



NORTHWESTERN UNIVERSITY OFFICE OF FINANCIAL AID

STUDENT RIGHTS AND RESPONSIBILITIES

It is important to understand about your rights and responsibilities as a recipient of Title IV financial assistance. Please read the following information carefully. You may also access an expanded listing of valuable student consumer information on the University's Student Financial Services web site at www.northwestern.edu/sfs/financial_aid/consumer.html. If you have any questions after reading this information or consulting the website, please do not hesitate to contact a counselor in the Financial Aid Office.

Funds for Title IV programs are administered by the University and are appropriated by the United States Congress, either in part or in total. Title IV programs include Unsubsidized Direct Loans, Subsidized Direct Loans, Federal Perkins Loans, Direct PLUS Loans, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), TEACH Grants, and the Iraq and the Afghanistan Service Grants.

Your receipt of financial assistance is based upon our review of the financial aid application materials you have provided to our office. As you know, financial aid at Northwestern is offered on the basis of demonstrated need. The financial aid you are receiving for the current academic year is outlined on your Financial Aid Award Notice.

The financial aid budget for the academic year is listed on your Financial Aid Notice under "Estimate of Costs." The budget is based upon actual charges for tuition and calculated averages for room and board, books, personal expenses, transportation, and loan fees. Financial aid will not be increased to cover expenditures beyond the estimated expenses listed.

Assistance provided (including Federal Title IV) is divided evenly between periods of enrollment unless otherwise stated on your notice. If appropriate applications have been completed and submitted, Title IV assistance is credited on the student's invoice at the beginning of each term. Title IV disbursements are not available until the first day of class. You may also view your scheduled disbursements via CAESAR (View My Financial Aid >View Scheduled Disbursements).

You will be required to apply for financial aid each year using appropriate federal and institutional aid applications. You will be considered for financial aid in subsequent years if you continue to demonstrate need and if you are making satisfactory academic progress toward your degree. Information about the satisfactory academic progress requirements at the University is outlined on each program's financial aid office website; links are also available at the Consumer Information website listed above. You should inform your Financial Aid Office of any changes in enrollment status since this may affect your financial aid package.

Because financial aid awards are based upon need and because a family's financial circumstances can change, we recognize that there are times when a request for an aid review may be necessary. If new information is available which demonstrates a change in family circumstances from the time the application materials were filed, we require that a written request for an aid review be submitted to our office as well as full documentation in support of the request.

Increases in aid are dependent upon financial need and availability of funds. Any student who desires financial counseling is urged to make an appointment with a staff member in the Financial Aid Office.

Information regarding loan terms, repayment information and loan exit counseling can also be found on the Consumer Information website listed above.

Federal Work-Study, unlike the other forms of federal assistance, is not disbursed on a schedule but rather is paid directly to the student bi-weekly for hours actually worked. Terms and conditions for employment are reviewed and certified by the student and the supervisor at the time of employment. Additional information is also available the Federal Work-Study's website at <http://undergradaid.northwestern.edu/work-study/> under Participation Guidelines.

Your financial aid award is related to information reported on the financial aid application materials. Since the award is a direct reflection of the family's financial circumstances, the terms of the award are to be a confidential matter between the family and the University. Under the Family Educational Rights and Privacy Act (FERPA), all students have certain rights with regard to their educational records. A copy of the University's student records policy is available at www.registrar.northwestern.edu/academic_records/FERPA_policy.html.

We encourage you to contact our office if you have any questions.

Disclosure of appropriate consumer information has always been a priority at Northwestern and much is provided in annual publications. Also, the following websites contain information which will be valuable.

<http://www.northwestern.edu/registrar>

<http://www.northwestern.edu/sfs>