

## CSU STUDENT'S RIGHTS AND RESPONSIBILITIES 2012-2013

It is important for students *to be aware* of their rights and responsibilities as they relate to applying for and receiving financial aid from Chicago State University (CSU).

It is important to note that financial aid eligibility is determined in accordance with the laws, regulations, and appropriation of the U.S. Congress, the State of Illinois, and Chicago State University, and is subject to adjustment or cancellation in the event of changes to these laws, appropriations or your eligibility.

<b>STUDENT'S RIGHTS:</b>	<b>STUDENT'S RESPONSIBILITIES:</b>
<ul style="list-style-type: none"> <li>• You have the right to privacy. All records and information submitted with your application for financial aid are confidential, and subject to legal requirements concerning disclosure of such information.</li> <li>• You have the right to request a reduction or cancellation of your Federal Direct Stafford Loan or Federal Perkins Loan within 14 days of its disbursement, unless a refund of loan funds has already been issued by the Office of the Bursar. Remember that a student loan is a debt that must be repaid; borrow only what you need.</li> <li>• You have the right to request a reduction or cancellation of your TEACH Grant within 14 days of its disbursement, unless a refund of excess funds has already been issued by the Office of the Bursar.</li> <li>• You have the right to know what financial aid programs are available to you, including information on all federal, state, and University financial aid programs.</li> <li>• You have the right to know the application procedures, priority filing dates, and deadlines for each of the available programs.</li> <li>• You have the right to know how your financial aid eligibility was determined. This includes how costs for tuition and fees, room and board, books and supplies, travel, and personal and miscellaneous expenses were determined in your estimated Cost of Attendance. It also includes what resources were considered in the calculation of your financial aid eligibility (such as the expected family contribution and other financial aid).</li> <li>• You have the right to know how and when financial aid is disbursed. Make sure to check your CSU X-press account for more information on these processes.</li> </ul>	<ul style="list-style-type: none"> <li>• It is your responsibility to obtain and complete any necessary financial aid application forms and agreements, and submit them in a timely manner. You must read and understand all forms you are asked to sign and keep a copy of each. You must accept responsibility for all agreements you sign. You are also responsible for knowing the financial aid reapplication deadlines.</li> <li>• It is your responsibility to regularly check your CSU e-mail account, for correspondence from CSU and the Office of Student Financial Aid.</li> <li>• It is your responsibility to keep your parents informed of all financial aid requirements and deadlines, as well as the status of your student account from the Office of the Bursar (dependent students only).</li> <li>• <b><i>It is your responsibility to provide complete and correct information.</i></b> Purposely reporting false or misleading information is a violation of the law and may be considered a criminal offense.</li> <li>• It is your responsibility to notify the Office of Records and Registration (and any lenders with whom you have loans) if there are changes in your name or permanent mailing address.</li> <li>• It is your responsibility to contact the Office of Student Financial Aid if you want your loan reduced or canceled. Once you have completed the Federal Direct Stafford Loan Master Promissory Note, and completed Loan Entrance Counseling (if you are a first-time borrower), the semester portion of the requested loan amount will be disbursed to your CSU student account. You must contact our office in writing within 14 days of the disbursement if you want the loan reduced or canceled, unless a refund of loan funds has already been issued by the Office of the Bursar.</li> <li>• It is your responsibility to contact the Office of Student Financial Aid if you want your TEACH Grant reduced or canceled. Once you have completed the Agreement to Serve and TEACH Grant Counseling, the semester portion of the TEACH Grant will be disbursed to your CSU student account. You must contact our office in writing within 14 days of the disbursement if you want the TEACH Grant reduced or canceled, unless a refund of excess funds has already been issued by the Office of the Bursar.</li> <li>• It is your responsibility to meet the Satisfactory Academic Progress policy and standards of CSU in order to maintain financial aid eligibility.</li> <li>• It is your responsibility to report to the Office of Student Financial Aid Office any money you receive from sources outside of CSU (i.e. church scholarships, employee reimbursement, other scholarships, etc.).</li> </ul>

