Current federal law requires each eligible institution participating in Title IV federal and state financial aid programs to provide consumer product information about student financial assistance and other institutional information. Students have a right to know this information, and it is available from the Saint Louis University Office of Student Financial Services or other University offices. This information is followed by a corresponding list of student responsibilities.

**Student Consumer Information**

**Students have the right:**

- To know all the federal, state, University and private student financial assistance programs available, including both need-based and non-need-based programs.
- To know the policies, procedures, forms, deadlines and eligibility requirements for scholarship/financial aid, and the criteria for selecting recipients and determining the amount of financial assistance to be awarded to a student.
- To know the policies, procedures, forms, deadlines and eligibility requirements for a program of study-abroad/away.
- To know the costs of attending the University, how those costs are determined, and how a student budget is developed.
- To know how to apply for scholarship/financial aid, what resources were considered in calculating financial need, how FAFSA’s Expected Family Contribution was determined, and how much of the financial need has been met.
- To know the standards required for maintaining Satisfactory Academic Progress for scholarship/financial aid eligibility and how to petition for reinstatement of eligibility for Title IV federal and state financial aid.
- To know how and when disbursement of scholarship/financial aid is made, the University’s refund policy for University costs of attendance, and any refund due to Title IV federal/ state and other student assistance programs.
- To know the institution’s procedures for officially withdrawing from the University.
- To know the terms and conditions of loans, employment, scholarships, grants or benefit programs received.
- To know the policies and procedures used to maintain the confidentiality of scholarship/financial aid records. Saint Louis University complies with the Family Educational Rights and Privacy Act of 1974.
- To know who and how to contact the Student Financial Services staff regarding information on scholarship/financial aid assistance programs, and other offices for more general information.
- To know the academic programs of the University, the facilities available and faculty and instructional staff.
- To expect fair treatment. Saint Louis University’s Office of Student Financial Services does not discriminate on basis of race, color, sex, age, national origin, religion, sexual orientation, disability or veteran status.
- To know the names of the agencies that accredit, approve or license the University and its programs, and how these documents of accreditation may be reviewed.
- To know the University’s Drug and Alcohol Abuse Prevention Policy.
- To know the completion or graduation, transfer out, and job placement rates of University students.
- To know the University’s federal loan default rate.
- To know the terms of, schedules for and requirements of loan repayment, along with the importance of loan exit counseling.
- To know the terms and conditions of available loan deferments.
- To know the statistics pertaining to the receipt of University athletics-related student aid and the University’s policy of equity in athletics.
- To know campus security policies and crime statistics.
- To know what facilities and services are available to University students with disabilities.
- To know what student development services are available to University students.

**Students have the responsibility:**

- To read and consider all information about the University before enrollment.
- To complete all University applications thoroughly and accurately, and submit them to the appropriate office(s) by required deadlines.
- To accurately and honestly complete a Free Application for Federal Student Aid (FAFSA or Renewal FAFSA), and all academic and scholarship/financial aid eligibility information submitted to the University. Providing false or misleading information is a criminal offense, subjecting individuals to a $10,000 fine, imprisonment or both.
- To use any federal, state, University or private scholarship/financial aid received solely for expenses related to attendance at Saint Louis University or an approved study-abroad/away program.
- To comply with aid verification requirements by providing verification or additional information as requested by the University, and submit FAFSA corrections or new information, as appropriate.
- To read, understand and accept responsibility for all forms or agreements signed.
- To report to the Office of Student Financial Services if any student loans are defaulted on or if students owe a refund or repayment on any educational grant received from any school.
- To notify student loan lender(s) of changes in name, address and school status.
- To perform the work agreed upon when a federal work-study position is accepted.
- To know and comply with the following University policies, practices and procedures related to scholarship/financial aid: withdrawal, class attendance, refund/repayment, satisfactory academic progress, debt management and enrollment status for aid disbursement.
- To keep addresses and phone numbers current with the Office of the University Registrar.