

# 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 offer and the steps you must take to complete the process. You will find additional information regarding the 2025–2026 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,

A handwritten signature in black ink, appearing to read "G. Koff", with a stylized flourish extending to the right.

G. Dino Koff

Assistant Vice President and Executive Director of Financial Aid

## YOUR NEXT STEPS

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

## HOW TO REQUEST A REVIEW

Your offer 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 2024-2025 cost was \$4,371. If you receive a Dartmouth Scholarship, all or a portion of your health insurance will be covered with additional scholarship. You may request loan for the portion not covered by scholarship.
- Computer—You may provide your own or purchase one through the College. The cost for a basic computer package in 2024–2025 was \$1,700. You can request a loan to cover the cost of a basic computer.

## STUDENT EMPLOYMENT

- We expect students to earn \$800-\$825 per term to help pay for indirect expenses such as books, travel, and laundry. Many students earn beyond this amount.
- Employment is not required and may be replaced in your offer with a student loan or outside scholarships.
- JobNet: [Dartgo.org/employment](http://Dartgo.org/employment) provides a listing of available jobs. Staff members at the Student Employment Office are available to help if you wish to seek employment. Jobs are not assigned.

## 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 offer, you may request it to reduce your family contribution.

## OUTSIDE SCHOLARSHIPS

- Any outside scholarships that you receive must be reported to the Financial Aid Office. You will have the opportunity to report scholarships to us on a first-year survey in June.

If you have any questions about how outside scholarships work with your offer from Dartmouth, please contact our office for individualized assistance.

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**YOUR COLLEGE  
EDUCATION IS ONE OF  
THE MOST ENDURING  
INVESTMENTS YOU  
WILL EVER MAKE.  
IT WILL BE WORTH IT.**

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## TERMS OF YOUR FINANCIAL AID OFFER

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 offer for future enrollment. Verification of the college enrollment of my siblings will be required during the fall term.

**Outside Assistance:** All outside scholarships, including tuition benefits, must be reported to the Financial Aid Office. This includes scholarships or resources that are made payable to the student. Outside scholarships may be used to reduce or replace the student's work expectation and leave term earnings, as well as any health insurance cost that is not already covered by Dartmouth.

First-year students may also use outside scholarship to cover the allowable cost of a computer.

**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](http://dartgo.org/employment).

**Federal SEOG:** If I am eligible for a Federal Supplemental Educational Opportunity Grant, funds will be credited to my account.

**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 offer 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](http://www.studentaid.gov).

**Dartmouth College Loan:** If I borrow a Dartmouth College Loan, ECSI 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 offer letter.

**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 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 offer 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.

**Scholarship Taxability:** Scholarship aid that exceeds the cost of tuition, fees, and books is considered taxable income for all students under federal law. US students are expected to report the taxable portion to the IRS annually. International students may be subject to a required tax withholding charge and should plan to file a US tax return annually. More information regarding scholarship taxability can be found on the IRS website.

**Visit Us on the Web:** [dartgo.org/aid](http://dartgo.org/aid)

## DARTMOUTH

### Here's How to Reach 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.

Email: [financial.aid@dartmouth.edu](mailto:financial.aid@dartmouth.edu)

Phone: (800) 443-3605

Fax: (603) 646-1414