

Financial Aid Handbook

Dickinson College
2024-2025

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INTRODUCTION

This booklet is designed to answer many of the questions students and their families ask about Dickinson College's financial aid program. Additional information, specifically designed for prospective students, is available from the [Admissions Office](#). The information in this booklet is arranged under general headings which appear in the form of questions, such as, "How do I apply?" The headings should help you locate answers to specific questions. We strongly encourage you to read the entire booklet so that you will have a clear understanding of all the financial aid policies applicable to attendance at Dickinson. Please contact the Office of Financial Aid staff if you have additional questions. Contact information and staff directory can be found on [Page 24](#) of the handbook.

Note: Many financial aid policies are governed by federal regulation and could be impacted by changes to federal law.

Note, the Department of Education (DOE) and Federal Student Aid (FSA) made significant changes to the 2024-2025 Free Application for Federal Student Aid (FAFSA®) through the FAFSA Simplification Act. The [FAFSA Simplification Act](#) represents a significant overhaul of the processes and systems used to award federal student aid starting with the 2024–2025 award year. This includes the FAFSA form, need analysis, and many policies and procedures for schools that participate in federal student aid programs. The 2025-2026 FAFSA form is expected to be available to students and families as of December, 2024. More information on the FAFSA Simplification Act can be located [here](#). Please contact the [Office of Financial Aid](#) for questions pertaining to the 2025-2026 academic year as this Financial Aid Handbook is for the 2024-2025 academic year.

OVERVIEW OF DICKINSON'S FINANCIAL AID POLICIES

x Paying for a college education is primarily a family responsibility. Need-based financial aid is provided as a supplement to the family's contribution. When parents are divorced, separated or never married, the ability of the noncustodial parent to contribute to college costs will be considered part of the family's financial support of the student.

x Although most Dickinson aid is based on demonstrated financial need, there are renewable [merit scholarships](#) not based on need offered to incoming first year students. Merit scholarships are considered "tuition" awards. These merit awards are offered only to prospective students at the time of admission; upper-class students who were not awarded merit scholarships are not eligible to receive merit scholarships in future years. Several academic departments award prizes to upper-class students, but awards are nominal, and their purpose is to recognize outstanding performance within the discipline.

x Eligibility for need

x Dickinson grant and scholarship funds are available only to full-time, matriculated students working on their first bachelor's degree. Some federal and state programs may be available for part-time students and those working on a second degree.

x In order to be considered independent for federal and state purposes for the 2024-2025 academic year, you must meet the [Federal definition](#) of an independent student.

x Dickinson College will review a student's independent status for institutional aid purposes on a case-by-case basis. For Dickinson grant purposes, students who turn 24, marry, or have children after their initial acceptance as dependent students will continue to be treated as dependent on the resources of their parents.

x In addition to financial aid programs for students, there are several financing options available to parents. Information on the Nelnet Campus Commerce monthly payment plan, parent loans, and student private loans is available on the [college's website](#).

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When utilizing the FA-DDX, contributors' tax return information will be encrypted and hidden from view on the FAFSA application, as well as on the online FAFSA Submission Summary (FSS) and the FAFSA webpage. This is to address privacy and security concerns. Applicants will also be informed that they have successfully

4. Is The Accuracy Of The Information Verified?

The Department of Education subjects each application for federal financial aid to a series of tests designed to identify missing, inconsistent, or illogical responses. If the application fails to pass these edits, the application is selected for verification. Some applications are selected randomly. It is not unusual for an applicant's FAFSA to be selected for verification. Students will be notified that they have been selected by the federal government after submitting their FAFSA. They will also be notified of Verification requirements by our office.

When selected, the Office of Financial Aid must check the accuracy of certain data elements before federal financial aid can be finalized. Students may be asked to submit any (but not all) of the following:

- x [Verification Statement – Dependent Student](#)
- x [Verification Statement – Independent Student](#)
- x Signed copy of federal income tax return, IRS Tax Return Transcript and/or use of Future Act Direct Data Exchange (FA-DDX)
- x [Non-filer Statement](#)
- x Foreign Tax Returns
- x [Identity and Statement of Educational Purpose](#)
- x Amended Tax Returns
- x Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return
- x Other documents requested by the Office of Financial Aid to resolve conflicting information

Dickinson will also reconcile income information using parent and student federal tax returns, schedules, and W2 forms. Families may forward these documents via fax, mail, or electronically through the [Secure Upload Form](#). Do not email documents with personal identifying information to the Office of Financial Aid.

