit for 35 courses is a requirement for the bachelor's degree and since most students take three courses per term, first-year students arrive at Dartmouth needing 12 terms to graduate. This allows students the option of choosing one term in which only two courses are required. Of these 12 terms, students must be in residence for the fall, winter, and spring terms of their first year. Normally, students will be enrolled for the summer term between their sophomore and junior years, and for the fall, winter, and spring terms of their senior year. Although first-year students begin in the fall, it is important to note that summer term is actually the first term of the academic year.



Withdrawal, Suspension, and Refund Policy

Withdrawals, suspensions, resignations, and readmissions are acted on by the Dean of the College or the Dean of First-Year Students, under the procedures defined by the Committee on Standards. These actions may affect financial aid students in several ways. First, a student's eligibility for federal funds may be terminated or at risk if the student is no longer considered to be making satisfactory progress (see Section IV). Secondly, depending upon the timing of the student's departure from Dartmouth (on or before 60% of a term), a refund may be in order. Other College policies on refunds to students who withdraw voluntarily or who are dismissed from the College during any term are excerpted below from the *Student Handbook*. The federal policies regarding the return of Title IV funds are available in the Financial Aid Office upon request.

TUITION: Refunds for students who withdraw after tuition has been paid, but prior to enrollment and the first day of classes, will be 100% of tuition. After the beginning of classes,

refunds will be calculated as follows: a refund of 90% for withdrawal during the first week of the term, a refund of 75% for withdrawal during the second and third weeks of the term, a refund of 50% for withdrawal during the fourth week of the term and a refund of 25% for withdrawal during the fifth week of the term. No refund will be made after the fifth week of the term.

BOARD: Refunds are calculated on a pro rata basis for any student who withdraws voluntarily or who is dismissed from the College during the term.

RESIDENCE HALL ROOM RENTS: The refund policy for residence hall room rent is based upon the date the room is vacated. There is no refund after the fifth week. This policy applies to all dormitory rooms and to room rents in College-owned fraternities and organizations.

OTHER CHARGES: Charges for computing equipment and for the Dartmouth Student Group Health Plan are non-refundable.

Other miscellaneous fees and charges, including student activity fees and class dues, are non-refundable if the student withdraws after registration and the first day of classes.

In the case of a withdrawing student receiving Dartmouth scholarship assistance or federal financial aid, the share of the refund returned to the student or family is dependent upon a number of factors. The amount of scholarship retained and/or the amount required to be returned to federal programs must be calculated in accordance with applicable regulations and formulas and are based on the percentage of “earned” and “unearned” charges. Please consult with a financial aid officer for examples.

Refunds, scholarship adjustments and returns of federal funds are recorded to the student’s account. All requests for student account refunds should be submitted in writing to Student Financial Services, and any balance due the student upon the making of such adjustments shall be paid to the student within 30 days.

In any instance where it is felt that individual circumstances may warrant exception to the refund policy, the student may appeal in writing to Student Financial Services.

Off-Campus Programs Language Study Abroad and Foreign Study

One of the unusual opportunities afforded by year-round operation is the unique manner in which students may combine off-campus study with on-campus instruction. There are approximately 40 off-campus programs from which to choose, including language and academic study abroad. Over half of all Dartmouth students participate in at least one off-campus option.

For those students receiving need-based financial aid, assistance is available to cover the **extra** cost (over and above that calculated for a term on campus) associated with an off-campus program. That extra aid will be one-half Dartmouth scholarship and one-half additional loan. For example, if the extra costs associated with the Lyons LSA program in France were \$600, you would receive \$300 more scholarship and \$300 more loan. No employment component, of course, would be included for that term.

One of the most common questions we get from students about their aid packages for off-campus terms is, “How can you figure the extra cost at only \$300 when my airplane ticket alone is \$550?” It is important to remember that although the tuition for the off-campus program will be the same as that for an on-campus term, other costs, especially room and board, vary widely. In some countries the room and board cost is significantly lower than the on-campus cost. For example, while

we may calculate an upperclass on-campus room and board cost of approximately \$2,913 per term in 2003-04, some programs in Mexico and Spain have room and board expenses of less than \$1,425. Since a financial aid package is based on the actual costs, these off-campus programs cost no more than a term on campus and result in no extra aid, even though the cost of the airfare is included.

Other optional costs, such as Eurail passes or other extra, non-essential ground travel, are not covered by the basic package. Required ground travel expenses are included in the calculated cost.

Other important points to remember: If you have an increased College loan, you can sign the revised promissory note in the term preceding the off campus term. Otherwise the promissory note must be sent to you at your foreign address. Because of mail delays and the possibility that documents could be lost, you should take advantage of this early signing opportunity if possible. Make arrangements with your parents to send financial aid papers, such as revised awards, to you.

And finally—Bon Voyage!



