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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. 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.

We are committed to meeting 100% of every admitted student’s demonstrated need, following federal and institutional guidelines.

Dartmouth’s admissions policy is “Need-Blind” for all U.S. applicants. 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 selected the students it intends to admit to Dartmouth, the Financial Aid Office determines each student’s need, and awards financial aid accordingly.

For international applicants, financial need will be evaluated as one of many factors considered in the admissions process. International applicants must apply for and demonstrate need for financial aid at the time of application to Dartmouth, and no new request for aid can be granted at any time after an admission offer is made.

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.

You should expect costs for books, supplies, living expenses, and transportation to Hanover. 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 included in recognition of your potential travel expenses. Actual travel costs are the responsibility of the family and are not reimbursed by Dartmouth. Should your travel costs be higher than estimated in your award, you may provide the Financial Aid Office with documentation of those costs in order 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 2015-2016 academic year this might include:

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<tbody>
<tr>
<td>Tuition:</td>
<td>$16,040</td>
</tr>
<tr>
<td>Fees:</td>
<td>$462 (first-year students have additional $170 fee in fall)</td>
</tr>
<tr>
<td>Room:</td>
<td>$2,851</td>
</tr>
<tr>
<td>Meal Plan:</td>
<td>$1,895 (first-year students have additional $220 in fall)</td>
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<td>$21,248</td>
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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 2015-2016 the cost of the basic computer package is $1,114. 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 of enrollment remaining are not eligible for loan assistance toward a new computer.

Group Health Insurance Plan:
All students must purchase the Dartmouth Student Group Health Plan (DSGHP) 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 2015-2016, the cost of the plan is $2,645. For students receiving need-based scholarship aid from the College, half of the cost of the health plan ($1,323) is covered by additional scholarship assistance. The remaining half may be covered with loan assistance upon request to the Financial Aid Office.

*   *   *

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 Cost of Attendance as described 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.
DA$H 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 DA$H 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.

Dining Plans allow you to select a meal plan suitable to your needs. Amounts charged above the three term $5,685 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.

Check the Dartcard site for more information.

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 live off-campus, your financial aid budget will still be based on the same average dormitory room and meal 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. If you live off-campus, we cannot advance you funds to pay rent or a security deposit due prior to the start of the term; you and your family will have to cover these costs up front.

You 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 can also opt for the minimum meal plan of $950. For some students, this reduction in billed charges will create a credit balance in their account at the start of the term. This credit will become available for withdrawal via D-Pay after all required paperwork has been completed and the student has checked in for the term.

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 304, are 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 may inquire directly with the organization.

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 EFC of $1,500 a year or lower can receive a fee reduction from the GRE program. Students who are Pell Grant-eligible 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 complete 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 school 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 loans, Federal Perkins loans, and Federal Work-Study.

The FAFSA is the only form required to apply for federal financial aid. If you only wish to submit the FAFSA to receive any federal aid you may qualify for and not be considered for institutional aid, please notify us.

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 CSS 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 provide you with a finalized 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:**
Each year we ask that all U.S. students requesting aid submit a new 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 March 1. All returning students who wish to apply for Dartmouth scholarship aid should submit the online *Dartmouth 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 emailed 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.**

*Application that are not complete by the April 1 deadline are subject to a $500 decrease in scholarship eligibility, which will be replaced with loan or employment eligibility. There are no exceptions to this policy.*
Financial Aid Calendar

The Free Application for Federal Student Aid (FAFSA) is the only form required to apply for federal financial aid. All items listed below are required to apply for institutional financial aid, including Dartmouth scholarship funds. Please notify our office if you only wish to be considered for federal aid.

Early Decision Applicants to the Class of 2020:

- 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 the applicant is admitted, a tentative award will be included with the admissions decision, to be finalized in April or when all required information (including the FAFSA and 2015 tax forms as described below) has been received.