Applicants and current students whose applications were selected for verification ordinarily must provide all requested information before their financial aid application can be processed. If verification shows that the information reported on the application is incorrect, we will recalculate eligibility for aid based upon accurate information. As a result, a student's Dickinson grant and/or other forms of federal aid may be reduced or eliminated. Students will receive a new financial aid offer if changes are made to their financial aid package due to verification. Students who do not provide requested documentation by the 60th day of enrollment may lose Federal Work-Study eligibility. Eligibility may be reinstated if documents are submitted later, if funds are available. Federal Pell Grants, Federal Direct Loans or Federal Supplemental Educational Opportunity Grants cannot be processed or credited until the verification process has been completed. Students who do not provide the necessary verification documents also may lose Dickinson grant assistance. For those having difficulty

When an applicant (or parent of a dependent applicant) has amended his/her tax return, a signed copy of the original return or use of the IRS Data Retrieval Tool and a signed copy of the amended return (1040X) will be requested to complete the verification process.

If it is determined that a student purposely provided false or misleading information in an effort to receive federal financial aid, the student may be fined, be sentenced to jail, or both. The student and the parent(s) may also be referred to the U.S. Department of Education Office of Inspector General.

5. What Are The Deadlines?

The CSS PROFILE (School Code 2186) and FAFSA (School Code 003253) should be submitted by the dates listed below:

Incoming First Year/Transfer students:

CSS PROFILE and FAFSA

<u>Admission</u>	<u>Program Financial Aid Deadline</u>
Early Decision I	November 15
Early Decision II	January 15
Regular Decision	January 15
Transfer	April 1 or November 1
Community College Partnership	March 1 or October 1
Spring Start	October 6

Current Students May 1 (FAFSA, online Financial Aid Application, and CSS PROFILE, if applicable)

First year and transfer students are notified of their financial aid offer at the time of acceptance for admission or shortly thereafter, provided that the aid application is on-time and complete. Upper-class financial aid applicants receive their financial aid packages in late June, prior to the mailing of the fall billing statement in early July.

6. How Is Eligibility For Aid Determined?

A student must meet federal criteria to be eligible for federal financial aid. The criteria for individual federal aid programs are outlined in a separate publication, [Guide to Student Federal Aid](#). Eligibility for federal aid is determined according to the information provided on the FAFSA using a formula called Federal Methodology, which computes an Student Aid Index (SAI) based on student and parent income, assets, and other factors. The Cost of Attendance (COA) minus the Student Aid Index (SAI) equals the student's federal eligibility (“financial need”).

The Cost of Attendance is intended to give you an estimate of the total costs associated with attending Dickinson for the year. The COA includes both direct costs (tuition, fees, housing and food plan), and indirect costs (estimates for books, supplies, personal and travel expenses). Students will be billed for direct costs; indirect costs do not appear on the bill. Total aid (including loans and work study) cannot exceed the total [Cost of Attendance](#).

Dickinson uses a separate Institutional Methodology, based on the CSS PROFILE, to determine eligibility for Dickinson grant funds. Additional factors beyond the data items requested on the FAFSA are considered. These include (but are not limited to) home equity, a contribution from the noncustodial parent, and, in the case of a family with more than one child in college, an evaluation of the actual costs involved in supporting the other student(s). Parents in college and siblings in graduate school are not normally counted as family members in college.

Dickinson expects each financial aid recipient to work during the summer and contribute a minimum of \$2,000 toward college costs. Students are expected to use a portion of their assets each year for educational expenses. Some students receive educational benefits from governmental agencies such as the Veterans' Administration and State Bureaus of Vocational Rehabilitation or from parents' employers in the form of tuition remission or tuition assistance. Such benefits will be taken into consideration when determining the financial aid offer.

The financial aid offer will list all the financial aid programs for which the student is eligible. The amount of financial aid that the student receives from these programs depends on the student's calculated need. The amount of Dickinson grant and scholarship aid may also be influenced by the academic achievement and promise of the applicant.

Students' financial need is recalculated for each year of attendance; as a result, offered amounts of need-based aid may vary as need changes. The College attempts to maintain approximately the same amount of Dickinson grant funds from year to year unless financial need changes significantly. The student should submit a CSS Profile application if additional assistance is being requested as a result of a change in family circumstances. See also sections [9. Does The Amount Of Aid Ever Change?](#) and [10. What Are The Aid Limitations?](#) for more information.

7. What Types Of Assistance Are Available?

GRANTS, SCHOLARSHIPS and AWARDS are gifts which do not have to be repaid. Gift aid comes from several sources: federal and state governments, colleges, and private organizations. In most cases, grants are based on financial need while scholarships and awards are based on academic achievement or other talents. Dickinson is an NCAA Division III school; we cannot award scholarship assistance based on athletic performance, talent or promise.

Federal Pell Grant is the largest federal gift aid program, available only to families of relatively modest means. The amount of the grant varies according to both need and annual appropriation levels, the maximum Pell Grant for 2024-2025 is \$7,395. The amount of the award is based on data provided on the FAFSA.

Federal Supplemental Educational Opportunity Grants (F SEOG) are disbursed directly by the College to students with the highest calculated need. FSEOG funds are offered only to Federal Pell Grant recipients. Students with no remaining Federal need-based eligibility may not be eligible for the FSEOG.