Exchange and Transfer Programs

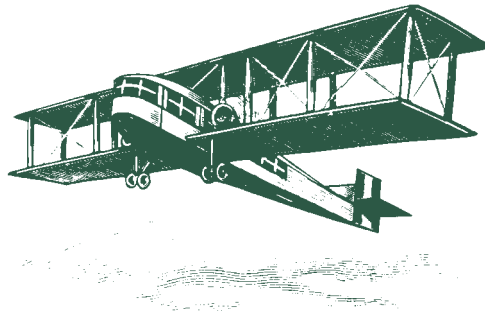
Dartmouth has official exchange programs with the following institutions: The University of California at San Diego (UCSD); The Twelve Colleges (Amherst, Bowdoin, Connecticut, Mount Holyoke, Smith, Trinity, Vassar, Wellesley, Wesleyan, Wheaton, and Williams) as well as the Williams College Mystic Seaport Program in American Maritime Studies and the Eugene O'Neill National Theatre Institute; Morehouse College; Spelman College; Stanford University; McGill University in Montreal, Canada; Keble College at Oxford, England; Univer-

sity of Copenhagen, Copenhagen; German Universities Exchange Program; Keio University; and Japan Exchange Program.

You should consult the *Student Handbook* or the Exchange Coordinator in the Office of the Dean of Faculty for specific program guidelines. Financial aid is available for the above official exchange programs, though students will receive no more scholarship assistance than they would have received for a term on campus at Dartmouth. Any extra costs will be covered by increased loan.

Financial aid for transfer terms (study at

colleges with which Dartmouth has **no** official exchange student agreements) is available in only limited circumstances, and that aid will be solely in the form of federal assistance and “outside” scholarships which are portable. Generally, Dartmouth loan assistance is not available to International or Canadian students; external funding sources must be explored. If you are considering a transfer term and will need financial assistance, you should meet with a financial aid officer before finalizing your plans.



Financial Aid Programs

The following programs are administered by Dartmouth College:

Dartmouth Scholarships are need-based and are awarded to students without legal expectation of repayment. For 2002-03, Dartmouth distributed approximately \$33.3 million in scholarships.

Federal Supplemental Educational Opportunity Grants (FSEOG) are need-based grants made under Title IV of the Higher Education Act of 1965, as amended, from funds supplied entirely by the federal government. FSEOG's are allotted to the neediest students and are made without expectation of repayment. No separate application is required.

The Federal Pell Grant Program is authorized by the Education Amendments of 1972. Under this program the federal government provides grants to students who qualify on the basis of financial need. Eligible students receive a *Student Aid Report* for their review. Dartmouth reviews electronically generated ISIR's, verifies the information, and then credits students with the appropriate funds and is reimbursed for such credits by the federal government. For 2003-04, grants will range from \$400 to \$4,050. Dartmouth's policy is to calculate the eligibility for a Pell Grant 20 days into the term. The actual award will be based upon the student's enrollment status at that time.

State Scholarship Programs. The states of Connecticut, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, and Vermont have need-based scholarships available for eligible undergraduate students which may be used at Dartmouth College.

Federal Perkins Loans are need-based loans made under Title IV Part E of the Higher Education Act of 1965, as amended, from a fund supported by the federal government, Dartmouth College, and repayment of previous loans. Federal regulations limit these loans to \$4,000 per year and \$20,000 for the undergraduate career. No interest or repayment is expected while a student is enrolled in an institution of higher education at least half-time, and for nine months thereafter. Repay-

ment of principal begins then and interest is charged at the rate of 5%. The minimum monthly repayment is \$50 and the maximum repayment period is 10 years, with each monthly payment approximately 1¼% of the principal amount borrowed. Federal Perkins loans are awarded to the neediest students at Dartmouth. Cancellation of up to 100% of the loan is granted for teaching in a public or other non-profit elementary or secondary school designated by the Commissioner of Higher Education and listed in the Federal Register as one in which there is a high concentration of students from low-income families, or for full-time special education teaching and full-time teachers of mathematics, science, foreign language and bilingual education. Contact the Director of Student Financial Services, 6132 McNutt Hall, Hanover, New Hampshire 03755, for more information on loan cancellations and for sample repayment schedules.

The Federal Stafford Loan Program is authorized by Title IV of the Higher Education Act of 1965, as amended. Under this program, loans are made by banks and other commercial lenders from their own funds, with guarantees by the federal government. For need-based subsidized loans, the federal government pays the interest until the loan goes into



repayment status, usually six months after the student borrower is no longer enrolled at least half-time. An Unsubsidized Federal Stafford loan, open to students who may not qualify for subsidized loans or may qualify for only a partial subsidized loan, has the same terms and conditions except that the student borrower is responsible for interest that accrues while he/she is in school. For all new Federal Stafford loans disbursed after July 1, 1994, the interest rate on both types of loans is 2.3% above the 91-day T-bill, capped at 8.25%. The minimum repayment is \$50 per month. The annual loan limits are as follows: \$2,625 in the first year; \$3,500 in the sophomore year; and \$5,500 in the junior and senior years, less insurance and origination fees. For students attending beyond the normal four-year period, Federal Stafford loans will be prorated according to the number of enrolled terms. The cumulative maximum for an undergraduate career is \$23,000.

