

DSC

EXPENSES
AND
FINANCIAL AID

Tuition and Fees

Tuition and other fees are authorized and updated periodically by the Board of Regents of the University System of Georgia and are payable and due at the time of registration each term.

All fees are due and payable upon registration. Registration is finalized and complete when all tuition and fees are paid for the specific term, including parts of term within the full term. Payment of fees may not be deferred. Failure to pay for any class during any term or part of term could result in cancellation of all classes. Payment by Cash, Check, Credit Card, web check/credit card and/or pre-approved financial aid is accepted. (For all online payments, please visit www.daltonstate.edu.)

Students who have financial aid will have their aid applied directly to their student account. This will be done periodically throughout the term as student's aid is approved and as verification of attendance is completed. Refunds will be disbursed to Higher One throughout the semester as financial aid is processed.

Beginning in the Fall 2005 semester, Dalton State College implemented Higher One. Higher One is a one-card banking and electronic funds disbursement system. More information can be found below or by visiting www.daltonstate.edu or www.easyrefundcard.com.

When using pre-approved financial aid as a payment method, please note that submission of a fee statement will consider the financial aid student registered. Therefore, the financial aid recipient now has an obligation to follow all procedures to either complete payment or formally withdraw. The effective date of withdrawal may indicate a financial obligation is due Dalton State College, which may require payment with funds other than financial aid. If such instance should occur and the remaining balance remains unpaid for more than 120 days, a third party collection agency may be used, a surcharge may be incurred, and the debtor will also become liable for any additional collections costs associated with the collection of any amount not paid.

In-State Tuition: As detailed in the fee schedule.

Student Activity and Technology Fee: As detailed in the fee schedule.

Out-of-State Tuition: As detailed in the fee schedule.

Auditing: Students auditing classes register and pay as detailed in the fee schedule.

Twelve (12) Hours constitutes a full load per Regents and Financial Aid requirements.

Cost of Books and Supplies

The cost varies depending on the classes and whether new or used books are purchased. These costs vary from \$75.00 to \$500.00 per term.

Higher One

All student refunds will be delivered through the EASY REFUND CARD. The Higher One Easy Refund Card signifies your status as an active member of the Dalton State College community and provides you with options on how to receive your refund.

Each registered Dalton State College student will receive an Easy Refund Card. Your card will arrive in the mail at your primary address on file with the College. To receive your refund, you must activate your Card via the Higher One website. During card activation, you will choose how to receive your refund money. Activate your Easy Refund Card and make your refund selection online at www.easyrefundcard.com.

Your options include having your refund:

1. Directly deposited to your Higher One OneAccount (1 day or less).*
2. Deposited to another bank of your choice (3 days or more).*
3. Mailed, as a paper check, to the address you designate (5 days or more).*

* (From the tenth or fourteenth day when processing is complete on DSC campus)

The Higher One OneAccount is a fully-functioning FDIC insured FREE CHECKING account that allows you to access your refunds quicker and easier than ever before. The OneAccount has no minimum balance, no monthly fees, and free Internet banking features. With it, you can use your Easy Refund Card to make purchases anywhere a MasterCard is accepted. You can also get cash with no fee at a Higher One ATM located on campus in the Student Center. **Please remember this is not a credit card. It is a debit card!**

Students' entitled to a refund will receive an e-mail notifying them that their refund has been directly deposited to your OneAccount. Additionally, students will be able to see details of their OneAccount by accessing the OneAccount Statement on the website.

If you prefer, you may have your refund deposited to the bank of your choice. In order to have your refund deposited to your bank, as soon as you receive your Easy Refund Card you must activate it at www.easyrefundcard.com. For this option, you will also need to complete, print and mail the third party form to the designated address. The form is available on the Web site.

Students may choose to have a paper check sent to them via regular mail; however, a paper check may take up to 5-7 days from the day the College releases the funds. Regardless of how you choose to receive your funds, you still need to activate your card at www.easyrefundcard.com.

For more information about the Easy Refund Card and refunds, please visit: www.easyrefundcard.com/easyhelp. Of if you prefer, contact the Business Office at 706-272-2466.