State Grants/Scholarships may be available to Dickinson students from Delaware, Massachusetts, Ohio, Pennsylvania, Vermont, and West Virginia. Students must be certain to file the FAFSA and the appropriate state grant application and meet their home [state's deadline](#).

Outside Scholarships are available from national or local organizations. The best source of information about local scholarships is the local high school guidance office or public library. For national scholarships, customized database searches may be conducted free of charge at [Fastweb](#) or at [College Board](#) (for example).

Opportunities for outside scholarships are listed on the [Financial Aid website](#). Students are cautioned to be wise consumers when approached by scholarship search companies that charge a fee.

Dickinson College Grant Programs - including grants and endowed scholarships - are the single largest source of assistance to Dickinson students. While some students receive awards from a variety of restricted endowed funds or annual gifts to the college, most who receive assistance are helped through general grant resources. Although grants do not have to be repaid, we hope that alumni who have benefited from Dickinson grants will contribute to the College after graduation and help make attendance possible for future generations of Dickinsonians. The Donald B. and Dorothy L. Stabler Foundation Scholarship, established in 2009, takes this philosophy one step further by requiring recipients of these scholarships to affirm that they will endeavor to make their own contributions to this fund after they have repaid their student loans. We offer Stabler Foundation Scholarships to need-based grant recipients participating in summer, mosaic, and globally integrated study abroad programs.

Merit Scholarships are conferred upon a limited number of the most highly-qualified incoming [first year students](#) and [transfer students](#), without regard to financial need. Eligibility for these merit-based tuition scholarships is determined by the Admissions committee based upon the admission application. Awards for first-year students are renewable for three additional years, for a total of eight (8) semesters. Awards for transfer students are limited to the number of semesters needed to complete their degrees as determined at the time of enrollment.

Award amounts will not change during the standard fall or spring term on campus or in a Dickinson study abroad program unless 1) grant assistance from all sources exceeds the Cost of Attendance; 2) the student registers for less than a full-time course load, or 3) the student fails to maintain a 2.0 cumulative average.

Should the cumulative GPA fall below 2.0, students are given at least one semester on probation to improve their academic performance; one bad semester will not result in loss of the scholarship. Students placed on scholarship probation must either:

1. Raise the cumulative GPA above 2.0 to be taken off probation;
2. Achieve at least a full-time semester GPA of 2.0 and continue on probation for another semester to be given additional time to raise the cumulative average above 2.0.

It is strongly recommended that students consult with their academic advisor or college dean regarding strategies to enhance their performance during the probation semester.

Please note that merit scholarships, and any other scholarships not awarded based on financial need, are considered tuition scholarships. Since these are tuition scholarships, students receiving other assistance that fully covers tuition charges (ROTC, tuition remission) will lose eligibility for the merit scholarship. All tuition awards and tuition scholarships combined cannot exceed Dickinson's annual tuition charge

Phi Theta Kappa Scholarship s are offered to [Community College Partnership](#) students who are members of [Phi Theta Kappa](#). Students must maintain a cumulative 2.0 grade-point average at Dickinson in order to renew this scholarship. The Transfer Admissions Committee selects recipients for this scholarship based upon the transfer admission applications. Awards are limited to four semesters of full-time enrollment.

Tuition Exchange Scholarship s are awarded to students whose parents work for other participating academic institutions. The scholarships are competitive; not all eligible students are awarded a scholarship. The exporting institution must agree that the employee's child is eligible to 12 36 151.08 Tm[(s)-1 (hi)-2 (pA)6 (th)2 (a)-4m6 151.08

the benefit. Students receiving Tuition Exchange scholarships may not receive funds from any other merit award program from Dickinson. For 2024-2025, the scholarship is valued at \$42,000. Eligibility is limited to eight semesters of full-time study at Dickinson or at a Dickinson-sponsored program.

Academic Prizes, averaging \$200, are awarded by individual academic departments to recognize outstanding performance within their discipline. These awards will be added to a student's financial aid package as other financial assistance (OFA) Financial need is not a selection criterion for these awards.

ROTC Scholarships are awarded by the US Department of Defense to students based on academic discipline, grade-point average, SAT scores, leadership potential, and physical fitness. Recipients of ROTC scholarships must commit to participation in the [Army ROTC](#) program at Dickinson, and to service as an officer in the US Army following graduation. The scholarship provides tuition, a monthly subsistence allowance during the school year, and an allowance each semester for books and supplies. ROTC Scholarship recipients also receive an additional grant of \$10,000 from Dickinson College. Since federal regulations and Pennsylvania grant regulations exclude the ROTC Scholarship, book allowance, and monthly stipend from the need analysis formula, ROTC candidates may be eligible for federal aid and Pennsylvania students may be eligible for the state grant. In some cases, the amount of aid an ROTC cadet receives may exceed our cost of attendance.