Regular First-Year Applicants to the Class of 2020:

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’ 2015 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 2015 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
- Submit 2015 income tax returns (translated) directly to our office as soon as they become available. If tax returns are not available, Dartmouth will accept signed, translated statements from employers showing the total amount earned in calendar year 2015. These statements should not be converted to U.S. dollars and should show any taxes paid. The student’s name should appear on all documents submitted.

Undocumented Applicants

- CSS Profile filed by February 1
- Noncustodial Profile, if applicable, filed by February 15
- Signed copies of all pages and schedules of student’s and parents’ 2015 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.)

Returning Students, for the 2016-2017 Academic Year:

U. S. Citizens and Permanent Residents

- Free Application for Federal Student Aid (FAFSA) filed by March 1
- Signed copies of student’s and parents’ 2015 federal income tax returns and W-2 forms submitted by April 1
- Dartmouth Scholarship Application (available via Banner) submitted by April 1
- If this is your first time applying for aid, please also complete the CSS Profile

Undocumented Students

- Signed copies of student’s and parents’ 2015 federal income tax returns and W-2 forms submitted by April 1
- Dartmouth Scholarship Application (available via Banner) submitted by April 1
- If this is your first time applying for aid, please also complete the CSS Profile

All information for U.S. Citizens and Permanent Residents as well as Undocumented Students should be submitted via the College Board’s IDOC Service. Everything should be submitted together in one packet (or in one upload session) unless your parents are divorced or separated and do not wish to share information with each other.
Canadian Students – submit by April 1 to the Financial Aid Office

- Dartmouth Scholarship Application (available via Banner)
- 2015 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

- Dartmouth Scholarship Application (available via Banner)
- Submit 2015 income tax returns (translated) directly to our office as soon as they become available. If tax returns are not available, Dartmouth will accept signed, translated statements from employers showing the total amount earned in calendar year 2015. These statements should not be converted to U.S. dollars and should show any taxes paid. The student’s name should appear on all documents submitted.

When will returning students receive their financial aid awards?
Awards for summer term enrolled students will be available prior to the summer term billing date (assuming your application is complete by April 1.)

All other awards will be available by July 1, if your application 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 and submit the Free Application for Federal Student Aid (FAFSA), you will receive a Student Aid Report (SAR.) If you provided an email address, the SAR will be emailed 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, call 1-800-4FEDAI 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 “Federal Verification?”
The U.S. Department of Education selects applications to be verified during the FAFSA processing cycle. Students selected for verification must complete a Federal Verification Worksheet and submit all requested documentation. Federal SEOG, Federal Pell Grants, Federal Perkins Loans, and Federal Direct Unsubsidized/Subsidized Loans cannot be disbursed to your student account until verification is completed. If changes need to be made to your FAFSA information, the Financial Aid Office will make those corrections based on tax transcripts and the Federal Verification Worksheet. If this new information changes your eligibility for federal aid, you will receive a new financial aid award with a message detailing the reason for the change.

Per federal regulation, students have until the end of the academic year (or until the end of the last term of enrollment for that year) to complete the verification process. However, you may not be permitted to use your “anticipated” financial aid toward your account charges if you have not submitted required documents or completed the verification process. This can create a check-in hold and potential administrative withdrawal. For upperclass students, in most cases you will not receive a financial aid award until you have completed federal verification and you will be responsible for all charges on your account.

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 FAFSA, 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 feel my aid award is insufficient?
First, download and complete the Request for Review form, available on our website. 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. It is our aim to give careful consideration to a family’s unique circumstances while also
maintaining equity in our treatment of all applicants. In cases where we are unable to offer an increase in scholarship aid, we will do all that we can to advise you of loan options and/or other available 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?**
No. Students planning to live in a residence hall 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 assist with these charges, regardless of level of need or reasons for needing to stay on campus.**
Students eligible for Federal Work-Study funding may be eligible for leave-term Work-Study during their leave term. Contact the Financial Aid Office for more information and to find out if you are eligible. 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 observed.

