



# Rights and Responsibilities

## Rights

As a student receiving financial aid at Sacramento State, you have the right to:

- Know that the information pertaining to your financial aid application and awards is kept confidential as mandated by the [Family Educational Rights and Privacy Act](https://www.csus.edu/registrar/ferpa/) <https://www.csus.edu/registrar/ferpa/>
- Know the [cost to attend](https://www.csus.edu/faid/financial%20aid%20basics/cost%20of%20attendance.html) <https://www.csus.edu/faid/financial%20aid%20basics/cost%20of%20attendance.html> Sacramento State
- Seek financial aid counseling
- Know what types of financial aid programs are available at Sacramento State, including all federal, state and institutional aid programs
- Know the application procedures and deadlines for each of the available aid programs
- Know how your financial aid was determined, including what resources (assets, earnings, parental contribution, etc.) were considered in the calculation of your Expected Family Contribution ([EFC](http://studentaid.ed.gov/fafsa/next-steps/how-calculated) <http://studentaid.ed.gov/fafsa/next-steps/how-calculated>)
- Know how much of your financial aid are loans and/or grants. If the award is a loan, you have the right to know the amount which must be repaid, the interest rate, the amount of each payment, the length of time you have to repay, and when repayment will begin (Reference: [PayBackSmarter](http://paybacksmarter.com/) <http://paybacksmarter.com/>)
- Know how your financial aid will be [disbursed](https://www.csus.edu/faid/policies/disbursement%20policy.html) <https://www.csus.edu/faid/policies/disbursement%20policy.html>
- Know that you can accept and/or decline any of the financial aid awards offered to you.
- Know the financial aid repayment and refund [policy](https://www.csus.edu/faid/policies/withdrawal%20policy.html) <https://www.csus.edu/faid/policies/withdrawal%20policy.html>
- Know how [Satisfactory Academic Progress](https://www.csus.edu/faid/policies/sap/) <https://www.csus.edu/faid/policies/sap/> (SAP) towards your degree measured and the consequences of not meeting standards
- Know that the [National Student Loan Data System](https://nslds.ed.gov/nslds/nslds_SA/) [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/) (NSLDS) is the U.S. Department of Education's (ED) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other ED programs. You can find a detailed history of your federal student loans and grants on this site

Know that Sacramento State is required to inform student/parent borrowers that the loan will be submitted to NSLDS and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

## Responsibility

As a student receiving financial aid at Sacramento State, you have a responsibility to:

- Complete all applications and forms accurately
- Comply with all financial aid application deadlines
- Reapply for the [FAFSA](http://www.fafsa.gov/) <http://www.fafsa.gov/> and the [Dream Act](http://www.csac.ca.gov/dream_act.asp) [http://www.csac.ca.gov/dream\\_act.asp](http://www.csac.ca.gov/dream_act.asp) application each year you are enrolled at Sacramento State, and desire to be considered for financial aid
- Provide correct and accurate information. Misrepresented information on financial aid applications and forms is a violation of Federal law and may be considered a criminal offense.
- Read and understand all documents you are asked to sign and keep copies for your own records
- Provide any additional documentation and new information requested by the Financial Aid & Scholarships Office
- Request assistance if you have questions or do not understand the information provided to you
- Check your [My Sac State](https://my.csus.edu/uPortal/render.userLayoutRootNode.uP) <https://my.csus.edu/uPortal/render.userLayoutRootNode.uP> Student Center and messages regularly to ensure there are no outstanding items on your To Do List
- Update your email and mailing address on your My Sac State account to ensure receipt of notifications
- Know and comply with the rules governing your financial aid awards
- Notify the Financial Aid & Scholarships Office of any financial aid awards you receive from outside resources (including scholarships, grants, Veteran's Benefits, tuition waivers, or other educational/tuition assistance) not already listed on your Financial Aid Award Summary
- Seek advice from a tax professional to determine if any portion of grants, fellowships, or scholarships are considered taxable income
- Complete Entrance Loan Counseling ([ELC](https://studentloans.gov/myDirectLoan/index.action)) <https://studentloans.gov/myDirectLoan/index.action> and a Master Promissory Note ([MPN](https://studentloans.gov/myDirectLoan/index.action)) <https://studentloans.gov/myDirectLoan/index.action> , if you are a first time Federal Direct Loan borrower
- Complete exit loan counseling (Direct Loans, Nursing and Perkins Loans) before you graduate, transfer, or withdraw from Sacramento State
- Maintain Satisfactory Academic Progress (SAP)
- Use financial aid for educational expenses incurred while attending Sacramento State
- Repay any over-award of financial aid