

## Memorial University USDL Consumer Information Web Page (2020)

As per the Higher Education Opportunity Act (HEOA) of 2008, the U.S. Department of Education requires institutions offering U.S. Direct Loans to disclose the following consumer information. If you require further information about the content, please contact us at [scholarships@mun.ca](mailto:scholarships@mun.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 our U.S. Financial Aid web page ( <a href="http://www.mun.ca/scholarships/financialaid/">http://www.mun.ca/scholarships/financialaid/</a> ) and the Scholarships, Bursaries and Awards webpage ( <a href="http://www.mun.ca/scholarships/">http://www.mun.ca/scholarships/</a> ).
Students with Disabilities	For information about Memorial's services offered to students with disabilities, as well as information on our accommodating students with disabilities policy, please visit the Glenn Roy Blundon Centre webpage ( <a href="http://www.mun.ca/blundon/about/index.php">http://www.mun.ca/blundon/about/index.php</a> ).
Cost of Attendance	For information regarding tuition, fees, mandatory health insurance and student housing, please refer to the Fees and Charges section on the website ( <a href="https://www.mun.ca/finance/fees/">https://www.mun.ca/finance/fees/</a> )
Refund Policy and Procedure	For information regarding Memorial's refund policy and procedure, please refer to the Fees and Charges section of the University Calendar ( <a href="https://www.mun.ca/regoff/calendar/sectionNo=GENINFO-0086">https://www.mun.ca/regoff/calendar/sectionNo=GENINFO-0086</a> )
Return of Title IV Financial Aid	Please refer to our website regarding Return to Title IV (R2T4) Policy ( <a href="https://www.mun.ca/scholarships/financialaid/usdirectlending.php">https://www.mun.ca/scholarships/financialaid/usdirectlending.php</a> ).
Academic Programs	For information on academic programs offered at Memorial, please click here ( <a href="http://www.mun.ca/undergrad/programs/">http://www.mun.ca/undergrad/programs/</a> ).
Transfer of Credits	If you attended another recognized university or college, you can find information on transferring your credits on the Office of the Registrar's webpage ( <a href="https://www.mun.ca/regoff/records/transfer/">https://www.mun.ca/regoff/records/transfer/</a> ).
Withdrawal from Program	Information on student withdrawals can be found here ( <a href="https://www.mun.ca/regoff/calendar/sectionNo=REGS-0524#REGS-1134">https://www.mun.ca/regoff/calendar/sectionNo=REGS-0524#REGS-1134</a> ) Section 6.5.7
Copyright Infringement Information	Memorial's Use of Copyright Materials Policy can be found here ( <a href="http://www.mun.ca/copyright/policy.php">http://www.mun.ca/copyright/policy.php</a> ).
Notice of Federal Student Financial Aid Penalties for Drug Law Violations	Information on the penalties associated with drug-related offences under the U.S. Higher Education Act can be found on the U.S. Department of Education 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	There may be program-specific requirements for vaccinations. Please refer to the specific program's webpage on our website and search for vaccination requirements ( <a href="http://www.mun.ca">http://www.mun.ca</a> ).
Textbook Information	For information regarding required textbooks, please visit the website of Memorial's bookstore ( <a href="https://mun.bookware3000.ca/">https://mun.bookware3000.ca/</a> ).

Emergency Response Information	<p>Memorial's emergency management plans can be reviewed here (<a href="http://www.mun.ca/emergency/">http://www.mun.ca/emergency/</a>).</p> <p>Information for students in crisis can be found here (<a href="http://www.mun.ca/currentstudents/distress/index.php">http://www.mun.ca/currentstudents/distress/index.php</a>).</p>
Privacy of Student	For Memorial's Privacy Policy, click here ( <a href="http://www.mun.ca/policy/site/policy.php?id=228">http://www.mun.ca/policy/site/policy.php?id=228</a> ).
Student's Rights and Responsibilities	For information on Memorial's Student Code of Conduct, please visit the Student Life webpage ( <a href="https://www.mun.ca/student/supports-and-resources/respectful-campus/student-code-of-conduct.php">https://www.mun.ca/student/supports-and-resources/respectful-campus/student-code-of-conduct.php</a> ).
Student Loan Information Published by the U.S. Department of Education	<p>Student loan information published by the U.S. Department of Education can be found here (<a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>).</p> <p>The University will provide information published by the U.S. 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)	Memorial reports student registration on NSLDS several times each academic year. Access is through the National Student Loan Data System ( <a href="https://nsldsfa.ed.gov/nslds_FAP/">https://nsldsfa.ed.gov/nslds_FAP/</a> ).
Entrance Counselling for Student Loan Borrowers	For more information, please refer to the U.S. Federal Aid Student Loans website ( <a href="https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance">https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance</a> ) for information on how to complete mandatory entrance counselling.
Exit Counselling for Student Loan Borrowers	For more information, please refer to the U.S. Federal Aid Student Loans website ( <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a> ) for information on how to complete exit counselling.
Non-Government Loan Programs	For information on other U.S. loan funding, visit our webpage ( <a href="http://www.mun.ca/scholarships/financialaid/usdirectlending.php">http://www.mun.ca/scholarships/financialaid/usdirectlending.php</a> ).
Code of Conduct for Education Loans	<p>The U.S. code of conduct stipulates the following:</p> <p><i>In order to prohibit a conflict of interest when it comes to private education loans, employees with responsibility for U.S. loans are prohibited from the following:</i></p> <ul style="list-style-type: none"> <li>• <i>Making revenue-sharing arrangements with any lender;</i></li> <li>• <i>Receiving gifts from a lender, a guarantor, or a loan servicer;</i></li> <li>• <i>Entering into arrangements providing financial benefit from any lender or affiliate of a lender;</i></li> <li>• <i>Directing borrowers to particular lenders* or refusing or delaying loan certifications;</i></li> <li>• <i>Offering funds for private loans;</i></li> </ul> <p>All agents with responsibility for U.S. loans are reminded at least annually of the code.</p>