



US Direct Loans

Student Rights and Responsibilities

Student Rights - As a student consumer you have the right to:

- know what financial assistance is available, including information on all federal and institutional financial assistance programs;
- know the deadlines for submitting applications for financial aid;
- know how your financial need is determined;
- know what resources (such as parental contribution, other financial assistance, student assets, etc.) are considered in the calculation of your financial need;
- know how your financial need, as determined by the University, has been met, and how and when financial aid funds are disbursed;
- request from the Student Financial Support Office an explanation of the various programs in your student aid package. If you believe you have not received the financial assistance for which you are eligible, you may request in writing a review of your aid application;
- know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin;
- know how the Student Financial Support Office determines whether you are making satisfactory academic progress, and what happens if you are not; and
- you have a right to privacy. All records submitted with your application for financial aid are confidential, and subject to legal requirements concerning disclosure of such information.

Student Responsibilities - It is your responsibility to:

- review and consider all information about the financial aid programs at the University prior to enrolling;
- complete all financial assistance applications and forms accurately, and submit them to the Student Financial Support Office;
- complete the Free Application for Federal Student Aid (FAFSA) and Master Promissory Notes.
- respond quickly to all requests for additional documentation related to verification or corrections;
- read and understand all forms, both paper and electronic, that you are asked to submit or sign, and keep copies of these forms. You are legally responsible for all agreements which you sign;
- participate in any required entrance/exit counselling;
- maintain Satisfactory Academic Progress (SAP) for financial aid eligibility;
- know and comply with the University's refund and Return of Title IV fund policies.

If you would further information please contact Student Financial Support on 0191 222 5538.