



MISSOURI VALLEY COLLEGE

STUDENT RIGHTS AND RESPONSIBILITIES

You have the right to:

- Accept or decline your financial aid award(s).
- Know what financial assistance is available; including all federal, state and institutional programs.
- Know the procedures and deadlines for submitting applications for each financial aid program.
- Know how your financial aid awards were calculated, the criteria to receive each award, and how the funds will be distributed or disbursed.
- Know the school policy on enrollment, attendance and satisfactory academic progress.
- Seek financial aid counseling.
- Know the consequences of defaulting on a student loan.
- Know that the information you give to the Financial Aid Office will be treated confidentially as mandated by the Family Educational Rights and Privacy Act (FERPA).
- Know information regarding a loan lender, interest rate, the total amount to be repaid, deferment options, repayment procedures, the length of time you have to repay the loan, and when repayment begins.
- Submit a request to review extenuating circumstances, requesting reconsideration of your financial aid eligibility if you or your family's financial conditions change.
- Submit a Satisfactory Academic Progress Appeal if you do not meet the standards of satisfactory academic progress.
- Know the Missouri Valley College refund and the Federal Return to Title IV policies.

You are responsible for:

- Completing all applications and forms accurately and on time.
- Re-applying for financial aid each year.
- Reading and understanding all materials sent to you from the Missouri Valley College Financial Aid Office.
- Completing pre-loan counseling prior to receiving the first disbursement and exit counseling prior to graduation or leaving school.
- Repayment of all loans in accordance with the terms of your promissory note.
- Requesting personal assistance if you have questions or don't understand the information provided to you.
- Knowing the financial aid information provided to you on your award letter.
- Notifying the College of any name or address changes.
- Knowing and complying with the rules governing your financial aid awards.
- Compliance with Missouri Valley College policies on refunds and Federal Return to Title IV Aid should you withdraw from the College (either officially or unofficially).
- Notifying Missouri Valley College of any financial awards you receive from outside resources (including scholarships, grants, Veterans Benefits, tuition waivers, or other educational/tuition assistance) not already reported on your award letter.
- Maintaining Satisfactory Academic Progress.
- Using financial aid for educational expenses incurred while attending Missouri Valley College.
- Repayment of any over-award of financial aid.

OFFICE OF FINANCIAL AID

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