

Financial Aid

The primary purpose of the Office of Student Financial Aid and Veteran Services is to provide financial assistance to qualified and eligible students attending Dalton State College. The family and student are expected to make a maximum effort to assist with college expenses. Financial assistance received from Dalton State College and other sources is viewed as supplementary to the efforts of the family and the student.

Dalton State College uses the need analysis system provided by the U.S. Department of Education to determine a student's ability to pay for educationally related expenses. Financial aid at Dalton State College consists of scholarships, grants, campus employment and loans. Our office also certifies eligibility for veteran benefits. Details are included at the end of this section.

Who Can Receive Federal and State Financial Aid?

United States citizens or eligible non-citizens who meet the following conditions:

- Satisfactory Academic Progress for financial aid.
- Have no defaulted student loans or refunds due to federal or state grant programs.
- Have registered for Selective Service by age 18 (males).
- Have not been convicted of drug offenses while receiving federal financial aid.
- Students in mini-certificate programs of fewer than 16 hours do not qualify for federal aid.

May I Receive Aid as a Transient Student?

Students who enroll as transient at Dalton State College:

- Students must receive permission from the Registrar's Office in order to enroll as transient students.
- HOPE-eligible students must ask their home school's financial aid office to send a HOPE Eligibility Certificate for Transient Study to the Dalton State College Financial Aid Office.
- To receive federal aid based on transient hours at Dalton State College – student must check with their home school's financial aid office to see if they participate in consortium agreements. If they do, the home school's financial aid office must send a consortium agreement to the Dalton State College Financial Aid Office. Any additional federal funds will be distributed through the home institution to the student.
- Students are responsible for ensuring that tuition and fees are paid by the payment deadline. Some students are required to pay up front and wait for reimbursement from their home schools.

Students who are transient *from* Dalton State College:

- Transient coursework must first be approved through the Dalton State College Enrollment Services Office.
- HOPE-eligible students must inform the Dalton State College Financial Aid Office so that a HOPE Eligibility Certificate for Transient Study may be sent to the host school. Subsequent HOPE awards cannot be made at Dalton State College until an official transcript is received from the host institution.

- To receive federal aid based on transient hours – the student must complete a consortium agreement in the Dalton State College Financial Aid Office. If the Dalton State College Registrar approves the transient hours, our office will send a consortium agreement to the host institution. If the host institution agrees to participate in the consortium agreement, aid eligibility will be determined after the completed and signed consortium agreement is received, and any additional federal funds will be distributed by Dalton State College.

How Do I Apply for Financial Aid?

1. Apply for admission to Dalton State College and submit academic transcripts from all previous institutions. Apply on-line at www.daltonstate.edu/admission. You may complete admissions and financial aid applications at the same time.
2. Apply for Dalton State College Foundation Scholarships. Scholarship details and applications are available at www.daltonstate.edu/scholarships.
3. To apply for HOPE and Federal aid (Pell, SEOG, Work-Study, Direct Stafford Loan): Complete the Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA on-line at www.fafsa.gov (<http://www.fafsa.gov>) by the priority deadlines listed below. Dalton State College's school code is 003956. The FAFSA is your application for federal and state grant and scholarship programs, including the HOPE program, and is your initial application for student loan and work programs. **FAFSA applications must be completed each academic year.**

Some FAFSA applications are selected for review in a process called verification. Students who successfully linked their tax information from the IRS will not be required to submit tax return transcripts. Students who are not successfully able to link their tax information from the IRS will be required to submit a Tax Return Transcript for every person whose income information is listed on the FAFSA. Each student selected for verification must also submit a Verification Worksheet. After initial review, additional supporting documents may be requested. If discrepancies occur between the information on your initial FAFSA and your verification documents, corrections will be submitted electronically to the federal processor. The verification process must be complete in order to receive federal aid.

4. To apply ONLY for HOPE Scholarship or Grant: Go to <http://www.daltonstate.edu/financial-aid/georgia-hope-scholarship-or-grant-application.html>.
5. Review of your financial aid application will normally take place within four to six weeks after your financial aid file is complete.

Application Deadlines

Financial aid deadlines for each term are listed below. You should start the application process early enough to allow ample time for processing. We suggest a minimum of four weeks before the deadline for the semester in which you wish to enroll. If your financial aid file is not complete by this date, be prepared to pay for tuition, fees and books.

| Semester | Priority Application Deadline |
|-------------|-------------------------------|
| Fall 2016 | May 1, 2016 |
| Spring 2017 | November 1, 2016 |
| Summer 2017 | April 1, 2017 |

The Office of Student Financial Aid will continue to process all applications received after the deadline dates listed above, in the order they are received. Application and all supporting document requirements

must be received before the last day of class for the term in which the student is seeking aid.

