

DARTMOUTH COLLEGE

2011-12 Financial Aid Handbook

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Eligibility for Financial Aid at Dartmouth

Financial Aid is a general term for the many different sources (including scholarships, loans, employment, and federal or state grants) available to help pay for your cost of attending Dartmouth. Over half the students who are here receive some type of financial assistance, whether from Dartmouth or other outside resources. All students are eligible to apply for Dartmouth scholarship aid, with the exception of international students accepted with the classes of 2011 (or before) who were not granted aid in their first year. If you are not sure whether your family will qualify, it is still worth applying...you may be surprised. Certain factors that may change from one year to the next (particularly the number of children in your family enrolled in college) may have a significant impact on whether you qualify for aid.

Dartmouth's admissions policy is "Need-Blind." This means that applications are reviewed and accepted based solely on a student's qualifications, and not on his or her ability to pay. Once the Admissions office has accepted the students it wishes to admit to Dartmouth, the Financial Aid Office determines the student's need, and awards financial aid accordingly. We are committed to meeting 100% of every student's demonstrated need, following federal and institutional guidelines.

Dartmouth scholarships are 100% need-based; we do not offer any aid based on merit, talent, or other criteria. Outside scholarships that are awarded based on merit or other criteria may often be used to offset your costs.

The Financial Aid process can be complicated. This guide is intended to provide you with many of the financial aid policies that may affect you during your time at Dartmouth, and to answer your basic questions. Counselors and officers are available by phone, via e-mail, and in person to discuss how these policies may apply to your individual situation.



Your Costs

Your “Cost of Attendance” is comprised both of charges billed directly to you by Dartmouth, as well as out-of-pocket costs that go along with attending school.

The directly-billed charges include tuition, room, board, and fees. You will be billed for these charges about six weeks before the start of each term. First-year students who choose to purchase their computer through the College and pick it up during Orientation week are able to charge the cost to the student account. All students who purchase the student health plan will also be billed for that cost, typically in the fall term. Finally, any additional costs associated with participation in a Dartmouth LSA, FSP, or Exchange program will be billed to you and added to your Cost of Attendance for that term.

We also tell students to expect costs for books, supplies, living expenses, and transportation, depending where your family lives. These are **out-of-pocket** costs that you will incur, which will vary according to your own needs and spending habits. We include an estimated amount in your cost of attendance for the purposes of determining your financial aid, though your own actual costs may vary from these amounts. For students living a considerable distance from Dartmouth, the transportation figure in your budget is a travel allowance. This allowance is not available to be withdrawn from your student account to purchase tickets. Should your costs be higher than estimated, you may provide the Financial Aid Office with documentation to request loan funding.

Your financial aid award will be based on your total Cost of Education, including both direct and out-of-pocket costs, minus your Expected Family Contribution.

To figure out what you will owe for each term, add your directly-billed costs for that term. As an example, for a term during the 2011-12 academic year this might include:

Tuition:	\$13,912
Fees:	\$345 (first-year students have additional \$170 fee in fall)
Room:	\$2,465
Board:	\$1,658
<hr/>	
	\$18,380

Next, subtract any aid that will credit directly into your student account. This includes Dartmouth scholarships, federal grants, and outside scholarships, and loans (minus any

origination fees deducted). This does **not** include work-study funds or other employment earnings, which are paid to you directly on a bi-weekly basis via a paycheck or direct deposit.

The difference between your direct charges and your financial aid credits is the amount you owe to Dartmouth, which must be covered before you can check in for a term. In addition, *you will still have out-of-pocket costs such as books, so you should always come to campus prepared to make those purchases.* While some students receive financial aid in excess of their billed costs, creating a credit in their accounts that can be withdrawn for books and other expenses, these funds are often not available for withdrawal at the very start of the term. Students should come to campus prepared to cover their expenses at the start of the term until these funds are available.

Computers:

A basic computer is mandatory for all students. (Waivers may be granted to those students who already own one that meets all requirements.) Details about the requirement and a description of financing options, including loans for financial aid recipients, are provided to first-year students during the summer. In 2011-2012 the cost of the basic computer packages are \$1,282 and \$1,408. Our policy is to only grant loans for computers in the first year – returning students (sophomores and above) must petition the Financial Aid Office for a computer loan. Please be aware that students with fewer than two full terms remaining are **not** eligible for loan assistance.

Group Health Insurance Plan:

All students must purchase the Group Health Insurance Plan unless they can certify to the College's satisfaction that they are covered by a comparable medical plan. Outpatient medical care is included in the fee. In 2011-2012, the cost of the plan is \$1,948. One-half of the cost of the plan is automatically covered by extra scholarship assistance for those students receiving a need-based scholarship from the College. The remaining half may be covered by more job or loan assistance upon request. Students must request or decline the optional loan/employment eligibility by sending an email to the Financial Aid Office. This policy applies to all students receiving scholarship assistance from the College.

While it is our hope that all students will be able to participate fully in the life of the College, please note that the following items are NOT components of your budget as shown above:

Dartmouth Card:

The Dartmouth Card, your student ID, is the College's electronic money program for student purchases of goods and services on campus. Several accounts are managed through this card.

DASH Discretionary Account is a pre-paid declining balance account which may be used to cover expenses ranging from doing your laundry to attending campus events.

Administrative Account is used for administrative fees and fines. For financial aid recipients, it is imperative that you closely monitor your Administrative Account since all charges such as library fines and parking fees are posted on it. Balances in DASH and the Administrative Account are **not covered** by financial aid. *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.*

SmartChoice Dining Plans allow you to select a meal plan suitable to your needs. Amounts charged above the three term \$4,974 average are typically not included in your budget. If your food charges do exceed your term budget, you may request additional loan funding by visiting the Financial Aid Office.

You can get more information from <http://www.dartmouth.edu/~dartcard/>.

Living Off-Campus:

The budgets of all financial aid students include the costs of the average dorm room and meal plan per term. If you decide you would like to trade dorm life for apartment life, your financial aid budget will still be based on the same average dormitory room and board allowance.

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. When you live on campus, you can use "anticipated" financial aid credits to offset your room charge for the coming term. We cannot advance you funds to pay rent or a security deposit; you and your family will have to cover these costs up front.

The student will not be billed for housing when living off-campus, which reduces the amount owed directly to Dartmouth. This subsequently frees up those funds to pay for off-campus housing. Students living off-campus will be billed for the minimum meal plan of \$875. When the entire cost of education is being covered by outside funding, a credit will become available after all required paperwork has been completed and the student has checked in for the term. Checks should be requested in the Student Financial Services Office located on the first floor of McNutt Hall.

Dartmouth College has a Real Estate Office which lists available area apartments and rooms; the staff of that office, located at 4 Currier Place, suite 305, is a good source of information and advice.

Cars:

The College charges a fee to register a car, and parking tickets are common. *First-year students are not allowed to register cars.* You may not request additional aid to cover any costs associated with car ownership, as this is not considered a necessary educational expense.

