

## Dalhousie University -- US Direct Loan Consumer Information

As per the Higher Education Opportunity Act (HWOA) of 2008, the US government requires institutions offering US Direct Loans to disclose the following consumer information. If you require any further information about the content, please contact [awards@dal.ca](mailto:awards@dal.ca)

Consumer Information	Description
Student Financial Aid Information	For information regarding need based and non-need based aid, as well as government aid, please refer to the Funding Sources area of the Money Matters website. ( <a href="https://www.dal.ca/admissions/money_matters/awards-financial-aid.html">https://www.dal.ca/admissions/money_matters/awards-financial-aid.html</a> )
Students with Disabilities	Information about Dalhousie's services offered to students with disabilities is available from the Advising and Access Services Office. ( <a href="https://www.dal.ca/campus_life/academic-support/accessibility.html">https://www.dal.ca/campus_life/academic-support/accessibility.html</a> )
Cost of Attendance	For information regarding the cost of tuition, fees, and mandatory health insurance, please refer to the Tuition & Fees website. ( <a href="https://www.dal.ca/admissions/money_matters.html">https://www.dal.ca/admissions/money_matters.html</a> ) For information regarding the cost of student housing, please refer to the Residence and Housing website. ( <a href="https://www.dal.ca/campus_life/residence_housing/residence.html">https://www.dal.ca/campus_life/residence_housing/residence.html</a> )
Refund Policy and procedure	For information about the University's refund procedure, please refer to the following site: ( <a href="https://www.dal.ca/admissions/money_matters/tuition_payments/Refunds.html">https://www.dal.ca/admissions/money_matters/tuition_payments/Refunds.html</a> )
Return of Title IV Financial Aid	This site contains information regarding the Return to Title IV refund policy. ( <a href="https://www.dal.ca/admissions/money_matters/awards-financial-aid/student_loans/u_s_student_loans.html">https://www.dal.ca/admissions/money_matters/awards-financial-aid/student_loans/u_s_student_loans.html</a> )
Academic Programs	For information on academic programs offered at Dalhousie, please refer to the Academic Programs website. ( <a href="http://www.dal.ca/academics/academic-programs.html">http://www.dal.ca/academics/academic-programs.html</a> ) Please note the following programs <b>are NOT</b> eligible for Title IV Aid: MBA, leadership; MBA, Finance; MPA Management; Doctor of Medicine; BSW or MSW Distance programs; BSC Nursing; Diploma or Certificate programs; Non-Degree programs;
Transfer of Credits and Withdrawals	For information regarding transfer credits and withdraws, please refer to the Student Guide on the Registrar's Office Website. ( <a href="https://www.dal.ca/admissions/registrar_office.html">https://www.dal.ca/admissions/registrar_office.html</a> )

Academic Forgiveness	For US Title IV eligible students, courses granted academic forgiveness are still included in the Dalhousie's Title IV Policy for Satisfactory Academic Progress (SAP)
Leave of Absence	Leave of Absence information for Graduate students is available at the following site: <a href="https://www.dal.ca/faculty/gradstudies/current-students.html">https://www.dal.ca/faculty/gradstudies/current-students.html</a> . Undergraduate US Title IV eligible students are not eligible for a leave of absence from Dalhousie.
Copyright Infringement Policies and Sanctions	For the University's policies related to academic integrity, please refer to Dal Libraries' Copyright Office website. ( <a href="https://libraries.dal.ca/services/copyright-office/for-faculty/photocopying-guidelines.html">https://libraries.dal.ca/services/copyright-office/for-faculty/photocopying-guidelines.html</a> ) and the University Secretariat's website. ( <a href="https://www.dal.ca/dept/university_secretariat/academic-integrity/plagiarism-cheating.html">https://www.dal.ca/dept/university_secretariat/academic-integrity/plagiarism-cheating.html</a> )
Notice of Federal Student Financial Aid Penalties for Drug Law Violations	For information on the penalties associated with drug-related offences under the US Higher Education Act, please refer to the U.S. Department of Education's website. ( <a href="http://www2.ed.gov/policy/highered/leg/hea98/sec483.html">http://www2.ed.gov/policy/highered/leg/hea98/sec483.html</a> )
Vaccinations Requirements	Please see the following website for Vaccination questions: ( <a href="https://www.dal.ca/covid-19-information-and-updates.html">https://www.dal.ca/covid-19-information-and-updates.html</a> )
Textbook Information	Information on Dalhousie's Bookstores, please refer to the Bookstore website. ( <a href="https://bookstore.dal.ca/">https://bookstore.dal.ca/</a> )
Security Report – Missing Person Students in Difficulty	To report missing persons or other emergencies, please refer to Security Services website: ( <a href="https://www.dal.ca/dept/facilities/services/security-services.html">https://www.dal.ca/dept/facilities/services/security-services.html</a> ). DalSAFE is a mobile app providing quick and easy access to Security Services. ( <a href="http://www.dal.ca/dept/facilities/services/security-services/dalsafe1.html">http://www.dal.ca/dept/facilities/services/security-services/dalsafe1.html</a> ). Also, for students in Residence, please see the appropriate Living in Residence link. ( <a href="https://www.dal.ca/campus_life/residence_housing/residence.html">https://www.dal.ca/campus_life/residence_housing/residence.html</a> ) Also, the Halifax Office of the Consulate General of the United States can assist with US Students who are having difficulties. Please see their website for contact information. ( <a href="https://ca.usembassy.gov/embassy-consulates/halifax/">https://ca.usembassy.gov/embassy-consulates/halifax/</a> )
Privacy of Student	For the University's Freedom of Information and Protection of Privacy Policy, please refer to the following website:

