

UMASS DARTMOUTH FINANCIAL AID OFFICE

UMASS DARTMOUTH FINANCIAL AID OFFICE SERVES AS A CRITICAL RESOURCE FOR STUDENTS SEEKING ASSISTANCE TO FUND THEIR EDUCATION AT THE UNIVERSITY OF MASSACHUSETTS DARTMOUTH. THIS OFFICE PROVIDES COMPREHENSIVE INFORMATION AND SUPPORT REGARDING SCHOLARSHIPS, GRANTS, LOANS, AND WORK-STUDY OPPORTUNITIES. NAVIGATING THE FINANCIAL AID PROCESS CAN BE COMPLEX, BUT THE UMASS DARTMOUTH FINANCIAL AID OFFICE OFFERS GUIDANCE TO ENSURE STUDENTS MAXIMIZE THE FINANCIAL RESOURCES AVAILABLE TO THEM. WHETHER PROSPECTIVE OR CURRENT STUDENTS, UNDERSTANDING ELIGIBILITY CRITERIA, APPLICATION PROCEDURES, AND DEADLINES IS ESSENTIAL. THIS ARTICLE EXPLORES THE KEY FUNCTIONS, TYPES OF AID, APPLICATION PROCESSES, AND IMPORTANT POLICIES RELATED TO THE UMASS DARTMOUTH FINANCIAL AID OFFICE. THE GOAL IS TO EQUIP STUDENTS AND FAMILIES WITH THE KNOWLEDGE NEEDED TO MAKE INFORMED FINANCIAL DECISIONS ABOUT ATTENDING UMASS DARTMOUTH.

- OVERVIEW OF THE UMASS DARTMOUTH FINANCIAL AID OFFICE
- TYPES OF FINANCIAL AID AVAILABLE
- APPLICATION PROCESS AND DEADLINES
- ELIGIBILITY REQUIREMENTS AND VERIFICATION
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OVERVIEW OF THE UMASS DARTMOUTH FINANCIAL AID OFFICE

THE UMASS DARTMOUTH FINANCIAL AID OFFICE IS DEDICATED TO ASSISTING STUDENTS IN SECURING FINANCIAL SUPPORT FOR THEIR ACADEMIC PURSUITS. IT FUNCTIONS AS A CENTRALIZED HUB WHERE STUDENTS CAN ACCESS INFORMATION ABOUT FEDERAL, STATE, INSTITUTIONAL, AND PRIVATE AID OPTIONS. THE OFFICE STAFF COMPRISES EXPERIENCED FINANCIAL AID PROFESSIONALS WHO PROVIDE PERSONALIZED COUNSELING TO HELP STUDENTS UNDERSTAND THEIR FINANCIAL AID PACKAGES AND REPAYMENT OBLIGATIONS. LOCATED ON CAMPUS, THE OFFICE ALSO FACILITATES WORKSHOPS AND INFORMATIONAL SESSIONS TO EDUCATE STUDENTS ABOUT BUDGETING, LOAN MANAGEMENT, AND SCHOLARSHIP OPPORTUNITIES. COLLABORATION WITH VARIOUS UNIVERSITY DEPARTMENTS ENSURES THAT STUDENTS RECEIVE UP-TO-DATE AND ACCURATE FINANCIAL AID INFORMATION THROUGHOUT THEIR ENROLLMENT AT UMASS DARTMOUTH.

MISSION AND SERVICES

THE PRIMARY MISSION OF THE UMASS DARTMOUTH FINANCIAL AID OFFICE IS TO PROMOTE ACCESS TO HIGHER EDUCATION BY MAKING IT AFFORDABLE FOR ALL ELIGIBLE STUDENTS. SERVICES OFFERED INCLUDE:

- ASSISTANCE WITH COMPLETING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)
- EVALUATION AND PACKAGING OF FINANCIAL AID AWARDS
- DISBURSEMENT OF GRANTS, SCHOLARSHIPS, LOANS, AND WORK-STUDY FUNDS
- FINANCIAL LITERACY EDUCATION AND DEBT COUNSELING
- SUPPORT FOR STUDENTS FACING SPECIAL CIRCUMSTANCES AFFECTING THEIR FINANCIAL AID ELIGIBILITY

TYPES OF FINANCIAL AID AVAILABLE

THE UMASS DARTMOUTH FINANCIAL AID OFFICE ADMINISTERS A WIDE RANGE OF FINANCIAL AID PROGRAMS DESIGNED TO MEET DIVERSE STUDENT NEEDS. AID IS TYPICALLY CATEGORIZED INTO NEED-BASED AND MERIT-BASED AWARDS, EACH WITH SPECIFIC ELIGIBILITY REQUIREMENTS AND APPLICATION PROCEDURES. UNDERSTANDING THE DIFFERENT TYPES OF FINANCIAL AID IS ESSENTIAL FOR STUDENTS TO IDENTIFY THE BEST OPTIONS FOR THEIR INDIVIDUAL FINANCIAL SITUATIONS.

