

Federal Direct Student and Parent PLUS Loans -

Darton State College participates in the William D. Ford Federal Direct Loan Program, which is administered by the U.S. Department of Education. Direct loans are low-interest loans for students and parents to help pay for the cost of a student's education after high school. Loans can be used for educational expenses until a student graduates or stops attending school in at least a half-time (6 credits) status. Loan repayment typically begins six months after completion of the degree or certificate, or withdrawal from school.

The Direct Loan Program offers subsidized and unsubsidized loans for students, or the Direct PLUS loan for the parent(s).

- Subsidized Direct Loans are need-based. The federal government pays interest on this type of loan while the student is in school. Subsidized loan eligibility is also limited to a maximum timeframe of 150% of the number of years required to obtain the degree or certificate, i.e., an Associates Degree takes 2 years to complete at a full-time status and a student may be eligible for the subsidized loan for up to 3 years.
- Unsubsidized Direct Loans do not require a student to show financial need; however, all financial aid funding must not exceed the cost of attendance at the institution. The student, not the federal government, is responsible for paying all interest that accrues on this loan while in-school or during grace and/or deferment periods.
- PLUS loans enable parents with satisfactory credit histories to borrow funds for the educational expenses of each child who is a dependent, undergraduate student enrolled at least half-time.

Loan recipients must maintain six or more credits to maintain eligibility for Direct Loans or Plus Loans. Loans are awarded in accordance with federal regulations, such as maximum annual loan limits and restrictions on loan amounts per type of loan.

Hope MOWR Program - Available to high school students enrolled in college credit courses.

Hope Scholarship Program - Available to degree-seeking students with 3.0 or higher GPA.

Hope Grant Program - Available to certificate-seeking students.

SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress (SAP) must be maintained to be eligible for financial aid. Student must meet the academic standards of the college as well, but the SAP standards for financial aid may vary from the academic standards of the college. In general, students must successfully complete the classes he/she has attempted each term, earn a minimum cumulative grade point average (GPA), and earn his/her degree within a maximum timeframe. Satisfactory Academic Progress is monitored for each payment period/term. If a student's financial aid eligibility is suspended as a result of not meeting the SAP minimum standards, means can be taken by the student for reinstatement as outlined in the Satisfactory Academic Progress Policy. A complete copy of the policy is available in the Financial Aid Office or the [college's website](#).

SCHOLARSHIPS

Thanks to donations from businesses, individuals, families, and professional organizations, and friends of Darton State College, Darton State College's Foundation provides scholarships for Darton students each year. To be considered for a scholarship, students must show academic excellence, enroll in specific fields of study or display special talent in the arts.

Inquiries for scholarships must be directed to academic offices of selected plans of study.