**CERTIFICATE, ASSOCIATE AND BACHELORS DEGREE
TUITION FEE SCHEDULE
Tuition for Students who entered prior to Fall 2006
FALL-SUMMER 2008-2009**

Hours Registered	In-State Tuition	Student Activity	Technology Fee	In-State Total	Out-of-State Total
1	78.00	3.35	4.00	85.35	317.35
2	156.00	6.70	8.00	170.70	634.70
3	234.00	10.05	12.00	256.05	952.05
4	312.00	13.40	16.00	341.40	1,269.40
5	390.00	16.75	20.00	426.75	1,586.75
6	468.00	20.10	24.00	512.10	1,904.10
7	546.00	23.45	28.00	597.45	2,221.45
8	624.00	26.80	32.00	682.80	2,538.80
9	702.00	30.15	36.00	768.15	2,856.15
10	780.00	33.50	40.00	853.50	3,173.50
11	858.00	36.85	44.00	938.85	3,490.85
12	928.00	40.00	48.00	1,016.00	3,800.00

Transportation/Parking Fee: \$65.00/Vehicle/Semester

**CERTIFICATE, ASSOCIATE AND BACHELORS DEGREE
TUITION FEE SCHEDULE
Tuition for Freshman Students Entering Fall 2008
FALL-SUMMER 2008-2009**

Hours Registered	In-State Tuition	Student Activity	Technology Fee	In-State Total	Out-of-State Total
1	84.00	3.35	4.00	91.35	340.35
2	168.00	6.70	8.00	182.70	680.70
3	252.00	10.05	12.00	274.05	1,021.05
4	336.00	13.40	16.00	365.40	1,361.40
5	420.00	16.75	20.00	456.75	1,701.75
6	504.00	20.10	24.00	548.10	2,042.10
7	588.00	23.45	28.00	639.45	2,382.45
8	672.00	26.80	32.00	730.80	2,722.80
9	756.00	30.15	36.00	822.15	3,063.15
10	840.00	33.50	40.00	913.50	3,403.50
11	924.00	36.85	44.00	1,004.85	3,743.85
12*	997.00	40.00	48.00	1,085.00	4,076.00

Transportation/Parking: \$65.00/Vehicle/Term

* Twelve (12) Hours constitutes full time status per Regents and Financial Aid requirements.

Withdrawal and Refund Schedule

Refunds for Reduction of Class Loads

Financial Aid Students

Consult with Financial Aid prior to dropping classes.

There are no refunds for course reductions (dropping classes) by the student after the official Drop/Add period.

Refunds result from actions initiated by students. **Official, complete withdrawal from all classes** will result in the refund calculation as detailed below. Tuition refunds may also result from the cancellation of classes by college officials. (For dropping a class, see section on Refunds for Reduction of Class Load.)

Refunds are calculated on hours registered and paid for, and are processed during, but no later than, the end of the term, provided no unusual circumstances have occurred. Students suspended for disciplinary reasons are not entitled to refunds. For assistance, contact your academic advisor, the Office of Enrollment Services, or the Business Office.

Refunds for withdrawal are processed by executing a **Schedule Adjustment Form**, indicating withdrawal from all courses.

Refunds before the end of the Drop/Add period 100%

The refund amount for students withdrawing from the Institution will be based on a pro rata percentage determined by dividing the number of calendar days in the semester that the student completed by the total calendar days in the semester. The total calendar days in a semester includes weekends, but excludes scheduled breaks of five or more days and days that a student was on an approved leave of absence. The unearned portion will be refunded up to the point in time that the amount equals 60%.

Students who withdraw from the Institution when the calculated percentage of completion is greater than 60% are not entitled to a refund of any portion of institutional charges.

The refund of tuition and other mandatory fees in the event of the death of a student during the academic session is processed upon notification.

Dalton State College

Non-Attendance and Unofficial Withdrawal Policy

Students receiving federal financial assistance, who do not pass any courses and who do not officially withdraw from the College are considered “unofficially withdrawn”. The following procedures are used to determine if students never attend class and/or withdraw unofficially, and to determine repayments due back to aid programs.

Beginning of each term:

1. Faculty members are reminded by the Registrar to check class rosters at the end of the initial A/B and C session drop/add periods. Faculty report changes to their class rosters, including students who have never attended class.
2. Financial aid is held, if not already released to the student, for students not attending one or more classes. Students are notified that financial aid is on hold until class attendance can be verified.

3. After all faculty members have reported to the Registrar, federal aid awards are recalculated for students not attending class(es). Federal awards are adjusted to pay only for classes the student is attending. This adjustment could result in the reduction of aid awarded and/or the loss of grant, scholarship or loan funds. If attendance rosters indicate the student *never* attended any classes, all federal financial aid is cancelled.

The college returns aid to the financial aid programs and bills the student for funds received for classes never attended. 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 become liable for any additional collection costs associated with the collection of any amount not paid.

