



The College at
BROCKPORT
STATE UNIVERSITY OF NEW YORK

Financial Aid Office

STUDENT RIGHTS AND RESPONSIBILITIES

Education after high school costs you time, money and effort. It is a big investment and you should carefully evaluate the school(s) you are considering. To help you make an educated choice, you should have information on the school's academic programs, facilities, cost of education, refund policy and financial aid programs.

Student Rights

You have the right to ask a school:

- The names of its accrediting and licensing organizations. You also have the right to ask for a copy of the documents describing the institution's accreditation or licensing.
- About its programs, its instructional, laboratory and other physical facilities, and its faculty.
- About its completion and transfer-out rates.
- If the school advertises its job placement rates as a means of attracting students and what information it has to back up its claims.
- What the cost of attending is, what it is composed of and what the policy is on refunds to students who drop out.
- What financial assistance is available, including information on all federal, state, local, private and institutional financial aid programs.
- Who its financial aid personnel are, where they are located, how to contact them for information, and what the counseling procedures are.
- What the procedures and deadlines are for submitting applications for each available financial aid program.
- How it selects financial aid recipients.
- How it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, and personal and miscellaneous expenses are considered in your cost of education. It also includes the resources considered in calculating your need (such as parental contribution, other financial aid, assets, etc.).
- How much of your financial need, as determined by the school, has been met.
- How and when you will receive your financial aid.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loan you have, the total amount you must repay, the length of time you have to repay, when you must start repaying, and what cancellation or deferment (postponement) provisions apply.
- If you are offered a Federal College Work-Study job - what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you will be paid.
- About its loan default rates.
- For a copy of its campus security report.
- How the school determines whether you are making satisfactory academic progress, and what happens if you are not.
- To reconsider your aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- What special facilities and services are available to the disabled.

It is your responsibility to:

- Review and consider all information about a school's program before you enroll.
- Pay special attention to your application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay or prevent your receiving aid.
- Know all the deadlines for applying or reapplying for aid, and meet them.
- Provide all documentation, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- Notify your school of any information that has changed since you applied for financial aid.
- Read, understand, and keep copies of all forms you are asked to sign.
- Repay any student loans you have. When you sign a promissory note, you are agreeing to repay your loan.
- Conduct a pre-loan and an exit interview at your school if you have a Federal Perkins Loan, Federal Nursing Loan, Federal Stafford Loan (subsidized or unsubsidized), Federal Parent's Loan for Undergraduate Students (PLUS), or any type of Federal Loan.
- Notify your school of a change in your name, address or attendance status (half-time, three-quarter time, or full-time). If you have a loan, you must also notify your lender of these changes.
- Satisfactorily perform the work agreed upon in a Federal College Work-Study job, if you have one.
- Understand your school's refund policy. If you drop out of school within a short time after you start, you may be able to get a part of your education expenses returned to you. But after a certain date, you will not get any money back. Check with your school to find out what expenses you may have to pay if you drop out.