

STUDENT RIGHTS AND RESPONSIBILITIES

A Message About Financial Aid and Student Consumer Information

Post-secondary education requires your investment of money, time and hopes for which you expect returns in the form of productive employment, social development, intellectual enrichment, or personal satisfaction. A post-secondary education is one of the largest investments you will make. As a consumer, it is your responsibility to carefully evaluate the product and fully understand what it is you are about to purchase.

Before you make a final decision on your education, you as a consumer should have information about the school's academic program, facilities, dropout rates, full cost of attendance, refund policy, financial aid programs, and any other information you will need to help you to make your decision.

Remember, the final choice is yours. Be sure you fully understand all your options and your responsibilities before you make your decision.

You have the right to ask a school:

1. The names of its accrediting organizations
2. Knowledge about its programs, facilities, and faculty
3. What financial aid programs are available
4. The cost of attendance and their refund policy
5. Procedures and deadlines for submitting applications
6. How it determines your financial need, and the percentage that has been met
7. How and when you will be paid
8. The interest rate, amount payable, and repayment period of a loan
9. The hours, duties, and rate of pay for an on-campus job
10. To reconsider your aid package if enrollment or financial circumstances have changed
11. How the school determines if you are making satisfactory progress
12. What special facilities and services are available to the handicapped

It is your responsibility to:

1. Review and consider all information about a school's program before you enroll
2. Complete all applications accurately and submit them on time
3. Provide any and all documentation, corrections and new information requested by the Financial Aid Office
4. Read, understand and keep copies of all forms you are asked to sign
5. Comply with the provisions of any promissory note or other agreements you sign
6. Notify your school and/or lender of any changes in name, address or attendance status
7. Perform in a satisfactory manner the work that is agreed upon in accepting an on-campus job

8. Understand your school's refund policy
9. Maintain minimum standards of enrollment
10. Provide correct information. Note: misreporting information on a financial aid form is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code
11. Be aware of and comply with deadlines