**Why has my aid been reduced?**
Your total financial aid from all sources can never exceed your cost of attendance. If aid from one source is higher than anticipated, we may have to decrease your aid from another source. A D-plan change can also retroactively reduce your aid award for prior terms. This is addressed more fully on page 25.

If you receive any federal funds, including Work-Study eligibility, the College is legally prohibited from giving you more aid than the amount of your demonstrated need. 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 your demonstrated need. We will reduce your loan and work 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. If you think you will earn more than the amount listed, you may talk with a financial aid staff member about adjusting your award.

**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 eligibility is limited to the first 12 terms of enrollment.** Thirteenth terms must be financed with family resources, loan assistance, and external funds such as Federal Pell Grants and outside scholarships. Requests for an exception to this policy must be submitted in writing to the Director of Financial Aid. Those entering with advanced class standing or as transfer students are eligible for fewer terms of Dartmouth scholarship eligibility since they are closer to graduation upon their 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 on time. Each application is evaluated for need each year according to the policies in place for that academic year. Your Parent Contribution will be adjusted each year to reflect changes in your family’s income and circumstances.
Special Circumstances

Divorced & Separated Parents:
Legal agreements notwithstanding, we believe parents remain primarily responsible for their children’s educational costs. We consider a student’s application incomplete until we receive all the required forms from both parents (and their spouses, if remarried.)

We use the required 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 understand the extent to which the biological/adoptive parent’s financial flexibility has increased or decreased as a result of remarriage. A contribution is normally not expected from the earnings of the non-custodial stepparent.

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. 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. The more information you are able to provide for us regarding your circumstances, the better we will be able to assist you.

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 independently from his or her parents. In such cases, it is also generally expected that the student also meets all federal tests (see below) for independent status. 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.

A parent’s unwillingness to contribute to educational costs is not sufficient justification for a student to be considered financially independent, for both federal and Dartmouth purposes.
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 attorneys and therapists may not carry the same weight in our evaluation.

Once all appropriate documentation is submitted and reviewed, the decision of the Financial Aid Committee/Director is final. Students wishing to discuss their situation or better understand the documentation of extenuating circumstances required by the Financial Aid Committee should come to the Financial Aid Office to meet with an officer.

You are considered independent for federal financial aid for the 2015-2016 award year if you are 24 or older as of December 31, 2015. 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.

Married Students:
If you marry while enrolled as an undergraduate at Dartmouth, you will still be considered a dependent student, and we will continue to expect a need-based contribution from your parents when determining your Dartmouth scholarship eligibility. You will receive no more Dartmouth scholarship assistance than you would have received as a single student. Additionally, depending upon the circumstances, we may expect a contribution from a working spouse in addition to a parental contribution. You will qualify as an independent student for federal purposes in the year following your marriage. 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 Your 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**
- **Outside Scholarships**
- **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 an equitable 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 discourages students from borrowing to cover the Parent Contribution if this will increase their debt level to an unreasonable amount.

**The Dartmouth Payment Plan** enables your family to pay all or part of your directly-billed expenses for a particular term in three interest-free monthly installments. The enrollment fee is $25 per term. For more information, call Student Financial Services at 603-646-3230.

**Federal Direct Parent Loans for Undergraduate Students (PLUS)** are parent loans offered 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. For 2015-16 there is a fixed interest rate of 6.84% associated with the loan, and an additional 4.292% charged in origination fees (4.272% for loans first disbursing on or after October 1, 2015.)
Typically, repayment begins 60 days after the funds are fully disbursed, and the repayment term is ten years. You may also request to defer repayment until after the student graduates. Interest will continue to accrue at 6.84% during this time. To apply or learn more about a Federal 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 Private 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 Center for Professional Development has resources to help you find leave-term opportunities both in the U.S. and abroad.

