As a financial aid recipient, you have certain rights and responsibilities. Knowing what they are will help you better understand the financial aid process and avoid many of the common mistakes made by the students.

**STUDENT RIGHTS**

- You have the right to know what financial aid programs are available.
- You have the right to know how to apply for financial aid and how your eligibility is determined including the Cost of Attendance.
- You have the right to know how aid is distributed.
- You have the right to know the criteria for measuring Satisfactory Academic Progress (SAP) and the financial aid appeal process.
- You have the right to know how and when financial aid funds are disbursed.
- You have the right to know the institution’s refund policy.
- You have the right to know how withdrawing or failing classes affects your financial aid.
- You have the right to expect your information to be kept confidential.

**STUDENT RESPONSIBILITIES**

- You must apply for financial aid early and complete your file by the posted deadlines to ensure aid is awarded prior to fee payment.
- You must be enrolled as a degree seeking student, and you must notify the Financial Aid Office if you take courses not required for your major.
- You must take courses required for the completion of your degree when receiving financial aid. This includes retaking courses previously completed successfully.
- You must stay informed by reviewing all information sent to you and checking your status and messages regularly on the RAIN.
- You must maintain Satisfactory Academic Progress.
- You must notify the Office of Financial Aid of all sources of funds you receive not already listed on your Award or as a source.
- You must sign a Master Promissory Note to receive a Direct Loan.
- You must complete Entrance Counseling if you are a new Borrower.
- You must be attending a minimum of six (6) credit hours to receive a loan.
- You must attend or participate (if online) in each class during the first week to receive federal aid. If you are reported as a “no show” in any class, your financial aid will be adjusted according to what has been reported by your instructor.