Dartmouth Educational Association (DEA) Loans are need-based loans to cover educational costs from a fund supported by Dartmouth alumni. Terms are as described for Perkins loans. Canadian students will have DEA loans packaged as part of their self-help.

Dartmouth Educational Loan Corporation (DELCO) provides need-based loans for students whose self-help level is beyond that available from federal or other Dartmouth loan funds. The variable interest rate is reset annually. In 2003-04 the rate is 6%. Loans are co-signed by parents and students. Interest accrues from the date of borrowing, but payments of principal will not begin until three months after students have left Dartmouth. A

credit check is required.

Foreign Student Loans are loans awarded to foreign students from Dartmouth College funds and are based solely on need. The interest rate is 7%, and the repayment terms are comparable to those for DEA loans.

The Federal Work-Study Program (FWSP) is a program for student employment authorized by the Higher Education Act of 1965, as amended. Under this program, student wages are subsidized at a rate of 75% for employment in eligible college departments or local agencies under contract with Dartmouth. The **Federal Work-Study Community Service Program** was established for students who have a particular interest in using their Federal Work-Study eligibility in a local community service setting.

The Student Employment Office (SEO),

located in the basement of Thayer Dining Hall, is a resource center for all Dartmouth students. The SEO provides assistance to all students looking for jobs, both on-campus and in the local area, and maintains the centralized job listing through SEO JOBNET, the on-line database. Other services include administering the Student Temp-Job Service, advising employers on hiring and training students, counseling students and employers, and developing new positions. Many part-time (10-15 hours per week) and full-time jobs are available each term in most areas of the College, including the dining hall, libraries and academic departments. Since the base pay rate is \$6.25 per hour, most student employees are able to earn about \$692 per term by working approximately 11 hours per week. **All** students are encouraged to use the resources in the Student Employment Office.



Parents' Responsibilities

It is assumed that your financial situation and that of your family will continue as shown on your application materials. Significant changes in your family's income or assets, changes in the number of dependents, or changes in the number in college should be reported as soon as they are known. Such changes may result in adjustments to financial aid awards. During the fall term, we will verify the college enrollment of other siblings, including their dependency status and their financial aid status. If your award was based on your parents' estimated year income, we will ask them to verify actual amounts at the end of the tax year.

We also expect that your parents will provide us with all requested documentation, including signed, complete copies of federal income tax returns and any other official documentation or information needed to assess your eligibility for federal and institutional financial aid.

With authorization from you and your family, information you submit may be shared with other agencies and institutions providing funds for financial aid. Information from parents in divorced family situations will not be shared with the student or between parents without express written permission.

Student's Responsibilities

Students have the responsibility to:

- Complete all application forms completely and accurately and submit them on a timely basis to the right place.
- Provide all documentation, verifications, corrections, and/or other scholarship information requested by the Financial Aid Office or other state and federal scholarship agencies.
- Read and understand all forms that are distributed and retain student copies.
- Apply or reapply for any scholarship or grant from sources outside the College for which you might be eligible and report to the Financial Aid Office all awards which you receive. If we have assumed an award from an outside source and you do not receive it because you failed to apply on time, your Dartmouth scholarship will not be increased to cover your shortage.
- Read and understand all agreements regarding loan repayments and retain student copies.
- Perform the work that is agreed upon in accepting a Work-Study position.



Satisfactory Progress

In order to receive Title IV federal financial aid funds,* a student must make satisfactory academic progress toward the degree. Specifically, a student must earn 35 credits and complete an approved major within a maximum of 13 terms over five years. However, the degree can normally be completed in 12 terms and four years, and special permission from the Registrar's Office for compelling academic reasons is required for a 13th term. Five-year patterns also entail permission in advance. **Dartmouth grant assistance will not be available for 13th terms except for extreme hardship cases.** No federal funds are available for enrollment exceeding 150% of the normal 12 terms.

Satisfactory Progress Guidelines:

1. For the purpose of measuring satisfactory progress toward the degree in order to maintain eligibility for federal funds, the Financial Aid Office will review the academic records of students at the end of each academic year. In addition, the Dean's Office and the Committee on Standards (COS) will review student grades at the end of each *term* to determine academic standings.
2. A student must get at least a passing grade in one-fifth of the degree requirement, or *seven courses*, in each academic year. (The seven-course academic year minimum

*Federal Supplemental Educational Opportunity Grants, Federal Pell Grants, State Student Incentive Grants, Federal Perkins Loans, FPLUS Loans, Federal Stafford Loans, and Federal Work-Study Employment

assumes three enrolled terms.) However, first-year students will still be considered in good standing with satisfactory completion of *six courses*, although such first year students must complete one additional course in the sophomore year in addition to the normal minimum. An upperclass student with a two-term enrollment pattern during an academic year must complete two-thirds of the minimum, or *five courses*. A four-term pattern will require satisfactory completion of four-thirds of the minimum, or *ten courses*. If a student has a deficiency in a yearly increment, he/she must make up the deficiency in the next increment (the next academic year following the review), *in addition* to completing with passing grades the minimum number of courses for the next increment. A student with a deficiency may still be eligible for Title IV funds during the second, probationary year, but will lose eligibility for federal funds following the second year if he or she cannot pass the cumulative quantitative test, i.e., the total courses for the *two years* must bring the student up to the cumulative minimum total based on the number of years the student has been enrolled. A senior with a deficiency must normally carry three courses in each term of the senior year so as not to jeopardize Title IV eligibility.