GRANTS AND SCHOLARSHIPS

GRANTS AND SCHOLARSHIPS REPRESENT GIFT AID THAT DOES NOT REQUIRE REPAYMENT. THE UMASS DARTMOUTH FINANCIAL AID OFFICE OFFERS SEVERAL INSTITUTIONAL SCHOLARSHIPS ALONGSIDE FEDERAL AND STATE GRANT PROGRAMS. COMMON GRANTS AND SCHOLARSHIPS INCLUDE:

- **PELL GRANTS:** FEDERAL NEED-BASED GRANTS AWARDED TO UNDERGRADUATE STUDENTS WITH DEMONSTRATED FINANCIAL NEED.
- **MASSACHUSETTS STATE GRANTS:** STATE-FUNDED AID FOR MASSACHUSETTS RESIDENTS MEETING INCOME AND ENROLLMENT CRITERIA.
- **UMASS DARTMOUTH SCHOLARSHIPS:** MERIT-BASED AWARDS FOR ACADEMIC ACHIEVEMENT, LEADERSHIP, AND OTHER CRITERIA.
- **PRIVATE SCHOLARSHIPS:** EXTERNAL SCHOLARSHIPS COORDINATED THROUGH THE FINANCIAL AID OFFICE.

LOANS

FOR STUDENTS REQUIRING ADDITIONAL FUNDING, THE UMASS DARTMOUTH FINANCIAL AID OFFICE FACILITATES ACCESS TO FEDERAL STUDENT LOANS, WHICH MUST BE REPAYED WITH INTEREST. LOAN OPTIONS INCLUDE:

- **FEDERAL DIRECT SUBSIDIZED LOANS:** NEED-BASED LOANS WHERE INTEREST IS PAID BY THE GOVERNMENT WHILE THE STUDENT IS IN SCHOOL.
- **FEDERAL DIRECT UNSUBSIDIZED LOANS:** NON-NEED-BASED LOANS ACCRUING INTEREST DURING ALL PERIODS.
- **PLUS LOANS:** LOANS FOR PARENTS OR GRADUATE STUDENTS WITH CREDIT APPROVAL.

WORK-STUDY PROGRAMS

THE FEDERAL WORK-STUDY PROGRAM PROVIDES PART-TIME EMPLOYMENT OPPORTUNITIES FOR STUDENTS TO EARN MONEY TO HELP PAY EDUCATION EXPENSES. THE UMASS DARTMOUTH FINANCIAL AID OFFICE COORDINATES CAMPUS AND COMMUNITY JOBS ALIGNED WITH STUDENTS' ACADEMIC SCHEDULES AND CAREER INTERESTS.

APPLICATION PROCESS AND DEADLINES

APPLYING FOR FINANCIAL AID THROUGH THE UMASS DARTMOUTH FINANCIAL AID OFFICE INVOLVES SEVERAL STEPS AND ADHERENCE TO STRICT DEADLINES. TIMELY SUBMISSION OF ALL REQUIRED DOCUMENTS IS CRUCIAL TO MAXIMIZE ELIGIBILITY FOR AID PROGRAMS.

FILING THE FAFSA

THE FIRST STEP FOR MOST STUDENTS IS COMPLETING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA). THE UMASS DARTMOUTH FINANCIAL AID OFFICE USES FAFSA DATA TO DETERMINE ELIGIBILITY FOR FEDERAL AND STATE AID PROGRAMS. IT IS RECOMMENDED TO FILE THE FAFSA AS EARLY AS POSSIBLE AFTER OCTOBER 1ST EACH YEAR TO MEET PRIORITY DEADLINES.

SUPPLEMENTAL DOCUMENTATION

AFTER FAFSA PROCESSING, STUDENTS MAY BE REQUIRED TO SUBMIT ADDITIONAL DOCUMENTATION, SUCH AS TAX RETURNS, VERIFICATION FORMS, OR PROOF OF RESIDENCY. THE FINANCIAL AID OFFICE NOTIFIES STUDENTS OF ANY OUTSTANDING REQUIREMENTS AND PROVIDES GUIDANCE ON HOW TO COMPLETE THEM.