	<p>(<a href="https://academiccalendar.dal.ca/Catalog/ViewCatalog.aspx?pageid=viewcatalog&amp;catalogid=111&amp;chapterid=6816&amp;loaduseredits=False">https://academiccalendar.dal.ca/Catalog/ViewCatalog.aspx?pageid=viewcatalog&amp;catalogid=111&amp;chapterid=6816&amp;loaduseredits=False</a>)</p> <p>To view the FOIPOP Legislation, please refer to the FOIPOP website. (<a href="https://novascotia.ca/tran/hottopics/FOIPOP.asp">https://novascotia.ca/tran/hottopics/FOIPOP.asp</a>)</p>
Fire Safety Report	<p>For information about what to do in the case of a Fire, please refer to Security Services website: (<a href="http://www.dal.ca/dept/facilities/services/security-services.html">http://www.dal.ca/dept/facilities/services/security-services.html</a>); Also, for students in Residence, please see the appropriate Living in Residence – Emergencies &amp; Personal Safety information. (<a href="https://www.dal.ca/campus_life/residence_housing/residence/halifax-campus/living-in-residence/personal-safety.html">https://www.dal.ca/campus_life/residence_housing/residence/halifax-campus/living-in-residence/personal-safety.html</a>)</p>
Student Loan Information Published by the US Department of Education	<p>Direct Loan information published by the US Department of Education can be found on their website: (<a href="https://studentaid.gov/">https://studentaid.gov/</a>)</p> <p>The University will provide information published by the US Department of Education to students at any time that information regarding loan availability is requested, including the rights and responsibilities of students and schools under Title IV loan programs</p>
National Student Loan Data System (NSLDS)	<p>Dalhousie University reports student registration on NSLDS each month. You can access NSLDS through their website. (<a href="https://nslsdfap.ed.gov/nsls_SA/">https://nslsdfap.ed.gov/nsls_SA/</a>)</p>
Entrance Counseling for Student Loan Borrowers	<p>All students receiving US Direct Loan funding for the first time must complete Entrance Counseling. You complete this counselling through the US Department of Education website. (<a href="https://studentaid.gov/">https://studentaid.gov/</a>)</p>
Exit Counseling for Student Loan Borrowers	<p>Students who have received US Direct Loan funding during their studies, must complete Exit Counseling. You complete this counselling through the US Department of Education website. (<a href="https://studentaid.gov/">https://studentaid.gov/</a>)</p>
US Alternative Loans	<p>For US Loans other than the Federal program, please refer to the following website: (<a href="https://www.dal.ca/admissions/money_matters/awards-financial-aid/student_loans/u_s_student_loans.html">https://www.dal.ca/admissions/money_matters/awards-financial-aid/student_loans/u_s_student_loans.html</a>)</p>
Code of Conduct for Education	<p>The US code of conduct stipulates the following: In order to prohibit a conflict of interest when it comes to private education loans, employees with responsibility for US Loans are prohibited from the following:</p> <ul style="list-style-type: none"> <li>• Making revenue-sharing arrangements with any lender;</li> <li>• Receiving gifts from a lender, a guarantor, or a loan servicer;</li> </ul>

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|  | <ul style="list-style-type: none"><li>• Entering into arrangements providing financial benefit from any lender or affiliate of a lender;</li><li>• Directing borrowers to a particular lender or refusing or delaying loan certifications;</li><li>• Offering funds for private loans;</li></ul> |
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All agents with responsibility for US loans are reminded at least annually of the code.