

# RIGHTS AND RESPONSIBILITIES AS A FINANCIAL AID RECIPIENT

## Your Rights

You have the right to know:

- What financial assistance is available at UH Manoa.
- The deadlines for submitting required documents for all of the financial aid programs available.
- The cost of attending UH Manoa and UH Manoa's refund policy.
- The criteria used by the Financial Aid Services office to select financial aid recipients.
- How your financial aid eligibility was determined.
- What resources are considered in the calculation of your financial aid eligibility.
- How much of your financial need is unmet, as determined by the Financial Aid Services office.
- The terms and conditions of the various financial aid programs, including the criteria for your continued eligibility in the programs.
- The method by which disbursements will be made to you and the frequency of those disbursements.
- The portion of the financial aid you receive that must be repaid, and what portion is grant and therefore not repayable. If the aid is a loan, you have the right to know what the interest rate is, the total amount to be repaid, the procedure for repayment and when the repayment is to begin. You have the right to a sample loan repayment schedule for loans.
- How UH Manoa determines whether you are making satisfactory academic progress for financial aid and what happens if you are not.

## Your Responsibilities

You are required to:

- Report to the Financial Aid Services office any change in the following:
  - Housing changes
  - Enrollment status
  - Tuition status
  - Additional earnings, funds or support, including any graduate assistance.
- To receive the loan(s) you were offered, you must accept the loan, submit all required loan paperwork, and complete the loan counseling. These all must be completed *while you are still enrolled at least half-time* for the same academic year the loan was offered to you.
- For Federal Direct Student Loans, notify the loan servicer of address changes and other information as specified in the loan terms.
- Complete mandatory loan exit counseling upon ceasing to be enrolled at least half-time or more if you have borrowed from the Federal Direct Stafford, Graduate PLUS and/or Federal Perkins Loan programs.
- Review the loan terms and process any documents regarding repayment prior to graduation.
- Assume responsibility for repayment of all loans accepted.
- Repay any funds you receive which cannot be reasonably attributed to meeting your educational expenses (overpayments).
- Maintain satisfactory academic progress in the course of study you are pursuing as prescribed by the UH Manoa policy on Satisfactory Academic Progress for Financial Aid, available on UH Manoa's Financial Aid Services website.
- Notify the UH Manoa Financial Aid Services office should you be convicted of a drug offense while receiving Title-IV funds.
- Notify the UH Manoa Financial Aid Services office if you currently are or if you become incarcerated in a federal, state or local penitentiary, prison, jail, reformatory, work farm or similar correctional institution.
- Notify the UH Manoa Financial Aid Services office once you have met all degree requirements in your declared major(s), regardless of your intent to pursue a minor, retake courses to improve your GPA, or for any other reason.