3. The following grades count as units completed toward the degree: A, B, C, D, CT, and NRO. However, students should refer to the Green Pages of the *Student Handbook* for a detailed description of academic standards and penalties and to the ORC for

grade distribution requirements of the degree.

4. Students who receive a notice of “risk” or “warning” from the Dean’s Office may continue receiving financial aid. Students who are placed on “probation” by the Dean’s Office may also continue to receive financial aid but must receive grades of *C or better* during the term on probation or eligibility for Federal Title IV financial aid will be terminated until the student is once again making satisfactory progress. Students on “continued probation” are not eligible for Title IV federal funds.



Other Satisfactory Progress Policies:

Transfer Credits:

Courses taken and passed at or above prescribed levels at other colleges may be transferred to Dartmouth to make up deficiencies. Approval in advance from the Registrar’s Office is necessary for such course transfers. Dartmouth scholarship is not available for transfer courses, except for courses at the 12-College Exchange colleges, UCSD, and those institutions listed on page 21.

Incomplete courses:

An incomplete that causes a deficiency must

be completed by the end of the next term in addition to a normal course load, or a grade of “E” will be given, and the student may be subject to academic penalties.

Dropping Courses:

If dropping a course reduces a student’s course load during an academic year below the number required for satisfactory progress, the course deficit must be made up during the next increment or result in loss of eligibility for Title IV funds.

Withdrawal and Suspension:

If a student has withdrawn in good academic standing, the student will be eligible for Title IV funds upon readmission. A timely application is necessary in order to insure that funds are available.

Students who are suspended for academic reasons, who withdraw in questionable academic standing (including those who withdraw “with prejudice”), or while on academic probation must present positive evidence of the ability to resume satisfactory progress when applying for readmission. Students who apply for and are granted readmission in good standing will be considered to be making satisfactory progress at the time of readmission (*unless the student cannot pass the quantitative test*) and will be eligible for Title IV funds. Students readmitted “on probation” after being suspended will not be eligible for Title IV funds until reinstated to good standing.

Appeals:

Appeals on the withdrawal of Title IV eligibility should be made to the Director of Financial Aid.

Why does it cost so much to attend Dartmouth?

Although the cost of attendance is admittedly high, most students and parents would be surprised to know that the actual cost per student is nearly double the amount charged. Since Dartmouth, like other private, selective colleges, is a labor intensive institution without state supported subsidies, the actual cost of running it is borne not only by the tuition which students pay but also by annual gifts to the College and by income from the College's endowment. This subsidy from gifts and endowment really means that the actual cost per student to the family is discounted by one-half.

Who receives financial aid at Dartmouth?

As you can see from the above paragraph, every Dartmouth student is aided financially. Approximately 41% of the students receive financial packages which include Dartmouth Grants. Following is a chart which shows the distribution of financial aid decisions to the Class of 2006.

Who should apply for financial aid?

U.S., Canadian, and Mexican students who anticipate that they might need financial assistance should file an aid application within stated deadlines prior to the upcoming academic year. International students **must apply and be admitted as financial aid students in the first year in order to reapply in subsequent years.**

Are there any athletic scholarships at Dartmouth?

There are no athletic scholarships at Dartmouth. All financial aid is need-based. In

Distribution of Types of Aid to the Class of 2007

Of 1077 students matriculating in September, 649 (or 60.3%) initially applied for aid.

<i>Aid Category</i>	<i># of Students</i>	<i>% of Aid Applicants</i>	<i>% of Aid Entire Class</i>
Scholarship	487	75.0%	45.2%
Job & Loan	23	3.5	2.1
Subsidized Loan	16	2.5	1.5
Unsubsidized Loan	86	13.3	8.0
App. withdrawn	13	2.0	1.2
Incomplete app.	24	3.7	2.2
	<hr/>	<hr/>	<hr/>
	649	100%	60.3%

accordance with the Equity in Athletics Disclosure Act (EADA), Dartmouth College is required to compile statistics on participation rates, financial support, and other information concerning its intercollegiate athletics program. For more information about this annual report, please contact the Director of Athletics, or go to www.dartmouth.edu/athletics.

What can I do if I'm not happy with my financial aid award?

You should first complete the appeal form with additional or new information. In many cases, new or more detailed explanations regarding the financial situation of your family will result in adjustments to your award. If submitting the appeal form and discussing the situation with a financial aid officer does not result in changes, you can ask that the decision be reviewed by the Financial Aid Committee.

Many times, however, the results of a fair and

equitable review (judging your family's ability to pay by the same standards used for the families of all our applicants) will mean that no changes can be made in your financial aid package. We often cannot resolve the situation in which a parent is *able* but *unwilling* to pay for college expenses. In these situations, we will do all that we can in order to advise you of alternatives, including cash flow relief plans and family loan plans.