The minimum expected 2015-2016 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 2015-2016 Academic Year:**

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<tr>
<th>Class of:</th>
<th>Minimum Amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>$2,800</td>
</tr>
<tr>
<td>2018</td>
<td>$3,050</td>
</tr>
<tr>
<td>2017</td>
<td>$3,100</td>
</tr>
<tr>
<td>2016</td>
<td>$3,150</td>
</tr>
<tr>
<td>Priors</td>
<td>$3,200 (in some cases may be pro-rated for fewer than three terms of enrollment)</td>
</tr>
</tbody>
</table>

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 employment eligibility during enrolled terms 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. Students with family incomes above $100,000 at the time of matriculation 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. The Federal Work-Study grant provides a portion of the student employment funding for both on- and off-campus positions that qualify.

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. International students may not work more than 20 hours per week during enrolled terms, but they may work full-time (typically up to 40 hours per week) during periods of non-enrollment (leave terms or term breaks.) Students needing assistance in locating a campus job should contact the Student Employment Office, located in the Human Resources suite (203) at Seven Lebanon Street.

When you first become employed by Dartmouth, you must 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. To get paid, you must complete a student timesheet for each bi-weekly pay period and submit it electronically to your employer. You can choose to receive a bi-weekly paycheck via Hinman mail 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 students will have additional paperwork to be completed with EIS.

**Student Loans:**

**Federal Perkins Loans** are need-based loans 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. Federal Perkins Loans will not be available to new borrowers after October 1, 2015.

Cancellation of up to 100% of a Federal Perkins Loan can be granted for employment in certain teaching, military, health, and social services professions. Student Financial Services has a complete cancellation list.

**Federal Direct Loans from the William D. Ford Federal Direct Loan Program** are made directly by the federal government. These loans have a fixed interest rate set each spring for the upcoming academic year. For need-based Federal Direct Subsidized Loans, the federal government pays the interest until the loan goes into repayment status. The interest rate for 2015-2016 is 4.29% for undergraduates.

The Federal Direct Unsubsidized Loan is available to students who may not qualify for subsidized loans, or who may qualify for only a partial subsidized loan, and has the same terms and conditions except that interest accrues on the disbursed amount while the student is in school. The interest rate for the Federal Direct Unsubsidized Loan is 4.29% for undergraduates. Repayment is not expected until after graduation but borrowers may choose to pay the interest while they are enrolled.

The minimum repayment is $50 per month on both types of Federal 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 1.073% origination fee (1.068% for loans first disbursing on or after October 1, 2015.) For students attending less than three terms in the final year, Federal Direct Loans will be prorated according to the number of enrolled terms. The cumulative maximum for an undergraduate career is $31,000, no more than $23,000 of which can be subsidized.
**Grace Period:** Once you graduate, withdraw, or attend school less than half-time, your Federal Direct Loans will enter a six-month grace period. Unless you re-enroll at an eligible school before the end of your grace period, your Federal Direct Loan will enter repayment status. **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.**

**Repayment Plans:** There are several different repayment plans available to Federal Direct Loan borrowers. Information about repayment plans and repayment calculators can be found at [http://studentaid.gov/repay-loans](http://studentaid.gov/repay-loans).

**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 situation.

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

For information on deferment or forbearance options, visit [http://studentaid.gov/repay-loans#deferment](http://studentaid.gov/repay-loans#deferment).

For information regarding your own federal student loans, including contact information for your loan servicer, log in to the National Student Loan Data System at [nslds.ed.gov](http://nslds.ed.gov).

**Consequences of Default:** Default occurs when a borrower persistently fails to make timely payments on loans as required, to provide documentation, or to notify his or her servicer 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 consequences.

**Sample Repayment Schedule:** You can view a standard repayment schedule and customize it based on your anticipated yearly income at [http://studentaid.gov/repay-loans#repayment-plans](http://studentaid.gov/repay-loans#repayment-plans).

**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 (DELC)** provides need-based loans for students who need additional assistance beyond that available from federal or other Dartmouth loan funds. The variable interest rate is reset annually. In 2015-2016 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 parental credit check is required.

