

Rights and Responsibilities

It's important to know your rights and responsibilities as they relate to applying for and receiving financial aid from the university.

Please note: Your award was determined in accordance with the laws, regulations, and appropriations of the U.S. Congress, the Commonwealth of Massachusetts, and Fitchburg State University (FSU), and is subject to adjustment or cancelation in the event of changes to these laws and/or your eligibility.

Your Rights

You have the right to privacy. All records and information submitted with your application for financial aid are confidential, and subject to legal requirements concerning disclosure of such information.

You have the right to know about the refund policies for both FSU and Financial Aid if you withdraw after the semester begins, The Dean of Student & Academic Life Office acts as a resource for students considering withdrawal.

You have the right to request a reduction or cancelation of your student loan. Remember that a student loan is a debt that must be repaid; borrow only what you need.

You have the right to know specific consumer information such as campus crime statistics and athletic information.

You have the right to know what financial aid programs are available to you, including information on all federal, state and university financial aid programs.

You have the right to know the application procedures and deadlines for each of the available programs.

You have the right to know how financial aid is distributed and the basis for these decisions.

You have the right to know how and when financial aid is disbursed.

You have the right to know how your financial aid eligibility was determined. This includes how costs for tuition and fees, room and board, books and supplies, travel, and personal and miscellaneous expenses were determined in your estimated cost of attendance. It also includes what resources were considered in the calculation of your financial aid eligibility (such as parental contribution and other financial aid or personal assets).

You have the right to know the interest rate of your loan, the total amount to be repaid

(or not to be repaid), repayment procedures, when repayment begins, and the length of the repayment period.

You have the right to know how FSU determines whether you are making satisfactory academic progress, and what happens if you are not.

Your Responsibilities

You must regularly check your student email account for information from FSU and the Financial Aid Office.

If you are a dependent student, you must keep your parents or guardians informed of all financial aid requirements and deadlines.

You must complete all application forms accurately and submit them on time to the correct location. You must read and understand all forms you are asked to sign and keep a copy of each. You are also responsible for knowing the financial aid reapplication deadlines.

You must provide correct information at all times. Reporting false information is a violation of the law and may be considered a criminal offense.

You must submit, by the deadline indicated, all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agencies to which you submitted applications. Some examples include: IRS Tax Return Transcripts, verification forms, loan entrance counseling, loan promissory notes, and loan exit counseling prior to leaving school.

You must notify us in writing if the information reported on your financial aid applications has changed.

You must notify the FSU Registrar's Office and any lenders if there are changes in your name, permanent mailing address, anticipated graduation date, or enrollment status.

You must notify us if you receive any scholarships or other awards that do not appear as part of your award. Some examples include scholarships, tuition waivers, and veterans or rehabilitation benefits.

You must accept responsibility for all agreements that you sign.

After completing a Direct Loan Master Promissory Note, the Financial Aid Office will disburse the maximum loan for which you are eligible to your FSU account. You must contact our office if you do not want us to follow that procedure.

You must perform the work agreed upon if you accept a Federal Work-Study job, and notify your employer if the amount of your award changes. You must provide a current course schedule to your supervisor as you cannot work during schedule course hours.

You must know and comply with the refund procedures of FSU.

You must show Satisfactory Academic Progress according to established policies and standards of FSU.

You must notify us in writing if you are receiving financial aid for attendance at another institution while attending FSU.

You must contact Financial Aid if you are planning to participate in an Internship or Study Abroad/Exchange program recognized by FSU.

If you are a recipient of a Federal Direct Stafford Loan, you must notify the lender should any of the following occur before the loan is repaid:

- You change your address and/or phone number
- You graduate
- You withdraw from school or are enrolled less than half time
- You change your name (e.g., maiden to married name)
- You transfer to another university

You must maintain satisfactory status on student loans. You may be required by your lender to complete deferment forms for loans that were previously in repayment. Students who default on their student loans or owe refunds on federal grants are not eligible for any financial aid.