Fraternity/Sorority/Senior Society Membership:

This can be a rewarding part of the college experience for many Dartmouth students, including financial aid recipients. Membership costs can vary considerably, and since these costs are not considered “educational expenses,” they **cannot be included in student financial aid budgets.** Some organizations subsidize or waive fees for members who cannot afford them...you’ll have to do your research.

First-Year Trips:

First-year trips are also a positive and rewarding experience for incoming students. The Financial Aid Office is not able to offer financial aid for these trips, however, the Dartmouth Outing Club does have some assistance available. Students unable to meet the cost of their trip should request aid through the DOC. They will confirm your eligibility through our office, but will award any aid independently of the financial aid package we determine for you.

Senior Expenses:

Seniors planning to attend graduate school are justifiably concerned about paying for test fees, admissions application fees, and extra travel expenses. We cannot include these costs in your financial aid budget. There are some fee reduction programs to offset these expenses. Students with a calculated federal parent contribution of **\$1,400** a year or lower can receive a fee reduction from the GRE program. Students with parent contributions of less than \$2,000 can ask a financial aid officer to write to graduate schools requesting admissions fee waivers. The final decisions are made by each graduate school’s admissions office.

The Financial Aid Application Process and Forms

First-Year Students:

All families of U.S. citizens and permanent residents applying for aid fill out the same form: the *Free Application for Federal Student Aid (FAFSA)* at www.fafsa.ed.gov. This form employs a federally-defined formula to determine family financial strength and ability to pay. Federal Methodology considers gross taxable and non-taxable income, asset strength, family size, and the number of children enrolled in post-secondary educational institutions. The FAFSA should be filed as soon as possible after January 1, but no later than February 1. Dartmouth's code is 002573.

Federal Methodology is used to determine eligibility for *all* federal funds, such as Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), William D. Ford Federal Direct Stafford loans, Federal Perkins loans, and Federal Work-Study.

We may determine that due to certain circumstances not accounted for by the *FAFSA*, a family's financial strength is different from that reflected by the Federal Methodology calculation. We use an Institutional Methodology and our professional judgment to determine eligibility for Dartmouth's scholarship funds. To gain the additional information required to analyze each case, all first-time aid applicants must also file the *CSS Profile* at <http://profileonline.collegeboard.com>. Early Decision applicants should file by November 1, regular applicants by February 1. Dartmouth's code is 3351.

We will ask you to verify certain information provided on the *FAFSA* and *CSS Profile* by providing documentation to us, which may include signed copies of your and your parents' federal income tax returns, accompanying schedules, and W-2 forms. Based on your individual circumstances, we may also require you to file a *Noncustodial Profile* and/or a *Business/Farm Supplement* and business tax returns. The more complete and timely the information is, the sooner we can begin packaging your award. We need to collect this information to determine which types of aid we can offer.

Your confidentiality is strictly observed. 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 divorce situations will not be shared with the student or between parents without express written permission.

Returning Students:

Family circumstances change, and so every year we ask that U.S. financial aid students submit an updated *FAFSA*, so that any change in income level, family size, number of siblings in college, etc. can be reflected in your award. This is due by February 15. All returning students should submit the appropriate *Renewal Financial Aid Application* as well as tax documents or requested income statements by April 1. Your financial aid package is reviewed and modified every academic year to reflect changes in family circumstances and/or changes in financial aid policies. As a reminder, all documents for U.S. students are to be submitted via the College Board's IDOC service (see specific instructions for Canadian and international students.) Instructions will be e-mailed to you by the College Board by the end of February. **Do not send documents directly to the Financial Aid Office unless specifically asked to do so.**

Late applications (an application is considered late when any required material is not submitted by the April 1 deadline) are subject to a \$500 increase in self-help. In other words, scholarship eligibility for the coming year will be reduced by \$500 and will be replaced with loan or employment eligibility.



Financial Aid Calendar

Early Decision Applicants to the Class of 2016:

CSS Profile filed by November 1

Noncustodial Profile, if applicable, filed by November 15

Business/Farm Supplement (if required) filed by November 15

Free Application for Federal Student Aid (FAFSA, for U.S. citizens and Permanent Residents only) filed as soon as possible after January 1, no later than February 1

If accepted, a tentative award will be included with the admissions decision, to be finalized in April or when all required information (including 2011 tax forms as described below) has been received.

Regular First-Year Applicants to the Class of 2016:

U.S. Citizens and Permanent Residents

Free Application for Federal Student Aid (FAFSA) filed as soon as possible after January 1, no later than February 1

CSS Profile filed by February 1

Noncustodial Profile, if applicable, filed by February 15

Business/Farm Supplement (if required) and or business tax returns filed by February 1

Signed copies of all pages and schedules of student's and parents' 2011 federal income tax returns and W-2 forms filed by March 1. All information should be submitted via the College Board's IDOC service (instructions will be sent by the College Board in early February.)

Canadian Applicants

CSS Profile filed by February 1 - *Noncustodial Profile*, if applicable, filed by February 15

Submit 2011 Canadian tax returns directly to our office as soon as they become available.

Include all pages and schedules. We will not accept the tax summary in lieu of the tax return.

The student's name must appear on all documents submitted.

International Applicants

CSS Profile filed by February 1 - *Noncustodial Profile*, if applicable, filed by February 15

Dartmouth will accept signed, translated statements from employers showing the total amount earned in **calendar year 2011**. **These statements should not be converted to U.S. dollars and should show any taxes paid.** If statements are not available, we will accept 2011 (home country) translated income tax returns. Submit directly to our office as soon as available. The student's name should appear on all documents submitted

Returning Students, for the 2011-12 Academic Year:

U. S. Citizens and Permanent Residents

Free Application for Federal Student Aid Renewal Form filed by February 15

Signed copies of student's and parents' 2011 federal income tax returns and W-2 forms filed by April 1

Dartmouth Financial Aid Renewal Form/Verification Worksheet (available on the IDOC website) filed by April 1

If this is your first time applying for aid, please also complete the *CSS Profile*

All information should be submitted via the College Board's IDOC Service. Everything should be submitted in one packet unless your parents are divorced or separated. Please contact the Financial Aid Office before submitting multiple packets.

Canadian Students – submit by April 1 to the Financial Aid Office

Canadian Renewal Financial Aid Application downloaded from our website at:

http://www.dartmouth.edu/~finaid/apps/renewal_applicants.html

2011 Canadian tax returns should be submitted by April 1.

Please be sure to include all pages and schedules. We will not accept the tax summary in lieu of the tax returns. We recognize they are not due until May, however, if at all possible, they should be completed to meet Dartmouth's deadline. The student's name and Dartmouth ID should appear on all documents submitted.

International Students – submit by April 1 to the Financial Aid Office

International Renewal Financial Aid Application downloaded from our website at:

http://www.dartmouth.edu/~finaid/apps/renewal_applicants.html

Dartmouth prefers signed, translated statements from employers showing the total amount earned in **calendar year 2011. These statements should not be converted to U.S. dollars and should show any taxes paid.** If statements are not available, we will accept 2011 (home country) translated income tax returns. The student's name and Dartmouth ID should appear on all documents submitted.

When will returning students receive their financial aid awards?

Awards for summer term enrolled students will be available in late spring (assuming your file is complete by April 1).

