**Consumer Information for Mount Saint Vincent University**

**US Department of Education Title IV Recipients**

As per the Higher Education Opportunity Act (HEOC) of 2008, the US Department of Education requires institutions offering US Direct Loans to disclose the following consumer information. If you have questions, please contact [financial.aid@msvu.ca](mailto:financial.aid@msvu.ca)

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| **Consumer Information** | **Description** |
| Student Financial Aid Information | For information regarding need based and merit based aid, as well as government aid programs please refer to the [Money Matters website](https://www.msvu.ca/future-students/money-matters/)  Undergraduate scholarships **-**  <https://www.msvu.ca/future-students/money-matters/scholarships-awards/undergraduate-scholarships/>  Graduate scholarships **-**  <https://www.msvu.ca/academics/graduate-studies-at-the-mount/scholarships/>  University bursary programs **-** <https://www.msvu.ca/future-students/money-matters/financial-aid/>  US Department of Education **-** <https://studentaid.gov/understand-aid/types/loans>  US Direct Loans application process at the Mount - <https://www.msvu.ca/future-students/money-matters/government-student-loans/us-student-loans/> |
| Student with Disabilities | For information about Accessibility Services provided by the Mount please visit <https://www.msvu.ca/campus-life/accessibility-services/> |
| Cost of Attendance | For information regarding the cost of tuition and mandatory fees, please refer to <https://www.msvu.ca/future-students/money-matters/tuition-fees/>  For information about living on campus, please visit <https://www.msvu.ca/campus-life/residence-life-at-the-mount/residence-life-fees/> |
| Academic Programs | For information about the academic programs offered at the Mount, please visit <https://www.msvu.ca/academics/>  The University’s academic calendars could be found on the website at <https://www.msvu.ca/academics/university-academic-calendars/> |
| Regular Student | To be eligible for US Title IV Direct loans, students accepted into Mount Saint Vincent University must possess a high school diploma. Students accepted under the University’s Mature Admissions policy and who do not possess a high school diploma are not eligible for Direct Loan funding. |
| Institutional Withdrawal and Refund policy | For information about withdrawing from courses and the University’s refund policy, please refer to<https://www.msvu.ca/future-students/money-matters/tuition-fees/refunds-for-withdrawal/> |
| Return of Title IV Policy for US Direct Loan Borrowers | Our website contains a copy of the University’s Return to Title IV policy \*\*\*pending approval of draft |
| Satisfactory Academic Progress (SAP) for US Direct Loan Borrowers | Our website contains a copy of the University’s Satisfactory Academic Progress (SAP) policy\*\*\*pending approval of draft |
| Entrance Counselling | All new Direct Loan borrowers are required to complete [Entrance Counselling](https://studentaid.gov/app/counselingInstructions.action) before any loans can be originated. |
| Exit Counselling | All direct loan student borrowers who are graduating, leaving school or dropping to part-time enrolment are required to complete exit counselling - <https://studentaid.gov/app/counselingInstructions.action> |
| National Student Loan Data System (NSLDS) | Mount Saint Vincent University reports student registration using NSLDS multiple times each academic year. Students may access the NSLSC at <https://nsldsfap.ed.gov/nslds_SA/> |
| Study Abroad | Students participating in a Study Abroad Program are NOT eligible to receive US Direct Loans through Mount Saint Vincent University. |
| Student Privacy Policy | Student’s rights to Privacy of Information at the Mount are outlined in the academic calendars – [undergraduate academic calendar](https://www.msvu.ca/academics/university-academic-calendars/undergraduate-academic-calendar/regulations/2-2-29-privacy-of-information/) and [graduate academic calendar](https://www.msvu.ca/academics/university-academic-calendars/graduate-academic-calendar/regulations/2-2-22-privacy-of-information/) |
| Eligible Programs | All Direct Loan borrowers must be registered full-time in a degree program at Mount Saint Vincent University. The following are not eligible for funding through the William D Ford Federal Direct Loan program; diplomas programs, certificate programs, non-degree programs and the Master of Arts in Women & Gender Studies (offered joint with Saint Mary’s University). In addition, students are not eligible to enroll in any online courses. |

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| Code of Conduct for Education Loans | In order to prohibit a conflict of interest when it comes to private education loans, employees with responsibility for US loans are prohibited from:  Revenue sharing arrangements with any lender  Receiving gifts from any lender  Contracting arrangements providing financial benefit from any lender or affiliate of a lender  Directing borrowers to a specific lender or refusing or delay loan certifications  Offering funds for private loans  Advisory board compensation |