

Your Rights

Confidentiality and Release of Information: The Family Educational and Privacy Act (FERPA) is a federal law that provides for the confidentiality of student records. In order for our office to release information to persons other than the student, the student must have a Release of information signed and on file with the Registrar department.

Financial Aid Application Process: You have the right to know the application procedures for each of the available programs.

Financial Aid Available: You have the right to know what financial aid programs are available to you, including information on all federal and state financial aid programs.

Financial Aid Disbursement: You have the right to know how and when financial aid is distributed.

Financial Aid Eligibility: You have the right to know how your financial aid eligibility was determined.

Refund Policy: You have the right to know about the school refund policies. If a student wants to drop a class prior to the date of record, they can do so on their MCC4Me account.

Return of Title IV Funds: You have the right to know the refund policy required by federal regulations for Title IV funds if you withdraw or fail all classes for a semester.

Satisfactory Academic Progress: You have the right to know how Mott Community College determines whether you are making satisfactory academic progress, and what happens if you are not.

Student Loan Cancellation: You have the right to request a reduction or cancellation of your student loan by submitting a loan change form to Student Financial Services. Remember that a student loan is a debt that must be repaid; borrow only what you need. You have 30 days after the loan funds have disbursed to request cancellation in writing of a portion or all loan funds disbursed.

Student Loan Terms: You have the right to know the interest rate of your loan, the total amount to be repaid (or not to be repaid), repayment procedures, when repayment begins, and the length of the repayment period.

Your Responsibilities

When you accept the offer of financial aid specified in your award notice, you agree to accept and fulfill all of the following responsibilities, including the terms and conditions set by the federal regulations for financial aid.

Your award was determined in accordance with the laws, regulations, and appropriations of the U.S. Congress, the State of Michigan, and Mott Community College, and is subject to adjustment or cancellation in the event of changes to these laws or your eligibility.

Verification and Registration Process: You are responsible to complete and submit all requested documents to Student Financial Services within recommended timeframes in order to have your financial aid processed. You are responsible to complete the registration process (i.e., respond to your tuition bill) each semester by the end of the drop/add period in order to ensure availability of all student aid funds you have been awarded.

Communications: You are responsible for regularly checking your student email account for information from Mott Community College Student Financial Services. Students must check e-mail regularly in order to read important messages and notifications. Certain communications may be time-sensitive. Failure to read official College communications sent to the students' official Mott e-mail addresses does not absolve students from knowing and complying with the content of those communications.

Fraud and Abuse: You are responsible for providing correct information at all times. Reporting false information is a violation of the law and may be considered a criminal offense. Any student who fraudulently manipulates the financial aid programs or processes for personal gain, or commits fraud on an application for financial aid will be reported directly to the U.S. Department of Education. Cases of suspected fraud, including knowingly misrepresenting family or financial application information, purposeful certification of false statements as true and correct, or intentional falsification or misrepresentation on, or alteration of documents used in the financial aid process that results in the receipt of aid, will be reported for possible collection and/or prosecution.

Eligibility: You are responsible to make [Satisfactory Academic Progress](#), not be in default on any prior educational loan, and not owe a refund on a Federal PELL Grant or a Federal Supplemental Educational Opportunity Grant due to overpayment. If you become ineligible for financial aid after a disbursement has been made, you are responsible to pay for any charges.

Enrollment: You must be enrolled at least 6 credits in courses that will count toward your degree to qualify for most types of financial aid. Courses that are for noncredit (i.e., audit) do not count toward your degree. The Financial Aid Office must be notified of changes in enrollment, residency status or a change in name. Financial aid and scholarships are disbursed based on the current enrollment and residency status. Failure to maintain the enrollment level and residency status will result in the review of your eligibility and may result in the revision or cancellation of

all or a portion of your aid. Pell grant is disbursed based on enrollment prior to the census date. Pell grants are not adjusted as of the census date.

Change in information: You are responsible to notify Mott Community College and any lenders if there are changes in your name, permanent mailing address, anticipated graduation date, or enrollment status. If you are a recipient of a Federal Loan, you must notify your lender should any of the following occur before the loan is repaid:

- You change your address and/or phone number
- You graduate
- You withdraw from school or are enrolled less than half time
- You change your name (e.g., maiden to married name)
- You transfer to another university

Students who default on their student loans or owe refunds on federal grants are not eligible for any financial aid.

Outside Assistance: You are responsible to report to Student Financial Services the type and amount of any scholarships or other financial assistance you receive from sources outside of Mott Community College. Such scholarships or assistance may result in a revision or reduction in the amount of aid offered you.

Use of Funds: You are responsible to notify Student Financial Services in writing if you are receiving financial aid for attendance at another institution while attending Mott Community College. Students are not able to use Title IV funding (Pell Grant and Loans) at more than one school for the same period of time. Students are responsible for any outstanding balance caused by not notifying SFS prior to funds being disbursed.