

RIGHTS, RESPONSIBILITIES AND OTHER LEGAL MATTERS

Withdrawing or Dropping Courses

Financial aid eligibility is based on actual hours in which a student is enrolled during any term. If a student drops any class(es) before the official census date of the term (see the current Academic Calendar (<https://twu.edu/registrar/academic-calendars/>)), financial aid eligibility may be reevaluated and awards revised. Dropping below the minimum required half-time enrollment before the census date of the term will result in the cancellation of all or part of a student's financial aid. Any award revision may result in a balance due to the university. Also, withdrawing or dropping below half-time enrollment may impact future financial aid eligibility. Students are strongly advised to contact the Office of Student Financial Aid prior to making decisions regarding withdrawing or dropping classes. Also, see the "Satisfactory Academic Progress Requirements" section for information on the impact of dropping classes or withdrawing.

Students who pre-register and decide not to attend must cancel their financial aid award and pre-registration prior to the first day of class to avoid academic charges and penalties. The student must return any financial aid funds previously credited to their student account for that semester. Simply not attending class, or not paying for the registration, will not automatically cancel the classes as accepted financial aid can and will pay registration charges. Students who begin classes and later decide to cease attendance at Texas Woman's University prior to the end of the term must contact the Office of Student Life to officially withdraw from all classes. Failure to cancel a pre-registration, or officially drop or withdraw from classes will result in grades of "F" for each class in which the student has pre-registered and never attended or stopped attending prior to the end of the semester. Students who fail to complete the official withdrawal process and receive grades of "F" in all classes for that semester will also have to repay part or all of the aid received for that semester (see the "Financial Aid Refunds and Repayments" section for more information). Additionally, any tuition, fees, and room or board payments refunded by TWU as a result of a student's withdrawal must be returned to the financial aid programs in accordance with Federal law.

Financial aid recipients who enroll and receive aid for a particular semester, then fail to complete more than 60% of that semester, will have to repay part or all of the aid received for that semester. Up through the 60% point in each semester, a pro-rata schedule is used to determine the amount of aid to be repaid by a student who withdraws. No adjustments in financial aid are required for students who withdraw after the 60% point in a semester.

Legal Rights of Financial Aid Recipients

Students receiving federal student aid have certain legal rights. Students' rights include the following:

- Students have the right to know what financial aid programs are available at TWU.
- Students have the right to receive a listing from the Office of Student Financial Aid of the agency in each state, which may be contacted regarding grants available to residents of that state.
- Students have the right to know the deadlines for submitting applications for each of the financial aid programs available.

- Students have the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
- All financial aid payments are disbursed on a term-by-term basis. Typically, students receive one disbursement per term or semester. Funds awarded after the start of a term are disbursed as the funds become available.
- All scholarships, grants, Federal Direct Loans, Nursing Loans, Federal Direct Graduate PLUS, and Federal Direct Parent Loans credited to your student account will be applied to any charges owed to TWU. Any amount exceeding the charges owed to TWU will be refunded to you via the current university process.
- Refunds are issued to the student during the first week of classes each term, or within two working days of the awarded funds being credited to your account for funds received after the first refund date.
- If you add classes or incur other charges to your student account after a financial aid refund has been issued to you, you must pay the additional charges by utilizing the refund or personal funds.
- Students have the right to know how their financial need was determined.
- Students have the right to know what resources (such as parental contribution, other financial aid, assets, etc.) were considered in the calculation of their financial need.
- Students have the right to know how much of their financial need, as determined by the institution, has been met.
- Students have the right to request an explanation of the various awards in their student aid package.
- Students have the right to know the school's refund policy.
- Students have the right to know what portion of the financial aid they receive that must be repaid, and what portion is grant (free) aid. If the aid is a loan, the student has the right to know what the interest rate is, the total amount that must be repaid, fees during repayment, the payback procedures, the length of time they have to repay the loan, when repayment is to begin, and available options for consolidation.
- Students have the right to know how the school determines whether they are making satisfactory academic progress and the results of not meeting these standards.
- If the student is offered a Work-Study job, they have the right to know the required work hours, the job duties, the rate of pay, and how and when paychecks are received.
- If the student believes a mistake has been made in determining their financial aid eligibility, they have the right to ask that their financial aid application be reconsidered.
- If the student has a loan and the loan servicer transfers (e.g., sells) the loan and the right to receive payments, the student must be sent a notification telling them to whom they must now make payments.
- Lenders and loan servicers must provide borrowers with a copy of the complete promissory note.
- Students have the right to prepay a loan without penalty. This means that they may at any time pay in full the loan balance and any interest due without being charged a penalty by the loan servicer for early payment.
- If the student cannot meet a loan repayment schedule, they may request forbearance from the loan servicer under which the payments may be reduced for a specific period of time.
- In borrowing money, the student assumes the responsibility for repaying the loan. If circumstances arise that make it difficult to meet this responsibility, they should contact the loan servicer.

Legal Responsibilities of Financial Aid Recipients

Students receiving federal student aid have certain legal responsibilities. Student responsibilities include the following:

- The student must complete all application forms accurately and submit them on time to the appropriate location.
 - The student must provide correct information. The intentional misreporting of information on financial aid application forms is a violation of the law and is considered a criminal offense that could result in an indictment under the U.S. Criminal Code.
 - The student must return all additional documentation, verification, corrections, and/or new information requested by either the Office of Student Financial Aid or the agency to which an application was submitted.
 - The student must report to the Office of Student Financial Aid any additional financial resources received by them during the period of their financial aid award.
 - The student is responsible for reading and understanding all forms that they are asked to sign and for keeping copies of the forms.
 - The student must accept responsibility for all agreements that they sign.
 - The student must perform the work that they have agreed upon in accepting Work-Study or regular student employment.
 - The student must be aware of and comply with the deadlines for application or reapplication for aid.
 - The student should be aware of the school's refund policy.
 - All schools must provide information to prospective students about the school's programs and performance. The student should consider this information carefully before deciding to attend school.
 - If the student receives a loan, they must notify the loan servicer if any of the following occurs before the loan is repaid:
 1. Graduation
 2. Withdrawal from school or less than half-time enrollment
 3. Change of address
 4. Name change
 5. Transfer to other school(s)
 - If the student has received a Nursing Student Loan, Federal Direct Loan, or a Direct Graduate PLUS Loan, they must complete an entrance loan counseling/debt management session online prior to receiving their first disbursement of loan funds at TWU. NOTE: Nursing Student Loan recipients must complete entrance loan counseling/debt management each year.
 - The student must also complete an exit interview online if enrollment drops below half-time enrollment; or if they graduate, transfer to another school, or fail to enroll for any long semester.
 - The student must repay any loan received at TWU, plus accrued interest, in accordance with the repayment schedule.
 - In borrowing money, the student assumes the responsibility for repaying the loan. If circumstances arise that make it difficult to meet this responsibility, they should contact the loan servicer.
 - The student must notify the lender of any occurrence which may affect eligibility for a deferment of repayment.
- It is the student's responsibility to sign and acknowledge that they have read their financial aid award offer in Self Service (through the Pioneer Portal) within 14 days of its issuance.