

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

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 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/
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 <u>Entrance Counselling</u> 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://nsldsfa.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 and graduate academic calendar
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 and non-degree programs. In addition, students are not eligible to enroll in any online courses.
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