**STUDENT REQUIREMENTS RELATING TO FINANCIAL AID**

<b>ELIGIBILITY REQUIREMENTS:</b>	<b>ENROLLMENT REQUIREMENTS:</b>
<p>To be eligible for financial aid, you must:</p> <ul style="list-style-type: none"> <li>• be a US citizen or eligible non-citizen</li> <li>• be making Satisfactory Academic Progress</li> <li>• be registered with Selective Service (if male)</li> <li>• not owe a refund on a Federal Grant</li> <li>• be working toward a degree or certificate</li> <li>• not be in default on a Federal Education Loan</li> </ul>	<ul style="list-style-type: none"> <li>• Students must be enrolled in courses for credit (not “at-large” or enrolled in “contract” courses or “special” classes for certain cohort groups).</li> <li>• Undergraduate students taking a combination of undergraduate and graduate coursework will only be eligible for financial aid based on undergraduate coursework.</li> <li>• Graduate students taking a combination of undergraduate and graduate coursework will only be eligible for financial aid based on graduate coursework.</li> <li>• In your initial financial aid award package federal financial aid is offered based on full-time enrollment (at least 12 credit hours per semester). The State of Illinois Monetary Award Program (MAP) Grant is based on 12 hours of enrollment per semester. Following the add/drop period each semester, the Office of Student Financial Aid will recalculate your MAP award based on your level of enrollment.</li> <li>• Students enrolled in a CSU approved Study Abroad Program would be eligible for Title IV aid, but not the State of Illinois MAP Grant.</li> <li>• Visiting students are not eligible for financial aid at CSU. Students may consider pursuing a consortium agreement with their home institution, or applying for private loans.</li> </ul>

**MAJOR FINANCIAL AID PROGRAMS:**

By filing the 2012-2013 Free Application for Federal Student Aid (FAFSA) and completing any CSU Office of Student Financial Aid requests for additional information/documents, students are considered for all of the Federal and State of Illinois financial aid programs set forth below.

FEDERAL GRANTS			
PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Federal Pell Grant (FPELL)	Federally funded  Gift aid	<ul style="list-style-type: none"> <li>Need-based</li> <li>Undergraduate students working toward their first bachelor's degree</li> <li>Undergraduate students who have not yet received 12 full semesters of Pell Grant eligibility</li> </ul>	<p>This award is an estimate. Pell Grant funding levels are appropriated by the Department of Education. Please be aware that, in light of Federal government funding constraints, reductions to estimated Pell Grants are possible.</p> <p>Award is based on full-time enrollment (at least 12 credit hours per semester). If taking less than 12 hours, the awarded amount will prorate per program regulations. (12+ hours= full-time award, 9-11 hours = three-quarter-time award, 6-8 hours= half-time award, less than 6 hours=less than half-time award)</p>
Federal Supplemental Educational Opportunity Grant (FSEOG)	Federally funded  Gift aid	<ul style="list-style-type: none"> <li>Need-based, limited funding</li> <li>Undergraduate students working toward their first bachelor's degree</li> <li>Students with an Expected Family Contribution (EFC) that demonstrates significant financial need.</li> </ul>	<p>Award amounts vary based on academic level and available funding.</p> <p>Award is available to students enrolled for at least 3 credit hours.</p> <p>The amount of FSEOG, in combination with other need-based financial aid, cannot exceed demonstrated financial aid need.</p>
Teacher Education Assistance for College and Higher Education Grant (TEACH)	Federally funded  Gift aid that reverts to a Federal Direct Unsubsidized Stafford Loan if service requirements are not satisfied.	<ul style="list-style-type: none"> <li>Non-need-based</li> <li>Undergraduate or graduate student, who have already completed their first semester at CSU.</li> <li>Enrollment in coursework to teach in high-need field (bilingual education and English language acquisition; foreign language; mathematics; reading specialist; science; special education)</li> <li>3.25 cumulative GPA</li> <li>Sign a TEACH Grant Agreement to Serve and meet with a Financial Aid Advisor in the Office of Student Financial Aid.</li> </ul>	<p>\$4,000 each year if enrolled full-time (at least 12 credit hours per semester). Like Federal Pell Grant, the TEACH Grant will prorate for enrollment less than full-time.</p> <p>Must complete TEACH Grant counseling and an Agreement to Serve at <a href="https://teach-ats.ed.gov/ats/index.action">https://teach-ats.ed.gov/ats/index.action</a>.</p> <p>Must teach for 4 full years within 8 years of receiving the grant.</p> <p>TEACH Grant reverts to Federal Direct Unsubsidized Stafford Loan (with interest from the date the grant was disbursed) if recipient does not complete service obligation.</p> <p>TEACH Grant, in combination with other financial aid, cannot exceed the recipient's Cost of Attendance.</p> <p>At the time of Graduation, or dropping below half-time status, a student must complete Exit Counseling at <a href="http://www.nslids.ed.gov/nslds_SA/SaTecNavigate1.do">http://www.nslids.ed.gov/nslds_SA/SaTecNavigate1.do</a>.</p>
Iraq and Afghanistan Service Grant	Federally funded  Gift aid	<ul style="list-style-type: none"> <li>Need-based</li> <li>Must be eligible for Pell</li> <li>Undergraduate students working toward their first bachelor's degree</li> <li>For students whose parent or guardian was a member of the U.S. armed forces and died as a result of performing military service in Iraq or Afghanistan after the events of 9/11</li> <li>Must have been less than 24 years old or enrolled at least part-time at an institution of higher education at the time of the parent's or guardian's death.</li> </ul>	<p>The award amount is equal to the maximum Pell Grant for the year in which it is awarded but cannot exceed your Cost of Attendance for that award year.</p>