All other awards will be available by July 1, if your file was complete by April 1.

You can check the status of your financial aid paperwork and award online in Banner.

Application FAQs:

What is a “Student Aid Report?”

When you complete the *Free Application for Federal Student Aid (FAFSA)* and submit it to the Federal Processor, you will receive (directly from the Federal Processor) a *Student Aid Report*. If you provided an e-mail address, the *SAR* will be e-mailed to you, otherwise it will be sent by postal mail.

You should review all of the information on your *SAR*, particularly any messages indicating discrepant information. If you have questions, contact the Federal Processor at 1-800-4FEDAID or the Financial Aid Office. Electronic *SARs* are also received by the Financial Aid Office, and the information is verified by comparing it with documentation in your file, such as federal tax returns, business supplements, etc.

If a valid *SAR* has 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.

What is “Verification”?

The U.S. Department of Education selects applications to be verified during the FAFSA processing cycle. First-year students and their families selected for verification must complete a *Federal Verification Worksheet* and submit all requested documentation. The completed Renewal Financial Aid Application serves as a verification form for renewal applicants. Please be sure that the form is signed after the date you completed the *FAFSA*. Federal SEOG, Pell Grants, Federal Perkins Loans, and Federal Direct Unsubsidized/Subsidized Stafford Loans cannot be disbursed to your student account until verification is completed. (Students may work for 60 consecutive days through the Federal Work-Study Program during the verification process.) If changes need to be made to your *FAFSA* information, the Financial Aid Office will make those corrections based on tax returns and the Federal Verification Worksheet and a new federal student record will be created. If that new student record changes your eligibility, you will receive a new financial aid award with a message detailing the reason for the change.

You have until the end of the academic year (or until the end of the last term in which you are enrolled) to complete the verification process. However, if aid has not been “memoed” to your account by the time of check-in each term, you may not be allowed to use your “anticipated” financial aid credits if you have not submitted required documents or completed the verification process. **This can create a check-in hold.**

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 (FAFSA)* and submit it to the federal processor, your draft registration will be matched with those in the national database. If there are any discrepancies, you will be required to resolve them. Students can register or check their registration status at www.sss.gov.

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

First, complete the Request for Review form which can be downloaded from our website at: <http://www.dartmouth.edu/~finaid/fao/forms/>. In some cases, new or more detailed explanations regarding the financial situation of your family will result in adjustments to your award. It is also possible that the review process may uncover previously unknown information and aid could actually be reduced. Decisions are reviewed by the Financial Aid Committee, which is chaired by the Director of Financial Aid. 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. For example, we might not be able to 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.

What happens if my family's financial 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. **While requests for review can be submitted at any time during the year, please note that any additional need that arises from a change in circumstance that occurs after June 30 will be met with loan funds and not scholarship aid for that academic year.**

Can I receive financial aid when I'm not enrolled but living on-campus?

Students planning to live in a dorm during a leave term will be responsible for the room charges and for the mandatory meal plan. Plans to pay for these charges must be made prior to assuming occupancy of the room and charges must be paid in full by the end of the term. **Financial aid is not available to help with these charges, regardless of level of need or reasons for needing to stay in the dorm.**

Students eligible for Federal Work-Study funding, may be eligible for leave-term Work-Study over their leave term. No other financial aid (scholarship or loans) can be awarded during a leave term.

Does Dartmouth help students fund unpaid internships or research?

A comprehensive listing of funding opportunities is kept on the Dean of the Faculty's website. Funding is limited and deadlines are strictly adhered.

The link to view these funding opportunities is:

<http://www.dartmouth.edu/~ugar/undergrad/other.html>.

What is over awarding?

Your total financial aid from all sources can never exceed your cost of attendance. This would be considered over awarding. If aid from one source is higher than anticipated, it may mean that we will have to decrease your aid from another source.

If you receive *any* federal funds, including Work Study eligibility, the College is legally prohibited from giving you more aid than the amount of *need* determined. For example, if you receive more funding from outside scholarships than originally anticipated, other sources of aid must be reduced so that the total award does not exceed demonstrated need. We will reduce your self-help obligation and family contribution as much as possible first before reducing your Dartmouth scholarship.

Federal Work-Study earnings are monitored and eligibility ends when you reach the maximum on your award letter. In most cases, your employer will 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 counselor or officer about adjusting your award. Supplementary employment, like supplementary loans, can be used to make up for a lack of leave-term or summer earnings or for certain other justifiable educational expenses. You must, however, make arrangements for such adjustments in advance.

I need extra terms to graduate; will I still receive financial aid?

Since the 35 course credits required for a Dartmouth degree can be completed in 12 terms or fewer, **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 and merit scholarships. Requests for an exception to this policy must be submitted in writing to the Financial Aid Office. Those entering with advanced class standing or as transfer students are eligible for fewer terms of grant eligibility since they are closer to graduation upon matriculation.

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 file all required paperwork completely and in a timely fashion. Each case is evaluated for need each year according to the policies in place for that academic year.



Special Circumstances

Divorced & Separated Parents:

Legal agreements notwithstanding, we believe parents remain responsible for their children's education. We consider a student's application incomplete until we receive all the required forms from *both* parents.

We realize 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. For example, if the custodial parent has been remarried for many years and includes the applicant as a dependent on tax returns, we may be able to determine the financial need without expecting a contribution from the non-custodial parent.

We use the information in order to *analyze* each parent's financial situation. 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.

Completing the forms does not obligate a non-custodial parent to pay; it enables us to assess financial need and distribute Dartmouth scholarship funds in an equitable and consistent manner.

If we are not provided with information from both parents, you may be denied college financial aid completely. We will contact your non-custodial 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 *most situations can be resolved*.

Independent Status / Self-Supporting Students:

If you enter Dartmouth as a dependent student, it is expected that this status will not change and that your need for Dartmouth scholarship will be evaluated as a dependent student until you graduate. Meeting the federal independent student definition does not change Dartmouth standards for institutional scholarship eligibility. Only in rare cases where there are extreme extenuating circumstances will a student's Dartmouth scholarship eligibility be evaluated as independent. In such cases, it is also generally expected that the student also meets all federal tests (see below) for independent status.

Parent unwillingness to pay is not sufficient justification to be considered financially independent. Students wishing to discuss their situation or better understand the documentation of extenuating circumstances required by the Financial Aid Committee/Director should contact the Financial Aid Office.

You are considered independent for **federal** financial aid for the 2011-2012 award year if you are 24 or older as of December 31, 2011. If you are under 24, you will only be considered independent if you are:

- A graduate or professional student.
- Married.
- A student with legal dependents other than a spouse.
- A veteran of U.S. Armed Forces.
- An active duty member of the U.S. armed forces (not for training purposes)
- An orphan, ward of court or in foster care at any time age 13 or older.
- In legal guardianship or emancipated minor status as of the date of application or were immediately before you reached the age of being an adult in your state.
- Determined to be an unaccompanied homeless youth.

Documentation requirements:

Third party documentation of the family situation is required. This could include: letters from clergy, school counselors, social workers, and or extended family members as well as police reports, restraining orders, and/or other court documents—letters from lawyers and therapists are not considered appropriate documentation.