How will my aid be determined in future years?

You must remain enrolled as a full-time undergraduate student at Dartmouth to continue receiving financial aid under any of the programs administered by the College. You must demonstrate, by an annual, timely application, continued financial need, as determined by the Financial Aid Office staff in accordance with federal regulations. You must

not be in default on any federal loan or grant at any institution. You must be making satisfactory progress toward your degree and must be registered for the draft, if required.

What do you mean by a financial aid “package”?

When determining if a student is “needy,” the Financial Aid Office assesses the family’s ability to contribute to educational costs. This “family contribution” includes the parents’ contribution, the earnings expectation from the student, and 25-35% per year of the student’s savings and assets. The family contribution is then subtracted from the cost of education to arrive at the student’s need. Finally, a student must have need over and above the enrolled term “self-help” threshold before he or she is eligible for scholarship assistance. Some students with low need might be offered a package consisting of only job and loan assistance. Those with need over the self-help threshold (\$5,625 to \$7,200 depending upon a student’s year in college) will receive a package with job, subsidized loan, and grant.

How many years can I receive financial aid?

Since the 35 credits for a Dartmouth degree can be completed in 12 terms or less, Dartmouth scholarship assistance is limited to 12 terms. Thirteenth terms must be financed with family resources, loan assistance, and “portable” outside scholarships such as Federal Pell Grants, state grants, and merit scholarships. Dartmouth scholarship aid is also not available for fourth courses in a fourth term.

What happens if my family’s finan-

cial situation changes during the school year?

You and your family are expected to notify us if there are changes in family income, number of dependents, or number of children enrolled in college. If there is an adverse change in circumstances, we will try to respond positively and offer more financial aid. Sometimes, however, depending upon federal regulations or the amount of scholarship funds which are available, we may only be able to offer more student or parent loan funds. Remember that your family is also expected to notify the College if there is a favorable change in family circumstances.

What is draft compliance?

Federal legislation effective July 1, 1983, stipulates that all students, if required by law, must register, or arrange to register, with Selective Service to receive federal student aid. The requirement to register applies to males who were born on or after January 1, 1960, are at least 18 years old, are citizens or eligible non-citizens, and are not currently on active duty in the armed forces. When you complete, sign and submit the *Free Application for Federal Student Aid* and submit it to the federal processor, your draft registration will be matched with those in the national database. If there are any discrepancies, which will be indicated on your *Student Aid Report*, you will be required to resolve them by providing registration documentation.

What is a “Verification Worksheet?”

According to the U.S. Department of Education, the application information of at least 30% of all students receiving federal aid must be “verified.” Dartmouth verifies all financial aid appli-

cation information via tax returns, W-2(s), etc., and students are expected to complete a *Federal Verification Worksheet* and submit additional documentation. If this form and the requested information are not on file, no Dartmouth funds will be credited to a student’s account or loans certified and authorized until the file is complete. Students may work for only one term through the Work-Study Program during the verification process.

Are there provisions for disabled students at Dartmouth?

Dartmouth College does not discriminate against disabled applicants or students in any of its programs or activities. Services available to disabled students include appropriate academic adjustments and auxiliary aids as required, as well as assessment, academic support and counseling through the Academic Skills Center. In addition, students may contact the Section 504 Coordinator to discuss specific information on facilities and services. All programs at the College, both academic and nonacademic, as well as facilities identified as housing key programs which could not be relocated, are accessible to disabled students.

Does Dartmouth have a drug and alcohol awareness program?

A drug and alcohol abuse prevention program is available to all college employees and students through either the Faculty/Employee Assistance Program or through referral by Health Services to other sources of treatment. There is a College Committee on Alcohol and Other Drugs and a full-time Coordinator of Alcohol and Drug Programs. Each year the Dean of the College distributes drug preven-

tion information to all students and employees, outlining the programs available to all members of the Dartmouth Community. The standards of conduct and disciplinary measures regarding the unlawful possession, use, or distribution of drugs or alcohol on College property are also described. This material is available, upon request, to all prospective students. A statement on the College's regulations with regard to a drug-free workplace is on file in the Financial Aid Office.

What is the graduation rate of Dartmouth students?

Dartmouth College provides a nurturing and supportive academic and social environment for its students. Because of these efforts, the graduation rates of students are noteworthy. The percentage of students in the most recent graduating class, the Class of 2003, who successfully completed their degree requirements in four years was 86.2%. Because of the flexibility of the Dartmouth Plan, a number of students complete their undergraduate studies in more than four years, due to personal or financial reasons and with the approval of the Registrar. For example, the graduation rate after four years for the Class of 2000 was 89.3%. However, as of June, 2002, the rate was 94.8%. The Financial Aid Office staff counsels families experiencing financial difficulties on alternative means to complete the undergraduate degree, including attending the College over a longer period of time. The Office of the Registrar will, upon request, provide further information on retention and graduation rates.

Is there any crime on campus?

