



## STUDENT RIGHTS AND RESPONSIBILITIES

### STUDENT RIGHTS

#### *The student has the right to ask a school:*

- ▶ The names of its accrediting and licensing agencies.
- ▶ About its programs, its instructors, laboratory, physical facilities, placement services, and special facilities/services available for the handicapped.
- ▶ What the cost of attendance is, and what its policy is on refunds to students who withdraw, including our Return to Title IV Aid Policy.
- ▶ What financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs.
- ▶ What procedures and deadlines are for submitting applications for each available financial aid program.
- ▶ How it selects financial aid recipients.
- ▶ How it determines the student's financial need, including what expenses are considered in a student's cost of education. It also includes the resources considered in calculating the student's financial need (such as parental contribution, other financial aid, etc.).
- ▶ What its verification policies and procedures are and how your application will be affected if you fail to meet the established requirements and/or deadlines.
- ▶ How much of the student's financial need, as determined by the school, has been met.
- ▶ How and when the student's financial aid awards will be disbursed, including the estimated disbursement amount, and date of student loans.
- ▶ To explain each type and amount of assistance in the student's financial aid package and which types must be repaid.
- ▶ What the interest rate is on any student loan, the total amount to be repaid, the length of time the student has to repay, when repayment begins, and what cancellation and/or deferment provisions apply.
- ▶ If the student is offered a Federal Work-Study job, what kind of job it is, what the rate of pay will be, and how and when the student will be paid.
- ▶ To reconsider the student's aid package if the student believes a mistake has been made or if the student's enrollment or financial situation has changed.
- ▶ How the school determines whether the student is making satisfactory academic progress and what happens if the student is not.
- ▶ What is the Student Financial Aid Code of Conduct.

- ▶ What is the procedure to appeal decisions made by the Student Financial Aid Office.
- ▶ To be notified in writing if his/her financial aid is canceled and for what reason.
- ▶ To review his/her financial aid records at any time. All financial aid records are maintained by ACM on a confidential basis.

### STUDENT RESPONSIBILITIES

#### *It's the student's responsibility to:*

- ▶ Review and consider all information about a school's program before enrolling.
- ▶ Understand the procedures and forms relating to applying and renewing Student Financial Aid.
- ▶ Complete all financial aid forms accurately and submit them on time to the right place. Errors can cause delay or prevent the student from receiving financial aid.
- ▶ Know and comply with all deadlines for applying or reapplying for aid each financial year and each academic year.
- ▶ Provide all documents requested to the appropriate office or agency, which may be used to verify family income, family size, and similar matters.
- ▶ Read, understand, and keep copies of all forms he/she is asked to sign.
- ▶ Repay any student loans. When the student signs a promissory note, he/she is agreeing to repay the loan.
- ▶ Complete an exit interview at the school if he/she has ever accepted a Federal Direct Student Loan.
- ▶ Notify the school of a change of name, address or enrollment status (half-time, three-quarter time, full-time, etc.). If the student has a loan, the student must also notify the servicer of such changes throughout the life of the loan.
- ▶ Satisfactorily perform the work agreed upon in a Federal Work-Study job and read the Federal Work-Study Handbook located on our website.
- ▶ Understand the school's refund policy.
- ▶ Notify the Student Financial Aid Office of any changes in the financial situation of the student's family.
- ▶ Report to the Student Financial Aid Office the receipt of all scholarships and any other financial aid.
- ▶ Maintain financial aid eligibility by enrollment in an approved program and make sure all courses apply to the student's degree/major.
- ▶ Maintain Satisfactory Academic Progress (SAP) and to understand our SAP policy, a copy of which is on our website.
- ▶ Report to our office if you are attending 2 or more colleges at the same time.