



# Your 2015-2016 Financial Aid Award Guide

## ***Congratulations on your decision to attend Dalton State College!***

The results of your Free Application for Federal Student Aid (FAFSA) or HOPE application have been reviewed, and we are pleased to inform you that you qualify for financial assistance. Your Award Letter lists the amounts and sources of aid you are eligible to receive during the 2015-2016 school year. This Award Guide will answer many of your questions and provide you with important information about the financial aid award process. **Check your Dalton State email regularly—it is the primary way our office will communicate with you.**

Office of Student  
Financial Aid and  
Veteran Services

650 College Drive  
Dalton, GA 30720

706.272.4545  
800.829.4436  
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[www.daltonstate.edu/  
financial-aid](http://www.daltonstate.edu/financial-aid)

## **1 How will my financial aid be disbursed?**

Financial aid is first applied to tuition, fees, books, and housing charges. If your financial aid award for a semester exceeds these charges, you'll receive a refund. At Dalton State, financial aid refunds are issued through HigherOne, Inc., a one-card banking and electronic funds disbursement system. If you're a new student, you'll be mailed a DS RefundCard. If you're a returning student, you should have already received your DS Refund Card (formerly called HigherOne Easy Refund Card or DS OneCard).

To choose your refund option, visit [www.DaltonStateOne.com](http://www.DaltonStateOne.com) and select from the following choices:

- 1) Refund balance placed into your DS Refund account. You may use your debit card to withdraw funds at an ATM machine on campus or at compatible off-campus ATMs (\$500 per day limit).  
Or you may use your DS Refund Card like an ATM card at merchants that accept Master Card.;  
-OR-
- 2) Refund balance direct deposited into an existing checking or savings account.

Note: If you are a returning student and have not received your DS Refund Card, please contact the Dalton State Office of Business Services at 706.272.4435.

## **2 When will my financial aid be disbursed? Can I use financial aid to buy books?**

### **FOR FEDERAL AID RECIPIENTS (Pell, SEOG, and Direct Loans)**

Preregistered students awarded aid prior to the beginning of the term may charge books in the Dalton State Bookstore (if a credit balance remains after tuition, fees, housing and meal charges are paid). Students will be notified of a credit balance by Dalton State email and should not go to the Bookstore until they have received a credit balance notification. Any remaining credit balances will be distributed at the end of the second week of classes.

Students awarded federal aid after classes begin may expect financial aid refunds within two weeks of receiving their award notification. Exception: Direct Loans will not be credited to your Dalton State student account until funds are received from your lender. See the Direct Loan section on the following page for information about receiving Direct Loan funds.

### **NOTE**

Enrollment status for financial aid purposes is determined at the end of the Drop/Add period, and eligibility for financial aid is adjusted accordingly. Audited and credit-by-exam (CLEP) classes are not eligible for aid. Funds for C session classes are applied to student accounts at the start of C session.

Learning Support classes are not covered by the Zell Miller Scholarship nor the HOPE Scholarship but are covered by Pell and HOPE Grants.

**Note:  
Information  
provided herein  
is based on the  
information  
available as of May  
2015 and is subject  
to change.**

### 3 What if I need more financial aid than is listed on my award letter?

After careful review of your aid eligibility, we have offered you all possible grants and scholarships. We have estimated your Direct Loan eligibility. Details regarding the student loan program and application procedures are available at [www.daltonstate.edu/financial-aid](http://www.daltonstate.edu/financial-aid). You may also want to consider Campus Employment. Brief descriptions of these programs follow. If you are interested in more information or applications, please contact our office or visit [www.daltonstate.edu/financial-aid](http://www.daltonstate.edu/financial-aid).

**HOPE SCHOLARSHIP/GRANT:** For eligible students, HOPE pays partial tuition. The amount HOPE pays may change each academic year. HOPE is awarded at Dalton State based upon the assumption of full-time enrollment and is paid based on your actual class schedule until you reach the 127 hour cap. *If your HOPE award is estimated, all factors used to determine your eligibility are not final. Final determination of your eligibility will be made after grades or transfer hours are reviewed.*

- **HOPE Scholarship** recipients must have a 3.0 HOPE GPA at the end of each spring semester and after 30, 60, and 90 attempted hours. A student must be enrolled in a bachelor's degree program in order for the HOPE Scholarship to pay for upper division (3000 and 4000 level) courses.
- **HOPE Grants** will pay only for *required* Certificate and Mini-Certificate classes. HOPE Grant recipients must have a 3.0 GPA at the end of 30 and 60 HOPE Grant paid hours.