End of each term:

1. The Registrar creates an exception report of all federal financial aid recipients with all "F", "U", "W", "WF" and/or "NR" grades, and notifies the Financial Aid Office of students who have unofficially withdrawn.
2. If no last date of attendance is known, it is assumed to be the 50% point of the session(s) - A, B or C (as allowed by federal regulations). Exception: students reported on the non-attending list are dropped at 100% from those classes.
3. Once the withdrawal date is determined, the Financial Aid Office calculates the amount that must be returned to aid programs by the college and the student, in accordance with federal regulations and college policy. For details, see the Return of Title IV Funds policy which follows.

Return of Title IV Funds Policy For Students Receiving Federal Financial Aid at Dalton State College

The Higher Education Amendments of 1998 and the Higher Education Reconciliation Act of 2005 set forth regulations governing the treatment of Title IV funds (Federal Pell Grant, Federal Supplemental Education Opportunity Grant (SEOG), Academic Competitiveness Grant, National SMART Grant, Federal Subsidized Stafford Loan, Federal Unsubsidized Stafford Loan, and Federal PLUS) when a student withdraws completely from an institution.

When a student withdraws during a period of enrollment in which he/she has begun attendance and has received federal Title IV financial aid, Dalton State College is required to determine the amount of earned and unearned Title IV aid. A student is eligible to retain the percentage of Title IV aid disbursed or that could have been disbursed that is equal to the percentage of the enrollment period completed by the student (calculated daily). Scheduled breaks of 5 or more consecutive days are excluded. The unearned Title IV aid must be returned to the appropriate federal aid program(s). If the student has completed more than 60% of the enrollment period, no Title IV aid needs to be returned.

Repayment Due to Federal Aid Programs

The following steps are followed when determining the amount of Title IV aid to be returned upon the student's withdrawal:

1. Determine institutional charges and the amount of Title IV (federal aid) disbursed to the student for the semester. Institutional charges include tuition, fees and bookstore charges.
2. **Determine the percentage of the enrollment period completed by the student.** Divide the number of days attended by the number of days in the enrollment period (excluding scheduled breaks of five or more consecutive days). If the calculated percentage exceeds 60%, then the student has earned all the Title IV aid for the enrollment period.
3. **Calculate the amount of earned and unearned Title IV aid** based on the percentage of the enrollment period attended by the student. Returns to state aid are also calculated using Federal Title IV refund policy.
4. **Return of Title IV funds by the institution and the student.** Dalton State College will return unearned Title IV aid up to an amount that is equal to the total allowable institutional charges for the payment period multiplied by the percentage of the Title IV aid that was unearned. If the student received only Federal Stafford Loans, no student repayment of unearned federal aid will be required, as the terms and conditions of the original loan repayment agreement will apply. (See sections following regarding repayments that may be required to Dalton State College and to state aid programs.) Students with unearned Federal Pell Grant, SEOG, or Academic Competitiveness Grant must repay the portion of the original grant overpayment that is in excess of half of the total Title IV grant funds received by the student. If this amount is not repaid to the college within 45 days of notification, the overpayment will be referred to the United States Department of Education for collection, and the student will forfeit future eligibility for the Title IV or Georgia State financial aid. At this point, the student must work with the Department of Education to resolve the overpayment.

Dalton State will return unearned Title IV funds to federal programs in the following order:

- Federal Unsubsidized Stafford Loan
- Federal Subsidized Stafford Loan
- Federal PLUS Loan
- Federal Pell Grant
- Academic Competitiveness Grant
- National SMART Grants
- Federal SEOG

The following is an example of Return of Title IV Funds calculation for a Dalton State College student:

Institutional Charges:	Tuition & Fees	=	\$1,044.00
	Bookstore Charges	=	<u>400.00</u>
	Total Charges		\$1,444.00
Title IV Aid Disbursed:	Federal Pell Grant		\$2,155.00
State Aid Disbursed:	Hope GED Voucher		\$500.00

The student withdrew on the 12th day of a 120-day semester (enrollment period); the earned and unearned portions of Title IV aid are calculated as follows:

Percent Earned	12 ÷ 120	=	10%
Percent Unearned	100% - 10%	=	90%
Amount of unearned Title IV aid Federal Pell Grant	\$2,155 x 90%	=	\$1939.50
Amount of unearned State aid Hope GED Voucher	\$500 x 90%	=	\$450.00

Dalton State College is responsible for returning the lesser of unearned Title IV aid (\$1,939.50 from above) and unearned tuition, fees and books (\$1,444 x 90% = \$1,299.60).

DSC will return \$1299.60 to the Federal Pell Grant program.

