

Student's Rights

Students at Coker University have the right to:

1. Know what financial aid is available

- Be informed of the types of federal, state, and institutional aid available.
- Receive information about eligibility requirements, application procedures, deadlines, and selection criteria.

2. Understand how financial aid is determined

- Know how Cost of Attendance (COA) is calculated.
- Know how financial need or eligibility is determined.
- Know how awards are packaged and how outside resources may affect aid.

3. Receive clear information about their awards

- Receive a financial aid offer explaining the types and amounts of aid awarded.
- Be informed of any changes to their financial aid and the reason for those changes.

4. Understand the conditions of their aid

- Receive information about Satisfactory Academic Progress (SAP) requirements.
- Receive information about enrollment requirements, disbursement rules, and renewal criteria.
- Receive information about the Return of Title IV Funds (R2T4) policy and how withdrawal may affect aid.

5. Privacy and confidentiality

- Have their financial aid information handled in accordance with FERPA and institutional privacy policies.

6. Request reconsideration in special circumstances

- Request a review under Professional Judgment if their financial or personal circumstances change and are not accurately reflected on the FAFSA.
- Appeal SAP decisions in accordance with institutional policy.

7. Know loan obligations

- Receive information about loan terms, interest rates, repayment, and borrower rights and responsibilities.
- Receive entrance and exit counseling for federal student loans, as required.

Student's Responsibilities

Students are responsible for:

1. Applying correctly and on time

- Completing and submitting the FAFSA and any required documents by published deadlines.
- Providing accurate and complete information on all financial aid forms.

2. Providing documentation when requested

- Submitting verification, Professional Judgment, or other requested documents promptly.
- Responding to requests for information from the Financial Aid Office.

3. Maintaining eligibility

- Meeting Satisfactory Academic Progress (SAP) standards.
- Maintaining the required enrollment level for the aid they receive.
- Complying with all program-specific eligibility requirements.

4. Reporting changes

- Notifying the Financial Aid Office of:
 - Changes in enrollment, housing, or academic status
 - Receipt of outside scholarships or other educational resources
 - Changes that may affect financial aid eligibility

5. Understanding financial obligations

- Knowing that withdrawing, dropping courses, or changing enrollment status may affect financial aid and may result in a balance owed.
- Understanding that they are responsible for any charges not covered by financial aid.

6. Using aid appropriately

- Using financial aid funds only for educational expenses related to attendance at Coker University.

7. Loan responsibilities (if borrowing)

- Completing required entrance and exit counseling.
- Repaying student loans according to the terms of the promissory note.
- Notifying loan servicers of changes in name, address, or enrollment status.