

# Prairie State College

## Student Rights and Responsibilities

Title IV Disbursements are made ten days prior to the start of term and every two weeks thereafter. Once tuition, fees, and bookstore charges are paid, refunds are distributed through PSC's partnership with HigherOne. Each student receives a Higher One access code which must be used to select their refund preference. More information is available at [PSCOneCard.com](http://PSCOneCard.com).

As a recipient of federal student aid, you have certain rights you should exercise, and certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals and how you can best achieve them.

### **Student Rights**

1. You have the right to know what financial aid programs are available at your school.
2. You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
3. You have the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
4. You have the right to know what resources were considered in the calculation of your need.
5. You have the right to know how much of your financial need, as determined by the institution, has been met.
6. You have the right to request an explanation of the various programs in your student aid package.
7. You have the right to know your school's refund policy and cost of attendance.
8. You have the right to know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when the repayment is to begin. This information is provided in writing when you meet with your loan officer for the first time and is also provided to you in the Borrow Smart Loan packet in subsequent terms.
9. You have the right to know the names of the organizations that accredit or license your school.
10. You have the right to know about your school's programs, physical facilities, security, and faculty.
11. You have the right to know about the college work-study job you have been offered, including what kind of job it is, what hours you must work, what your duties will be, what your rate of pay will be, and how and when you'll be paid. This information is provided to you upon being hired during the Work Study Orientation in which the PSC Federal College Work Study Employment Handbook is given.
12. You have the right to know that you may reconsider your aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
13. You have the right to know what special facilities and services are available to the handicapped.

### **Student Responsibilities**

1. You must complete all application forms accurately and submit them on time.
2. You must provide correct information. Misreporting information on financial aid application forms is a violation of the law and may be considered a criminal offense.
3. You must return all additional documentation, verification, corrections, and/or new information requested by the Office of Financial Aid.
4. You are responsible for reading and understanding all forms that you are asked to sign and keeping copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must perform the work that is agreed upon in accepting a Federal Work-Study position.
7. You should be aware of your school's refund policy.
8. You should be aware of PSC's programs and performance.

9. You must repay any student loans you have.
10. You must notify the Enrollment Services office of a change in your name, address, attendance, or status.
11. You must complete your financial aid file, entrance interview and your Master Promissory Note prior to making a loan appointment.
12. You must complete exit counseling if you: Drop below half-time enrollment, graduate or discontinue your education. Prairie State College will contact you via email and by letter to inform you of the need to complete exit counseling.