

STUDENT CONSUMER INFORMATION

As an applicant and recipient of federal financial student aid, you have certain rights and responsibilities.

Student Rights

You have the right to know:

1. The cost of education and the university's refund policy (<https://www.lssu.edu/registrar/scheduling/adddrop-courses-withdrawal-information/#toggle-id-6>).
2. The available financial aid programs. They are listed in the Financial Aid section of this Catalog and on the Web at www.lssu.edu/finaid (<https://www.lssu.edu/financial-aid/>).
3. Deadlines for submitting applications for each available financial aid program, also listed under each program on the Financial Aid website.
4. How financial aid will be distributed, how decisions on that distribution are made and the basis for these decisions.
5. How your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget. (See Official Offer of Award letter.)
6. What resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need. (Contact the Financial Aid Office.)
7. How much of your financial need has been met, as determined by the institution. (See Official Offer of Award letter.)
8. Request an explanation of the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of your award. (Contact the Financial Aid Office.)
9. What portion of the financial aid received must be repaid and what portion is grant aid. If the aid is a loan, you have the right to know the interest rate, the total amount that must be repaid, the payback procedure, the length of time you have to repay the loan, when repayment begins, the terms, and schedules for the repayment of student loans. (Contact the Financial Aid Office or see Promissory Note.)
10. How the school determines satisfactory progress, what happens if you are not meeting the requirements, and how to re-establish eligibility for financial aid (<https://www.lssu.edu/financial-aid/retaining-aid-eligibility/>).
11. All LSSU programs are accessible. Students requesting accommodations should contact Accessibility Services at accessibility@lssu.edu. Accessibility Services is located in the Kenneth Shouldice Library.
12. That you are entitled by law to examine records maintained in the Financial Aid Office that relate to your financial aid file.
13. The school's completion and graduation rates and crime statistics (<https://www.lssu.edu/public-safety/>).
14. And finally, you have the right to request: the names of associations, agencies or governmental bodies that approve, accredit or license the University programs. Copies of the accreditation documents are available upon request. (See Accreditation Information (<http://catalog.lssu.com/look-lssu/accreditation/>)).

Student Responsibilities

1. You are responsible for obtaining all the forms required to apply for the type of assistance you wish to receive. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information. In most instances, misreporting information on financial aid application forms is a violation of law and may be considered a criminal offense that could result in indictment under the United States criminal code.
3. You must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application on a timely basis.
4. You are responsible for reading and understanding all forms you are asked to sign and for keeping copies of them.
5. You must accept responsibility for all agreements you sign.
6. You must do the work agreed upon in accepting a workstudy award.
7. You must be aware of and comply with deadlines for application or reapplication for aid.
8. You are responsible for reporting changes that might affect your eligibility for financial aid including:
 - a. change in address (completed in Anchor Access) or type of residency (e.g., dorm to commuter)
 - b. changes in enrollment status (e.g., dropping classes or withdrawing)
 - c. changes in marital status
 - d. all non-LSSU aid received.
9. If you have a loan, you are required to repay it and notify your lender of changes in name or address. You should also know the name and address of your lender.
10. Be aware of your school's refund procedures (<https://www.lssu.edu/financial-aid/retaining-aid-eligibility/withdrawalrefund-policy/>).
11. All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.