## **RIGHTS AND RESONSIBILITIES OF AID RECIPIENTS**

## **<u>Rights</u>**

Students at SBCC applying for and receiving financial aid have a right to the following:

1. Information on all financial assistance available, which includes all federal, state, and institutional financial aid programs.

2. Disclosure of deadlines for applications of each financial aid program and for any supporting documentation.

3. Specific information regarding fees, tuition and the refund policy for those who drop out of school (withdraw).

4. An explanation of how students are selected for receipt of financial aid and how financial need is determined. This process includes a consideration of costs of tuition and fees, books and supplies, room and board, transportation, personal and miscellaneous expenses, etc., plus the student's income and assets, parental contribution, other financial aid (such as scholarships) and so on.

5. Knowledge of what resources are considered in the calculation of student need.

6. Knowledge of how a financial aid package is determined.

7. An explanation of various programs awarded in the student's financial aid package. If a student feels unfairly treated, a reconsideration of the award may be requested.

8. An explanation of the portion of financial aid the student received that must be repaid and what portion is grant aid or work study and does not need to be repaid. If the aid is a loan, the student has the right to know what the interest rate is, the total amount to be repaid, when the repayment is to begin, and the conditions of deferment and cancellation.

9. Knowledge of how SBCC determines whether students are making "satisfactory academic progress" and the consequences of not meeting this requirement.

10. A student has the right to challenge or appeal the student's financial aid award or any other decision of the Financial Aid Office pertaining to the student, which does not fall under the jurisdiction of federal or state regulations. The right includes: answers to questions, explanations of policies and decisions and request for reconsideration.

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## **Responsibilities**

Students at SBCC applying for and receiving financial aid are responsible for the following:

1. Reviewing and considering all information about SBCC's academic programs before enrolling.

2. Completing all the application forms ACCURATELY AND COMPLETELY and submitting them to the right place on time. If this is not done, financial aid could be delayed. Since errors cause misunderstanding and misrepresentation of information provided, errors must be corrected before any financial aid can be received. Intentional misreporting of information on application forms for federal financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code, and subjects the student's application to denial. Additionally, regulations require that all cases of suspect fraud emanating from misrepresentation, be reported to the Office of the Inspector General.

3. Promptly returning all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agency or agencies to which an application was submitted.

4. Reading and understanding all forms that the student is asked to sign.

5. Notifying the lender (if the student has a loan) of changes in the name, address or school enrollment status.

6. Performing the work that is agreed upon in accepting a college work-study award.

7. Knowing and complying with the deadlines for application or reapplication for aid.

8. Knowing and complying with the SBCC Federal Aid Refund Policy.

9. Repaying financial aid funds if it is determined that the student was ineligible to receive the funds.