Since Dartmouth is a microcosm of the entire

country, one may expect, on occasion, some violations of the law. The College maintains an Office of Safety and Security which provides 24-hour protection of all students. In compliance with the Student Right-To-Know and Campus Security Act, the Dean of the College annually compiles and distributes a campus security report to all students and employees in September of each year. This report includes information regarding security policies and crime statistics, the role of campus security personnel, procedures for reporting emergencies and crimes, and security policies regarding on and off-campus facilities. This report is available, upon request, to prospective students from the Office of Safety and Security.

How will my financial aid award be adjusted if I receive an outside award?

If you receive a Federal Pell Grant or a grant from your state, we will make a commensurate reduction in your Dartmouth scholarship. These grants are fully or partially supported by federal funds, and most are based solely on financial need. Therefore, we package them as resources to "meet your need" as calculated by the Dartmouth Financial Aid Office. Moreover, our estimates of your eligibility for these grants will often be packaged in your initial financial aid award, and we expect that you will make proper and timely application for them. If you do not receive a Federal Pell Grant or state grant through failure to apply on time, we will not replace the lost resource with Dartmouth scholarship funds.

Students who win scholarships from sources external to Dartmouth are able to use these funds to reduce the loan and/or job portions of their financial aid packages. If the outside

scholarship is greater than the self-help level, the family responsibility will also be reduced to the federal level. In most cases, outside scholarships do not reduce the Dartmouth family contribution. Alternative student loans can be used to replace the self-help component (job and/or loan) of the financial aid package or replace the federal family contribution.

Am I eligible for a state scholarship at Dartmouth?

The states of Connecticut, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, and Vermont have state scholarships which are portable to Dartmouth College. Pennsylvania and Vermont residents should file separate state applications. Those living in the other states with portable scholarships can file through the *Free Application for Federal Student Aid (FAFSA)*.

If you receive such a grant after your aid has been packaged, we will reduce your Dartmouth scholarship by the amount of the state scholarship since these grants contain federal "seed" funds and are wholly or partially need-based.

What is a "Student Aid Report?"

The Federal Pell Grant program is an entitlement program, i.e., if you meet the eligibility requirements of the program, you can receive a Federal Pell Grant wherever you are attending college. However, in order to certify your eligibility and disburse the funds to you, institutions are required to verify the information that you have submitted. This verification process is done via documents called *Student Aid Reports (SAR's)*.

When you complete the *Free Application for*

Federal Student Aid (FAFSA) or the *Renewal FAFSA* and submit it to the Federal Processor, you will receive directly from the processor forms which are called *Student Aid Reports*. You should review all of the information on these reports, particularly any messages indicating discrepant information. If you have questions, contact the Financial Aid Office.

Electronic SAR's also can be generated by the Financial Aid Office and the information verified by comparing it with documentation in your file, such as federal tax returns, business supplements, etc. Based on current regulations of the program, we may also ask you for more documentation, such as verification of current household size, the number of household members in college, sources of untaxed income, or dependency status. Corrections are made by the Financial Aid Office via electronic processing.

If valid SAR's have not been electronically received in the Financial Aid Office before the last day of enrollment during an academic year, you will not receive any federal grant, loan or employment funds for that year and we will not replace the lost anticipated resource with any Dartmouth scholarship or loan funds.

How can I find a job?

If you know where you want to work, you should contact that employer/department directly. If you need leads for job openings, you should go to the Student Employment Office (SEO) or use the computer database, SEO JOB-NET, an on-line listing of all available jobs on campus and in the local area. In addition, the SEO offers a TEMP-JOB service to help students find more short-term employment opportuni-

ties. Information about interviewing techniques, problems with employers, forms required and legal problems is also available to all students on campus. If you are unable to find a job, contact the Manager of Student Employment.

How much can I earn during an enrolled term?

Most financial aid students will receive an award with \$692 of employment eligibility in each enrolled term. This amount represents earnings from approximately 11 hours per week at the College's minimum wage of \$6.25/hour. Although there is no limit to the number of hours FWSP students may work each week, they should be guided by their academic schedule (and receive permission from their supervisors before exceeding their eligibility amount). Earnings beyond the work-study maximum are not subsidized and are charged directly to the department. International and Canadian students may not work more than 20 hours per week during enrolled terms and not more than 40 hours per week during leave terms.

How can I be sure that I'll get paid on time?

It is also important that a timesheet be completed for every payroll. Your supervisor will inform you of the deadline dates for submitting the timesheets. Each timesheet must be fully completed and include an "SEO Jobnet Number." This number is assigned by the Student Employment Office (SEO). Your supervisor will be able to provide you with this information.

If this is your first job at Dartmouth, you must also complete an I-9 Form (Employment Eligibility Verification) by providing personal

identification to your employer. If you are under 18 years of age, you will either need a Youth Employment Certification or a letter from your parent or legal guardian permitting you to work at Dartmouth. For income tax purposes you must complete a W-4 form which will be forwarded to the Payroll Office by your supervisor.

What is overawarding?