The student will pay 50% of the remaining unearned Pell Grant:

$$\$2,155.00 - \$1,299.60 = \$855.40/2 = \$427.70$$

Repayment to Georgia aid programs

Georgia regulations require state aid recipients (including HOPE) who also received federal aid to repay unearned state aid when they withdraw from classes. The student owes the following back to the HOPE GED program:

$$\$500.00 \text{ (HOPE GED Voucher)} \times 90\% = \$450 \text{ due to State of Georgia}$$

State aid repayments are made to Dalton State College; the College then returns the funds to the state agency on the student's behalf. No additional Georgia financial aid may be received until this repayment is made in full to Dalton State College.

Repayment to Dalton State College

1. Financial aid students who withdraw must repay Dalton State College the difference between the amount Dalton State returns to Title IV programs and the tuition refund generated by their withdrawal.

In the example above, the student's tuition refund is:

$$\$1,044 \times 90\% \text{ (percentage of term attend not attended)} = \$939.60$$

2. Amount returned to aid programs by Dalton State = \$1,299.60 from above
Amount student must repay Dalton State:

$$\$1299.60 - \$939.60 \text{ tuition refund} = \$360 \text{ due Dalton State College}$$

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 become liable for any collection costs associated with the collection of any amount not paid.

For further information and other examples of the Return of Title IV policy, please contact the Office of Student Financial Aid and Veteran Services at (706) 272-4545.

It is strongly recommended that any student receiving financial aid who is contemplating withdrawing from the college first contact the Office of Student Financial Aid to determine the financial impact of that decision.

Special Fees

Application Fee: A \$20 non-refundable fee is required for all applicants if the application is submitted on-line. A \$30 non-refundable fee is required for all applicants if the application is submitted by paper.

Transcript Fee: The first ten (10) copies of official transcripts will be processed without charge; \$5 will be charged for each additional transcript.

Graduation/Diploma Fee: A fee of \$20 must be submitted to Enrollment Services along with the application for graduation. This is a non-refundable fee.

Cap and Gown Fee: These articles are available through the College Bookstore.

CPR/Health Certification Fee: \$5 is charged to each PHED 1005 registrant.

Transportation/Parking Fee: A \$20 fee is charged per vehicle per academic term. Decals are issued to identify drivers/owners from the date issued until the end of the academic term. Parking cars without proper permit/registration may result in disciplinary action.

Return Check Fee: A \$30 fee or 5% of the face amount, whichever is greater, is assessed for each check returned for non-payment. Check cashing privileges may be suspended if two or more checks are returned on an individual or agency and may result in "Cash Only" for future transactions. Checks returned for non-payment could result in withdrawal from school along with processing to legal authorities for collection and the debtor will also become liable for any additional collection cost associated with the collection of any amount not paid.

Liability Insurance (Nursing Degree): A yearly \$15 non-refundable insurance fee is required for students in most medical related programs.

NCLEX Test: A \$60 fee is required for all students in NURSING 1105 to pay for the required NCLEX Test.

Credit by Exam Fee: A \$50 fee for each attempted examination.

CLEP Test: An \$85 fee for each attempted examination.

Higher One Replacement Card Fee: \$20 for cards that are lost or have been discarded by the student.

Student Teaching Internship: \$50 per semester for a total of five semesters.

Health Insurance: \$830 per year through Pearce and Pearce.

Orientation Fee: An orientation fee of \$20 will be charged to all new students attending DSC.

Compass Test: A \$30 fee for each attempted examination.

Regents' Rules Governing the Classification of Student Residency for Tuition Purposes

(Effective August 1, 2007)

The following rules are adopted by the Board of Regents for determining residency status and are subject to periodic change by Board action :

A. United States Citizens

- a. An independent student who has established and maintained a domicile in the State of Georgia for a period of at least 12 consecutive months immediately preceding the first day of classes for the term shall be classified as "in-state" for tuition purposes.

It is presumed that no student shall have gained or acquired in-state classification while attending any postsecondary educational institution in this state without clear evidence of having established domicile in Georgia for purposes other than attending a postsecondary educational institution in this state.

- b. A dependent student shall be classified as “in-state” for tuition purposes if either i) the dependent student’s parent has established and maintained domicile in the State of Georgia for at least 12 consecutive months immediately preceding the first day of classes for the term and the student has graduated from a Georgia high school or ii) the dependent student’s parent has established and maintained domicile in the State of Georgia for at least 12 consecutive months immediately preceding the first day of classes for the term and the parent claimed the student as a dependent on the parent’s most recent federal income tax return.
- c. A dependent student shall be classified as “in-state” for tuition purposes if a U.S. court-appointed legal guardian has established and maintained domicile in the State of Georgia for at least 12 consecutive months immediately preceding the first day of classes for the term, provided that appointment was not made to avoid payment of out-of-state tuition and the U.S. court-appointed legal guardian can provide clear evidence of having established and maintained domicile in the State of Georgia for a period of at least 12 consecutive months immediately preceding the first day of classes for the term.

