STUDENT RIGHTS & RESPONSIBILITIES AS A FINANCIAL AID RECIPIENT

Students have the right to:

- Know their financial aid award is based on calculated financial need, defined as the difference between the cost of attendance (COA) and their Student Aid Index (SAI).
- Know the amount of their aid and the timeline for disbursement.
- Be informed about financial aid policies, including Satisfactory Academic Progress (SAP), and how to regain eligibility if suspended.
- Understand policies related to the cost of attendance, refunds, return of Title IV funds, and withdrawals.
- Access information about retention and completion rates, campus security statistics, and crime prevention.
- Exercise their rights under the Family Educational Rights and Privacy Act (FERPA); personal information will not be released without written consent unless permitted or required by law.
- Know about services and accommodations for students with physical, mental or cognitive disabilities.
- Be informed about the College's accreditation status.

Students have the responsibility to:

- Maintain an active FSA ID and submit the Free Application for Federal Student Aid (FAFSA) each year by the published deadline to receive federal, state, and institutional funds.
- Be accepted and enrolled as a regular student in a degree or eligible certificate program.
- Ensure student records are accurate, including intended major, current contact information, and valid mailing address. Updates should be made through the Welcome and One Stop Center.
- Regularly check and read RCTC email, as it is the college's primary form of communication. Also check D2L frequently for important updates.
- Submit all requested information in a timely manner, according to established deadlines and use financial aid funds only for educational expenses and related costs.
- Finalize course registration by the end of the standard drop/add period each term.
- Attend and actively participate in classes, completing all course requirements to maintain eligibility for aid.
- Monitor enrollment level, as it may impact financial aid eligibility for various programs.
- Promptly report any changes to the Financial Aid Office, including updates to enrollment status, personal or financial information, and educational plans.
- Maintain satisfactory academic progress, as outlined in the Financial Aid Satisfactory Academic Progress (SAP) policy.
- Complete required entrance and exit counseling for loans, and repay loans according to the terms of the promissory note and truth-in-lending forms.
- Understand that withdrawing partially or fully may result in repayment of federal, state, or institutional funds. Unpaid balances due to aid reversals will affect future eligibility.
- Read and understand all Consumer Information related to financial aid and student responsibilities.
- Follow all RCTC policies and the Student Code of Conduct.