IMPORTANT DEADLINES

MEETING DEADLINES IS ESSENTIAL TO SECURING FINANCIAL AID. KEY DEADLINES INCLUDE:

1. FAFSA SUBMISSION DEADLINE – VARIES BY ACADEMIC YEAR, TYPICALLY JUNE 30 FOR FEDERAL AID
2. UMASS DARTMOUTH INSTITUTIONAL SCHOLARSHIP APPLICATION DEADLINES – USUALLY IN THE EARLY SPRING
3. STATE GRANT APPLICATION DEADLINES – GENERALLY IN THE SPRING FOR THE NEXT ACADEMIC YEAR
4. VERIFICATION DOCUMENT SUBMISSION – AS REQUESTED AFTER FAFSA REVIEW

ELIGIBILITY REQUIREMENTS AND VERIFICATION

DETERMINING ELIGIBILITY FOR FINANCIAL AID INVOLVES ASSESSING MULTIPLE FACTORS INCLUDING FINANCIAL NEED, ENROLLMENT STATUS, ACADEMIC PROGRESS, AND CITIZENSHIP. THE UMASS DARTMOUTH FINANCIAL AID OFFICE ADHERES TO FEDERAL AND INSTITUTIONAL GUIDELINES TO ENSURE FAIR AND ACCURATE AWARD DECISIONS.

FINANCIAL NEED ANALYSIS

FINANCIAL NEED IS CALCULATED BY SUBTRACTING THE EXPECTED FAMILY CONTRIBUTION (EFC), DERIVED FROM FAFSA DATA, FROM THE COST OF ATTENDANCE (COA). THE COA INCLUDES TUITION, FEES, ROOM AND BOARD, BOOKS, AND OTHER EXPENSES. STUDENTS DEMONSTRATING NEED ARE PRIORITIZED FOR GRANTS AND SUBSIDIZED LOANS.

SATISFACTORY ACADEMIC PROGRESS

TO MAINTAIN ELIGIBILITY FOR FINANCIAL AID, STUDENTS MUST MEET THE UNIVERSITY'S SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS. THESE INCLUDE MAINTAINING A MINIMUM GPA AND COMPLETING A REQUIRED PERCENTAGE OF ATTEMPTED CREDITS WITHIN A SPECIFIED TIMEFRAME.

VERIFICATION PROCESS

SOME FAFSA APPLICATIONS ARE SELECTED FOR VERIFICATION, REQUIRING STUDENTS TO PROVIDE DOCUMENTATION TO CONFIRM THE ACCURACY OF THE INFORMATION SUBMITTED. THE UMASS DARTMOUTH FINANCIAL AID OFFICE FACILITATES THIS PROCESS AND COMMUNICATES CLEARLY WITH STUDENTS REGARDING NECESSARY PAPERWORK.

ADDITIONAL RESOURCES AND SUPPORT SERVICES

THE UMASS DARTMOUTH FINANCIAL AID OFFICE OFFERS MORE THAN JUST AWARDS AND APPLICATION ASSISTANCE. IT PROVIDES VALUABLE RESOURCES TO HELP STUDENTS MANAGE THEIR FINANCES AND PLAN FOR REPAYMENT OF LOANS AFTER GRADUATION.

FINANCIAL LITERACY PROGRAMS

WORKSHOPS AND ONLINE TOOLS ARE AVAILABLE TO EDUCATE STUDENTS ABOUT BUDGETING, RESPONSIBLE BORROWING, AND DEBT MANAGEMENT. THESE PROGRAMS AIM TO FOSTER FINANCIAL RESPONSIBILITY AND REDUCE LOAN DEFAULT RATES.

SPECIAL CIRCUMSTANCES AND APPEALS

STUDENTS EXPERIENCING CHANGES IN FINANCIAL SITUATIONS, SUCH AS JOB LOSS OR MEDICAL EXPENSES, CAN REQUEST A REEVALUATION OF THEIR AID PACKAGE THROUGH A FORMAL APPEAL PROCESS. THE FINANCIAL AID OFFICE REVIEWS EACH CASE INDIVIDUALLY TO PROVIDE APPROPRIATE ADJUSTMENTS WHEN WARRANTED.

