

Your Rights and Responsibilities

By accepting your financial aid disbursements, you have indicated that you have read, understood and will comply with all of the rights and responsibilities contained therein. These include:

Your Responsibilities:

1. Read all information associated with your financial aid award letter, including the handbook.
2. You must comply with all federal requirements of the 1983 Amendments to the Military Selective Service Act.
3. If you owe money from a prior over-award of federal funds at any institution, you need to make arrangements for repayment of the over-award. You are not eligible for financial aid if you owe a refund on federal funds.
4. You must be in good standing and be making satisfactory progress as outlined in this handbook.
5. You must report any additional financial aid (scholarships, grants or loans) you receive that is not listed on your current award letter from Cornell College.
6. You must meet all other conditions contained elsewhere in this handbook.
7. You will need to submit information requested by financial aid processors, Cornell or any other institution or program to which you are applying for aid to clarify your eligibility for financial aid.
8. If you are selected for verification or financial aid review, you and your parent(s) may be required to submit additional documents. These may include tax transcripts, W-2 forms and financial aid verification worksheets. Failure to submit the requested information within 30 days prior to the end of your award period will result in the de-activation of your file and could result in the loss of available funds.
9. You must repay all loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Federal Direct/FFEL Stafford Loan or Federal Direct/FFEL PLUS received at any institution.
10. If requested by the college, you must participate in loan entrance counseling.
11. Participate in loan exit counseling if you received a federal, state, or Institutional loan while you attended Cornell College.
12. Notify the Registrar's Office of a change in your name or address.
13. You must notify the Registrar Office AND the Financial Planning and Assistance Office of a change in your enrollment (i.e. full-time to part-time attendance).

14. Satisfactorily perform the work agreed upon in your college work-study job.
15. Understand the Cornell College withdrawal process and the refund policy.
16. Monitor and retrieve email and electronic postings issued by the Financial Planning and Assistance Office. As a prospective student, you will receive electronic messages and official notifications related to your financial aid if you reported a valid e-mail address on your FAFSA. Students that have deposited to Cornell receive a Cornell e-mail address around the middle of May. Once a Cornell e-mail address is established, the financial aid office will begin utilizing the college e-mail address.

17. Electronic Notification Policy:

As an enrolled student, the main method the Financial Planning and Assistance Office utilizes to communicate all facets of the student's financial assistance information is through campus e-mail and the student portal (self-service). Students may access their financial assistance information through the self-service portal at the following link: <https://selfservice.cornellcollege.edu/Home.aspx>

If you do not want your financial assistance information sent to you electronically, please visit the financial aid office to request a copy of any forms or documents.

This is a reminder that information distributed electronically on campus has the same status as information distributed on paper. This includes financial aid award letters, any/all financial aid documents, any/all statements from the business services office, announcements, course business, requests for information, distribution of minutes, arrangements for meetings, and any/all other communications.

All faculty, staff, and students should read and respond to their e-mail regularly, at least once each day when on campus. You should also be prepared to use a Web browser to access official college information posted on the Cornell web site.

Safeguarding confidential information in electronic processes Policies regarding electronic security on campus can be found on the Information Technology website: <http://www.cornellcollege.edu/information-technology/policies/index.shtml>

Your Rights:

1. You may appeal Cornell's offer of financial assistance if you feel that it is unfair or unreasonable. Appeals should be directed to the Financial Planning and Assistance Office. The counselor responsible for your file will review your appeal with the Director of Financial Planning and Assistance.
2. Information given to Cornell's Financial Planning and Assistance Office is treated confidentially. Personal information you and your family share with the financial aid office as a prospective student is treated confidentially by the staff members of the financial aid and admissions offices; staff members follow prescribed data security policies to ensure the security and confidentiality of your information. Rules regarding the disclosure of personal information once you are enrolled at the college are dictated by the Family Educational Rights and Privacy Act (FERPA) of 1987. FERPA affords you

certain rights with respect to your educational records. The primary intent of the law is to provide you access to your educational record and to limit disclosure of such records without your written consent. Cornell College has posted a detailed outline of its FERPA policies at

<http://www.cornellcollege.edu/student-affairs/compass/rights-responsibilities/confidentiality-of-student-records.shtml>

3. You may appeal a financial aid policy or procedure. The appeal may be initiated through the Director of Financial Planning and Assistance.
4. You may have your financial need reviewed if your circumstances change during the academic year. Contact the Financial Planning and Assistance Office if you feel that your calculated financial need should be reviewed.
5. You have the right to contact the Federal Student Loan Ombudsman if the Financial Planning and Assistance Office did not address and/or resolve any dispute you brought forth in regard to the terms of your federal student loans (Stafford loan, Perkins loan, Parent PLUS loan). You can contact the Ombudsman toll free at: 1.877.557.2575 or online at: www.ombudsman.ed.gov.

You have the right to ask Cornell College the following questions:

1. The names of the accrediting and licensing organizations.
2. About its programs; its instructional, laboratory, and other physical facilities; and its faculty.
3. What the cost of attendance is, including tuition, room and board, books and supplies, and other miscellaneous expenses.
4. How aid recipients are selected and how a student's need is determined.
5. How much of a student's financial need, as determined by the college, is being met.
6. To explain each type of assistance in the student's financial aid award.
7. What the interest rate is on any student loan the student has, the total amount the student must repay, when repayment starts, and what cancellation and deferment provisions apply.
8. The average indebtedness of a student who graduates from the college and the percentage of students who default on their federal student loans.
9. If a work-study award is part of the financial aid package, what kind of job it is, how many hours must be worked, what the duties are, the pay rate, how and when a student is paid.
10. How the college determines when a student is not making satisfactory academic progress and its implications.
11. What special facilities and services are available to disabled students.
12. Completion/graduation and job placement rates and how they are calculated.