



# Student Financial Services

## Student Rights and Responsibilities

It is important to understand about your rights and responsibilities as a recipient of Title IV financial assistance. Please read the following information carefully. You may also access an expanded listing of valuable student consumer information on the college's website at <https://www.elmhurst.edu/about/policies-consumer-information/consumer-information/>. If you have any questions after reading this information or consulting the website, please do not hesitate to contact a counselor in Student Financial Services

Funds for Title IV programs are administered by the College and are appropriated by the United States Congress, either in part or in total. Title IV programs include Unsubsidized Direct Loans, Subsidized Direct Loans, Federal Perkins Loans, Direct PLUS Loans, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), TEACH Grants, and the Iraq and the Afghanistan Service Grants.

Your receipt of financial assistance is based upon our review of the financial aid application materials you have provided to our office. The financial aid you are receiving for the current academic year is outlined on your Financial Aid Award Notice.

The Cost of attendance for the academic year listed on your Financial Aid Notice is an estimate of direct charges billed by Elmhurst College for the academic year based on your status and projected enrollment at the time of awarding. Students may request information regarding the College's estimate of indirect costs for books, supplies, transportation, other fees and personal expenses. Elmhurst College uses this estimate to determine a student's maximum eligibility for financial aid, including all loan assistance for the student and parent, but actual indirect costs will vary by a student's circumstances and spending habits. Financial aid will not be increased to cover expenditures beyond the estimated expenses except in the case of extraordinary circumstances as determined by Student Financial Services. Students who believe their circumstances warrant additional review should reach out to SFS as soon as possible in order to determine the appropriate documentation needed for a formal appeal.

Assistance provided (including Federal Title IV) is divided evenly between periods of enrollment unless otherwise stated on your notice. If appropriate applications have been completed and submitted, Title IV assistance is credited on the student's invoice at the beginning of each term. Title IV disbursements are not available until the first day of class. You may also view your scheduled disbursements via the Financial Aid self-service portal.

You will be required to apply for financial aid each year using appropriate federal and institutional aid applications. You will be considered for financial aid in subsequent years if you are making satisfactory academic progress toward your degree. Information about the satisfactory academic progress requirements at the College is outlined on the SFS website; links are also available at the Consumer Information website listed above. You should inform Student Financial Services of any changes in enrollment status since this may affect your financial aid package.

Because some financial aid awards are based upon need and because a family's financial circumstances can change, we recognize that there are times when a request for an aid review may be necessary. If new information is available which demonstrates a change in family circumstances from the time the application materials were filed, we require that a written request for an aid review be submitted to our office as well as full documentation in support of the request.

Increases in aid are dependent upon financial need and availability of funds. Any student who desires financial counseling is urged to make an appointment with a staff member in Student Financial Services.

Information regarding loan terms, repayment information and loan exit counseling can also be found on the Consumer Information website listed above.

Federal Work-Study, unlike the other forms of federal assistance, is not disbursed on a schedule but rather is paid directly to the student bi-weekly for hours actually worked. Terms and conditions for employment are reviewed and certified by the student and the supervisor at the time of employment. Additional information is also available the Federal Work-Study's website at <https://www.elmhurst.edu/admission/financial-aid/campus-employment/>.

Your financial aid award is related to information reported on the financial aid application materials. Since the award is a direct reflection of the family's financial circumstances, the terms of the award are to be a confidential matter between the family and the College. Under the Family Educational Rights and Privacy Act (FERPA), all students have certain rights with regard to their educational records. A copy of the College's student records policy is available at <https://www.elmhurst.edu/academics/registration-records/ferpa/>.

We encourage you to contact our office if you have any questions.

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Disclosure of appropriate consumer information has always been a priority at Elmhurst College and much is provided in annual publications. Also, the following websites contain information which will be valuable.

<https://www.elmhurst.edu/about/policies-consumer-information/consumer-information/>