The book allowance and monthly subsistence allowance are not deducted from the Dickinson College billing statement (prepared by the Office of Student Accounts) since these awards are paid directly to the student. As a result, a student may owe money to the college despite receipt of financial assistance equal to the total cost of attendance (direct charges, plus the standard financial aid allowance for books and living expenses).

Dickinson grant assistance is not available to ROTC students studying abroad in a non-Dickinson Program. (See [Section 12 Are Off-Campus Programs Covered?](#)) Interested students should contact Dickinson College's ROTC Office (717-245-1221) for additional information about this program.

Veteran's Affairs (VA) Educational Benefits will be taken into consideration when determining institutional financial aid at Dickinson College. These include benefits through the [Post 9/11 GI Bill® and Chapter 35 Survivors and Dependents Educational Assistance \(DEA\) program](#). In cases where the total financial aid exceeds the cost of attendance (COA) or demonstrated financial need, any need-based Dickinson Grant assistance may be reduced. Dickinson College merit scholarships are tuition specific and thus the VA requires us to reduce the reported tuition and fees to the VA by this amount. Since federal regulations exclude veteran's benefits as a resource when determining eligibility for federal aid, students may retain eligibility for federal loans and work-study even if their total aid exceeds our COA.

The book allowance and monthly housing allowance for all VA benefits are not deducted from the Dickinson College billing statement (preparfnt (pooprepr4 (l)-2 (V)-8o (i) 36 26o7lp8()ow002 Tw9002 Tw9 (ount 0 0 8o (i) 36 2

for the PLUS. For 2024-25, the interest rate on Federal Direct Loans for undergraduates (subsidized and unsubsidized) is 6.53%; the PLUS (parent) loan interest rate is 9.08%.

hp6 Disputes Regarding Federal Loans. Any student who is unable to resolve a dispute concerning a Federal student loan, despite resolution attempts, may contact the [U.S. Department of Education's Student Loan Ombudsman](#) at 1-877-557-2575.

Private Student Loans are non-federal loans available to students with a credit-worthy co-signer that can be processed for a maximum amount equal to the Cost of Attendance (as deter(iv)48b2 ii 2 (ve)-12.2 (S)-6.b5 (d)-(n)2 (d

income individuals, or to solve particular problems related to their needs.’ Dickinson has partnered with several nonprofit organizations in the Carlisle area to provide community service work study options. More information is available from the [Center For Civic Learning & Action](#).

Institutionally funded employment may be available to students who are not eligible for Federal Work-Study. Except for Dining Services, these positions usually require specialized skills.

PAYMENT PLAN

Nelnet Campus Commerce Monthly Payment Option The [Nelnet Campus Commerce](#) payment plan allows you to spread out your fall semester balance over five months, four months or three months and spread out your spring semester balance over five months, four months or three months for a small fee of \$50.00 per semester enrollment. For fall enrollments, families may contact Nelnet Campus Commerce as early as May to set up a 5 month payment plan which runs from June 1 through October 1. The fall enrollment deadline is August 5th. For spring enrollments families may contact Nelnet Campus Commerce as early as October to set up a 5 month payment plan which runs from November 1 through March 1. The spring enrollment deadline is January 2nd. For further information on important plan dates, please visit the Nelnet Campus Commerce [website](#).

8. How Is Financial Aid Credited To The Student's Account?

Most financial aid is credited once a semester, directly to the student's College account, including funds received from College grants and scholarships, Federal Direct Loans, Federal SEOG, Federal Pell Grants, and state grants. Federal Direct Loans are credited after the student completes entrance counseling and signs a Master Promissory Note. Federal funds cannot be credited to the student's account earlier than ten days before the beginning of the semester. All required verification must be completed before funds can be disbursed.

According to Dickinson's policy, funds from all of the Federal Title IV financial aid programs (Pell Grant, Supplemental Educational Opportunity Grant, Direct Loan, Parent PLUS) are the first credits applied against a student's charges, regardless of the order in which funds are received. If a credit balance is created by these awards once they are applied against charges for tuition, fees, housing and food, the College is required to refund the balance to the student and/or parent.

State and federal grant amounts are estimated on award notices for entering students; actual grant amounts are credited only after official notification is received from the awarding agency and all required forms have been submitted to the Office of Financial Aid. Any necessary adjustment to the awarded amount will occur at that time. See Section [9. Does The Amount Of Aid Ever Change?](#)

It is important to note that funds from outside sources (such as private student loans or outside scholarships) do not appear as a credit on a student's account until the endorsed check or electronic funds transfer (EFT) has been received by the Office of Student Accounts.

Federal Work-Study and Institutional Work-Study (International Students) earnings do not appear as a credit on a student's account. Students are paid every two weeks for the hours worked during that period and may use the money as they choose to meet educational costs.