FEDERAL LOANS

PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Federal Direct <b>Subsidized Stafford</b> Loan	Federally funded  Repayment obligatory  Fixed rate after July 1, 2012: 3.4%  Federally funded  Repayment obligatory	<ul style="list-style-type: none"> <li>Need-based</li> <li>Enrolled at least half-time (Undergraduate and Post-graduate students must be enrolled 6 credit hours per semester for fall and spring. If a student has remaining eligibility and wishes to receive a summer loan the student must be enrolled for 6 hours.</li> <li>Graduate and Professional students are not eligible for subsidized Stafford loans.</li> </ul>	<p>Repayment is deferred and there is no interest while enrolled at least half-time.</p> <p>1.0% origination fee.</p> <p>Award amounts vary, based on academic level.</p> <p>First-time borrowers must complete both the online Loan Entrance Counseling and Stafford Master Promissory Note at <a href="http://StudentLoans.gov">StudentLoans.gov</a>.</p> <p>The amount of Subsidized Stafford Loan, in combination with other need-based financial aid, cannot exceed demonstrated financial aid need.</p> <p>At the time of Graduation, or dropping below half-time status, a student must complete Loan Exit Counseling at <a href="http://www.nsls.ed.gov/nsls_SA/SaEclntro1.do">http://www.nsls.ed.gov/nsls_SA/SaEclntro1.do</a>.</p>
Federal Direct <b>Unsubsidized</b> <b>Stafford</b> Loan	Federally funded  Repayment obligatory  6.8% fixed interest rate	<ul style="list-style-type: none"> <li>Non-need-based</li> <li>Enrolled at least half-time (Undergraduate, Post-graduate, and Professional students must be enrolled 6 credit hours per semester for fall and spring semesters; Graduate students must be enrolled in at least 5 credit hours per semester for fall and spring semesters.</li> <li>If a student has remaining loan eligibility and wishes to receive a summer loan, Undergraduate, Post-graduate and Professional students must be enrolled for 6 hours for summer semester; Graduate students must be enrolled 3 credit hours during summer.</li> </ul>	<p>Interest begins accruing immediately; may be paid periodically or capitalized (see promissory note).</p> <p>Repayment of principal deferred while enrolled at least half-time</p> <p>1.0% origination fee.</p> <p>Award amounts vary, based on academic level.</p> <p>First-time borrowers must complete both the online Loan Entrance Counseling and Stafford Master Promissory Note at <a href="http://StudentLoans.gov">StudentLoans.gov</a>.</p> <p>The amount of Unsubsidized Stafford Loan, in combination with other financial aid, cannot exceed the recipient's Cost of Attendance.</p> <p>At the time of Graduation, or dropping below half-time status, a student must complete Loan Exit Counseling at <a href="http://www.nsls.ed.gov/nsls_SA/SaEclntro1.do">http://www.nsls.ed.gov/nsls_SA/SaEclntro1.do</a>.</p>
Federal Direct <b>Parent PLUS</b> Loan	Federally funded  Repayment obligatory  7.9% fixed interest rate	<ul style="list-style-type: none"> <li>Loan amounts vary, based on borrower's request</li> <li>Parent PLUS Loan borrower is the parent of an undergraduate dependent student.</li> <li>Student enrolled at least half-time</li> <li>Borrower must meet credit-worthiness standards as set forth by Federal Direct Lending.</li> </ul>	<p>If you have eligibility, this loan will be included on your award notification.</p> <p>In order to establish eligibility a student must file a FAFSA and accept the loan through CSU X-press.</p> <p>PLUS repayment of principal and interest begins 60 days after the loan is disbursed.</p> <p>4% origination fee.</p> <p>First-time Parent PLUS borrowers must complete the online PLUS Master Promissory Note at <a href="http://StudentLoans.gov">StudentLoans.gov</a>.</p> <p>The amount of loan, in combination with other financial aid, cannot exceed the student's Cost of Attendance.</p>