The federal government considers any form of payment to a student by the College, including work-study employment, as financial aid. The fact that you receive federal funds prohibits the College, by law, from "overawarding" you, i.e., exceeding your Federal need. We monitor Federal Work-Study earnings carefully and cut off this subsidy once you reach the maximum on your award letter, although your employer may continue to pay you from department funds. If you think you will earn more than the amount listed, you may talk with a financial aid officer about adjusting your award. Supplementary employment can be used like supplementary loans to make up for a lack of leave term or summer earnings caused by your enrollment pattern or for certain other extraordinary educational expenses. You must, however, make arrangements for such adjustments in advance.

How does the Financial Aid Office interact with Student Financial Services?

Your Dartmouth scholarship is credited to your student account *each* term at the time of the tuition and room billing, which is usually about six weeks prior to the start of the term. If your scholarship is *not* reflected on that bill, it usually means that your file is incomplete

for some reason, such as failing to submit a parental or student tax return, a verification form, or another required document. Check with the Financial Aid Office for details in your case. Federal Pell Grants are credited after valid *Student Aid Reports* (SAR's) are verified, and all other outside and state scholarships are credited when the funds are received. Loans received from the College are credited only after you have signed the promissory note and checked in. The credit will normally appear on the second billing each term. Federal Stafford funds are credited when money is received from New Hampshire Higher Education Assistance Foundation via electronic fund transfer (EFT) or when checks are received from non-NH banks and endorsed by the student.

When you receive your bill each term, you are asked to write any *anticipated* financial aid credits on the back of the bill. This can help you to check in and to avoid late charges, but does not mean that you can withdraw any paper credit generated by such anticipated credits. You can only withdraw cash from your account when Student Financial Services, located in 103 McNutt Hall, actually receives the funds. You will also have to allow for charges for the current term which have not yet appeared on your account but for which you will be responsible.

Student Financial Services is also responsible for preparing the promissory notes for student loans (after authorization from the Financial Aid Office), disbursing loan funds, keeping student loan records, and collecting Federal Perkins and College loans which are in repayment status. As mentioned above, students must go to the Student Financial Services and sign the promissory

notes for their Federal Perkins and Dartmouth College loans (DEA, DELC, Class of 1884, and Foreign Student Loans).

What happens if I have a credit in my student account?

New federal regulations require student and parent authorizations when including other educational charges on the student bill besides "automatic allowable charges" such as tuition, room, and board. Also, if Federal Title IV funds (not institutional or private funds) exceed tuition, room, board, and other authorized charges, you are entitled to the Title IV credit within 14 days unless you have authorized the College to hold the Title IV credit for future expenses. Because of the cost of a Dartmouth education, a Title IV credit is likely only in the case of a Federal PLUS loan. Therefore, at the time Student Financial Services sends the FPLUS loan check to your parents for endorsement, or they notify parents that FPLUS loan funds have been received electronically, they will ask your parents if they want the credit mailed to them or left in your student account.

How much should I borrow, and how will loan repayment affect my later plans?

There is no easy answer to this question. Much depends on the combination of loan funds you have, your plans for postgraduate study, your probable starting salary after graduation, and your ability to earn the summer and leave term earnings expectations while an undergraduate. Part of your loan burden is unavoidable unless your family is willing to assume part of your self-help responsibility since the

self-help expectation of students is set by the College. However, students who set a high priority on increasing the employment component of their awards and reducing their loans can minimize post-graduation debt.

Depending on your future career choices and employment opportunities, you may or may not face difficulty in servicing your loan debt. There are many variables involved, including the types of loans you may have, your living situation, and any other financial commitments you may be facing. It is estimated that a salary of approximately \$26,000 a year is needed to make payments on an 8.25% \$10,000 Federal Stafford loan (\$123 a month or \$1,476 annually) without substantial hardship to the borrower. Students who borrow \$20,000 of 8.25% Federal Stafford loans during their undergraduate years will need a starting salary of \$32,000 in order to make repayments with any sort of discretionary income "cushion." Therefore, it seems prudent to borrow wisely, anticipating your future income. The Financial Aid Office makes every attempt to limit student borrowing. Higher loan debts are permitted only after discussing the postgraduate and career plans of students, counseling them on expected starting salaries and budgeting. The following loan payment model for those with low, typical, and high starting salaries should be used as a guideline to help you determine what your future repayments might be. During your last term at the College, you will be required to attend a loan exit interview which will provide you with information concerning your own debt level, repayment options, deferment options, consolidation, and other responsibilities as a borrower.

Finally, our recommendations are based on current program maximums and on a ten year repayment period. If possible, extending the repayment period to 15 years makes it possible to repay larger loan amounts without significant impact on student postgraduate career and lifestyle choices. Loan consolidation programs and extended repayment plans are available from a number of sources. Contact your lender for complete details.

