

## **RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING TITLE IV, HEA STUDENT FINANCIAL AID**

You have the right to ask the University the following:

- The names of its accrediting or licensing organizations;
- About its programs;
- What is the cost of attending, and what is its policy on refunds to students who drop out;
- What financial assistance is available, including information on all federal, state, local, private and institutional financial aid programs;
- What are the procedures and deadlines for submitting applications for each available financial aid program;
- What criteria are used to select financial aid recipients;
- How the University determines your financial need. This process includes how costs for tuition and fees, books and supplies, and personal and miscellaneous expenses are considered in your cost of education;
- How much of your financial need, as determined by the institution, has been met;
- How and when you will be paid;
- To explain each type and amount of assistance in your financial aid package;
- What the interest rate is on any student loan, the total amount you must repay, the length of time to repay and what cancellation or deferment provisions apply;
- To reconsider your aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed;
- How the school determines whether you are making satisfactory progress and what happens if you are not; and
- What services and information are available for people with disabilities.

It is your responsibility to do the following:

- Review and consider all information about a school's program before you enroll;
- Pay special attention to your application for student financial aid; complete it accurately and submit it on time to the right place. Errors may delay or prevent you from receiving aid;
- Meet all deadlines for applying or reapplying for aid;
- Provide all additional documentation, verification, corrections and/or new information requests made by either the Office of Financial Aid or the agency to which the application was submitted;
- Read, understand and keep copies of all signed forms; comply with the provisions of any promissory note and all other signed agreements;

- Notify the University of any change in your name, address or attendance status (half-time, three- quarter or fulltime). If you have a loan, you must also notify your lender of these changes; and
- Understand the University's refund policy.

### **Academic Policies for State and Federal Financial Aid Recipients**

Thomas Edison State University state and federal financial aid recipients must maintain a cumulative average of at least 2.0 (C) to meet the minimum standards for satisfactory academic performance. In addition, the student must complete two thirds of all courses attempted. Transfer credits count toward the student's current program and grade level only, not academic progress. Satisfactory academic progress will be monitored at the end of each academic year. If a student's cumulative average falls below 2.0 (C) or does not meet the two thirds criteria, the student is not maintaining satisfactory academic performance (withdrawals are not considered complete.) Students will be notified in writing if they fail to comply with this policy.

Students who do not have at least two completed terms upon review of eligibility will not be reviewed for academic progress until they have finalized two semesters of course work. This may delay awards in the current award year. Please note, extensions are not considered completed until grades are posted. Grades of NC will be considered an F for GPA calculations.

There is also a maximum time frame during which the University may award federal aid. Sixty credits are required to earn an associate degree. The maximum attempted credit hours that may be attained in this degree program are 90 credit hours. For the baccalaureate degree (120 credits), the maximum attempted credit hours that may be accumulated in this degree program is 180. All credit hours attempted, whether or not they are completed or passed, are counted toward the maximum time frame in the aforementioned program. If a student exceeds the maximum number of credits in a degree program, he or she will not be eligible for state or federal student financial aid. This limit includes credits that have been transferred toward a degree.

Financial aid will pay for a repeated course only once if it is to improve a grade of D or better. Grades of repeated courses are considered in the overall cumulative average. They do not replace the lower grade. Incomplete grades will default to Fs if sufficient work is not provided. If a student changes majors, all courses taken at the University are still used for academic progress calculations.

### **Appeals**

Students who do not meet the satisfactory academic progress requirements will be denied additional financial aid. If, because of a mitigating circumstance (such as loss of income, death in the family, etc.) a student falls below the required standards, he or she may appeal by explaining the circumstances to the Financial Aid Appeals Committee within 30 days of notification concerning his or her academic performance. All appeals should be sent to [finaid@tesc.edu](mailto:finaid@tesc.edu). Students will be notified via email of the decision.

If an appeal is granted, the student must complete all class work in the appealed semester with a term GPA of 2.0 or better to be considered for further aid. An appeal term is sometimes also referred to as being in a probationary status. To be removed from appeal status, the student must have a cumulative GPA of at least 2.0 and a two thirds completion rate. Students should contact the Office of Financial Aid after the results of the appealed semester are posted.