LATE FEES

Accounts not settled by the due date are subject to a late payment fee of \$50 and 1.5 % per month interest charge on the unpaid balance.

9. Does The Amount Of Aid Ever Change?

The Office of Financial Aid may reduce or eliminate financial aid offers if the student receives additional assistance from an outside source. Financial aid offers also may be reduced if the family financial information reported on the application for financial aid is inaccurate. These changes are made to protect the equity of awarded packages and to conform to federal and/or state regulations. Application errors should be corrected at once to prevent unnecessary frustration and inconvenience.

A few families may need to use estimated data when filing financial aid applications. Estimates should be as accurate as possible. Any aid package awarded on estimated data will be considered tentative until the reconciliation process is completed and financial documentation has been received.

In future years, if there are no significant changes in financial circumstances (i.e. increase in income) or family circumstances (i.e. the number of siblings pursuing an undergraduate degree decreases), need-based aid from Dickinson should remain relatively constant. However, if income and/or assets increase, and/or the number of siblings enrolled in an undergraduate program decreases, need-based aid from Dickinson may be significantly reduced.

Estimated Federal and State Grants. Dickinson grants may be revised if initial estimates of federal or state aid prove to be incorrect. If the federal or state grant is higher than estimated and need has been fully met, the College grant will be reduced so that the total amount of gift aid remains the same as in the original package. If the federal or state grant is lower than the estimate through no fault of the applicant, the Dickinson Grant may be increased. If the student did not apply, or if the application was late or had inaccurate data, the lost or reduced award will not be made up with college funds. Dickinson Grant funds will not be added to compensate for lost or reduced outside aid if a Dickinson Grant was not a part of the original package.

Outside scholarships , such as those received from the PTA or Elks Club must be reported to the Office of Financial Aid. Outside awards, when added to other financial aid awards received, will first fill any unmet need. Once need has been met, an adjustment will be made to the self-help portion of the package. For example, receipt of an outside scholarship of \$500 would result in a reduction of the recommended loan or work-study by \$500 if the federally calculated need already has been fully met. Dickinson grants and scholarships will not be affected by receipt of an outside scholarship unless the student's gift aid exceeds Cost of Attendance. It is especially important that students receiving outside awards notify the Office of Financial Aid as early as possible so that necessary adjustments can be made before loans are processed.

Low-Interest

Note: Tuition Exchange (TE) awards are not treated as outside scholarships since Dickinson College funds these awards. Students eligible for two non-need-based tuition awards (TE and a merit award, for example) will receive the larger of the two awards. All tuition awards and tuition scholarships combined cannot exceed Dickinson's annual tuition charge.

Major Changes in Financial Circumstances. Families experiencing significant reductions in income should contact the Office of Financial Aid for guidance. Additional federal, state and/or institutional funding may be available to help students whose families have experienced death, disability, unemployment, or similar circumstances. A Reduced Income Form, [CSS PROFILE](#), signed federal tax returns and/or other documentation will be required to document the changed situation.

10. What Are the Aid Limitations?

Satisfactory Academic Progress (SAP) Students are expected to complete enough courses to move to a new grade level each year. Normally, students complete the B.A. or B.S. degree in four academic years by taking four courses per semester. Matriculated students must complete at least 32 courses for graduation. First year students become sophomores after completing seven courses fulfilling graduation requirements. Sophomores become juniors after 15 courses, and juniors achieve senior status after 23 courses. Details concerning College policies on incomplete courses, withdrawals, and other academic matters can be found in the [College Bulletin](#).

[Satisfactory academic progress](#) is measured at the end of each academic year through three components: quantitative measure, qualitative measure, and maximum time frame. For quantitative measurement, satisfactory academic progress will be measured by dividing the number of courses successfully completed by the number of courses attempted. Attempted courses include all withdrawals, incompletes, and failures. All students must successfully complete 60% of all attempted courses.

For qualitative measurement, students also must meet a minimum grade-point average for each level of study to remain in good standing at Dickinson. The minimum grade-point average for a first-year student to be in good academic standing at the end of the academic year is 1.75. Sophomores must achieve a minimum of 2.0 for the year or a cumulative grade-point average of 2.0. Juniors and seniors must earn a cumulative grade-point average of at least 2.0 by the end of the academic year.

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which a student will be notified. Their determination is final

Students enrolled in non-Dickinson programs are not eligible to receive Dickinson Grant, Scholarship, Tuition Exchange, or Loan assistance nor can Dickinson funds be used to pay the Non-Dickinson Program Study Abroad Fee. They may be eligible for assistance from some federal (Pell Grant, Direct Loan) and state programs. A detailed description of the steps necessary to receive this aid is available from the Office of Financial Aid or on the

the student's federal eligibility. Dickinson grant eligibility will NOT be affected unless the total revised aid exceeds the Cost of Attendance.

judgement of the Dean of Academic Advising, they are warranted. Appeals will be evaluated on the extenuating circumstance listed and the likelihood that the academic plan for the student will ensure satisfactory academic progress. Failure to adhere to the academic plan will result in removal of future aid.