FEDERAL LOANS (Continued)			
Federal Direct Graduate PLUS Loan	Federally funded  Repayment obligatory  7.9% fixed interest rate	<ul style="list-style-type: none"> <li>• Loan amounts vary, based on borrower's request</li> <li>• Enrolled at least half-time in a Masters, Doctorate or Professional program</li> <li>• Borrower must meet credit-worthiness standards as set forth by Federal Direct Lending.</li> </ul>	If you have eligibility, this loan will be included on your award notification.  In order to establish eligibility a student must file a FAFSA and accept the loan through CSU X-press.  PLUS repayment of principal and interest begins 60 days after the loan is disbursed.  Grad PLUS borrowers qualify for "in school" deferment while enrolled at least half-time.  4% origination fee.  First-time borrowers must complete both the online Loan Entrance Counseling and PLUS Master Promissory Note at <a href="http://StudentLoans.gov">StudentLoans.gov</a> .  First-time PLUS borrowers must complete the online Master Promissory Note.  The amount of loan, in combination with other financial aid, cannot exceed the student's Cost of Attendance.  At the time of Graduation, or dropping below half-time status, a student must complete Loan Exit Counseling at <a href="http://www.nsls.ed.gov/nsls_SA/SaEclntro1.do">http://www.nsls.ed.gov/nsls_SA/SaEclntro1.do</a> .
Federal Perkins Loan	Federally funded  Repayment obligatory  5% fixed interest rate	<ul style="list-style-type: none"> <li>• Need-based, limited funding</li> <li>• Undergraduate and graduate students enrolled at least half-time.</li> </ul>	Award amounts vary based on cumulative hours and available funding.  Repayment is deferred and there is no interest while enrolled at least half-time (see promissory note).  First-time Perkins borrowers must complete the online Loan Entrance Counseling.  The amount of the Perkins Loan, in combination with other need-based financial aid, cannot exceed demonstrated financial aid need.  At the time of Graduation, or dropping below half-time status, a student must complete Loan Exit Counseling.
FEDERAL WORK STUDY			
PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Federal Work-Study (FWS)	Award is funded by federal funds.  Award is earned as wages, through bi-monthly paycheck, for work performed for eligible on- and off-campus employers	<ul style="list-style-type: none"> <li>• Need-based</li> <li>• Undergraduate and graduate students enrolled at least half-time, during the fall and/or spring semesters.</li> </ul>	Award amounts vary based on available funding.  Locate and interview for jobs by reviewing job listing on the Office of Human Resources "Search Jobs" web page.  Work-Study wages do NOT appear on your student account; students earn a paycheck for work performed.  The amount of FWS, in combination with other need-based financial aid, cannot exceed demonstrated financial aid need.

