

# Students' rights and responsibilities

As a student of the Geisinger School of Nursing, you have rights and responsibilities, including:

- The right to know the method used to determine your need
- The right to be awarded financial aid in an equitable manner (as funds permit)
- The option to decline all or any part of financial aid awards (must be in writing)
- The ability to return loan proceeds within 14 days of the date of disbursement
- That any changes made to your financial aid eligibility and/or your awards should be done in writing
- A review of your financial aid application due to special or unusual circumstances (must be requested in writing)
- Cost of attendance
- Criteria used to determine "satisfactory academic progress" for financial aid purposes
- Explanation/description of each type of award you receive
- How and when funds will be disbursed to you
- How financial aid recipients are selected
- How to appeal a decision by the financial aid office concerning your aid award
- How your financial aid eligibility was determined, including all resources the financial aid office considered available to you
- Interest rate, the total amount you must repay, the repayment schedule, the length of the repayment period, the cancellation or deferment provisions for your loan(s) for any student loan you receive
- Procedures and deadlines for submitting applications for financial aid
- The right to contact the [Federal Student Financial Aid Ombudsman](#) to resolve issues related to student loans at **877-557-2575**

Students at Geisinger School of Nursing also have the right to the following:

- Written information on your loan obligations and information on your rights and responsibilities as a student loan borrower
- A grace period and an explanation of what it means
- A disclosure statement before you begin to repay your loan, including information about your interest rate, associated fees, the balance you

owe and the calculated number of payments during your repayment period

- Information on deferment and forbearance options
- Information on prepayment of your student loan
- A copy of your master promissory note (the legally binding paperwork necessary to obtain a loan)
- Documentation that your student loan is paid in full
- Right to privacy: the information you give to the financial aid office will be treated confidentially and that you have the right to view contents in your financial aid file, in accordance with the [Family Educational Rights and Privacy Act](#).
- Refund policy for students who withdraw
- Types of financial assistance available from federal, state and institutional sources
- What portion of your financial aid is a loan and must be repaid and what portion is a non-repayable grant/scholarship
- You have the right to certain consumer information

## **Student responsibilities**

As a student at Geisinger, it is your responsibility to:

- Apply for loan deferment or forbearance while in school, if eligible
- Complete an entrance interview and an exit interview if you receive federal or state loans while in attendance at Geisinger
- Honor all agreements that you sign
- Know and comply with all requirements for continuation of your student aid, including the requirement for satisfactory academic progress
- Know and comply with the rules governing the aid you receive
- Live within your budget
- Notify the financial aid office of all resources not listed on your award letter
- Notify the financial aid office of any change in your enrollment status or financial status, including any scholarships, grants or loans received from outside sources not listed on your award letter
- Provide all supplemental information or documentation required by the Financial Aid Office or other agency if applicable
- Provide correct information
- Read directions thoroughly, complete all applications accurately and comply with all deadlines
- Read, understand and retain copies of all forms you are required to sign

- Repay all student loans according to your established payment schedule
- Report any change of address and/or change in enrollment status to your lender(s)
- Use aid funds solely for direct educational costs and related living expenses

You are responsible for:

- Completing entrance counseling and a master promissory note before your loan is disbursed to the Geisinger School of Nursing (for first-time borrowers only)
- Completing Federal Direct Loan exit counseling before you graduate, leave school or drop below half-time enrollment status
- Repaying your student loan if you do not complete your academic program, are dissatisfied with your education or are unable to find employment after you graduate

Notify us and your student loan lender if you:

- Change your address
- Change your name
- Withdraw from school or drop below half-time enrollment
- Transfer to another school
- Fail to enroll or re-enroll in school for the period for which the loan was intended
- Change your expected graduation date or graduate