Sample Loan Payment Model (Dollars Per Month)

	<i>Lower Starting Salary \$26,000</i>	<i>Average Starting Salary \$32,000</i>	<i>Higher Starting Salary \$40,000</i>
1. Monthly salary	\$2,167	\$2,667	\$3,333
2. Federal taxes (approx.)	- 225	- 289	- 373
3. FICA	- 165	- 204	- 255
4. State and local taxes (4.3%)	- 93	- 115	- 143
5. Disposable monthly income	\$1,684	\$2,059	\$2,562
6. Estimated basic cost of living budgets			
a) Food	\$425	\$500	\$600
b) Housing (including utilities)	600	700	850
c) Personal (clothing, medical, transportation, recreation, etc.)	460	550	700
Total	\$1,485	\$1,750	\$2,150
7. Available for loan payments	\$199	\$309	\$412
8. Average monthly payments on 5.99% Federal Stafford Loans, based on a ten year level payment:			
\$ 7,500	\$ 83	\$ 83	\$ 83
10,000	111	111	111
15,000	166	166	166
17,000	189	189	189
20,000	222	222	222
9. Shortfall (-) or "Cushion" (+):			
\$ 7,500	+ 116	+ 226	+ 329
10,000	+ 88	+ 198	+ 301
15,000	+ 33	+ 143	+ 246
17,000	+ 10	+ 120	+ 223
20,000	- 23	+ 87	+ 190

Although the "Basic cost of living budgets" in this model vary in relation to all three income examples, the amount available for loan repayment increases significantly as income rises. Shortfalls in money available for loan repayment would necessitate major adjustments to postgraduate lifestyles at best, or extension of the loan repayment period to 15 to 20 years in order to avoid default.



2004-2005 Aid Renewal Calendar

Form/Document	Available	Deadline	Mail or Deliver to
<i>Free Application for Federal Student Aid (FAFSA)</i>	December/January - FAFSA on the Web	February 15	Federal Processor
<i>Noncustodial Parents' Statement</i>	December/January- and on our Website	April 1	Financial Aid Office (FAO)
Federal Income Tax Forms (Parents and Students)	Signed photocopies of original sent to IRS	April 1	FAO
State Scholarships	FAFSA and state form if applicable	Variable in spring	Processor
Outside Scholarships	From donor	Variable in spring	Donor
Federal Stafford Loan Applications (First-time borrowers)	NHHEAF/banks	As soon as possible after award received	FAO
<i>Dartmouth Upperclass Renewal Form</i>	January	April 1	FAO

Summer awards will be mailed in May if your file is complete.
All other awards will be mailed by July 1 or when your file is complete.

Financial Aid Office Information

The Financial Aid Office, second floor, McNutt Hall, (phone 603-646-2451 or FAX 603-646-1414) is open Monday through Friday from 9:00 to 4:00. If you wish to speak with a financial aid officer, you may stop in the office, blitz (financial.aid@dartmouth.edu), or call to make an appointment.

Director of Financial Aid

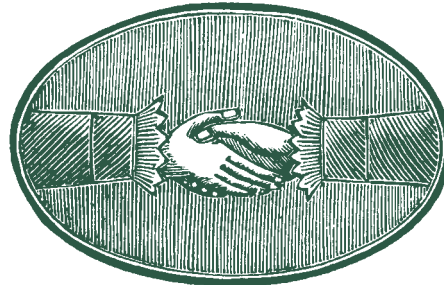
Virginia S. Hazen

Other Offices

Student Financial Services
103 McNutt,
Phone 603-646-2438
e-mail student.accounts@dartmouth.edu

Student Employment Office
Thayer Dining Hall Basement,
Phone 603-646-3641
e-mail student.employment.office@dartmouth.edu

Career Services
Third Floor, Collis Center,
Phone 603-646-2215
e-mail career.services@dartmouth.edu



A Final Word

While every attempt has been made to provide accurate and complete information, this publication is not designed to be a legal document, but rather a guide for students. Changes in federal laws and regulations and in Dartmouth policy may occur at any time. Please retain this handbook for future reference.

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HANDBOOK EDITORS

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Notice of Nondiscrimination

Dartmouth is committed to a principal of equal opportunity for all its students, faculty, employees and applicants for admission and employment. For that reason Dartmouth prohibits discrimination on the basis of race, color, religion, sex, age, sexual orientation, national origin, disability or status as a disabled or Vietnam era veteran in its programs, organizations and conditions of employment. Any person having inquiries or complaints concerning Dartmouth's compliance with the regulations implementing Title VI (race, color, national origin), Title IX (sex equity), the Age Discrimination Act of 1975, or with any other basis for nondiscrimination is directed to contact Ozzie Harris, Director, Office of Institutional Diversity and Equity, 1 McNutt Hall, Hanover, NH 03755, (603) 646-3197. Nancy Pom-pian, Disability (Section 504) Coordinator, 6 College Hall, Hanover, NH (603) 646-2014 has been designated by Dartmouth to coordinate the institution's efforts to comply with the regulations implementing Section 504 (disability).

Any person may also contact the Assistant Secretary for Civil Rights, U.S. Department of Education, Washington, DC 20202, or the Director, U.S. Department of Education Office for Civil Rights, Region One, Boston, MA 02109, regarding the institution's compliance with the regulations implementing Title VI, 34 C.F.R. Part 106; Age Discrimination Act of 1975, 45 C.F.R. Part 90; or Section 504, 34 C.F.R. Part 104.