If the parent or U.S. court-appointed legal guardian of a dependent student currently classified as “in-state” for tuition purposes establishes domicile outside of Georgia after having established and maintained domicile in the State of Georgia, the student may retain in-state tuition classification as long as the student remains continuously enrolled in a public postsecondary educational institution in the state, regardless of the domicile of the parent or U.S. court-appointed legal guardian.

If an independent student classified as “in-state” relocates temporarily but returns to the State of Georgia within 12 months, the student shall be entitled to retain in-state tuition classification.

B. Noncitizens

Noncitizens initially shall not be classified as “in-state” for tuition purposes unless there is evidence to warrant consideration of in-state classification. Lawful permanent residents, refugees, asylees, or other eligible noncitizens as defined by federal Title IV regulations may be extended the same consideration as citizens of the United States in determining whether they qualify for in-state classification. International students who reside in the United States under non-immigrant status conditioned at least in part upon intent not to abandon a foreign domicile are not eligible for in-state classification.

C. Waivers: An institution may waive out-of-state tuition for:

- (a) students selected to participate in a program offered through the Academic Common Market;
- (b) international students and superior out-of-state students, selected by the institutional president or his authorized representative provided that the number of such waivers in effect does not exceed two percent of the equiv-

- alent full-time students enrolled at the institution in the fall term immediately preceding the term for which the out-of-state tuition is to be waived.
- (c) full-time employees of the University System, their spouses, and their dependent children;
 - (d) full-time employees in the public schools of Georgia or of the Department of Adult and Technical Education, their spouses, and their dependent children, and teachers employed full-time on military bases in Georgia;
 - (e) career consular officers, their spouses, and their dependents who are citizens of the foreign nation which their consular office represents, and who are stationed and living in Georgia under order of their respective governments;
 - (f) military personnel, their spouses, and their dependent children stationed in Georgia and on active duty. The waiver can be retained by the military personnel, their spouses, and their dependent children if the military personnel, is reassigned outside of Georgia, as long as the student(s) remain(s) continuously enrolled and the military sponsor remains on active military status.
 - (g) legal residents (twelve months or more) of Hamilton and Bradley counties in Tennessee;
 - (h) full-time members of the Georgia National Guard, their spouses, and their dependent children;
 - (i) students who are certified by the Commissioner of the Georgia Department of Industry, Tourism, and Trade as being a part of a competitive economic development project;
 - (j) students who are employees of Georgia-based corporations or organizations that have contracted with the Board of Regents through University System institutions to provide out-of-state tuition differential waivers;
 - (k) students enrolled in special pilot programs approved by the Chancellor;
 - (l) any student participating in an ICAPP Advantage program;
 - (m) any international student who enrolls in a University System institution as a participant in a direct exchange program that provides reciprocal benefits to University System students;
 - (n) as of the first day of classes for the term, an economic advantage waiver may be granted to a dependent or independent student who can provide clear evidence that the student or the student's parent, spouse, or U.S. court-appointed guardian has relocated to the State of Georgia to accept full-time, self-sustaining employment and has established domicile in the State of Georgia. Relocation to the state must be for reasons other than enrolling in an institution of higher education. This waiver will expire 12 months from the date the waiver was granted.

As of the first day of classes for the term, and economic advantage waiver may be granted to a student possessing a valid employment-related visa status who can provide clear evidence of having relocated to the State of Georgia to accept full-time, self-sustaining employment. Relocation to the state must be for reasons other than enrolling in an institution of higher education. These individuals would be required to show clear evidence of having taken all legally permissible steps toward establishing legal permanent residence in the United States and the establishment of legal domicile in the State of Georgia. Students currently receiving a waiver who are dependents of a parent or spouse possessing a valid employment-sponsored visa may

continue to receive the waiver as long as they can demonstrate continued efforts to pursue an adjustment of status to U.S. legal permanent resident.

- (o) members of a uniformed military service of the United States, who, within 12 months of separation from such service enroll in an academic program and demonstrate an intent to become a permanent resident of Georgia. This waiver may be granted for not more than one year; and
- (p) As of the first day of classes for the term, a nonresident student whose parent, spouse, or U.S. court-appointed legal guardian has maintained domicile in Georgia for at least 12 consecutive months so long as the student can provide clear evidence showing the relationship to the parent, spouse, or U.S. court-appointed legal guardian has existed for at least 12 consecutive months immediately preceding the first day of classes for the term. If the parent, spouse, or U.S. court-appointed legal guardian of a continuously enrolled nonresident student establishes domicile in another state after having maintained domicile in the State of Georgia for the required period, the nonresident student may continue to receive this waiver as long as the student remains continuously enrolled in a public postsecondary educational institution in the state, regardless of the domicile of the parent or U.S. court-appointed legal guardian.

