Dear Student,

Annual Notice of Consumer Information

As a condition of awarding and disbursing Title IV federal student aid to students, institutions are required to provide certain consumer information to assist students in making sound decisions about their education. The Office of Financial Aid (OFA) provides information about some very important aspects of financing your education using federal, state, local or institutional aid. Any financial aid staff person can assist in providing the following information. The following provides a description of that information and links to the information on the Scarlet Hub website.

Student Financial Assistance
Financial Assistance information includes the application process, the aid programs available, eligibility for each program, and the selection process. The federal and state aid programs eligibility is determined by complex formulas developed by the respective program provider. Students studying in a study abroad program may qualify for aid if they have any remaining eligibility. To learn more about this information, click here.

Maintaining Eligibility
Students must meet certain conditions to maintain their eligibility for student aid. Those rights and responsibilities include:

- Satisfactory Academic Progress
- Method and timing of disbursements
- Ability of Pell Grant recipients to receive credit balances for the purchase of books
- Loan terms and conditions
- Entrance and Exit Counseling
- Employment terms and conditions for Federal Work Study

Verification of Student Data
In order to receive financial aid from the federal or state aid programs, students may have to provide supporting documentation in addition to the FAFSA. It is the
student's responsibility to provide any requested documentation in a timely manner. The information on the verification process is found here.

**Code of Conduct**
The Office of Financial Aid adheres to a very strict Code of Conduct in the administration of student loans. To read the Code of Conduct, click here. Students can also access the Net Price Calculator here.

**Withdrawing from the University**
Students should review the requirements for withdrawing from the University on the Registrar's or their school's website. The University's refund policy is found at https://www.studentabc.rutgers.edu/withdrawals-school. Regardless of the tuition and charges, upon withdrawal students who received any type of financial assistance from federal, student and some institutional aid will have a calculation performed to determine how much of that aid they can keep. To read more on this topic, click here.

**Private Loan Programs**
Students may borrow from the Federal Direct Loan program or from private lenders. While the school does not maintain a list of preferred private lenders, we do screen lenders who would like to be listed on the ELM private lender site to insure that all students who apply are treated equally. For additional information on private loan borrowing, click here.

**Costs of Attending**
Students can find information about the cost of attending school and credit balances here. This information can be provided in hard copy upon request.

Sincerely,
*The Office of Financial Aid*

Please do not reply to this email. This email has been sent from an unmonitored email account. For further assistance, please contact your regional office to speak with a financial aid representative.