An appeal needs to include the [Dickinson College SAP Appeal Form](#) and letter of explanation for extenuating circumstances. Any supporting documentation should also be submitted. If an appeal is not submitted for acceptable reasons, or does not include the Dickinson College SAP Appeal Form, it will automatically be denied and will not be reviewed by the SAP committee. If the appeal is submitted, but documentation is not included, the student will be contacted to submit additional documentation. Only once the Financial Aid Office has a completed appeal will it be reviewed.

If your SAP Appeal is approved, but it is mathematically impossible to resolve all SAP deficiencies in one semester, an additional Academic Success Plan (ASP) will be created giving more flexibility in federal financial aid reinstatement. The result of the ASP will resolve all SAP deficiencies. The plans are created by the Academic Advisor or Dean of Advising and can vary in length. Students who are granted aid eligibility through this process may receive aid for up to one year before another SAP review is conducted. This plan could be extended if the student meets the benchmarks outlined in the plan.

18. What If I Withdraw From The College?

Refunds & Return of Title IV Funds Policy

Dickinson College's refund policy applies to all students attending the Carlisle campus who withdraw, are dismissed, or take a leave of absence from the college after the start of classes. A separate policy applies to those who are attending sites approved through the [Center for Global Study and Engagement](#) student's date of withdrawal is determined by either:

- x The date the student begins the withdrawal process by contacting the appropriate advisor, or
- x The date the student is officially dismissed from the College, or
- x If the student leaves without notifying the institution, the mid-point of the semester or the student's last documented attendance at an academically related activity, which is the date of withdrawal.

refunded to the student and/or the financial aid programs that have paid a portion of the student's costs. Any outstanding balance will be deducted from the refund due to the student.

Students who withdraw prior to the beginning of the first day of classes will receive a 100% refund, except for the non-refundable enrollment deposit.

For students receiving financial aid, the following rules apply:

- A. Funds will be returned to financial aid programs before any funds are returned to the student.
- B. **Return of Title IV (Federal) Funds:** Funds received from the Federal financial aid programs will be aggregated and refunded to the programs using the same percentage as calculated above. After 60% of the semester has been completed, federal financial aid funds are viewed as "earned" in their entirety, and no refund will be made. Funds will be returned in the order prescribed by the US Department of Education: Unsubsidized Federal Direct Loan, Subsidized Federal Direct Loan, Federal PLUS Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant.
- C. Grant/Scholarship aid from Dickinson will be refunded to the source from which it came using the calculated refund percentage.
- D. State Grants will be refunded in accordance with the guidelines of the appropriate state grant agency.
- E. Outstanding balances due to the College will be deducted from any refund due to the student. If the student's bill has not been paid in full or if there are new charges on the student's account, the refund credit to the student account may not fully cover the charges. In this instance, the student may continue to have an outstanding balance owed to Dickinson and will not receive a cash refund. Otherwise, any credit remaining on the student account will be refunded to the student within 30 days.

The Office of Financial Aid is required by federal statute to recalculate federal financial aid eligibility for students who withdraw Officially, Unofficially, Administratively and for those who take an unapproved leave of absence. The federal Title IV financial aid programs must be recalculated in each of these situations to determine the amount of aid earned by the student.

Return of unearned aid should be completed as soon as possible, and no later than 45 days after the date of determination.

The College may credit a student's account with a post-withdrawal disbursement of eligible Title IV grant funds without the student's permission for current charges for tuition, fees, and housing and food (if the student contracts with the College) up to the amount of outstanding charges. The College must credit the student's account with the post-withdrawal disbursement of Title IV Grant funds for current charges within 180 days of the date of determination.

The College must notify a student, or, in the case of a Direct Parent PLUS Loan, the College must notify the parent, in writing prior to making any post-withdrawal disbursement of loan funds, whether those loan funds are to be credited to the student's account or disbursed directly to the student or parent. The information provided in this notification must include the information necessary for the student or parent to make an informed decision as to whether the student or parent would like to accept any disbursement of loan funds, and must be provided within 30 days of the date of a College's determination that a student has withdrawn. The College can also impose a deadline for the response requirement from the student. In addition, the notice must request

confirmation of any post-withdrawal disbursement that the student or parent, as applicable, wishes the College to make.

19. What if I take a Leave of Absence or enroll exclusively in the Internship Notation Program/Research Experience Notation Program during a full semester ?

23. How can I keep track of my loan debt ?

Students who borrow federal Direct Loans (both subsidized and unsubsidized) are encouraged track their loan debt [here](#). Students will need their FSA ID and password to log in and view their student loan information. Students may use the site to keep track of their aggregate borrowing, to determine their loan servicer(s), to learn the interest rates of their previous loans, and to track when their loans will enter repayment. Students should review their student loan account at least annually. Early awareness of total student loan debt can help students to make educated decisions.