STATE OF ILLINOIS GRANT

PROGRAM	DESCRIPTION	ELIGIBILITY	TERMS
Illinois State Monetary Award Program (MAP) Grant	Illinois State funded Gift aid	<ul style="list-style-type: none"> <li>• Need-based</li> <li>• Undergraduate working toward first bachelor's degree</li> <li>• Illinois resident (If you are a dependent, the parent whose information is used on the FAFSA must be an Illinois resident.)</li> <li>• Sophomore standing students who have accumulated 75 MAP Eligibility Units become ineligible but may regain eligibility once they attain Junior standing and students who have accumulated 135 MAP Eligibility Units are not eligible.</li> </ul>	<p>Award amounts vary, based on financial need.</p> <p>Non-refundable tuition and mandatory fee grant</p> <p>Full award requires 15 credit hours per semester; partial award can be disbursed with enrollment between 3-14 credit hours per semester.</p> <p>Award amounts are initially offered based on the assumption enrollment of 12 credit hours per semester. For each credit hour more or less than 12, the MAP Grant will prorate, per program regulations.</p> <p>This award is an estimate. MAP Grant funding levels are appropriated by the Illinois General Assembly. Please be aware that, in light of state funding constraints, reductions to estimated or actual MAP grants are possible.</p> <p>The amount of MAP Grant, in combination with other need-based financial aid, cannot exceed demonstrated financial aid need.</p>

**OTHER FUNDING SOURCES:**

• **ALTERNATIVE LOANS**

Should a student desire an alternative (private) loan, s/he should make application to the lender of their choice through that lender's web site. CSU will certify student enrollment status to any lender from which a student desires to acquire an alternative loan. CSU does not maintain a preferred private lender list.

• **VETERANS BENEFITS**

CSU administers educational benefits for veterans, certain active duty personnel, and certain dependents of veterans who are enrolled in a degree or certificate-seeking program. Please access the Office of Veterans Affairs web page at <http://www.csu.edu/veteransaffairs/> for further information. All student seeking benefits must contact the Office of Veterans Affairs and make arrangements to meet with the Veterans Affairs coordinator prior to the beginning of every semester.

• **SCHOLARSHIPS**

A student must report to CSU any other money s/he receives from sources outside of CSU (i.e., church scholarships, employee reimbursement, other scholarships, etc.). Information regarding the process for notifying CSU of funding from an outside source may be found on the Scholarship Information web page at <http://www.csu.edu/financialaid/scholarshipawardnotification.htm>.

Scholarship funds will be disbursed to your student account upon receipt, after a short processing period of 1-3 business days. If the scholarship creates a credit balance on your account the money will be made available to you based upon the payment schedule published by the Office of the Bursar, which you may access through Cougar Connect at <https://cougarconnect.csu.edu/cp/home/displaylogin>.

You are encouraged to apply for as many scholarships as possible. For more information please access our Scholarship Information web page which you may link to from the Office of Student Financial Aid web site at <http://www.csu.edu/financialaid/scholarshipinformation.htm>.

• **TUITION WAIVERS**

A limited number of scholarships, that pay tuition and some fees, are available to eligible students through funding from the Tuition Waiver Program. The number of awards and dollar amounts vary each year based upon the release of appropriated funds by the State of Illinois, budgetary limits imposed by the CSU Board of Trustees, and program need. You may access the Tuition Waivers Handbook at <http://www.csu.edu/provost/APCA/pdf/TUITIONWAIVERSHandbook2010to2013.pdf>.