FINANCIAL AID

Phone: 706-272-4545

Hours: M-Th 8:00-6:00, F 8:00-5:00

Located in the lower level of the Pope Student Center

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 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 (see page 52 for additional information)
- 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 a transient student at Dalton State College:

- 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 – the 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 Financial Aid Office. Any additional federal funds will be distributed through the home institution.

Students who are transient *from* Dalton State College:

- Transient coursework must first be approved through the Dalton State Enrollment Services Office.
- HOPE-eligible students must inform the Dalton State 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 DSC until an official transcript is received from the host institution.
- To receive federal aid based on transient hours – the student must ask the Dalton State College Financial Aid Office to initiate a consortium agreement with the host institution. If the Dalton State 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.

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 or call the Dalton State Admissions Office at (706) 272-4436 or (800) 829-4436 for a paper application. You may complete admissions and financial aid applications at the same time.
2. Apply for Dalton State College Foundation Scholarships. The deadline for complete applications is February 1 for the upcoming academic year. Scholarship details and applications are available at www.daltonstate.edu/alumni_foundation. You must file the federal aid application to be considered for some Foundation Scholarships.
3. To apply ONLY for HOPE Scholarship or Grant: Go to www.daltonstate.edu/finaid, select HOPE Application Procedures and follow the instructions. Or request a paper HOPE Application from the Dalton State Financial Aid Office. Processing of the paper application will take longer than the on-line version. Your other option is to complete the federal aid application – see below.
4. To apply for HOPE and Federal aid (Pell, ACG, SEOG, LEAP, Work-Study, Stafford Loan): Complete the Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA on-line at www.fafsa.ed.gov by the priority dead-

lines 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. Paper FAFSAs are available in the Financial Aid Office. ***FAFSA applications must be completed each academic year.***

Some FAFSA applications are selected for review in a process called verification. If selected, students will receive a letter or e-mail asking for signed, non-returnable copies of federal income tax returns and W-2s, along with 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.

5. Review of your financial aid application will normally take place within two to four weeks of completion.

PRIORITY APPLICATION DEADLINES

Recommended financial aid deadlines for each term are listed below. Your financial aid file must be ***complete*** by July 1 for Fall, November 1 for Spring, or April 1 for Summer term, in order to have financial aid available when tuition and fees are due at the beginning of the term. If your financial aid file is not complete by this date, be prepared to pay for tuition, fees and books.

	Priority Application Deadline
Fall 2008	June 1, 2008
Spring 2009	October 1, 2008
Summer 2009	March 1, 2009

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.

FINANCIAL AID PROGRAMS

Dalton State 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. The application deadline is February 1 before the upcoming academic year. Scholarships are awarded for Fall and Spring semesters and generally require full-time enrollment. Financial need is a factor for some Foundation Scholarships. For more information and applications, visit www.daltonstate.edu/alumni_foundation.

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 one year. For eligible students, HOPE pays 100% of DSC tuition and partial fees, and provides a book allowance of up to \$150 per semester. HOPE is awarded at DSC based upon the assumption of full-time enrollment, unless expected enrollment status on the FAFSA is less than full-time, and is adjusted based on actual class schedule. ***You do not have to be a full-time student to receive HOPE.***

HOPE Grants are for Georgia residents enrolled in School of Technology Certificate or Mini-Certificate programs. *The HOPE Grant will only pay for required Certificate and Mini-Certificate classes.* 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 ACCEL), whichever comes first.

HOPE Scholarships are for HOPE Scholars who enroll in DSC 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 with attempted credit hours (DSC & transfer schools) or HOPE paid hours of 127 hours or more do not qualify for the 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.

Federal Pell Grant/Federal SEOG and LEAP

The Federal Pell, FSEOG, and LEAP 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 Federal SEOG and LEAP Grants are based upon Pell Grant eligibility and exceptional financial need. A FAFSA filed by the priority deadline is recommended. SEOG and LEAP Grant recipients must 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. These grants are not available for students with a prior bachelor's degree.

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 usually work up to 19 hours per week at \$6.55 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 at a work study job fair. 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 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, a Campus Employment Application, and must submit a copy of his/her Social Security card and driver's license. Students should refer to the Dalton State College Campus Employment Manual for additional information and requirements for Dalton

State campus employment programs. The Campus Employment Manual is available upon request from the Office of Student Financial Aid.