24. Where can I Find Consumer Information ?

Federal regulations require colleges to provide consumer information. Students are individually notified ofn cude i(e)4 (

ADDITIONAL INFORMATION

A discussion of federal financial aid recipients' rights and responsibilities is included in [The Guide to Federal Student Aid](#), a financial aid publication of the U.S. Department of Education. This publication contains more detailed information about the federal student aid programs mentioned in this booklet.

Dickinson provides services for disabled students on an individual basis depending upon need. These services are administered by the [Access and Disability Services](#).

Most of the academic facilities of the College are accessible to mobility-impaired students. Facilities include wheelchair ramps, special parking, elevators, specially equipped restrooms, and lowered drinking fountains.

The College operates drug abuse prevention programs that are accessible to students and employees at the institution. Further information is available for students through the [Wellness Center](#), and for employees through [Human Resources Services \(Franco Associates\)](#).

Upon request, the Office of Financial Aid will provide the full address and phone number of the [agency](#) in each of the 50 states and the U.S. territories where information regarding state student financial aid is available.

Due to Covid-19, ~~one~~ time exceptions were made to institutional policies for the ~~2020~~ academic year. Students who received these exceptions during the 2020-21 academic year should contact the Office of Financial Aid for further guidance on their aid eligibility in future years

WHOM TO CONTACT FOR FURTHER ASSISTANCE

For information about academic and social programs at Dickinson College, please consult the [Dickinson College Bulletin](#) or contact the [Office of Admissions](#) (717-245-1231). Information related to bills or the billing process may be obtained from the [Office of Student Accounts](#) (717-245-1953). Information related to study abroad may be obtained from the [Center for Global Study and Engagement](#) (717-245-1341). Questions regarding the financial aid programs should be directed to one of the following members of the [Office of Financial Aid](#) staff:

Students with the
Last name beginning with A-C
& VA Certifying Official

[Dan Guerrisi](#)
Assistant Director

Students with the
Last name beginning with D-He

[Jamie Chase](#)
Assistant Director

Students with the
Last name beginning with Hf-Mc

[Katelynn Bias](#)
Associate Director

Students with the
Last name beginning with Md-R

[Mackenzie Weaver](#)
Assistant Director

Students with the
Last name beginning with S-W &
PA Foster Care Single Point of Contact

[Erica Burg](#)
Senior Associate Director

Students with the
Last name beginning with X-Z
& International Students

[Allura Alonso](#)
Director

Loan Questions

[Carolyn Sloan](#)
Financial Aid Loan Specialist

Office of Financial Aid
Dickinson College
P.O. Box 1773
Carlisle, PA 17013-2896

Phone: (717) 245-1308
Fax: (717) 245-1972
E-Mail: finaid@dickinson.edu
Document Upload: [Secure Upload Form](#)

[CSS Profile](#) School Code 2186

[FAFSA](#) School Code 003253

Dickinson College is an intellectual and social community which values justice, free inquiry, diversity and equal opportunity. It is a fundamental policy of the College to respect pluralism and to promote tolerance, civility and mutual understandin (on C)-3 0.31 0h ()-2750 ()-22 (-2 (ut)-2 (ua) Pr)7 (o)4 (f)x6nceu,2 (y06 01n (f)x6)4 (

GLOSSARY OF TERMS

Academic Year (AY): The enrollment period for which aid is awarded. Academic years begin July 1st and end June 30th of the following calendar year.

Cost of Attendance (COA): The estimated total cost of attending an institution for one academic year. This amount may include the following:

- x Estimated charges for one academic year of tuition and fees
 - o Tuition – Charges assessed for classes and/or other coursework
 - o Fees – Charges assessed for other college services (e.g. technology access, recreational center use)
- x Housing – Includes residence hall charges for on-campus students or an estimate of rent and utilities for an off-campus student
- x Food – Includes the cost of a meal plan and/or an estimate of the costs of food prepared at home
- x Estimated transportation and parking costs
- x

pays the interest on the loan while the student remains enrolled at least half time and during certain periods when the government allows deferment of repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

- o **Federal Direct Unsubsidized Student Loan**: Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students and graduate students regardless of their need, qualify for an unsubsidized loan, provided they have filed the Free Application for Federal Student Aid (FAFSA). Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

- x **Federal Direct Parent PLUS Loan (PLUS)**: Loan funds provided to the parents of dependent undergraduate students by the U.S. Department of Education, through the school. This federal loan program allows parents with no adverse credit history to apply for a loan amount up to the Cost of Attendance each year, less any financial aid received by the dependent student. Repayment of principal and interest begins immediately once the loan is fully disbursed with some options to delay payment available.

