

## Student Rights and Responsibilities

### As a student, you have the right to know:

- The criteria used to determine your financial need and the aid you have been awarded.
- What financial aid programs are available to you, including information on all federal, state and university financial aid programs?
- The application procedures and deadlines for each of the available programs.
- How and when financial aid is disbursed.
- How your financial aid eligibility was determined.
- The interest rate of your loans, the total amount to be repaid (or not to be repaid), repayment procedures, when repayment begins, and the length of the repayment period ([Federal Student Aid](#)),
- How Savannah State University determines whether you are making [satisfactory academic progress](#) and what happens if you are not.
- About the [refund process](#).

You have the right to decline any and or all of the funds awarded. 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.

### As a student, you must:

- Establish plans to meet your educational and living expenses.
- Regularly checking your student email account and your PAWS account for information from Savannah State University and the Office of Financial Aid.
- Keep your parents or guardians informed of all Financial Aid requirements and deadlines, if you are a dependent student
- 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 financial aid reapplication deadlines.
- Provide correct information at all times. Understand reporting false information on applications and/or documentations submitted for federal financial aid is a violation of the law and may be considered a criminal offense subject to penalties under the U.S Criminal Code.
- Accept responsibility for all agreements that you sign.
- Submit, by the deadline indicated, all additional documentation and/or new information requested by the Office of Financial Aid (federal tax returns, proof of untaxed income, etc.). All records and information submitted with your application for financial aid are confidential and subject to legal requirements concerning disclosure of such information.
- Notify us in writing if you are receiving financial aid for attendance at another institution while attending Savannah State University.

- Notify us in writing if the information reported on your financial aid applications has changed.
- Notify the Registrar's Office and any lenders if there are changes in your name, permanent mailing address, anticipated graduation date, or enrollment status.
- Register and attend classes for the number of hours required for your aid disbursement;
- Notify in writing if you receive any scholarships or other awards that do not appear on your award letter. Some examples include scholarships, tuition waivers, and veterans or rehabilitation benefits.
- Notify the Registrar's Office, of any change of address, name, or marital status while you are a student and before your loans are repaid in full.
- Complete an Entrance Counseling session and a Master Promissory Note (MPN), if you are borrowing a Federal Direct Student Loan for the first time ([StudentLoans.gov](http://StudentLoans.gov)).
- Complete an Exit Counseling session prior to graduation or upon leaving the University ([Direct Loan Servicing](#)).
- Show [Satisfactory Academic Progress](#) according to established policies and standards of Savannah State University.