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

Student Loans

Students enrolled at least half-time (6 hours) in programs eligible for federal aid may borrow low-interest Stafford Loans. There are two types of Federal Stafford 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. For loans made after July 1, 2008, the interest rate on the Subsidized Stafford Loan is 6%; 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 Stafford Loan interest rate is 6.8%. For application instructions and detailed information on the Stafford Loan program, visit <http://www.daltonstate.edu/finaid/loans.htm>.

Health Profession Service Cancelable Loans

Health Profession Service Cancelable Loans are available to students in targeted health profession majors who are enrolled at least half-time. The Office of Student Financial Aid will notify eligible students when funds become available. Service Cancelable loans are awarded on a first come, first served basis. The annual borrowing limit is \$2,000. Recipients of these loans may cancel all or a portion of their loans by serving in their health professions in approved locations within Georgia.

Promise Teacher Scholarship Loans of up to \$3,000 per academic year are available to qualified junior and senior education majors. Eligible students must have a 3.0 cumulative GPA (all courses taken since high school), be academically classified as a junior or senior, and be accepted into a Bachelor's degree education program. Promise Teacher Scholarship Loans may be repaid by teaching in a Georgia public school classroom. Promise Teacher applications are available in the Office of Student Financial Aid. Promise Teacher Scholarships are awarded by the Georgia Student Finance Commission on a first-come, first-served basis.

* Note: Award amounts and requirements are subject to change based on changes in federal, state or institutional regulations and/or policies.

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). Class attendance is monitored at the beginning of each term; students who never attend class(es) 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 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 and the debtor will also be liable for any additional collection costs associated with the collection of any amount not paid.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS STANDARDS

Dalton State College is required to establish satisfactory academic progress (SAP) standards for financial aid recipients in accordance with U.S. Department of Education regulations. These standards apply to all financial aid applicants, regardless of whether financial aid was received during the academic term(s) under review and regardless of when the classes were taken.

Students must meet Satisfactory Academic Progress requirements to receive the following types of aid.

1. Federal aid, including Pell Grant, SEOG Grant, and Stafford Loans
2. State aid, including HOPE Grants and Scholarships and the LEAP Grant
3. Federal and Institutional Work study

Satisfactory Academic Progress Standards

Students must meet requirements in all three areas listed below in order to make satisfactory academic progress: Grade Point Average, Course Completion Rate, and Maximum Timeframe.

1. Grade Point Average (GPA)

The minimum GPA for financial aid recipients is governed by Dalton State academic performance standards. In order to retain financial aid eligibility, students must maintain the following cumulative GPAs based on Dalton State GPA hours.*

- 1-14 GPA hours - 1.0 cumulative GPA
- 15-29 GPA hours - 1.6 cumulative GPA
- 30-44 GPA hours - 1.8 cumulative GPA
- 45+ GPA hours - 2.0 cumulative GPA

Financial aid is automatically suspended after a term where all grades are F, U, WF, and/or WU, or a combination of these grades and Ws.

2. Course Completion Rate

Financial aid recipients must pass at least 67% of all hours attempted. Semester hours attempted include all hours on a transcript since high school graduation except audit and credit-by-exam hours. Only grades of A, B, C, D, S and IP are considered satisfactory and passing for financial aid purposes.

The following are considered when evaluating a student's satisfactory academic progress:

1. Withdrawals (W, WF, WU), incompletes (I), failures (F) and unsatisfactory (U) grades are considered attempted, but not earned hours.
2. Repeated courses and courses for which the student has been granted academic renewal are included in the calculation of both attempted and earned hours. Refer to the appropriate catalog for an explanation of how course repeats affect GPA.
3. Audited courses are not considered in credits attempted or earned.

* HOPE Scholarship GPA is calculated using ALL attempted hours - DSC and transfer hours. HOPE Scholarship students must have a 3.0 HOPE GPA at the end of each Spring semester and after 30, 60 & 90 attempted hours in order to retain the HOPE Scholarship.

4. Learning Support and ESL courses are included in the calculation of both attempted and earned hours. Financial aid will not pay for learning support classes in excess of 30 attempted hours.
5. *Transfer credits*, including those earned during transient study, do not count in the calculation of your Dalton State GPA, but *are included in the calculation of both attempted and earned hours*.

3. **Maximum Time Frame**

Eligible students may receive financial aid for up to 150% of the number of semester hours required to earn a degree or certificate. Attempted hours include both Dalton State and transfer hours, no matter when the classes were taken. Find the maximum attempted hours allowed by your program of study at www.daltonstate.edu/finaid/satisfactory_progress.htm.

Attempted hours for maximum timeframe are calculated in the following way:

Students with no prior certificates or degrees – all attempted hours (both DSC and transfer) count towards the maximum time frame.

