

Student Rights and Responsibilities

Student Rights:

- To inspect and review personal financial aid records.
- To know what financial aid programs are available at Sofia University College.
- To be informed of financial aid policies, procedures, and deadlines.
- To know when financial aid is disbursed, how decisions on that disbursement are made, and the basis for those decisions.
- To know how your financial aid eligibility was determined, what information and resources were used to calculate your EFC and need.
- To be informed of the institution's Satisfactory Academic Progress Policy.
- To know what portion of the award offered must be repaid (loans), what portion is grant aid, and what portion must be earned through work.

Student Responsibilities:

- Maintain Satisfactory Academic Progress.
- Complete all application forms accurately and truthfully.
- Provide correct information. (Misrepresentation of information on financial aid applications is a violation of Federal Law and may be a criminal offense.)
- Submit all documentation as requested by the Financial Aid Office in a timely manner.
- Read and understand all forms that are signed and keep copies.
- Accept responsibility for all agreements signed.
- Understand the requirements of the academic program selected.
- Meet with a counselor in order to develop an Comprehensive Educational Plan that should be followed.
- If awarded Federal Work-Study and placed on a job, satisfactorily perform the duties assigned.
- Notify the Financial Aid Office of any unusual circumstances that may not have been reflected on the FAFSA.
- Report any changes in educational resources such as scholarships or veterans benefits that occur during the academic year.
- Report changes of name, address, and/or phone number immediately to Admissions and Records Office.
- Notify the Financial Aid Office immediately upon complete withdrawal of school.
- Read and understand the college's refund policy and the financial aid repayment policy (Return to Title IV).

- Repay loan funds and interest when due.
- Read all financial aid correspondence.

Award Letter

All awards listed in the award letter are based on full-time enrollment (12 or more units for Undergraduate student). If you are enrolled in less than 12 units, your awards will be adjusted.

Example: (Undergraduate Student) If your Federal Pell Grant indicates \$5920 for the award year, and you are enrolled in only 9 units (3/4 status), you will receive \$4440 for the year and it will be divided equally into 4 quarters (Summer, Fall, Winter and Spring).

If you change your enrollment status before the census date (see Academic Calendar at www.sofia.edu) for the date, your award will be adjusted accordingly.

Full Time = 12+ units; ¾ Time = 9 to 11.5 units; ½ Time = 6 to 8.5 units; 5 & below =less than ½ Time

Budget	This amount is the estimated Cost of Attendance (COA) for Sofia. To see a breakdown of all budget items, click www.sofia.edu .
EFC	Expected Family Contribution - This is the calculated amount a student (or family) is expected to contribute towards the cost of attending EVC. Your EFC is calculated by Federal Student Aid based on the information you provided on your FAFSA.
Need	This amount is the difference between the Budget and your EFC.
Total Award	This the total amount of financial aid awards given to a student for the whole school year based on full-time enrollment.
Unmet Need	This amount is the difference between the COA and your EFC, resources and financial aid awards. Most colleges are unable to meet all of the student's need. Therefore, many students choose to work part-time outside of school to cover any expenses not met by financial aid.
Programs	For details for each type of financial aid please Types of Aid Available go to www.sofia.edu .
FPELL	Federal Pell Grant
FSEOG	Federal Supplemental Educational Opportunity Grant

Federal Work Study	Federal funds earned by students with financial need. Students need to attend an orientation and complete additional documents before being placed on a job.
Subsidized Direct Loan	Loan funds that must be repaid and available for undergraduate student. Award based on request, eligibility, and need.
Unsubsidized Loan	Loan funds that must repaid and available for Undergraduate and Graduate Students. Non-need based.
Grad Plus	Loan funds that must repaid and available for Graduate student only. Award based on request, eligibility and it's a credit based.
Parent Plus	Credit based loan that must repaid and only for undergraduate student.

Financial Aid Terms

Award Notification/Letter: This notifies financial aid applicants of the types and amounts of aid offered, as well as the responsibilities and conditions of each award. The notification is email to the student through Pfafs system.

Cost of Attendance (COA): The total estimated cost of college for the school year, also referred to as the student budget; includes tuition, fees, books, supplies, transportation, food, housing, and personal expenses.

Default: Failure to make loan payments or otherwise honor the terms of a loan; reported to credit bureaus and can influence future credit and ability to receive financial aid.

Expected Family Contribution (EFC): The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

Financial Need: This amount is determined by subtracting your EFC and other financial resources from your cost of attendance. Financial aid awards are offered to meet your financial need based on program requirements and available funds.

Federal Processor: The federal government's computer system, also referred to as the "central processor", that analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report.

Free Application for Federal Student Aid (FAFSA): The FAFSA is the official financial aid application used to determine federal and state aid. There is no charge to have your FAFSA processed.

Loan: A loan is a form of financial aid that must be repaid with interest over a period of years.

Renewal FAFSA: This application simplifies the process of reapplying for financial aid. Some information from the previous application is preprinted on the Renewal FAFSA making the application process faster. Students must re-apply every year.

Residency: This is a determination of a student's status as a California resident. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible for.

Return of Title IV Funds: If a student receives federal student aid funds, including grants, and withdraws from all classes before 60% of the enrollment period has passed, the student could owe money back to the federal government or the college. Contact the Financial Aid Office before withdrawing from classes.

Satisfactory Academic Progress (SAP): To be eligible to receive federal and state financial aid, a student must be progressing satisfactorily toward completion of an approved educational program.

Selective Service Registration: By law, certain students are required to register, or arrange to register, with the Selective Service in order to receive federal student aid. This includes males born on or after January 1, 1960, who are at least 18 years old, citizen or noncitizen, and not currently on active duty in the Armed Forces.

Student Aid Report (SAR): The report summarizing the information you provided on your FAFSA. The Financial Aid Office will receive this same information electronically and begin the process to determine your eligibility.

Untaxed Income: All income received that is not taxed or may not be reported to the IRS, including Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, clergy and military allowances, Disability benefits, tax sheltered income reported on W-2 forms, welfare and child support payments, any cash income not reported to the IRS, bills and support paid on your behalf, or any other income received not reported on your tax form.

Verification: A federal process in which the college checks the accuracy of the information you submitted on the FAFSA. Documents will be requested such as tax return transcripts and W-2 forms. Quick response to any request for documentation will help expedite the process.

Veteran: For the FAFSA, a person who has engaged in active duty, or a National Guard or Reserves enlistee who was called to active duty for purposes other than training, or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

Student Loans

Sofia University participates in the U.S Department of Education's Direct Loan Program. Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education after high school. The lender is the U.S. Department of Education.

Subsidized and unsubsidized Direct Loans are available at Sofia University

With Direct Loans you:

- Borrow directly from the federal government and have a single contact—your loan servicer—for everything related to repayment, even if you receive Direct Loans at different schools.
- Have online access to your Direct Loan account information via your servicer's website.
- Can choose from several repayment plans, and you can switch repayment plans if your needs change.

For more information about the Direct Loan Program go to:

[Federal Direct Loan Program](#)