

## As a Work-Study Student, You Are Responsible For:

- Maintaining the work schedule you and your supervisor agreed on.
- Completing all work assignments to the best of your ability.
- Conducting yourself in a professional manner at all times.
- Always notifying your supervisor if you cannot report to work.
- Not working during your scheduled class times, or on legal holidays when the college is closed.
- Making sure you do not exceed your budgeted FWS award.
- Maintaining enrollment in at least 6 credits while participating in the fall/spring semester FWS program.



Office of Financial  
Aid

199 Chambers Street  
New York, NY 10007  
Room N-340  
<http://www.bmcc.cuny.edu/finaid/>

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OFFICE OF FINANCIAL AID  
INFORMATION GUIDE

# Student Aid Recipient Rights and Responsibilities



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<http://www.bmcc.cuny.edu/finaid/>

## As a Financial Aid Recipient, You Are Responsible For:

- Keeping all your contact information (postal address, e-mail and telephone) current by updating your BMCC Panther account as soon as any changes occur.
- Checking your BMCC e-mail and PANTHER account frequently for messages regarding your financial aid status and your student account.
- Completing your applications accurately and providing correct information at all times. Reporting false information is a violation of the law and may be considered a criminal offense.
- Being aware of and meeting all deadlines for applying or reapplying for financial aid. You must complete your applications sufficiently in advance so that processing may be completed by the stated deadline.
- Submitting any information or documents required by the Financial Aid Office before the stated deadline.
- Keeping your parents informed of all financial aid requirements and deadlines if you are a dependent student.
- Reading and understanding all forms you are asked to sign and keeping a copy of each.
- Notifying the Financial Aid Office if the information reported on your financial aid application has changed.
- Notifying the Financial Aid Office if at any time during the year you receive any type of financial assistance that is not listed on your award notice.
- Notifying the Financial Aid Office if you are receiving financial aid for attendance at another institution while attending BMCC.
- Knowing and complying with all terms, conditions and policies associated with the awards you receive.
- Beginning attendance in your classes to qualify for any financial aid payments. Financial aid is awarded with the expectation that you will attend school for the entire period for which your aid was intended.
- Continuing to make satisfactory academic progress in your program of study according to college and CUNY standards in order to remain eligible for federal and state financial aid awards.

## As a Financial Aid Recipient, You Have the Right To:

- Know what financial aid programs are available, including information on all federal, state and BMCC financial aid programs.
- Know the application procedures and deadlines for each of the available financial aid programs.
- Know how your financial aid eligibility is determined.
- Know how financial aid is awarded and the basis for these decisions.
- Know how and when financial aid is disbursed.
- Know how BMCC determines whether or not you are making satisfactory academic progress, and what happens if you are not.
- Ask a financial aid counselor to review your financial situation and, if warranted, redetermine your eligibility for assistance if something has changed in your family circumstances such as loss of job or other drastic changes in your family's financial situation.
- Confidentiality of your personal information. All records and information submitted with your application for financial aid are confidential, and subject to legal requirements concerning disclosure of such information.
- Know about the college's tuition refund policies if you have to withdraw from school after the semester begins.
- Know what effect withdrawals will have on your eligibility for financial aid payments.



Learn more about your rights and responsibilities by reviewing the information contained in the "Financial Aid 101" section of our website at:  
<http://www.bmcc.cuny.edu/finaid/welcome.html>

## As a Student Loan Borrower, You Are Responsible For:

- Repaying your loans according to your loan agreement even if you don't complete or aren't satisfied with your education, or can't get a job after graduation.
- Completing entrance counseling before receiving any loan funds and exit counseling when you cease to be a half-time student at this College.
- Repaying the loan according to the repayment schedule, even if you don't receive a bill.
- Notifying the loan servicer if you fail to enroll for the period covered by the loan, or if you graduate, withdraw from school, begin attending less than half-time, or transfer to another school.
- Notifying the loan servicer and the College of any change in your name, address, phone number or enrollment status.
- Notifying the loan servicer of anything that affects your ability to repay.
- Notifying the loan servicer in advance if you will be late in making a payment or if you are unable to make payments.

## As a Student Loan Borrower, You Have a Right To:

- Information about your loan obligation, loan consolidation and refinancing, and available repayment options.
- Information, before you begin repayment, on interest rates, fees, the total balance owed on your loans.
- A repayment schedule that lets you know, before you begin repayment, when your first payment is due, the number and frequency of payments, and the amount of each payment.
- An explanation of the grace period, of federal interest benefits, if you qualify for those benefits, and the consequences of default.
- Request forbearance.
- Prepay your loans in whole or in part at any time without penalty.