Financial Aid Programs*

Dalton State College Foundation Scholarships

The Dalton State College Foundation offers scholarships each year for new and returning students who demonstrate academic excellence and/or financial need, including scholarships for study abroad. Scholarship details and applications are available at www.daltonstate.edu/scholarships. Scholarships are awarded for Fall and Spring semesters and generally require full-time enrollment. Financial need is a factor for some Foundation Scholarships.

HOPE Scholarship and HOPE Grant

The Georgia HOPE program (Helping Outstanding Pupils Educationally) is funded by the Georgia Lottery for Education. To qualify for HOPE, students must be Georgia residents for at least twelve months prior to the start of the semester for which they are applying for HOPE. For eligible students, HOPE pays a portion of Dalton State College tuition, but no fees or books. HOPE is awarded at Dalton State College based upon the assumption of full-time enrollment. **You do not have to be a full-time student to receive HOPE.**

HOPE Grants are for Georgia residents enrolled in Certificate or Mini-Certificate programs. The HOPE Grant will only pay for required Certificate and Mini-Certificate classes. The HOPE Grant will not pay for classes in degree programs. The HOPE Grant may be received for a maximum of 63 paid hours (starting with Summer 2003) or 127 combined-paid hours (HOPE Grant, HOPE Scholarship and MOWR), whichever comes first. Students receiving HOPE Grant must maintain a 2.0 GPA at 30 and 60 HOPE Grant paid hours checkpoints in order to maintain eligibility for HOPE Grant. Students who have earned prior bachelor's degrees do not qualify for HOPE Grant.

HOPE Scholarships are for HOPE Scholars who enroll in Dalton State College associate and bachelor's degree programs. Students who were not HOPE scholars following high school graduation may qualify for the HOPE Scholarship after **attempting** 30, 60, or 90 college credit hours with a 3.0 HOPE GPA. HOPE Scholarship recipients must have a HOPE GPA of 3.0 at the end of each Spring Semester and after 30, 60 and 90 attempted hours in order to maintain their HOPE Scholarship. Students may lose and regain HOPE Scholarship one time. Students with attempted credit hours (Dalton State college and prior higher education institutions) or HOPE Scholarship/HOPE Grant/Zell Miller paid hours of 127 hours or more do not qualify for the HOPE Scholarship. Students who have earned a prior bachelor's degree do not qualify for HOPE Scholarship. In order for the HOPE Scholarship to pay for upper division (level 3000 and 4000) courses, the student must be enrolled in a bachelor's degree program. The HOPE Scholarship does not pay for Learning Support classes.

Beginning in the fall 2011, any student who has not received HOPE Scholarship payment prior to summer term 2011, and meets all other eligibility requirements for HOPE Scholarship may receive the HOPE Scholarship until seven years after his or her high school graduation date, GED test date, Home Study program completion date, or date the student stopped pursuing a diploma. The seven year period ends on June 30th of the seventh full year following the students' high school graduation date.

Zell Miller Scholarships are for students who enroll in Dalton State College associate and bachelor's degree programs. Zell Miller Scholarship recipients must have a HOPE GPA of 3.3 at the end of each spring Semester and after 30, 60 and 90 attempted hours in order to maintain their Zell Miller Scholarship. Students with attempted credit hours (Dalton State College and prior higher education institutions) or HOPE Scholarship/HOPE Grant/Zell Miller paid hours of 127 hours or more do not qualify for the Zell Miller Scholarship. In order for the Zell Miller Scholarship to pay for upper division (level 3000 and 4000) courses, the student must be enrolled in a bachelor's degree program. Students may not receive HOPE Scholarship and Zell Miller Scholarship simultaneously. Students who lose Zell Miller Scholarship eligibility at a checkpoint may qualify for the HOPE Scholarship if they have a 3.0 at the checkpoints. Students may lose and regain Zell Miller Scholarship one time. The Zell Miller Scholarship does not pay for Learning Support classes.

Beginning in the fall 2011, any student who has not received HOPE Scholarship payment prior to summer term 2011, and meets all other eligibility requirements for HOPE Scholarship may receive the Zell Miller Scholarship until seven after his or her high school graduation date, GED test date, Home Study program completion date or date the student stopped pursuing a diploma. The seven year period ends on June 30th of the seventh full year following the students' high school graduation date.

Zell Miller Grants are for Georgia residents enrolled in Certificate or Mini-Certificate programs. The Zell Miller Grant will only pay for required Certificate and Mini-Certificate classes. The Zell Miller Grant will not pay for classes in degree programs. The Zell Miller Grant may be received for a maximum of 63 paid hours (starting with Summer 2003) or 127 combined-paid hours (HOPE Grant, HOPE Scholarship, Zell Miller Scholarship, Zell Miller Grant, and ACCEL), whichever comes first.

