

# Rights and Responsibilities

## Rights

- You have the right to know what financial aid is available to you, including all federal, state and institutional programs. In addition, you have the right to know the deadlines, selection criteria, terms, policies, procedures and regulations that apply to each of the programs.
- You have the right to know how your financial need was determined.
- You have the right to appeal your financial aid award if you feel there are special circumstances that were not originally taken into consideration
- You have the right to know how Ameritech determines whether you are making Satisfactory Academic Progress.
- You have the right to know how and when your financial aid will be disbursed.
- You have the right to know Ameritech's Refund Policies.
- You have the right to expect that all information reported by you and/or your family will remain confidential and will not be released without your written consent according to the Family Educational Rights and Privacy Act (FERPA).
- If you have a loan, you have the right to know the terms of the loan, such as interest rate, the total amount that must be repaid, the length of time you have to repay, when you must start repayment, cancellation provisions, deferment and forbearance possibilities and any special consolidation or refinancing options.
- You have the right to consolidate all your federal loans after graduation.

## Responsibilities

- You are responsible for providing accurate and timely information to the Financial Aid Office
- You are responsible for reapplying for financial aid each and every year.
- 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 Ameritech of any name or address changes.
- 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 master promissory note, 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 maintaining Satisfactory Academic Progress.