**Dartmouth 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.

**Private Loans** are another financing option. We strongly recommend that you consider a private educational 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 co-signer, which may help to reduce the cost of the loans and to ease the approval process. Citizenship status is also a consideration for most programs. If you plan on borrowing a private loan, please pay careful attention to the loan terms (interest rates, fees, payment obligations, etc.). These terms vary widely among lenders and within loan programs. Most private 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. For 2015-2016, grants range from $600 to $5,775. Dartmouth’s policy is to verify a student’s eligibility for 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 Grant 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 as determined by FAFSA results and are made without expectation of repayment. No separate application is required.

**State Grant Programs** in the states of Connecticut and Vermont have need-based grants available for eligible undergraduate students. Application for 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 eligibility dollar-for-dollar.
Dartmouth Scholarship Assistance

General Dartmouth Scholarships
All Dartmouth scholarships are need-based and are awarded to students without 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 eligibility is limited to the first 12 terms of enrollment (fewer for transfer students.) Petitions for additional terms of scholarship funding may be made in writing to the Director of Financial Aid.

Endowed Scholarships
Dartmouth has over 800 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 Application. 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 the student continues to demonstrate financial need and meet any restrictions associated with that fund. In most cases, recipients will be asked to write annual notes of appreciation to the donors of their funds.

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. In some cases, outside scholarships may be used to reduce the EFC, but never below the federally-calculated level. Because this is specific to each individual, please contact the Financial Aid Office with questions about how an outside scholarship will impact your award. Dartmouth scholarship is only reduced as a last resort to avoid over awarding when all other need-based components of the award have been reduced.

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 may 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: $2,850 (will NOT be pro-rated per enrolled term)

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

<table>
<thead>
<tr>
<th>Costs</th>
<th>2-Term D-Plan</th>
<th>3-Term D-Plan (Typical)</th>
<th>4-Term D-Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent Contribution (PC)</td>
<td>$16,000</td>
<td>$24,000</td>
<td>$32,000</td>
</tr>
<tr>
<td>Student Contribution (SC)</td>
<td>$2,850</td>
<td>$2,850</td>
<td>$2,850</td>
</tr>
<tr>
<td>Job/Loan (SH)</td>
<td>$1,633</td>
<td>$2,450</td>
<td>$3,267</td>
</tr>
</tbody>
</table>

Costs less PC, SC and SH = Scholarship Eligibility

| Scholarship Aid | $24,213 | $37,744 | $51,275 |
| Per Term        | $12,106 | $12,581 | $12,819 |

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 $12,581 to $12,106 and you would have a balance due of $950 on your next bill. This is the result of the fact that the $2,850 student contribution is not pro-rated, so your per-term contribution is now $1,425 per term rather than $950. 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 students receiving Dartmouth scholarship aid, additional assistance is available to cover the extra cost (over and above that calculated for a term on campus) associated with an off-campus program. Half of the additional cost will be met with Dartmouth scholarship aid, and loan funds will be offered to cover the other half of the additional cost as well as the work award 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 includes 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 online when notified to do so as soon as possible. You should plan to access Blitz, 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; Keio University and Kanda University, Tokyo, Japan; and CASA in Havana, Cuba.
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.**

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 receiving at least two Dartmouth credits in order to be considered at least half-time and 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 staff member for more information. Also note that the Registrar’s Office will assess an administrative processing fee for all transfer terms.

**Dartmouth assistance is not available to International 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 all off-campus opportunities visit the websites of the [Off-Campus Programs](#) office and the [Registrar](#).
International Students

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

Employment:
In order to earn the employment 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 during leave terms and often for at least part of the vacation periods between terms. Financial aid is not available for housing and meal costs during these periods.

Travel:
The Cost of Attendance for international students includes $1,250 in recognition of travel expenses. The $1,250 is added to the budget and increases Dartmouth scholarship by the same amount. You and your family are responsible for your travel costs. Should your actual travel expenses exceed this amount, you may provide us with documentation of your costs and additional loan funding can be awarded.

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.