**NOTE: Please visit [GAcollge411.org](http://GAcollge411.org) for the most current information on HOPE Scholarships and HOPE Grants.**

**ZELL MILLER SCHOLARSHIP:** For eligible students, the Zell Miller Scholarship pays 100% of tuition. The amount that the Zell Miller Scholarship pays will change each academic year. A student must be enrolled in a bachelor's degree program in order for the Zell Miller Scholarship to pay for upper division (3000 and 4000 level) courses. The Zell Miller Scholarship is awarded at Dalton State based upon the assumption of full-time enrollment and is paid based upon your actual class schedule until you reach the 127 hour cap. *If your Zell Miller Scholarship award is estimated, all factors used to determine your eligibility are not final. Final determination of your eligibility will be made after grades or transfer hours are reviewed.*

- Zell Miller Scholarship recipients must have a 3.3 GPA at the end of each spring semester and after 30, 60, and 90 attempted hours. The Zell Miller Scholarship will pay only for upper division level courses (3000 and 4000) in a bachelor's degree major.

#### **FEDERAL PELL GRANT/FEDERAL SEOG GRANT:**

These grants are awarded to students with exceptional financial need. The Pell Grant amount is determined by the cost of attendance, the Expected Family Contribution calculated by the FAFSA processor, and the student's enrollment status. Pell Grant eligibility is limited to the equivalent of six years of full-time enrollment. Eligibility for the Federal SEOG is based upon Pell Grant eligibility and exceptional financial need. SEOG funds are extremely limited. Note: Federal grants have restrictions on payment for courses that have already been successfully completed by the student.

#### **SCHOLARSHIPS:**

Dalton State College Foundation Scholarships require a separate application and most require full-time enrollment. Scholarship renewal criteria vary by scholarship. Check with the Dalton State College Foundation Office or your scholarship donor for GPA and other renewal requirements. Visit [www.daltonstate.edu/financial-aid/scholarships.html](http://www.daltonstate.edu/financial-aid/scholarships.html) for additional scholarship information.

#### **CAMPUS EMPLOYMENT:**

Limited jobs are available on campus, with work schedules planned around student class schedules. Student workers receive a paycheck every other week for hours worked. Campus employment requires a completed FAFSA. In order to be eligible for campus employment, a student must be making SAP and demonstrate financial need.

#### **DIRECT LOAN:**

Students enrolled at least half-time (6 hours) in programs eligible for federal aid may borrow low-interest Direct Loans. A completed FAFSA is required. Complete instructions on applying for a Direct Loan at Dalton State are located at [www.daltonstate.edu/financial-aid/my-financial-aid/student-loans.html](http://www.daltonstate.edu/financial-aid/my-financial-aid/student-loans.html). Extra steps required for first-time borrowers include signing a Master Promissory Note (MPN) and completing entrance counseling. Both of these steps can be completed online at [www.StudentLoans.gov](http://www.StudentLoans.gov). Note: Federal loans also have restrictions on payment for courses that have already been successfully completed by the student, and courses that have been successfully completed cannot be counted toward the six-hour minimum enrollment requirement.

*The first Direct Loan disbursement for freshmen borrowers may not be released until 30 days after school begins.*

**Award amounts/requirements are subject to modification based on current regulations.**

#### 4 How is eligibility for financial aid determined? (for FAFSA filers only)

We first determine whether you have financial need. You must have financial need to qualify for need-based aid programs. Financial need is calculated using the following formula:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & - \text{Expected Family Contribution (EFC)} \\ & = \text{Financial Need} \end{aligned}$$

**Cost of Attendance (COA):** An estimate of the educational expenses a student will incur during an academic year. These expenses include direct costs (tuition and fees, books and supplies) and related educational expenses (living, transportation, and other miscellaneous expenses). Estimated cost of attendance for 2015-2016 for full-time Dalton State students for the Fall and Spring Semesters is listed in the chart below.

**Expected Family Contribution (EFC):** The US Department of Education calculates your Expected Family Contribution based on the financial information you provided on the FAFSA. The EFC calculation compares your income and assets against standard living allowances based on the number of people in your household. Your Expected Family Contribution was reported to you on the Student Aid Report that was mailed or e-mailed to you by the federal aid processor.

**Financial Need:** Financial Need is the difference between your Cost of Attendance (COA) and your Expected Family Contribution (EFC).

The Dalton State College Office of Student Financial Aid will award you the maximum aid possible in grants and scholarships. However, we may not be able to meet your financial need. See page 2 for information about Campus Employment and Federal Direct Loans; these programs may be able to provide additional financial assistance.