- x **Private Loan**: A student or parent loan from a commercial, state-affiliated or institutional lender used to pay for up to the annual Cost of Attendance, less any financial aid received. Most private loans have varying interest rates, fees, and repayment options. These loans usually require the applicant to be creditworthy or have a creditworthy cosigner.

Enrollment Status: Academic workload (or course load), as defined by the institution, in which a student is enrolled for a defined academic period. This normally relates to the number of credit hours or clock hours taken by a student during a given academic period (e.g. full-time, three-quarter-time, half-time, less-than-half-time).

Expected Direct Costs: Charges included in the Cost of Attendance that the student/family pays directly to the college.

Student Aid Index (SAI): An eligibility index that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The SAI is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the Free Application for Federal Student Aid (FAFSA). The FAFSA and CSS Profile may calculate different SAIs, and both are used in determining a student's need-based aid eligibility.

FAFSA Submission Summary (FSS) is the document a student receives after submitting the FAFSA and includes a summary of the FAFSA data submitted on the student's application. The FSS is a summary of the information the student and parents listed on the FAFSA and also provides some basic financial aid eligibility information. The FSS will indicate if the FAFSA is complete and, if so, it will contain the student's Student Aid Index (SAI) in the upper right-hand corner of the form.

Family Financial Responsibility (FFR): Many schools award institutional need-based scholarships and grants based upon a more comprehensive calculation of family financial circumstances using information provided on the CSS PROFILE or the institution's own financial aid form. This can result in a higher (or lower) figure than the Free Application for Federal Student Aid (FAFSA) might indicate with its Student Aid Index (SAI) estimate.

Family Grid: Provides information on household size and the number of students in college. Read guidelines carefully to determine who should be included on your family grid.

Federal Pell Grant: A federal grant provided by the federal government to undergraduate students who demonstrate exceptional financial need and have a Student Aid Index below a certain threshold established by the federal government. The Pell Grant award amount is prorated based on Enrollment Status.

Federal Supplemental Educational Opportunity Grant (FSEOG): A federal grant awarded by the institution to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Federal Pell Grant recipients.

Federal Work-Study (FWS): A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned.

Financial Aid Offer: The offer of financial assistance you will receive, once need analysis has been completed. Financial Aid offers may include a combination of merit-based scholarships, grant money, work study, and student loans.

Free Application for Federal Student Aid (FAFSA): The Department of Education requires families to file a FAFSA in order to be eligible for federal aid programs, including Unsubsidized Direct and Parent PLUS Loans. The FAFSA may be completed after October 1st, for the following school year. (For example, the 2024-2025 FAFSA may be completed as of October 1st, 2023.) The FAFSA will collect federal tax data from two years prior; see the entry on “Prior-Prior Year” for more details. Some states use the FAFSA as their application for state grant money; check [here](#) for your state’s deadline. Dickinson’s FAFSA code is 003253.

Gift Aid: Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the gift aid or not completing the period for which the aid was awarded. Gift aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical, and/or theatrical talent, affiliation with various groups, and/or career aspirations.

Grant: Gift Aid that is typically based on financial need. Does not need to be repaid.

Independent Student: On the FAFSA, an independent student is not required to report parent financial information. Guidelines for dependency status can be found [here](#).

Indirect Costs: Estimated expenses in the Cost of Attendance that are not paid directly to the institution.

Institutional Job Capacity: Administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible

for finding qualified employment. Funds are paid out through a paycheck, as earned.

IRS FUTURE Act Direct Data Exchange (FA-DDX): The Fostering Undergraduate Talent by Unlocking Resources for Education (FUTURE) Act amended Section 6103 of the Internal Revenue Code (IRC) to allow the Internal Revenue Service (IRS) to disclose certain Federal Tax Information (FTI) to FSA. The IRS and FSA worked together to develop the FUTURE Act Direct Data Exchange (FA-DDX) solution, which establishes a secure connection between both agencies through an application programming interface that will process requests in near-real time. The FA-DDX replaces the IRS Data Retrieval Tool (IRS DRT) and will be used beginning with the 2024-25 award year to import certain FTI into an applicant's FAFSA form.

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Private Educational Loan: Available through private lenders such as banks and credit unions, these loans provide financing options to families paying for higher education. Our historic lender list is represented through [ELMSelect](#).

Program Level: Level of the degree-granting program in which a student is enrolled. Program levels may include undergraduate (students seeking an associate degree, an undergraduate certificate, or a baccalaureate degree); post-baccalaureate (such as teacher certification); or graduate (students working on a master's degree, graduate certificate, doctorate, or professional degree). The amounts and types of financial aid for which a student is eligible is determined, in part, by their program level.

Scholarship: Gift Aid that is typically based on merit, such as, academic excellence, talent, affiliation with various groups, or career aspirations or a combination of merit and need.

Self-help: An institution's expectation that a student contribute toward their education using a combination of loans, student employment such as Federal Work-Study, and/or summer savings.

Tax Account Transcript: Similar to a