Students receiving Zell Miller Grant must maintain a 3.5 GPA every semester in order to maintain eligibility for Zell Miller Grant. Students who have earned prior bachelor's degrees do not qualify for Zell Miller Grant.

For more information on the HOPE Scholarship, HOPE Grant, Zell Miller Scholarship, and Zell Miller Grant please visit www.gacollege411.org (<http://www.gacollege411.org>).

Federal Pell Grant/Federal SEOG GRANTS

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. Eligibility for the Federal SEOG Grant is based upon Pell Grant eligibility and exceptional financial need. A FAFSA filed by the priority deadline is recommended. SEOG recipients should be enrolled at least half-time. Initial grant offers are based on the enrollment status you report on the FAFSA, and are prorated based on actual class schedule. Federal grants are not available for students with a prior bachelor's degrees.

Campus Employment

Limited jobs are available on campus and work schedules are planned around your class schedule. Wages are paid on a bi-weekly basis directly to the student. Students may work up to 19.5 hours per week at \$7.25 per hour. Eligibility is determined by the Office of Student Financial Aid based upon a completed FAFSA and a Campus Employment Application.

Financial need is required for students employed in the **Federal Work Study (FWS)** program. Complete the FAFSA early, as early applicants with Federal Work Study eligibility will have the first chance to interview for campus jobs. Estimated FWS earnings are factored into the calculation

of eligibility for other aid, such as the Federal Stafford Loan. In addition to work study jobs on campus, Federal Work Study students may participate in community service jobs, with particular emphasis on the America Reads tutoring initiative.

The Dalton State College **Campus Work Program** is another source of on-campus job opportunities for students. Unlike the Federal Work Study Program, financial need is not a requirement.

To qualify for either work program, students must complete the FAFSA application and must submit a copy of his/her Social Security card and driver's license.

Student workers are not eligible for unemployment compensation or other employee benefits.

Student Loans

Students enrolled at least half-time (6 credit hours) in programs eligible for federal aid may borrow low-interest Student Loans. There are two types of Federal Student Loans:

1. Subsidized - for students with financial need. The federal government pays the interest while the student is enrolled at least half-time and during the six-month grace period. The interest rate on the Subsidized Student Loan is scheduled to be set at 3.76%. This rate is subject to change depending on decisions made in the United States Congress.
2. Unsubsidized - the student pays the interest while in school and during the six-month grace period, or requests that the interest be added to the balance of the loan. The Unsubsidized Student Loan interest rate is 3.76%.

For application instructions and detailed information on the Student Loan program, visit <http://www.daltonstate.edu/financial-aid/my-financial-aid/student-loans.html>.

What Happens If I Drop or Withdraw From Classes or Stop Attending Classes?

Dropped classes or withdrawals may result in suspension of your financial aid (see policy below). For certain classes, attendance is monitored at the beginning of each term; students who never attend these classes or stop attending will be considered unofficially withdrawn. 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, withdrawn, or canceled, 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 and the debtor will also be liable for any additional collection costs associated with the collection of any amount not paid. Students with loan history will be required to complete Exit Counseling at www.studentloans.gov (<http://www.studentloans.gov>) prior to withdrawal from classes.

Dalton State College

Satisfactory Academic Progress (SAP) for Financial Aid Recipients

Policy

Federal regulations, HEA Sec. 484(c), §668.16, 668.34, require all schools participating in Title IV federal financial aid programs to have a Satisfactory Academic Progress (SAP) policy that conforms to the requirements detailed below. These requirements apply to all students as one determinant of eligibility for financial aid.

- Your SAP status is based on your entire academic record, at all schools attended (includes all transferrable hours), regardless of whether you received financial aid.
- SAP is calculated each semester after grades have been posted to academic history by the Registrar's Office.
- If after any term of attendance you are not making SAP, you will be put on a **Warning** status and allowed to keep aid for one term. Your continued eligibility will be determined after the next term checkpoint. The exception to this policy is timeframe violations. This circumstance will result in automatic SAP failure.
- If your SAP status is **Failure** after the check is performed, you will not qualify for financial aid for the following term.
- If your SAP status is **Failure** and you cannot mathematically attain SAP requirements following the next term, an appeal will not be permissible. Documented mitigating circumstances may allow continued eligibility on a case-by-case basis and will require an academic plan.
- A student may appeal their SAP Failure status **only three times** during their academic career at DSC. Documented mitigating circumstances may allow additional appeals on a case-by-case basis.

Quantitative and Qualitative Requirements

1. **Quantitative Requirement** – The quantitative requirement has two parts:
 - A maximum time frame
 - A required pace of completion ratio

Pace of Completion Ratio – You must complete and pass at least 67% of all credit hours you attempted. 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.

