

STUDENT RIGHTS AND RESPONSIBILITIES

Five Branches University will provide information to students regarding their rights and responsibilities as they relate to applying for and receiving student financial aid from Five Branches University. It is the intent of the University to provide consistent information regarding a student's rights and responsibilities as it relates to student financial aid.

Please note: Your student financial aid award is determined in accordance with the laws, regulations, and appropriations of the U.S. Congress, State of California, and the University, and is subject to adjustment or cancellation in the event of changes to these laws or your eligibility.

Your Rights

You have the right to privacy. All records and information submitted with your application for student financial aid are confidential, and subject to legal requirements concerning disclosure of such information. If you wish to disclose this information to a third party, please contact your campus office for the appropriate Information Release Request. You have the right to request a reduction or cancellation 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 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 specific consumer information such as campus crime statistics and athletic information. This information can be found on the institution's web site.

You have the right to know what student financial aid programs are available to you, including information on all federal, state and institution student 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 student financial aid is distributed and the basis for these decisions.

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

You have the right to know how your student 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 student financial aid or personal assets).

You have the right to know how Five Branches University determines whether you are making satisfactory academic progress, and the consequences of falling below the minimum standards.

Your Responsibilities

You must regularly check your student email account for information from Five Branches University. 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 student financial aid application 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: federal tax transcripts/returns, 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 student financial aid applications has changed.

You must notify the following offices of address and name changes, enrollment status, and anticipated graduation date: Admissions Office, Financial Aid Office, and Department of Education through the FAFSA application form or the servicing agency for your loans.

You must notify us in writing if you receive any scholarships or other financial awards that do not appear on your award tab and/or award email some examples include scholarships, 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 award the maximum loan for which you are eligible.

You must contact the financial aid office at your campus if you do not want the full amount awarded. You must perform the work agreed upon if you accept a Federal Work Study position, and notify your employer if the amount of your award changes.

You must know and comply with the refund procedures of Five Branches University. You must maintain Satisfactory Academic Progress according to established policies and standards of Five Branches University. You must notify the Financial Aid Office in writing if you are receiving student financial aid for attendance at another institution while attending Five Branches University.

If you are a recipient of a loan through the Federal Direct Loan Program, you must notify the servicer 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 college.

You must maintain satisfactory status on student loans. You may be required by your servicer 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 student financial aid until they have been completed a successful repayment plan with the Department of Education.