Only in extreme situations will Dartmouth determine that a student is independent if he/she does not meet the federal guidelines. This might include documented abuse, abandonment, or neglect. It is important families are aware that dependency status changes are very uncommon.

Once all appropriate documentation is submitted and reviewed, the decision of the Financial Aid Committee/Director is final.

Married Students:

If you marry while enrolled as an undergraduate at Dartmouth, you will still be considered a dependent student, and we will expect a need-based contribution from your parents. You will receive no more Dartmouth 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.

Understanding the Award

Depending on your individual circumstances, your financial aid package will consist of several components, outlined on the following pages:

[Expected Parent Contribution](#)

[Expected Student Contribution](#)

[Self-Help](#), consisting of:

Employment

Loans

[Federal and State Grant Programs](#)

[Dartmouth Scholarship Assistance](#)

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[2-Term/4-Term D-Plans](#)

Expected Parent Contribution

A basic principle of financial aid is that parents bear primary responsibility, to the best of their ability, to pay for their children's education. Need analysis seeks to measure, in a fair and consistent way, the combined income and asset strength of each family relative to all other families who apply for aid.

How do parents do it? Some are able to meet this obligation from their current income and assets. Some may need the assistance of monthly payment plans or a parent loan program. Many students wish to lessen the burden on their parents and take on more employment or more loans to reduce their parents' contribution. This is possible in some cases, but federal regulations are quite specific about the uses of federal loans and employment funds, so you'll need to talk to us about your options. Dartmouth encourages students to borrow responsibly.

The Dartmouth Monthly Payment Plan administered by Sallie Mae's TuitionPay division, enables your family to pay all or part of your directly-billed expenses in ten convenient, interest-free monthly installments. The annual enrollment fee includes life insurance for the bill payer and monthly statements. For more information, call 1-888-664-6082. Parents must enroll by the end of August each year.

Direct PLUS Loans to Undergraduate Students (PLUS) is a parent loan made by the federal government. The PLUS Loan lets parents borrow money to cover the costs not already covered by the student's financial aid package, up to the full cost of education. There is no cumulative limit, but interest does accrue on the loan while the student is enrolled. There is a fixed interest

rate of 7.9% associated with the loan, and an additional 2.5% charged in origination fees. Typically, repayment begins 60 days after the funds are fully disbursed, and the repayment term is up to ten years. You may also request the opportunity to defer repayment until after the student graduates. Interest will continue to accrue at 7.9% during this time. To apply for or learn more about a Direct PLUS Loan go to www.StudentLoans.gov.

Home equity loans offer families the opportunity to tap the equity in their homes as an educational resource. 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 you consult a banker or accountant before deciding if a home equity loan is appropriate for your family.

Other Family Loan options see the [Alternative Loan](#) section discussed in the Student Contribution section of this handbook.

Expected Student Contribution

The calculation of your obligation will include a portion of your earnings and 20% of your reported assets (the higher of the assets reported in your first year or in the current year.) You can earn this money during the summer before you enroll, during leave terms and by working on campus. Dartmouth's Career Services Office has resources to help you find leave term opportunities all over the country and internationally as well.

The minimum expected 2011-12 contribution from student leave-term earnings is shown below. We may require more than this amount if your reported earnings from the prior year were unusually high. In cases where this happens, we will reduce your self-help by your excess earnings.

Leave-term Earnings Expectations for the 2011-12 Academic Year:

Class of:	Minimum Amount:
2015	\$2,900
2014	\$3,100
2013	\$3,150
2012	\$3,200
Priors	\$3,250 (may be pro-rated for fewer than three terms of enrollment)

For a variety of reasons, many students find themselves unable to earn this much in their leave terms. Some choose to travel or explore unpaid opportunities during those terms. Others feel obligated to help support their families with their earnings. **Whatever the case, the leave-term**

earnings expectation will not be replaced with additional scholarship funds, but in many cases we can offer student loans or additional term-time employment eligibility to assist you.

Self-Help

The first component determined in a student's financial aid package is the self-help. Self-help may include employment and/or student loans. Members of the Classes of 2012 through 2014 who are eligible for need-based aid will not have loans packaged in their original awards. In most cases, those students may request and receive loan funding, if needed. Students from the Class of 2015 and beyond with family incomes above \$75,000 will have a combination of employment and loan included in the student's package.

Employment:

Nearly all financial aid awards include employment eligibility. For students who qualify, **The Federal Work-Study Program (FWSP)** is a program for student employment authorized by the Higher Education Act of 1965, as amended. Dartmouth applies for this grant funding annually. The Federal Work-Study grant provides a portion of the student employment funding for both on- and off-campus positions.

The Federal Work-Study Community Service Program was established for students who have a particular interest in employment with a local non-profit, and is also funded through the Federal Work-Study grant.

Many part-time and full-time jobs are available each term in most areas of the College, including the dining halls, libraries and academic departments. Since the base pay rate is \$7.75 per hour, most student employees are able to earn about \$817 per term by working approximately 11 hours per week. You can work and earn more if your schedule allows. The base rate of pay for students on a leave term is \$8.50 an hour. International and Canadian students may not work more than 20 hours per week during enrolled terms or more than 40 hours per week during leave terms. Students needing assistance in locating a campus job should contact Human Resources, Seven Lebanon Street, Suite 203.

To get paid, you must complete a student timesheet for each bi-weekly pay period and submit to your employer. If this is your first job at Dartmouth, you must also complete an *I-9 Form* (Employment Eligibility Verification) in order to be in compliance with federal regulations. 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. If you submit all paperwork on time, you shouldn't have a problem. You can choose to receive a bi-weekly paycheck in your HB or have your pay direct-deposited to a bank account (recommended). All forms can be completed at the

College Human Resources Office, or EIS (Payroll Office.) International/Canadian students will have additional paperwork to be completed with EIS.

Student Loans:

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 combining both federal funds and Dartmouth funds, including the repayments of previous loans. Federal Perkins Loans are awarded to the neediest students at Dartmouth. Federal regulations limit these loans to \$5,500 per year and \$27,500 for the undergraduate career. No interest accrues and no repayment is expected while a student is enrolled in an institution of higher education at least half-time, and for nine months thereafter. Repayment of principal then begins and interest is charged at the rate of 5%. The minimum monthly repayment is \$50 and the maximum repayment period is 10 years.

Cancellation of up to 100% of a Federal Perkins 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. Student Financial Services has a complete cancellation list.

Federal Direct Stafford Loans from the William D. Ford Direct Loan as authorized by Title IV of the Higher Education Act of 1965, as amended. Under this program, loans are made directly 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. The interest rate for 2011-12 is 3.4%.

The Federal Stafford Unsubsidized Loan is open to students who may not qualify for subsidized loans or who 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. The interest rate for Direct Unsubsidized Stafford is 6.8%. You can defer the payments until after graduation by capitalizing the interest or you may choose to pay the interest while you are enrolled.