Students with prior certificates or degrees – Students with prior certificates or degrees are given additional time to pursue additional educational goals; however, the following limits will be applied:

- A maximum of two degrees or certificates at the same level will be allowed.
- The overall maximum timeframe, based on the student's highest degree level is: Certificate - 120 hours; Associate Degree - 175 hours; Bachelor's Degree - 225 hours.

Students may be required to appeal to document certificates/degrees earned at other institutions.

When SAP Reviews Occur

Financial Aid Satisfactory Academic Progress (SAP) is reviewed at the end of each semester. The goal of the Financial Aid Office is to e-mail suspension notices within 48 hours of the “grades due to enrollment services” date on the Semester Calendar. Financial aid applicants are also reviewed when application is made, if SAP status has not been evaluated since the last term enrolled at Dalton State, or if the student has transfer hours. Students not meeting the requirements stated above will be placed on probation or suspension, as described below, and will be notified as such by the Office of Student Financial Aid.

Probation - Students who do not meet the minimum GPA and/or course completion rate standards are placed on financial aid probation. During the semester of probation, the student is eligible to receive financial assistance.

- GPA - one term of probation is allowed for students whose cumulative GPA falls below the minimum standards listed above. *Exception: financial aid is automatically suspended after a term where all grades are F and/or U.*
- Course Completion Rate - one term of probation is allowed for students whose cumulative course completion rate is below 67%.
- There is no probationary period for maximum timeframe.

At the end of the probationary period, the student will be removed from probationary status if all three financial aid satisfactory academic progress standards are met.

Suspension - If the above standards are not met, the student is placed on financial aid suspension. Eligibility may be regained by meeting all three financial aid satisfactory academic progress standards, or aid may be reinstated by an approved appeal. Students who violate the Maximum Timeframe rule are automatically placed on financial aid suspension.

Appeal Procedure

Students on financial aid suspension may appeal in writing to the Director of Financial Aid, Pope Student Center, Room 15, 650 College Drive, Dalton, GA 30720, phone (706) 272-4545, fax (706) 272-2458. Appeals must be in writing, preferably using the Dalton State authorized appeal form. Documentation of mitigating circumstances, which may include medical problems, illness or death in the family, relocation, or employment changes is encouraged. Appeals based on potential disabilities will be reviewed by the Director and Disability Support Services, and documentation of the disability may be required. The Director's decision may be appealed to the Satisfactory Academic Progress Appeals Committee. If an appeal is approved, the Director or Committee may set specific terms for reinstatement of financial aid, which must be met in order for the student to receive aid. Appeal forms are available in the Forms section at <http://www.daltonstate.edu/finaid>, or in the Office of Student Financial Aid.

Appeal Deadlines

Appeals must be received in the Office of Student Financial Aid at least **one week** before the beginning of a term in order to have an appeal decision before the term begins. Deadlines for the 2008-2009 Academic year are:

Term	A&B session deadline	C session deadline
Spring Semester 2008	May 6, 2008	June 5, 2008
Fall Semester	August 11, 2008	October 7, 2008
Spring Semester	December 31, 2008	May 4, 2009
Summer Semester 2009	May 12, 2009	June 11, 2009

Appeals will be reviewed on an on-going basis by the director. The SAP Appeals Committee will meet within one week after the deadline dates published above. Appeal decisions will be mailed within one week of review.

VETERAN CERTIFICATION

Veteran Benefits and Veteran Dependent Benefits are available to qualified veterans and children of deceased and 100% disabled veterans. Initial application is made by completing a VA application in the Office of Student Financial Aid and Veteran Services, and providing a copy of Form DD214. Recipients of veteran benefits may still qualify for other financial aid assistance, and are encouraged to file the Free Application for Federal Student Aid (FAFSA).

Students attending on the G.I. Bill are required to pay all fees as regular students because they are paid benefits directly through the Veteran's Administration. VA benefit applicants should make financial preparation for at least one term to allow for application processing time.

The Dalton State Veteran's Enrollment Form must be completed each semester. VA students who withdraw, increase or reduce academic load during a term must report this action promptly to the VA Certification Official in the Office of Student Financial Aid and Veteran Services.

Only classes required in the student's program of study qualify for VA benefits. Courses taken for audit are not certifiable for VA benefits. The only physical education course certifiable for VA benefits is Health and Wellness Concepts (PHED 1030). VA benefit recipients must maintain Dalton State College academic performance standards, as outlined in the DSC catalog. Since VA regulations are subject to change, it is the student's responsibility to keep up to date on requirements for VA benefits while attending Dalton State College.