

Student Rights and Responsibilities

Student Rights

- You have the right to expect that your financial aid eligibility will be determined in an equitable manner consistent with federal regulations and university policies.
- If you are eligible for aid, you have the right to be considered for those programs for which you qualify, as long as funding is available.
- You have the right to receive complete information about how your financial aid eligibility was determined.
- You have the right to obtain full information about financial aid programs and pertinent regulations, policies and procedures.
- You have the right to obtain full information about your debt burden as a result of receiving loans of varying amounts.
- You have the right to receive information about monthly and total repayment options available as well as debt management strategies.
- You have the right to expect that your financial records, parent's financial records and award information are kept confidential in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA).
- You have the right to expect written notification of your financial aid offer and any adjustments to it.

Student Responsibilities

When you accept your aid offer, you agree to fulfill your obligations as a financial aid recipient. It is your responsibility to be aware of your obligations and rights.

It is your responsibility to report additional resources (such as other financial assistance). If the receipt of additional funds results in an "over-award" (financial aid and resources exceed the cost of attendance), assistance for subsequent terms in the academic year will be reduced or canceled; any excess will be considered as a resource for the following academic year, and subsequent financial aid eligibility will be reduced by that amount.

- You may be required to repay all or a portion of any financial aid awards already received.
- You are responsible for supplying complete and accurate information on which we base your eligibility for aid.
- You must maintain Satisfactory Academic Progress (SAP) toward the completion of your degree or eligible certificate.
- You must be enrolled in a program that leads to a degree or certificate.

- You must not be in default or owe a refund on any Title IV funds received for attendance at any institution.
- You must not have borrowed in excess of any Title IV loan limits.
- If you withdraw from school, you must notify the Office of Student Financial Aid. You may be expected to repay a portion of the financial aid disbursed to you after paying tuition fees.
- You are responsible for reporting any change in your status.
- When you have signed your electronic Master Promissory Note, you are responsible for repaying the loan. You are responsible for informing your Direct Loan Servicer or your lender of changes in your name, address, Social Security Number and/or graduation date. You must inform your loan servicer if you transfer to another school, withdraw from school or drop below half-time enrollment in any term.
- You are responsible for using the aid offered for educationally related expenses as defined in the student budget.
- If you are borrowing a William D. Ford Federal Direct Loan for the first time at the University of Maryland, you are required to complete a Loan Entrance Counseling session and sign an electronic Master Promissory Note before the Office of Student Financial Aid will disburse your loan.
- If you accept a Federal Work-Study position, you are expected to perform the work in a satisfactory manner.