Take note of this grace period...**if your D-plan includes two or more consecutive leave-terms, you will have exceeded this six-month period and your loan will be due for repayment.**

The minimum repayment is \$50 per month on both types of Direct Loans. The annual loan limits are as follows: \$3,500 subsidized and \$2,000 unsubsidized in the first year; \$4,500 subsidized and \$2,000 unsubsidized in the sophomore year; and \$5,500 subsidized and \$2,000

unsubsidized in the junior and senior years, less a 1% origination fee. For students attending less than three terms in the final year, Federal Direct Stafford Loans will be prorated according to the number of enrolled terms. The cumulative maximum for an undergraduate career is \$23,000 to \$31,000 depending on your family circumstances.

Grace Period: Once you graduate, withdraw or attend school less than half-time your Direct Loans will enter a six month grace period. Unless you re-enroll at an eligible school before the end of your grace period (or arrange a deferment or forbearance), your Direct Loan will convert to a repayment status. Your first payment will be due 30 to 45 days after your grace period ends.

Repayment Plans: There are several different repayment plans available to Direct Loan borrowers. These plans are: standard, extended, graduated, income contingent, and income-based. If you do not choose a repayment plan when you first go into repayment, you will automatically be under the standard repayment plan. For more information visit <http://www2.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlindex2.html> or www.StudentLoans.gov.

Deferment Options: If due to special circumstances you are not able to make your monthly payments, you may be eligible to suspend or postpone your payments for a period of time known as deferment. The length of your deferment varies, depending upon your qualifications.

Forbearance Options: If you are experiencing financial hardship, but do not qualify for deferment, your lender may be willing to grant you a forbearance. Forbearance is a temporary postponement or reduction of principal payments. Interest continues to accrue during forbearance.

For information on deferment or forbearance options visit <http://www2.ed.gov/offices/OSFAP/DirectLoan/postpone.html> or www.DirectLoans.gov.

Consequences of Default: Default occurs when a borrower persistently fails to make timely payments on their loans as required, to provide documentation or to notify their lender of other relevant conditions. Default will seriously harm your credit rating. While in default, your income taxes and/or wages may be withheld, along with other serious consequences.

Sample Repayment Schedule: Minimum monthly payment by interest rate assuming a Standard Repayment Plan of 10 years.

Principal Balance	Terms In Months	Interest Rate		
		5%	7%	9%
\$1,000	24	\$50	\$50	\$50
\$2,000	48	\$50	\$50	\$50
\$5,000	120	\$53	\$58	\$63
\$10,000	120	\$106	\$116	\$126
\$15,000	120	\$159	\$174	\$190
\$20,000	120	\$212	\$232	\$253
\$25,000	120	\$265	\$290	\$317

Dartmouth Educational Association (DEA) Loans are need-based loans from a fund supported by Dartmouth alumni. Terms are similar to Federal Perkins Loan terms and will be outlined in the promissory note.

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 2011-12 the rate is 6.8%. 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.

Alternative Loans: There are many student loan programs available out there, as a quick internet search will show you. We strongly recommend that you consider a private alternative education loan only after all other types of federal and institutional financing options have been exhausted. Please meet with a financial aid officer to discuss the method of financing that is in your best interest. Your ability to obtain private education funding is largely based on your credit-worthiness and your current aggregate indebtedness. We suggest you consider using a cosigner, which may help to reduce the cost of the loans and to ease the approval process. Citizenship status is also a consideration for many programs.

If you plan on borrowing an alternative loan, please pay careful attention to the loan terms (interest rates, fees, payment obligations, etc.) These terms vary widely from lender to lender and from loan program to loan program. Most alternative loans do not offer deferment or forbearance options if you have difficulty repaying your loan, so check your loan documents carefully. If you experience problems during repayment, contact your lender immediately.

Federal and State Grant Programs

Federal Pell Grants are 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 as determined by their *FAFSA*. Eligible students receive a *Student Aid Report* for their review. Dartmouth reviews electronically generated ISIRs, verifies the information using parent and student tax returns and other documents, sends corrections to the federal processor, and then credits students with the appropriate funds and is reimbursed for such credits by the federal government. For 2011-12, grants range from \$555 to \$5,550. Dartmouth's policy is to verify the amount of a Pell Grant when the drop/add period is over each term. Students taking fewer than three courses each term will receive less Pell Grant for that term. In most cases, if the student is receiving Dartmouth scholarship assistance, it will be increased to make up the difference in Pell aid.

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 by the federal government. FSEOGs are allotted to the neediest students and are made without expectation of repayment. No separate application is required.

State Grant Programs in the states of Connecticut, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, and Vermont have need-based grants available for eligible undergraduate students. Application for most state grants is through the *FAFSA*. As with Federal Pell and SEOG Grants, state grants are considered part of your overall scholarship eligibility and will replace Dartmouth scholarship dollar-for-dollar.

Dartmouth Scholarship Assistance

General Dartmouth Scholarships

These scholarships are need-based and are awarded to students without legal expectation of repayment. Amounts vary, but in general the scholarship award will make up the difference in need after all components of the package have been awarded. Dartmouth scholarship is limited to 12 terms of enrollment.

Endowed Scholarships

Dartmouth has over 700 named scholarship funds, the income from which supports the financial aid budget. Students are selected as recipients of these funds in accordance with preferences and restrictions established by the fund donors, and using information supplied on the online Scholarship Data Sheet. When a student is selected for an endowed scholarship, this does not represent additional funding; rather, this simply means that the student's financial aid is now coming from a particular endowed fund rather than from the general scholarship pool. Many students have the opportunity to correspond with or even meet the donors of their funds, and can benefit from this recognition. Once awarded, an endowed scholarship will continue to be awarded throughout the student's undergraduate career, assuming that demonstrated need continues and that the student maintains Satisfactory Academic Progress. In most cases, recipients will be asked to write annual notes of thanks to the donors of their funds. All students who are eligible for Dartmouth scholarship assistance must complete the online endowed questionnaire on an annual basis as part of their application process.



Outside Scholarships

Students who receive scholarships from external sources can 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 can be reduced to the federal level. (In many cases, outside scholarships do not reduce the Dartmouth family contribution.) Dartmouth scholarship is reduced as a last resort to avoid over awarding (see page 14).

Outside scholarship opportunities are plentiful but may take some research to identify. Some good places to start are www.fastweb.com, www.finaid.org, and www.collegescholarships.org. Don't forget to check locally for possible scholarship opportunities as well.



2-Term/4-Term D-Plans

Students receiving financial aid should be aware that changes to your enrollment pattern will have an impact on your financial aid eligibility. Because the annual student income contribution is not pro-rated by the number of terms that you are enrolled, grant aid may increase or decrease as a result of D-plan changes.

The following is an example of how your per-term scholarship award might be affected depending on the number of terms enrolled in an academic year. The numbers used are an example, actual parent and student contributions and job/loan levels vary by student.

