

Rights

As a student receiving financial aid at Lackawanna College:

- You have the right to know that the information you give to the Student Financial Aid Office will be treated confidentially as mandated by the Family Educational Rights and Privacy Act (FERPA).
- You have the right to seek financial aid counseling.
- You have the right to know what financial assistance is available, including all federal, state, and institutional aid programs.
- You have the right to know the procedures and deadlines for submitting applications for each financial aid program (including federal, state, and institutional aid programs).
- You have the right to know how your financial aid awards were calculated, the criteria to receive each award, and how the funds will be distributed or disbursed.
- You have the right to accept or decline any of your financial aid award(s)
- You have the right to know the terms of any employment program you participate in.
- If you are offered an educational loan, you have the right to know the lender, interest rate, the total amount to be repaid, deferment options, repayment procedures, the length of time you have to repay the loan, and when repayment begins.
- You have the right to submit a Special Circumstances Application, requesting reconsideration of your financial aid eligibility if you or your family's circumstances change.
- You have the right to submit an Academic Progress Appeal if you do not meet the Standards of Satisfactory Academic Progress.
- You have the right to know Lackawanna College's refund policy and the federal Return to Title IV policy.

Responsibilities

As a student receiving financial aid at Lackawanna College:

- You are responsible for providing accurate information to the Financial Aid Office.
- You are responsible for reapplying for financial aid each and every year.
- You are responsible for completing applications correctly and on time.
- You are responsible for reading and understanding all materials sent to you from the Financial Aid Office and all forms you are asked to submit or sign.
- You are responsible for requesting personal assistance if you have questions or don't understand the information provided to you.
- You are responsible for submitting documentation and information requested by the Financial Aid Office in a timely manner and keeping copies for your own records.
- You are responsible for notifying the College of any name or address changes.
- You are responsible for knowing and complying with the rules governing your financial aid awards.
- You are responsible for attending classes and completing the requirements for each course in which you enroll.

- You are responsible for compliance with Lackawanna College's refund policy and Federal Return to Title IV Aid policy, should you withdraw from the University (either officially or unofficially).
- You are responsible for notifying the Financial Aid Office of any financial awards you receive from outside resources (including scholarships, grants, Veteran's Benefits, tuition waivers, or other educational/tuition assistance) not already listed on your Financial Aid Award Letter.
- If you borrow a student loan, you are responsible for completing loan entrance and exit counseling.
- You are responsible for the repayment of all loans in accordance with the terms of your promissory note. You are responsible for notifying your lender if any of the following occurs before your loan is repaid: change of address, graduation, withdrawal from Lackawanna College or less than half-time attendance, name change, or transfer to another institution.
- You are responsible for maintaining Satisfactory Academic Progress.
- You are responsible for using financial aid for educational expenses incurred while attending Lackawanna College.
- You are responsible for the repayment of any over award of financial aid.