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 U.S. Department of Homeland Security regulations. Your earnings from Dartmouth are considered to be taxable income, so if you are employed, you will be required to file a 1040-NR tax return. Dartmouth is also required to withhold taxes on any taxable scholarship amount for students from certain countries. This will appear as a charge on your student account. In many cases, all or part of this amount can be recovered upon filing a 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 if your parents are subject currency restrictions that may exist in your country. The currency exchange rate that is used to calculate your Parent Contribution is an amount set by the College Board annually. Your aid will not be adjusted during the academic year based on changes in your country’s exchange rate.

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. Canadian students will be assessed the same contribution as for U.S. students (see page 20), adjusted by the exchange rate. 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 Student Loans:
Since international students are not eligible for subsidized federal loans, Dartmouth provides student loans from College funds. Nine months after cessation of enrollment in either undergraduate or graduate study, all loans will go into repayment status and the minimum monthly payment is $50. The interest rate is 7%. Dartmouth Student Loan repayment is administered by the Student Financial Services Office.
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 require 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 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 federal 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 (COS) 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 federal financial aid 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 is not 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 federal 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. In these cases, federal aid 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 Direct 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 on the Financial Aid website 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 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?

Once your aid application requirements are satisfied, your anticipated financial aid will appear 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 generally means that your aid requirements are incomplete. Check Banner Student to see what is missing from your file.

Student Financial Services places Financial Check-In holds, and is the only office which can release those holds. They are also the only office that can definitively determine the payment amount that will be due in order to have a check-in hold removed. They also manage the Monthly Payment Plan.

Federal Pell Grants are credited after check-in and once valid Student Aid Reports (SARs) are verified. All other outside scholarships are credited when the funds are received. Federal Perkins Loans are credited after check-in if the Master Promissory Note has been signed. Other College loans may require additional paperwork before they are credited to your student account. Federal Direct Loan funds are credited after check-in once all required online forms are completed and the funds are received from the Department of Education.

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 you will still not be able to 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 that charge appearing on that term’s follow-up 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 balance on 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 Federal 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 via D-Pay.

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 difficulty and we will explain your options. 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 be 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.

Meal Plan:
Any student who withdraws voluntarily or who is dismissed from the College during the term shall be entitled to a refund of the unused portion of the meal plan 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 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 Direct Loans, Subsidized Federal Direct Loans, Federal Perkins Loan, Federal 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

Financial Aid Office
2nd Floor, McNutt Hall
Phone 603-646-2451
Email financial.aid@dartmouth.edu

Student Financial Services
1st Floor, McNutt Hall
Phone 603-646-3230
Email student.financial.services@dartmouth.edu

Registrar
1st Floor, McNutt Hall
Phone 603-646-2246
Email registrar@dartmouth.edu

Center for Professional Development
63 South Main Street, 2nd Floor
Phone 603-646-2215
Email cpd@dartmouth.edu

Dean of the College Office
1st Floor, Parkhurst Hall
Phone 603-646-2980
Email dean.of.the.college@dartmouth.edu

Undergraduate Deans Office
Carson Hall, Suite 125
Phone: 603-646-2243
Email dean.of.undergraduate.students@dartmouth.edu

Office of Visa and Immigration Services (OVIS)
63 South Main Street, Suite 303
Phone 603-646-3474
Email visa.and.immigration.services@dartmouth.edu
Off-Campus Programs
44 North College Street
Phone 603-646-1202
Email off.campus.programs@dartmouth.edu

Health Services
5-7 Rope Ferry Road, Dick’s House
Phone: 603-650-1414
Email health.services@dartmouth.edu

Computer Sales and Service
001 McNutt Hall
Phone: 603-646-3249
Email computer.sales.and.service@dartmouth.edu

Dartmouth Card Office
Basement, Class of 53 Commons
Phone: 603-646-3724
Email dartmouth.card@dartmouth.edu

Office of Pluralism and Leadership (OPAL)
Carson Hall, Suite 125
Phone: 603-646-0987
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
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 Evelynn 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 2015 – 2016 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.