Students have the right to:

- Seek financial aid counseling.
- Know their financial aid award is based on calculated financial need. Need is defined as the difference between the cost of attending school and the Expected Family Contribution (EFC).
- Accept, decline, reduce or seek adjustments to their financial aid and be considered in an equitable and consistent manner.
- Know their amount of aid and when it will be disbursed.
- Know about financial aid policies surrounding Satisfactory Academic Progress requirements and how eligibility can be restored if they are declared ineligible due to unsatisfactory progress.
- Know about cost of attendance, refunds, return of Title IV funds and the withdrawal policy.
- Employ their rights under FERPA and trust that the privacy of the student will be maintained. Personal information will not be released outside the college without a written release except as permitted or required by law.
- Be informed about retention and completion data, campus security statistics and crime prevention programs.
- Know about special facilities and services available for physical, mental or cognitive disabilities.
- Know about the College’s accreditation status.

Students have the responsibility to:

- Apply for and maintain their FSA ID.
- Complete the Free Application for Federal Student Aid (FAFSA) each year by the deadline date to receive federal, state and institutional funds.
- Ensure their address is correct at all times with the Welcome and One Stop Center.
- Open and read all email from RCTC. Your RCTC email account is the primary means of communication at RCTC.
- Submit forms on time, check email and D2L regularly and use Aid for the purpose of attending college and the meeting related expenses.
- Be accepted and enrolled as a regular student in a degree or other certificate program.
- Be enrolled for all courses for the term by the end of the standard drop/add period.
- Attend classes and complete course requirements to remain eligible for financial aid.
- Provide accurate and factual information. Students must notify the Financial Aid Office of any change in information or enrollment status such as withdrawal from classes, a reduction in number of enrolled credits; change in address, name, marital status; changes in financial information on application forms and change in educational plans.
- Know their enrollment level and how this may affect their eligibility for various Financial Aid programs.
- Maintain satisfactory academic progress as outlined in the FA Satisfactory Academic Progress policy.
- Repay all loans in accordance with rules and regulations governing the programs and the terms outlined in their truth in lending and promissory note forms. Students who default on any loan are denied additional aid.
- Understand that partial or full withdrawal will result in repayment of federal, state and/or institutional funds. Any aid refunds not repaid will cause the loss of further eligibility.
- Complete required entrance and exit interviews and repay all loans according to the terms of their promissory note and truth-in-lending statement forms.
- Abide by RCTC Policies and Student Conduct Code.

Last updated March 2022