DARTMOUTH
Your guide to financing a Dartmouth education.
JOIN US.

Congratulations on your acceptance to Dartmouth College. We are excited to invite you to join our remarkable global community. We understand that choosing a college is an important financial decision, and we are here to support you and your family. You should know that Dartmouth consistently ranks as one of the best value schools in the nation. Our extraordinary alumni are powerful illustrations of the impact of a Dartmouth liberal arts education.

This packet outlines the components of your financial aid award and the steps you must take to complete the process. You will find additional information regarding the 2023–2024 cost of education, payment plans, and family loan options on Dartmouth’s Financial Aid website. After you review the enclosed information, discuss it with your family. If you feel you have financial concerns we haven’t taken into consideration, reach out to us toll free at (800) 443-3605. We are here to help.

Welcome to Dartmouth. Let’s do this together.

Sincerely,

G. Dino Koff
Director of Financial Aid
YOUR NEXT STEPS

• Read all pages of every award letter.
• Pay close attention to the terms of the award outlined on the back of this folder or in the email informing you of a new award.
• Share this and all subsequent awards with your parent(s); they will not receive a separate copy.
• Review our Financial Aid Handbook (dartgo.org/handbook) for more in-depth information.
• Reapply annually.

HOW TO REQUEST A REVIEW

Your award is eligible for review if your financial situation has changed for one of these two reasons:
• You receive a better need-based financial aid offer from another selective college. Submit a copy of the letter with a completed review form. If the offer is from another Ivy League institution, we will match it.
• You are dealing with extenuating circumstances that are new or were not mentioned in your initial application. Provide details—and documentation, if applicable.

How to request a review? Complete and return the Request for Financial Aid Review Form. You’ll find this form on the Dartmouth Financial Aid website.

COST OF ATTENDANCE

• Direct expenses—appear on your college bill and are offset by your financial aid funds. Direct expenses include tuition, housing, food, and required fees.
• Indirect expenses—paid out-of-pocket by you and your family. Indirect expenses include books, miscellaneous expenses, and travel to and from Dartmouth. Plan to arrive on campus with money to purchase books and personal care items.

ADDITIONAL REQUIRED EXPENSES

• Health Insurance—Dartmouth offers a group insurance health plan for students who do not certify to Dartmouth College Health Service that they have an adequate medical plan. The actual cost will be determined in June. The 2022–2023 cost was $4,163. If you receive a Dartmouth Scholarship, you will receive additional scholarship funds to cover half the cost of the health plan. Loans are available to cover the other half, if necessary.
• Computer—You may provide your own or purchase one through the College. The cost for a basic computer package in 2022–2023 was $1,700. You can request a loan to cover the cost of a basic computer.

CAMPUS EMPLOYMENT

Staff members at the Student Employment Office are available to help if you wish to seek employment. Jobs are not assigned.
• Average earnings: $800–$825 per term.
• Earnings (paid directly to you) should help pay for indirect expenses such as books, travel, and laundry.
• Employment is not required and may be replaced in your award with a student loan or outside scholarships.
• JobNet: Dartgo.org/employment provides a listing of available jobs.

FEDERAL DIRECT LOAN INFORMATION

• Complete Entrance Counseling and the Master Promissory Note (MPN).
• U.S. citizens and permanent residents in their first year of enrollment are eligible for up to $5,500 from the Federal Direct Loan program.
• If a Federal Direct Loan is not already in your award, you may request it to reduce your family contribution.

OUTSIDE SCHOLARSHIPS

• If you are receiving need-based aid, outside scholarships may reduce the employment in your award, and in some cases, can reduce your family contribution.
• If you are not receiving any need-based aid, outside scholarships can reduce the amount you and your family are required to pay.

YOUR COLLEGE EDUCATION IS ONE OF THE MOST ENDURING INVESTMENTS YOU WILL EVER MAKE. IT WILL BE WORTH IT.
TERMS OF YOUR FINANCIAL AID AWARD

As a financial aid recipient I understand that:

**Changes in Family Circumstances:** Changes in family income or assets, changes in the number of dependents, or changes in the post-secondary plans of family members may result in changes to my financial aid award for future enrollment. Verification of the college enrollment of my siblings will be required during the fall term.

**Outside Assistance:** I must notify the Financial Aid Office in writing of any scholarships, grants, and loans that I receive from all sources other than Dartmouth. If I receive a merit-based grant or scholarship aid from outside sources (excluding Federal Pell and state grants), I can use these funds to reduce or replace my earning expectation, and in some cases, can reduce my family contribution.

**Employment:** The job component allows students the opportunity to offset educational expenses by working. Employment is fully funded by the institution but is subsidized in part by the Federal Work-Study Program. Jobs can be found online at dartgo.org/employment.

**Federal SEOG:** If I am eligible for a Federal Supplemental Educational Opportunity Grant, I understand that these funds will be disbursed to my account after each term begins as long as my financial aid file is complete. (These federally sponsored grants are awarded through the College to some students as part of their grant assistance.)

**Federal Pell Grant:** If I am eligible, a Federal Pell Grant will be credited to my account.

**State Grants:** If my state offers portable grant assistance, these funds will reduce the Dartmouth Scholarship dollar for dollar.

**Federal Direct Loans:** My award letter serves as official notification of my Federal Direct Loan (subsidized or unsubsidized), and I need only notify the Financial Aid Office if I want to decline or make adjustments to the loan. If a first time borrower, I will complete a Master Promissory Note (MPN) for a Subsidized/Unsubsidized Loan and Entrance Counseling with the Department of Education online at www.studentaid.gov.

**Dartmouth College Loan:** If I borrow a Dartmouth College Loan, Campus Billing will notify me by email when the promissory note is ready to be signed online. I also will sign disclosure statements as part of the online process. After I e-sign, the loan funds will be credited to my student account at the beginning of each term as outlined in my award notice.

**Satisfactory Progress:** I must maintain satisfactory academic progress in the course of study I am pursuing. The academic records of all Dartmouth students are reviewed at the end of each academic year. Those who are experiencing academic difficulties will be subject to the penalties discussed in the Financial Aid Handbook and may lose eligibility for federal financial aid funds.

**Withdrawal:** If I withdraw or am suspended at any point during a term, my financial aid will be adjusted according to the institutional and federal refund policies outlined in the Financial Aid Handbook.

**Renewal of Financial Aid:** Dartmouth Scholarship assistance is available only for the first 12 terms of enrollment if eligible. To be considered for federal and/or institutional aid, I must reapply each year and understand that I am responsible for filing the required forms on a timely basis. Summer is the first term of each academic year for financial aid purposes. Several factors can change the award significantly. The most common are number of dependent children in college; number of family members; major changes in income and/or assets; changes in the planned number of terms of enrollment.

Visit Us on the Web: dartgo.org/aid

Contact Us
Questions? Reach out to us Monday-Friday from 9 a.m. to noon and from 1 p.m. to 4 p.m. ET. We’re happy to help.

Here’s How to Reach Us:
Email: financial.aid@dartmouth.edu
Phone: (800) 443-3605
Fax: (603) 646-1414

Cover photograph by Daniel Xu ’25