

TITLE IV FEDERAL STUDENT AID (FSA) OVERVIEW AND POLICIES

RIGHTS AND RESPONSIBILITIES OF LEARNERS RECEIVING FEDERAL STUDENT AID

Learners have the right to:

- Know what learner funding programs are offered at the College.
- Know the criteria for continued learner eligibility under each FSA program.
- Know how the College determines whether the learner is making Satisfactory Academic Progress (SAP), the consequences of failing to meet SAP requirements, and how to reestablish eligibility for FSA.
- Know the method of disbursement of FSA funds and the frequency of the disbursements.
- Know the terms of any loans received as part of the Financial Aid package, receive a sample loan repayment schedule, and understand the necessity for repaying the loans.
- Be supplied with exit counseling information upon graduation, dropping below half-time status, or withdrawing from the College.
- Know how financial need is determined.
- Know how cost of attendance is determined.
- Know the institutional policy and the Title IV policy for refunds.
- Know the terms and conditions under which learners receiving Federal Direct Student Loans may obtain deferments or forbearances.

Learners have the responsibility to:

- Complete the FSA forms accurately and submit the form on time. Intentional misrepresentation on the FAFSA is a violation of law and a criminal offense subject to penalties.
- Submit the FAFSA and other required paperwork every award year for continued eligibility in the FSA programs.
- Maintain [Satisfactory Academic Progress \(SAP\)](#) to continue receiving FSA.
- Check the learner email account for important financial aid information.
- Respond promptly to any request for documentation or information from the Learner Funding Advisor or Government Funding Processor.
- Complete loan entrance counseling prior to receiving the first disbursement of a Federal Direct Student Loan.
- Understand the College's [Refund for Withdrawal](#) policy and [Return of Title IV Funds](#) policy.
- Repay any learner loans borrowed in a timely manner.
- Complete loan exit counseling when withdrawing, graduating from the College, or dropping below half-time enrollment and holding Federal Direct Student Loans.
- Notify the [Registrar's Office \(registrar@nightingale.edu\)](mailto:registrar@nightingale.edu) of any change in name, address, or attendance status.
- Understand that all FSA is contingent on the individual learner's continued eligibility and the availability of funds.
- Understand all forms and agreements signed and keep copies for personal records.