### **ADDITIONAL INFORMATION**

For additional information regarding the Financial Aid programs available to you, please visit the Illinois Student Assistance Commission's College Zone web site at [www.collegezone.com/index.htm](http://www.collegezone.com/index.htm).

### **STUDENT LOAN REPAYMENT**

Recipients of federal student loans will find that they have available to them a myriad of repayment plans and options that will accommodate them, no matter what their financial aid situation may be. The U.S. Department of Education offers a very informative web page, which includes various Repayment Calculators that will give you estimated repayment plans based upon the amounts you borrowed and your economic situation. We highly recommend that you access this web page far in advance of graduating or leaving CSU. You may access this web page at <http://studentaid.ed.gov/repay-loans/understand/plans>.

CSU also maintains its own Manage Loans web page which you may access at <http://www.csu.edu/financialaid/manageyourloans.htm>. Here you will find information similar to that on the federal web page referenced above, along with contact information for lenders you may have had prior to Direct Loans becoming the exclusive lender in the student loan programs.

### **COST OF ATTENDANCE** (a/k/a/Cost of Education or Student Budget)

Cost of Attendance (COA) is the total amount it will cost you to go to school over a typical nine-month period. Additionally, all students will be assigned a Cost of Attendance for summer on an individual basis, should they enroll for classes during the summer semester. COA is determined using rules established by federal law. The COA includes tuition and fees, on campus room and board (or a housing and food allowance for off-campus students), an allowance for books and supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses, which include an allowance for the rental or purchase of a personal computer. The COA is designed to be a reflection of costs associated with attending CSU. COA does not accommodate a lifestyle of luxury but rather addresses basic costs associated with going to school and maintaining a modest lifestyle. COA is the cornerstone of establishing a student's financial need as it sets a limit on the total aid that a student may receive for purposes of determining eligibility for the federal financial aid programs such as, but not limited to, Pell, SEOG, Work-study, and Stafford/PLUS/Perkins loans, as well as State of Illinois programs such as the Monetary Award Program (MAP) Grant. CSU has, for the 2012-2013 academic year, established COA figures for undergraduate, graduate and professional students. To review your individual COA figures please access your student account on CSU X-press,

### **FINANCIAL AID AWARD NOTIFICATION AND DISBURSEMENT**

All students who are eligible for financial aid will be notified by e-mail (or regular mail in the absence of an e-mail address) that a financial aid award package has been posted to their CSU X-press account. It is your responsibility to review your award package. You must access CSU X-press to accept, reduce, or decline student loans and Federal Work-Study.

Financial aid funds are disbursed to your student account on a semester-by-semester basis. Assuming you meet all eligibility requirements, funds are released at the beginning of each semester, or as soon as you establish eligibility during any semester. In the event that your student account has a credit balance, after all financial aid funds have been disbursed and your charges have been paid, you will be refunded the excess funds within 14 days of the date the credit balance occurs.



***RETURN OF FUNDS***

All students who withdraw from CSU are subject to the Return of Title IV Funds policy. During the first 60% of the enrollment period, a student earns Title IV funds in direct proportion to the length of time he/she is enrolled. The percentage of aid earned is determined by the date the student officially withdraws, the total number of calendar days in the enrollment period, and the calendar days the student completed during the period of enrollment.

***REMEMBER, IT IS THE RESPONSIBILITY OF ALL STUDENTS TO KEEP THEMSELVES INFORMED AS TO ISSUES THAT MAY AFFECT THEIR FINANCIAL AID ELIGIBILITY BY REGULARLY ACCESSING THE OFFICE OF STUDENT FINANCIAL AID WEB SITE AND CSU X-PRESS.***

**Should you have any questions, or require additional information, please contact the:**

**Office of Student Financial Aid  
9501 South King Drive  
Cook Administration Building – Room 207  
Chicago, Illinois 60628-1598  
773-995-2304 - main Line  
773-995-3547 - fax line  
[csu-finaid@csu.edu](mailto:csu-finaid@csu.edu) - e-mail address  
[www.csu.edu/financialaid/](http://www.csu.edu/financialaid/) - web site**