CONTACT AND COMMUNICATION

STUDENTS ARE ENCOURAGED TO MAINTAIN REGULAR CONTACT WITH THE UMASS DARTMOUTH FINANCIAL AID OFFICE VIA EMAIL, PHONE, OR IN-PERSON VISITS. STAYING INFORMED ABOUT AWARD STATUS, DEADLINES, AND POLICY CHANGES IS VITAL TO ENSURING UNINTERRUPTED FINANCIAL AID SUPPORT THROUGHOUT THEIR ACADEMIC JOURNEY.

FREQUENTLY ASKED QUESTIONS

WHAT TYPES OF FINANCIAL AID ARE AVAILABLE AT UMASS DARTMOUTH FINANCIAL AID OFFICE?

UMASS DARTMOUTH FINANCIAL AID OFFICE OFFERS VARIOUS TYPES OF FINANCIAL AID INCLUDING FEDERAL AND STATE GRANTS, SCHOLARSHIPS, WORK-STUDY PROGRAMS, AND STUDENT LOANS TO HELP STUDENTS FINANCE THEIR EDUCATION.

HOW CAN I APPLY FOR FINANCIAL AID AT UMASS DARTMOUTH?

TO APPLY FOR FINANCIAL AID AT UMASS DARTMOUTH, STUDENTS MUST COMPLETE THE FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID) EACH YEAR AND SUBMIT ANY ADDITIONAL REQUIRED DOCUMENTS TO THE FINANCIAL AID OFFICE.

WHERE IS THE UMASS DARTMOUTH FINANCIAL AID OFFICE LOCATED AND HOW CAN I CONTACT THEM?

THE UMASS DARTMOUTH FINANCIAL AID OFFICE IS LOCATED ON THE MAIN CAMPUS IN NORTH DARTMOUTH, MA. YOU CAN CONTACT THEM BY PHONE AT (508) 999-8FAD (8323) OR VIA EMAIL AT FINAID@UMASSD.EDU.

WHAT ARE THE IMPORTANT DEADLINES FOR FINANCIAL AID APPLICATIONS AT UMASS DARTMOUTH?

IMPORTANT DEADLINES FOR FINANCIAL AID APPLICATIONS AT UMASS DARTMOUTH INCLUDE SUBMITTING THE FAFSA BY MARCH 1 FOR STATE AID CONSIDERATION AND EARLIER DEADLINES FOR CERTAIN SCHOLARSHIPS. IT'S RECOMMENDED TO CHECK THE FINANCIAL AID OFFICE WEBSITE FOR THE MOST CURRENT DEADLINES.

DOES UMASS DARTMOUTH FINANCIAL AID OFFICE OFFER ASSISTANCE FOR INTERNATIONAL STUDENTS?

YES, THE UMASS DARTMOUTH FINANCIAL AID OFFICE PROVIDES GUIDANCE FOR INTERNATIONAL STUDENTS REGARDING AVAILABLE SCHOLARSHIPS AND PAYMENT PLANS, BUT INTERNATIONAL STUDENTS ARE GENERALLY NOT ELIGIBLE FOR FEDERAL FINANCIAL AID PROGRAMS.

ADDITIONAL RESOURCES

1. *UNDERSTANDING UMASS DARTMOUTH FINANCIAL AID: A COMPREHENSIVE GUIDE*

THIS BOOK PROVIDES A DETAILED OVERVIEW OF THE FINANCIAL AID OPTIONS AVAILABLE AT UMASS DARTMOUTH. IT COVERS EVERYTHING FROM FEDERAL AND STATE AID TO UNIVERSITY-SPECIFIC SCHOLARSHIPS AND GRANTS. STUDENTS WILL LEARN HOW TO NAVIGATE THE APPLICATION PROCESS, DEADLINES, AND ELIGIBILITY CRITERIA TO MAXIMIZE THEIR FINANCIAL SUPPORT.

2. *MAXIMIZING YOUR FINANCIAL AID AT UMASS DARTMOUTH*

FOCUSED ON STRATEGIES TO OPTIMIZE FINANCIAL AID PACKAGES, THIS BOOK HELPS STUDENTS AND FAMILIES UNDERSTAND HOW TO INCREASE THEIR CHANCES OF RECEIVING AID. IT INCLUDES TIPS ON FILLING OUT THE FAFSA, APPLYING FOR SCHOLARSHIPS, AND MANAGING LOAN OPTIONS RESPONSIBLY. REAL-LIFE EXAMPLES FROM UMASS DARTMOUTH STUDENTS HIGHLIGHT SUCCESSFUL APPROACHES.

