

Consumer Disclosures

Financial aid for study abroad programs	<p>Institution must make available to prospective students and enrolled students information about financial aid for study abroad programs.</p>
Grant assistance from the state in which the institution is located and from other states	<p>Institution must inform all eligible borrowers enrolled in the institution about the availability of and their eligibility for grant assistance from the state in which the institution is located, and provide sources of information about grant assistance from other states to borrowers from other states.</p>
Funding Your Education: The Guide to Federal Student Aid Your Federal Student Loan: Learn the Basics and Manage Your Debt	<p>Institutions are required to provide information published by the Department of Education to students at any time that information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and institutions under Title IV, HEA loan programs. Printed copies are available at your home campus Financial Assistance Services.</p>
National Student Loan Data System (NSLDS)	<p>Institutions that enter into an agreement with a potential student, student, or parent of a student are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.</p>
Federal Direct Stafford Loan Entrance Counseling	<p>Prior to the first disbursement, each institution must provide to a first-time borrower of a FFELP or a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities. This information is provided through Federal Direct Stafford Loan Entrance Counseling.</p>
Federal Direct Stafford Loan Exit Counseling	<p>Each institution must provide counseling to borrowers of loans under FFEL, Federal Direct Loan, or Perkins Loan programs (other than consolidated or Parent PLUS loans) shortly before the student borrower ceases at least half-time study at the institution. This information is provided through Federal Direct Loan Exit Counseling.</p>
Private loans	<p>Institutions or institution-affiliated organizations (e.g., alumni organizations, foundations) that provide information regarding a private education loan from a lender to a prospective borrower must provide information to the prospective borrower.</p>
Private loan self-certification form	<p>The institution must, upon request, provide in written or electronic form to an enrolled or admitted student</p>

	applicant for a private education loan the self-certification form for private education loans required under Sec. 128(e)(3) of the Truth in Lending Act and the information required to complete the form, to the extent the institution possesses the information.
Code of Conduct	Each institution must prominently publish on the institution's website a code of conduct that prohibits a conflict of interest with the responsibilities of an agent of the institution with respect to FFELP or private loans.
Private loan lender list	Each institution must annually make available in print or other medium to students attending the institution and their families a list of the specific lenders for private education loans or for Title IV, HEA loans that the institution recommends, promotes, or endorses in accordance with a preferred lender arrangement.
Not applicable at St. Petersburg College	An institution or institution-affiliate organization (e.g., alumni organizations, foundations) that participates in a preferred lender arrangement must comply with the code of conduct provisions in HEA Sec. 487(a)(25) and HEA Sec. 487(h).
Eligibility for financial aid due to a drug conviction	Students can complete the Student Aid Eligibility Worksheet for Question 23 on the FAFSA to determine their eligibility for financial aid due to a drug conviction. Students are notified via e-mail and letter that there are outstanding items on their To Do List in MySPC that need to be resolved.