Parent Contribution: \$24,000 (will be pro-rated per enrolled term)

Student Contribution: \$3,000 (will **NOT** be pro-rated per enrolled term)

Job/Loan: \$2,450 (will be pro-rated per enrolled term)

	2-Term D-Plan	3-Term D-Plan (Typical)	4-Term D-Plan
Costs	\$39,092	\$58,639	\$78,185
Parent Contribution (PC)	\$16,000	\$24,000	\$32,000
Student Contribution (SC)	\$3,000	\$3,000	\$3,000
Job/Loan (SH)	\$1,633	\$2,450	\$3,267
Costs Less PC, SC and SH = Scholarship Eligibility			
Scholarship Aid	\$18,459	\$29,189	\$39,918
Per Term	\$9,229	\$9,729	\$9,979

When you adjust your D-plan during an academic year, any adjustment to the per-term scholarship will be retroactive to the beginning of that academic year. In the above case, if you were originally enrolled for summer, fall, and spring, then in December decided to change spring to a leave term, your per-term scholarship for summer and fall would be retroactively reduced from \$9,729 to \$9,229 and you would have a balance due of \$1,000 on your next bill. This is the result of the fact that the \$3,000 student contribution is not pro-rated, so your per-term contribution is now \$1,500 per term rather than \$1,000. Similarly, an addition of a term will typically increase your per-term scholarship for that year.

What We Expect

From You:

- Complete all application forms accurately and submit them **on time**. (Keep copies.)
- **Monitor your financial aid requirements on Banner Student frequently.**
- Provide all documentation, verifications, and other scholarship information requested by the Financial Aid Office or other state and federal scholarship agencies.
- Apply for any non-Dartmouth scholarships or grants for which you might be eligible.
- Report all awards you receive to the Financial Aid Office.
- Read and understand all agreements regarding loan repayments. (Keep copies.)
- Perform the work agreed upon in accepting an employment position.
- Enroll in D-Pay and monitor your student account. Enroll your parents in D-Pay if you want them to be able to view and pay your bills.
- **Share financial aid information with your parents.** We do not send award letters by mail, so you must view your financial aid award in Banner and share this information with your parents.
- **READ** all messages on your award letters.

From Your Parents:

- Promptly report significant changes in your family's income or assets, changes in the number of dependents, or changes in the number in college. (**During the fall term, we will verify the college enrollment of other siblings, including their dependency status and their financial aid status.**)
- Provide us with all requested documentation, including signed, complete copies of federal income tax returns and any other information needed to assess your eligibility for federal and institutional financial aid.
- Verify actual amounts of estimated year income at the end of the tax year, if applicable.
- Meet all deadlines to the best of your ability.

Off-Campus Programs and Transfer Terms

Off-Campus Programs: Language Study Abroad and Foreign Study

Dartmouth sponsors over 40 off-campus programs, including language and academic study abroad. Over half of all Dartmouth students participate in at least one off-campus option. For financial aid students, assistance is available to cover the extra cost (over and above that calculated for a term on campus) associated with an off-campus program. For scholarship students, that extra aid will be half Dartmouth scholarship and loan funds will be offered to cover the other half of the additional cost as well as the employment obligation that normally would be included in an on-campus term.

While tuition for an off-campus program is the same as in a Dartmouth term, and your family contribution is the same, your overall directly-billed costs may be lower, as you will not be billed for Dartmouth room and board. The Off-Campus Programs Office calculates the *actual* costs of each program and charges an additional program fee for most programs. Your out-of-pocket costs will be higher than in a typical Dartmouth term, however, as you will be purchasing your own plane ticket and in most cases, more of your own meals. The financial aid budget for that term only covers required program costs.

Other important points to remember: Once you are officially enrolled in an off-campus program, we will automatically adjust your financial aid award accordingly. If we offer a new or increased College loan, you should sign the revised promissory note on-line when notified to do so as soon as possible. You should plan to access Blitzmail, Banner and D-Pay while away to make sure you do not miss any important deadlines and to keep track of your student account.

Exchange and Transfer Programs

Dartmouth has official exchange programs with the following institutions: The University of California at San Diego (UCSD); The Twelve College Exchange (Amherst, Bowdoin, Connecticut, Mount Holyoke, Smith, Trinity, Vassar, Wellesley, Wesleyan, and Wheaton); the Williams College Mystic Seaport Program in American Maritime Studies; the Eugene O'Neill National Theatre Institute; Morehouse College; Spelman College; McGill University in Montreal, Canada; Keble College at Oxford, United Kingdom; Bocconi University, Milan, Italy; Chulalongkorn University, Bangkok, Thailand; Yonsei University, Seoul, Korea; University of Copenhagen, Denmark; German Universities Exchange Program; Chinese University of Hong Kong; and finally, Keio University and Kanda University, Tokyo, Japan.

Consult the online Organizations, Regulations and Courses (ORC) on the Registrar's website or the Exchange Coordinator in the Off-Campus Programs Office for specific program guidelines. Financial aid is available for the above named official exchange programs, though students will receive no more scholarship assistance than they would have received for a term at Dartmouth. **Any extra costs will be covered entirely by loan.**

The Off-Campus Programs Office is available to assist you with information concerning anticipated costs for LSA/FSP's and exchange programs.

Financial aid for *transfer* terms (study at colleges with which Dartmouth has no official exchange 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. Students must be enrolled at least half-time in order to receive federal funding. **Dartmouth scholarship assistance and loans from Dartmouth are not available for transfer terms.** There is significant paperwork involved in arranging financial aid for a transfer term, so plan ahead. Meet with a financial aid officer or counselor for more information. Also note that the Registrar's Office will access an administrative processing fee for all transfer terms.

Dartmouth assistance is not available to International or Canadian students for transfer terms; 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.

For more information concerning off-campus opportunities visit the following websites:

<http://ocp-prod.dartmouth.edu/ocp/prod/>

and

<http://www.dartmouth.edu/~reg/regulations/undergrad/off-campus.html>

International Students

International students may have additional special circumstances. The Financial Aid Office will help in any way we can.

Employment:

In order to amount awarded per term, you will need to work 10 to 12 hours per week each term. Enrolled students may work no more than 20 hours per week.

Leave Term and Break Periods:

Many international financial aid recipients work for the College full-time (no more than 40 hours per week) during leave terms and often for at least part of the vacation periods between terms.

Travel:

Beginning with the Class of 2012, international students have a budget allowance of \$1,250 in recognition of travel expenses. The \$1,250 is added to the budget and increases Dartmouth scholarship by the same amount. *Policies regarding transportation costs may be adjusted in future academic years.*

This policy does not apply to students whose parents live in the U.S. or students who receive travel funding through their government, their parents' employers, or private sponsors. Your family is responsible for your transportation to Dartmouth as well as your return home after graduation.

SEVIS Fee:

If you are required to pay the \$200 SEVIS fee, your award will be revised to include this cost and Dartmouth Scholarship will be increased by \$200 for fall term. This reduces the amount you and your family will need to pay Dartmouth for fall term and represents a "reimbursement" of the SEVIS fee. You should only have to pay this fee once during your Dartmouth career so this is a one-time increase in your budget and will not be repeated.

Student Tax Returns:

If tax forms are filed, they 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 Department of Homeland Security regulations. Remember that what you earn at Dartmouth is taxable income, so if you are employed, you will be required to file a 1040-NR tax return.