3. *THE UMASS DARTMOUTH FINANCIAL AID OFFICE HANDBOOK*

A PRACTICAL MANUAL DESIGNED FOR BOTH STUDENTS AND STAFF, THIS HANDBOOK EXPLAINS THE INNER WORKINGS OF THE UMASS DARTMOUTH FINANCIAL AID OFFICE. IT DETAILS THE POLICIES, PROCEDURES, AND SERVICES OFFERED, PROVIDING CLARITY ON HOW TO GET ASSISTANCE AND RESOLVE COMMON ISSUES RELATED TO FINANCIAL AID.

4. *SCHOLARSHIPS AND GRANTS AT UMASS DARTMOUTH: UNLOCKING OPPORTUNITIES*

THIS BOOK FOCUSES EXCLUSIVELY ON THE VARIETY OF SCHOLARSHIPS AND GRANTS AVAILABLE AT UMASS DARTMOUTH. IT OUTLINES ELIGIBILITY REQUIREMENTS, APPLICATION TIPS, AND DEADLINES. STUDENTS WILL FIND ADVICE ON CRAFTING COMPELLING SCHOLARSHIP APPLICATIONS AND ESSAYS TO STAND OUT IN THE SELECTION PROCESS.

5. *FEDERAL STUDENT AID EXPLAINED: A UMASS DARTMOUTH PERSPECTIVE*

PROVIDING A DEEP DIVE INTO FEDERAL STUDENT AID PROGRAMS, THIS TITLE EXPLAINS HOW PELL GRANTS, DIRECT LOANS, AND WORK-STUDY PROGRAMS FUNCTION AT UMASS DARTMOUTH. THE BOOK DEMYSTIFIES COMPLEX FEDERAL REGULATIONS AND HELPS STUDENTS UNDERSTAND THEIR RIGHTS AND RESPONSIBILITIES.

6. *MANAGING STUDENT LOANS AT UMASS DARTMOUTH*

THIS GUIDE OFFERS CRUCIAL INFORMATION ON BORROWING RESPONSIBLY AND MANAGING STUDENT LOAN DEBT FOR UMASS DARTMOUTH STUDENTS. IT COVERS LOAN TYPES, REPAYMENT PLANS, DEFERMENT OPTIONS, AND TIPS FOR AVOIDING COMMON PITFALLS. THE GOAL IS TO EMPOWER STUDENTS WITH KNOWLEDGE TO MAINTAIN FINANCIAL HEALTH POST-GRADUATION.

7. *FINANCIAL AID APPEALS AND TROUBLESHOOTING AT UMASS DARTMOUTH*

SOMETIMES FINANCIAL AID PACKAGES NEED ADJUSTMENTS; THIS BOOK GUIDES STUDENTS THROUGH THE APPEALS PROCESS AT UMASS DARTMOUTH. IT PROVIDES ADVICE ON HOW TO PRESENT COMPELLING CASES, GATHER NECESSARY DOCUMENTATION, AND COMMUNICATE EFFECTIVELY WITH THE FINANCIAL AID OFFICE TO SEEK ADDITIONAL SUPPORT.

8. *PART-TIME WORK AND FINANCIAL AID: BALANCING JOBS AND STUDIES AT UMASS DARTMOUTH*

EXPLORING THE ROLE OF PART-TIME EMPLOYMENT IN FUNDING EDUCATION, THIS BOOK DISCUSSES WORK-STUDY OPTIONS AND OFF-CAMPUS JOBS SUITABLE FOR UMASS DARTMOUTH STUDENTS. IT HIGHLIGHTS HOW EMPLOYMENT INCOME INTERACTS WITH FINANCIAL AID ELIGIBILITY AND OFFERS TIPS FOR BALANCING WORK COMMITMENTS WITH ACADEMIC SUCCESS.

9. *FINANCIAL LITERACY FOR UMASS DARTMOUTH STUDENTS*

BEYOND FINANCIAL AID, THIS BOOK EQUIPS STUDENTS WITH ESSENTIAL MONEY MANAGEMENT SKILLS, INCLUDING BUDGETING, SAVING, AND CREDIT MANAGEMENT. TAILORED TO THE UMASS DARTMOUTH COMMUNITY, IT HELPS STUDENTS MAKE INFORMED FINANCIAL DECISIONS THROUGHOUT THEIR COLLEGE JOURNEY AND BEYOND.

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