

Financial Aid Rights and Responsibilities 2026/2027



You are responsible for understanding your rights, responsibilities and conditions of your financial aid offer.

Check your RCC Student Email as this is the most common way we communicate with you.

- **Financial Aid Eligibility:**

- To receive many types of financial aid, you must: be admitted to the school, have a high school diploma (or equivalent), attend at least half-time in an aid-eligible program, and take courses required for your major.
- Failure to take and pass the correct courses for your program may impact your financial aid.
- Courses not required for your program may not be funded.
- Changing your major may impact your financial aid eligibility.

- **Financial Aid Award Offer:**

- Most award funds are split among enrolled terms in the school year, unless specified by the funding source.
- If you will not be attending full time, and/or if you're attending summer term, or if your enrollment plans change, complete and submit an [Enrollment Change](#) form.
- You may not receive more aid than the total Cost of Attendance (COA) budget assigned to you based on your major and enrollment level each term. COA generally includes: tuition, fees, housing & food, books & supplies, transportation, and personal expenses.

- **Changes to your Financial Aid Award Offer:**

- The RCC Financial Aid Office reserves the right to revise your award offer based on new information impacting your eligibility or changes in available funds.
- If you have outside funding (other than the veteran GI Bill®) to help pay for school expenses (e.g. scholarships, vocational rehabilitation, tribal funds, employer benefits), you must report that funding to RCC Financial Aid in order to coordinate with those funding sources. Any additional funding you receive to help pay school expenses may impact your award offer.
- If at any time you become ineligible for all or a portion of your financial aid award offer, your aid will be adjusted, which could result in a balance due. It is your responsibility to resolve the balance owed on your account.
- You are responsible for notifying RCC Financial Aid when you change your enrollment level. Failure to do so may result in delayed disbursements and late fees/penalties if appropriate payment arrangements are not set up.

- **Disbursements of Funds:**

- "Disbursement" is the process where your financial aid is applied to your student account to pay your tuition, fees, and other institutional charges. In most cases disbursements happen once a term. The disbursement process generally begins the 2nd Wednesday of the term.

- Students awarded aid in excess of their term tuition and fees may be able to charge against the excess at the online RCC bookstore and/or submit a Book/Supply Allowance Request.
- If your financial aid exceeds your student account balance after the add/drop deadline, a refund will be sent to you via BankMobile. For fastest service, select a refund preference on the [BankMobile website](#).
- **Satisfactory Academic Progress (SAP):**
 - You must maintain [Satisfactory Academic Progress \(SAP\)](#) to remain eligible for federal and state aid, as well as institutional scholarships. To remain in Good Standing for SAP, you must:
 - Maintain a 2.0+ cumulative GPA (cGPA).
 - Maintain a 66.67% cumulative pace (cPace) by passing (grades A, B, C, D, or P) at least two-thirds of credits you attempt.
 - Complete your program before attempting more than 150% of the credits needed for your program. For example, an associate degree requiring 90 credits must be completed within 135 attempted credits (90 x 150% = 135).
 - If your aid is suspended for not meeting any of the above requirements, or if you've already earned an associate's degree or higher and are seeking another credential, you have the option to submit a [SAP Appeal](#).
- **Withdrawal Information:**
 - If you feel you cannot continue in your classes, we strongly encourage you to contact FinAid Advising BEFORE you stop attending or withdraw. For student loan borrowers, withdrawing from classes can impact your student loan eligibility for the remainder of the school year, even if you are in Good Standing.
 - In the event you withdraw from all your classes (official withdrawal), stop attending your classes (unofficial withdrawal), or receive all failing grades, you may owe a repayment of your financial aid award offer. The RCC Financial Aid Office will email you with information about the amount you owe.
 - You are responsible for charges that result from withdrawing from your courses, as well as making loan repayment arrangements with your federal loan servicer (if applicable).
 - Account balances may make you ineligible for enrollment and future financial aid until they are resolved.
 - RCC reserves the right to refer unpaid balances to a collection agency.
 - Review RCC's [Add/Drop/Withdraw Policy](#) and [Return of Title IV funds policy](#).
 - If you withdraw from school (6+ credits a term) or complete your program, you are responsible for completing [Loan Exit Counseling](#) on studentaid.gov if you've borrowed student loans.
- **Accessing Books/Supplies with Financial Aid Funds:**
 - Students who are awarded aid for the term in excess of the term's tuition and fees can access their aid to purchase books and supplies.
 - [RCC online bookstore](#): about three weeks before the term, a student's excess aid should be available to purchase books from our online bookstore. The bookstore site should show excess aid available to charge against for students whose award offer is greater

than their student account charges for the term. Students can charge against excess aid until one day after the add/drop deadline.

- If you want or need to purchase books or supplies from a non-RCC vendor, review and submit the *Book/Supply Allowance Request* to access some of your aid to purchase required items. The deadline to submit this form is the first Wednesday of term.
- Students are strongly encouraged to seek other ways of accessing textbooks, such as the RCC Library and the [RCC Campus App](#).

- **Work-Study Students**

- If you are hired as a student employee at RCC, Human Resources (HR) will help determine if you qualify for Work-Study or not. If you do, Work-Study will appear on your award offer. Work-Study funding is limited; not every eligible student will receive Work-Study. Even if you don't qualify for Work-Study, you can still potentially get hired as a student employee.
- Once hired, HR will send you "Expectations for RCC Student Employees" which includes full Terms and Conditions of employment. Here are the general conditions:
 - 6+ credits of enrollment with a minimum 2.0 cGPA (level 1) or 3.0 (level 2).
 - Register for the upcoming term no later than noon the last day of current term.
 - If you fail to meet credit or cGPA requirements, meet with Coordinator & Supervisor for appeal options.
 - Maximum 20 hours a week during term, up to 40 during breaks between terms.