Parent Contributions:

The College is not able to provide increased scholarship or loan assistance to replace all or part of the parent contribution because of currency restrictions that may exist in your country.

Leave Term Earnings:

After the first year, you will be expected to provide a **minimum** of \$1,250 per year from leave term earnings as a student contribution to your education. Your contribution may be more if your earnings, as documented by your tax return or other forms, indicate significant income. If you do have a good job during one of your leave terms, your contribution to your own education should be a top priority, and you should plan to save as much as you can. (The formula for student earnings contributions from U.S. students is 50% of net after-tax income, with a modest allowance for living expenses.) If you are not able to earn and save this amount, you may request loan funding. Dartmouth encourages students to borrow responsibly.

Foreign Student Loans:

Since international students are not eligible for subsidized federal loans, Dartmouth provides these loans from College funds. Nine months after termination of enrollment in either undergraduate or graduate study, all loans will go into repayment status and will be required to make monthly payments of at least \$50. The interest rate is 7%. Foreign Student Loan repayment is administered by the Student Financial Services Office.

Renewal Aid:

Beginning with the Class of 2012, Dartmouth is need-blind for all applicants, including international students. However, if you were admitted prior to the Class of 2012, the former policy still applies. That policy states that you must have been admitted as a financial aid student in your first year in order to apply for aid in subsequent year.



Satisfactory Academic Progress

In order to receive Title IV federal financial aid funds (Pell, SEOG, State Student Incentive Grants, Perkins & Direct Loans as well as Work-Study employment), a student must make satisfactory academic progress toward his or her degree. The Dartmouth degree can normally be completed in 12 terms and four years. Special permission from the Registrar's Office for compelling academic reasons is required for a 13th term and beyond. Five-year patterns also entail permission in advance. Students approved for two-course enrollment terms to accommodate a disability may take up to 18 terms or six (6) years to complete the degree requirements. No federal funds are ever available for enrollment exceeding 150% of the normal 12 terms or 18 terms of enrollment.

Note: Since students can normally complete their degree requirements in twelve terms, Dartmouth scholarship assistance will not be available for 13th terms and beyond except for extreme hardship cases or cases approved for reduced tuition due to disability.

Satisfactory Progress Guidelines:

- In determining eligibility for federal financial aid funds, student satisfactory progress toward degree completion will be reviewed by the Financial Aid Office each academic year at the end of the spring term. If a student is inactive at that time but is readmitted during the academic year, satisfactory academic progress is reviewed upon readmission. The three qualitative and quantitative standards outlined below are all reviewed to determine Title IV eligibility for the academic year, and all three standards must be met:
- **Qualitative Standard:** The Office of the Dean of the College and the Committee on Standards review student grades each term to determine academic standing following the Academic Action guidelines established by the faculty and published in the Dartmouth College Student Handbook. Those guidelines specify academic actions imposed when a student is assigned a grade of D or fails a course (i.e. receives a grade of E).
 - Students on academic risk, warning and probation at the time of the Financial Aid Office's annual review continue to meet qualitative standards consistent with graduation requirements and are eligible to receive federal financial aid.
 - Students who are on continued probation at the time of the Financial Aid Office's annual review are not eligible for federal financial aid funds for the following academic year.

- Students who were withdrawn but 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 progression or pace tests explained below) and will be eligible for Title IV funds.
 - Students suspended due to poor academic performance or withdrawn with prejudice who are readmitted on probation are not eligible to receive federal financial aid funds.
 - While a student may be returned to good academic standing by the Dean and COS at the end of any academic term, federal aid eligibility cannot be reinstated until the beginning of the next academic year.
- **Quantitative Standard (Progression):** To meet Dartmouth's expectation of program completion within five years, a student must receive at least a passing grade in one-fifth of the degree requirements, or seven of thirty-five required courses, in each academic year. (The seven-course academic year minimum assumes three enrolled terms.) However, first-year students will be considered in good standing with satisfactory completion of six courses. In these instances, the student must complete one course in the sophomore year *in addition* to the normal minimum to maintain satisfactory progress.

A student with a one-term enrollment pattern during an academic year must complete one-third of the minimum, or two courses. A 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 10 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 in order to have federal aid eligibility reinstated for the following year.

- **Quantitative Standard (Pace):** Pace is measured by total earned credits divided by total attempted credits. Students falling below a 67% completion percentage will lose eligibility for Title IV financial aid funds.
- Credit is awarded toward the degree for any grade of D or better, for CT (credit earned but not graded) and for NRO (credit earned and grade assigned but not recorded per the College Non-Recording Option policy). Students who earn grades of D, however, are subject to the Academic Action guidelines described in the Student Handbook.
- A student who stops attending all classes without formally withdrawing from the College in accordance with the withdrawal procedures outlined in the Student Handbook will be held

accountable for all grades assigned for that term, and will be subject to all appropriate academic actions in accordance with the College's Academic Action guidelines. If faculty failure reports requested for those students who fail two or more courses in any given term indicate that the student stopped attending all classes earlier in the term and did not officially withdraw, under federal regulatory guidelines the student may be deemed to have "unofficially withdrawn" for financial aid purposes as of the date all class attendance ceased or the mid-point of the term if the last date of attendance is unknown. Federal funds are returned to the federal government in compliance with the Return to Title IV refund and repayment policy.

What does this mean to me?

Students who are not eligible for federal financial aid funding due to satisfactory academic progress issues are still eligible for need-based financial aid funded by Dartmouth in the form of employment, College loans, and Dartmouth scholarship assistance.

Students will not be eligible for Federal loans to reduce the family contribution and parents may not borrow the PLUS Loan while a student is not making satisfactory academic progress. There is no appeal to this policy. Limited alternative student loans are available for families in this situation. Visit the Dartmouth alternative loan list and/or search the internet for loan options.

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 required for such course transfers. **Dartmouth scholarship assistance is not available for transfer courses.** Dartmouth scholarships are available to attend one of the recognized exchange programs.
- **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.
- **Reduced Course load:** Students are approved for reduced course load by requesting consideration from Student Accessibility Services and the Registrar's Office. Students should meet with a financial aid counselor to discuss the number of terms of scholarship eligibility that they can expect if given approval for ongoing two-course terms. Students approved for a reduced course load may also qualify for reduced tuition with approval from Student Financial Services.

- Some federal funding is only available to full-time students. Should a student opt to take only two courses in a term, the Pell Grant will be reduced based on federal guidelines. The determination is made at the end of the drop/add period each term. In most cases the reduction in Pell Grant funds will be replaced with additional Dartmouth scholarship.
- After readmission following a suspension or withdrawal, aid is reinstated when the all financial aid requirements for that year have been completed, and the student has a D-Plan for that year. Readmitted students should check the status of their financial aid requirements on Banner Student.

Billing / Student Financial Services

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

Your anticipated financial aid will appear on your online bill in D-Pay each term until it is officially credited to your student account after check-in. If your scholarship is not reflected on that bill, it usually means that your file is incomplete for some reason. Check Banner Student to see what is missing from your file.