Maximum time frame – To determine the maximum time frame, multiply the total hours required for the degree by 150%. As an example, if the program required 33 hrs. x 150% = 50 hours. This includes credits attempted at any school prior to and while enrolled at Dalton State College.

Qualitative Requirement – The qualitative requirements sets a minimum Cumulative Grade Point Average for all students. Each student must maintain a 2.00 GPA each term to remain in good academic standing at DSC. The cumulative GPA includes grades of A, B, C, D, F, WF and I. The cumulative GPA, which is determined by the Registrar's Office processes, will be checked each term for SAP.

Policy Details

When is SAP determined?

- **Initial Review** – You are considered to be meeting SAP during your **first** DSC term if you are an incoming freshman. Transfer students are subject to a review of all coursework previously taken, including international institutions and those that are not eligible for federal student aid.
- **End of Every Semester Review**- Your SAP status is calculated at the end of each semester, after grades are posted to your academic history by the Registrar's Office.

What happens when you do not meet the requirements?

- You are no longer eligible for financial aid – including work study, loans, grants or scholarships. If you're on a **Warning Status** – eligibility may continue (note below).

- Because you do not qualify for financial aid, you must pay your tuition and fees by the payment deadline or your registration will be cancelled by the Bursar's Office.

Maximum Time Frame (maximum attempted credit hours) – When it becomes mathematically impossible for you to graduate with your current degree within the maximum credit hours allowed for your program, you are no longer eligible to receive financial aid.

Is there extended eligibility for a 2nd bachelor's degree? – Yes. This will be determined on a case by case basis.

How do you regain eligibility?

- **SAP Appeal** – If extenuating circumstances during a specific term of enrollment prevented you from meeting the requirements, you may file a **SAP Appeal**.

Appeal Requirements:

- A typewritten explanation of extenuating circumstances associated with **Failure Status**. Indicate how these circumstances have changed so that you can comply with regulations in the future. Attach supporting documents to corroborate extenuating circumstances mentioned in the letter.
- Include a "student plan of action" for academic improvement.
- Attach at least one letter of support from someone that can substantiate the extenuating circumstances. This individual **may not** be a family member. Examples would include a medical doctor, clergy, professional, etc. This letter of support **must** be printed on letterhead.
- The appeal form must be provided to the Financial Aid Office within the prescribed dates as noted on the SAP Appeal Form. Failure to provide these within the prescribed dates will result in a delayed determination.
- When your complete appeal is received your appeal will be reviewed by an objective group within Financial Aid.
- If your appeal is denied you have the right to ask that it be sent one step further to the Appeals Committee. A group of selected individuals outside the Financial Aid Office, determines whether the appeal is approved. The decision of the Appeals Committee is final and cannot be appealed further.

Appeal Denials or Non-appeals – If you are denied an appeal or you decide not to appeal, you must complete the necessary hours and earn the appropriate grades. Once you have reached the prescribed standards you become eligible to receive financial aid considering you meet all other requirements.

Academic Circumstances that Affect Your Status:

- **Changes in major, double majors or minors** – may cause you to reach your maximum attempted hours, and lose your eligibility before earning a degree.
- **Incomplete grades, missing grades, failing grades, course withdrawals** – all reduce your completion ratio, because they are counted as attempted, but not earned credits. They also count against your maximum attempted hours. Transcripts with in progress or incomplete grades may not be used to determine the SAP status.
- **Repeated courses** – count as attempted credit hours each time you register for them. They also count against the allowed maximum. This can also reduce your completion ratio because repeated credits count as earned credits only once. **NOTE:** The U. S. Dept. of Education allows only one retake for Title IV credit.

- **Transfer credits, credits taken while cross-registered, enrolled in study abroad, transient study** – count toward your maximum attempted credits and your completion ratio.
- **Remedial courses** – count as attempted and earned credits and are included in the GPA calculation.
- **Late posted grades or grade changes**- Once notification is received from the Registrar's Office of grade changes, the SAP status will be recalculated.
- **Dismissal and Return** – students who are suspended academically or choose not to attend because of SAP Failure will not be automatically eligible for financial aid upon their return. Student must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational expenses. **Absence does not restore eligibility for financial aid.** It remains the responsibility of the student to be knowledgeable of their SAP standard when returning to school after dismissal or choosing not to return because of SAP Failure.
- **Summer Term Courses** – all hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term as well.
- **Students pursuing dual bachelor's degrees** - Students who are pursuing dual degrees are subject to the maximum time frame rules but may be reviewed on a case by case basis by the Office of Student Financial Aid.

The Office of Student Financial Aid reserves the right to review denied appeals, cumulative GPA's and completion rates on a case by case basis.