#### Estimated Full-Time Cost of Attendance (COA) Figures Used to Determine Financial Need at Dalton State for Fall and Spring Semesters 2015-2016.\*

|                         | On-campus   |         | Living with parent or relative |         | Off-campus, not living with parent or relative |         |
|-------------------------|-------------|---------|--------------------------------|---------|--|---------|
|                         | Georgia Res | Non-Res | Georgia Res                    | Non-Res | Georgia Res                                    | Non-Res |
| Tuition + Fees          | 4056        | 12,314  | 4056                           | 12,314  | 4056   | 12,314  |
| Books and supplies      | 1350        | 1350    | 1350                           | 1350    | 1350   | 1350    |
| Room and board          | 7093        | 7093    | 2259                           | 2259    | 7163   | 7163    |
| Transportation          | 770         | 770     | 2458                           | 2458    | 2458   | 2458    |
| Miscellaneous expenses  | 1485        | 1485    | 1485                           | 1485    | 1485   | 1485    |
| Total per academic year | 14,754      | 23,012  | 11,608                         | 19,866  | 16,512   | 24,770  |

\*Tuition and fees in this chart are estimates for students beginning at Dalton State during the 2015-2016 academic year. For the most up to date tuition and fee charts, see [www.daltonstate.edu/bursar/tuition-and-fees.html](http://www.daltonstate.edu/bursar/tuition-and-fees.html)

**Dalton State offers Nelnet payment plans.**

**For information, visit: [www.daltonstate.edu/bursar/nelnet.html](http://www.daltonstate.edu/bursar/nelnet.html) for information.**

#### 5 Is financial aid available for summer semester?

Students who attended Dalton State during the fall and/or spring terms may apply for summer aid after the spring term begins, typically in late March; click on “Apply for Summer Aid” on the DSConnect Financial Aid menu. HOPE and Zell Miller Scholarship and Grant recipients go through a mandatory GPA checkpoint at the end of each spring term to determine continued eligibility; this results in delayed summer HOPE and Zell Miller awards. You may wish to apply for a Direct Loan – see Section 3 for application details. Students who enroll full time during fall and spring smesters will not have Pell grant eligibility for summer semester.

## 6 What if my financial aid situation has changed or changes during the academic year?

If you or your family experiences a substantial decrease in income due to circumstances such as illness, disability, unemployment, divorce, or death of a parent or spouse, you should contact the Dalton State Office of Student Financial Aid and request an **Income Adjustment Form**. After we receive this completed form and initial supporting documentation, we may ask for additional documentation. Once we have all documents we need to make a decision on your special request, we will update you with any change to your eligibility.

## 7 What happens if I drop or withdraw from classes or stop attending?

Dropping individual classes may result in suspension of your financial aid (see Section 8 below). Withdrawing from all classes will result in automatic suspension of financial aid. Students who never attend class(es) or stop attending will be considered unofficially withdrawn. (Note: Attendance policies vary among the College's individual schools of study, with some schools monitoring attendance at the beginning of each term. Students need to comply with the attendance policies established by the school in which they are enrolled.) You may be required to pay back all or a portion of your aid if you withdraw, officially or unofficially, from your classes. If you receive financial aid for classes later dropped or cancelled, you may owe money back to financial aid programs. Repayment may be required with funds other than financial aid. If this occurs and the bill remains unpaid for more than 120 days, a third-party collection agency will be used to collect any amount not paid, and the debtor will also become liable for any collection costs. **NOTE: Check with the Dalton State Office of Student Financial Aid before dropping classes to determine how the drop or withdrawal may affect your financial aid. The complete financial aid withdrawal policy is available in the Dalton State Office of Student Financial Aid and in the Dalton State College catalog.**

**Note:** Upon graduation or withdrawal from school, exit counseling is required for students who have received student loans. For information, go to: [www.nslsds.ed.gov/nslsds\\_sa/](http://www.nslsds.ed.gov/nslsds_sa/)

## 8 How do I maintain Satisfactory Academic Progress (SAP) for Financial Aid?

To view the complete SAP policy, visit: [daltonstate.edu/financial-aid/pdf/sap-policy.pdf](http://daltonstate.edu/financial-aid/pdf/sap-policy.pdf)

### SAP POLICY SUMMARY

#### SAP REQUIREMENTS

- Your SAP status is based on your entire academic record, at all schools attended, regardless of whether you received financial aid.
- SAP is calculated each semester after grades have been posted to your academic history by the Office of the Registrar.
- If you are not making SAP after your first term of attendance, you will be put on **warning** and allowed to receive financial aid for the following semester. However, there is **no warning period** for students who have academic plan violations, students with no passing grades, students with timeframe violations, or students who have completely withdrawn. Any one of these violations will result in automatic SAP failure. Your academic performance will be evaluated again after the next semester's grades are posted to your academic history.
- If you are put on warning and your academic performance continues to be below the standard set by Dalton State College, you will be placed on SAP failure, and you will not qualify for financial aid for the following term.

**QUANTITATIVE REQUIREMENT** – This requirements has two parts:

#### Maximum Time Frame

Students must complete their degree/certificate within a specific number of attempted hours. See the complete policy for details.

#### Completion Ratio

Students must complete and pass at least 67% of all credit hours they attempt. Courses earned include grades of A, B, C, D, or S. Courses attempted include any course in which grades of A, B, C, D, F, W, WF, I, S, U, or IP are given.

#### QUALITATIVE REQUIREMENT

The qualitative requirement sets a minimum cumulative grade point average for all students. The minimum grade point average for financial aid recipients is 2.0.