Federal Pell Grants are credited after valid Student Aid Reports (SARs) are verified. All other outside and state scholarships are credited when the funds are received. Federal Perkins Loans are credited only after you have signed the master promissory note on-line and checked in. Other College loans may require additional paperwork before they are credited to your student account. Federal Direct Stafford funds are credited when money is received from the Department of Education after all required online forms have been completed. The credit will normally appear on the second billing each term.

When you receive your bill electronically each term, you are asked to indicate any unlisted anticipated financial aid not on the bill. Doing so can help you avoid late charges, but does not mean that you can withdraw any cash from your account until Student Financial Services, located in 103 McNutt Hall, actually receives the funds.

You should plan for charges which have not yet appeared on your account but for which you will be responsible. This means that if you have not yet been charged for housing on the first bill of the term, you should count on being charged on the second term bill.

Student Financial Services is also responsible for processing promissory notes for Federal Perkins and institutional 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. You will be contacted to complete the appropriate loan paperwork online. Please do so as soon as possible after receiving the email request.

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

If federal financial aid exceeds tuition, room, board, and other authorized charges, you are given access to the credit within 14 days (unless you have authorized the College to hold the credit for future expenses). Because of Dartmouth's cost of attendance, a credit of federal funding is likely only in the case of a student whose parents have taken a large Direct PLUS Loan.

If your total aid, including Dartmouth scholarships and outside scholarships, creates a credit balance in your account, these funds may be available for withdrawal to help with book costs and other educational expenses. If you are missing financial aid paperwork, your award is not final and a credit may not be available. **Refund requests are handled by the Student Financial Services Office.**

My financial aid award says it includes books, travel, and miscellaneous costs. Where do I get the money for my books and my plane ticket home?

Your award is based on the total cost of attendance at Dartmouth, which includes not only your fixed costs billed by the College (tuition & fees, room, board) but also those additional out-of-pocket costs that every student has. Those out-of-pocket costs are covered by you, as either part of your family contribution or your self-help aid (work-study employment and/or loans). **So, for every term at Dartmouth, you must come prepared with some funds to purchase your books and cover your personal expenses.** Paychecks that come from your campus employment can also be used to cover those personal needs.

I can't pay my bill or buy books; what should I do?

Contact the Financial Aid Office as soon as you anticipate having trouble paying your bill. The sooner you are in touch with us the better. Short-term emergency loans may be available for higher-than-expected book costs and other expenses, particularly those early in the term when all your pending aid may not yet have posted to your account. **We usually can find a way to help, but it's harder to do if you wait until the last day of check-in!**



Withdrawal, Suspension, and Refund Policy

Withdrawals, suspensions, resignations, and readmissions are acted on by the Dean of the College Office under 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. Secondly, depending upon the timing of the student's departure from Dartmouth (on or before the fifth week of a term), a refund of college charges 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:

Institutional tuition refunds for students who withdraw after tuition has been paid, but prior to registration and the first day of classes, will be 100 percent of tuition and room charges. After the beginning of classes, refunds will be calculated as follows: a refund of 90 percent for withdrawal during the first week of the term, a refund of 75 percent for withdrawals during the second and third weeks of the term, a refund of 50 percent for withdrawal during the fourth week of the term, and a refund of 25 percent for withdrawal during the fifth week of the term. No refund will be made after the fifth week of the term.

Board:

Any student who withdraws voluntarily or who is dismissed from the College during the term shall be entitled to a refund of unused board-declining balance account (DBA) funds not to exceed a prorated amount based on the number of weeks remaining in the term. Any service fees attached to a dining option will not be refunded after the first week of classes.

Room Charges:

Room charges are refunded based on the day the student vacated the room. There are no refunds 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 (DSGHP) are nonrefundable. Other miscellaneous fees and charges, including student activity fees and class dues, are nonrefundable if the student withdraws after registration and the first day of classes.

Students who are receiving financial aid and leave the College will have the amount of their tuition refund calculated using the institutional refund policy for all charges. Eligibility for federal aid will be determined using the Return of Title IV funds calculation. The return of Federal Title IV funds calculation determines the percentage of “earned” and “unearned” federal aid. This percentage is determined by dividing the number of days completed by the number of days in the payment period. If the student has completed more than 60 percent of the period, all funds have been “earned,” and there is no return of federal funds. If less than 60 percent of charges were “earned,” the formula determines the amount of aid which is due to the student as a “post-withdrawal” disbursement and the amount which must be returned to the federal programs. Federal funds must be returned in the following order within 30 days after the Financial Aid Office has been notified of the withdrawal date by the Dean’s Office: Unsubsidized Federal Stafford Loans, Subsidized Federal Stafford Loans, Perkins Loan, PLUS Loans, Federal Pell Grants, Federal SEOG, and other Title IV assistance. Contact the Financial Aid Office for more information. Refunds, scholarship adjustments, and return of federal funds are recorded to the student’s account and will normally be made within 30 days of the withdrawal or dismissal. In cases of unofficial withdrawal, the effective date will be calculated from the date of determination by the Office of the Dean of Undergraduate Students. In any instance where it is felt that individual circumstances may warrant exception to the institutional refund policy, the student may appeal in writing to the Director of Student Financial Services.



Helpful Contact Info

Student Financial Services

103 McNutt

Phone 603-646-3230

Email student.financial.services@dartmouth.edu

Career Services

63 South Main Street, 2nd Floor

Phone 603-646-2215

Email career.services@dartmouth.edu

Dean of the College Office

1st Floor, Parkhurst Hall

Phone 603-646-2243

Email upperclass.deans.office@dartmouth.edu

Office of Visa and Immigration Services (OVIS)

63 South Maine Street, Suite 303

Phone 603-646-3474

Email international.office@dartmouth.edu

Off-Campus Programs

44 North College Street

Phone 603-646-1202

Email visa.and.immigration.services@dartmouth.edu

Health Services

5-7 Rope Ferry Road, Dick's House

Phone: 603-650-1414

Email health.service@dartmouth.edu

Computer Sales and Service

171 Carson Hall

Phone: 603-646-3249

Email computer.sales.and.service@dartmouth.edu

Dartmouth Card Office

Basement of McNutt Hall

Phone: 603-646-3724

Email dartmouth.card@dartmouth.edu

Office of Pluralism and Leadership (OPAL)

Collis Center, Suite 211

Phone: 603-646-0987 or 603-646-1656

Email pluralism.and.leadership.office@dartmouth.edu

Office of Institutional Diversity & Equity

304 Blunt Alumni Center

Phone: 603-646-3197

Email institutional.diversity.&.equity@dartmouth.edu

Student Employment Office

Seven Lebanon Street, Suite 203

Phone: 603-636-2641

Email student.employment.office@dartmouth.edu



The Fine Print

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 Evelyn Ellis, Vice President for Institutional Diversity and Equity, 304 Blunt Alumni Center, Hanover, NH 03755, (603) 646-3197.

Ward Newmeyer, 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.

The Financial Aid Policies contained in this Handbook are accurate for the 2011 – 2012 academic year. However, Dartmouth reserves the right to make from time to time such changes in its operations, programs and activities as the Trustees, faculty and Officers consider appropriate and in the best interests of the Dartmouth Community.

