



St. Thomas University Consumer Information

As per the Higher Education Opportunity Act (HEOA) of 2008, the US government requires institutions offering US Direct Loans to disclose the following consumer information. If you require clarification or further information, please contact the International Student Coordinator, Carrie Monteith-Levesque, cmonteith@stu.ca, 506-452-9593, GMH 303.

Consumer Information	Description
Student Financial Aid Information	For information regarding need-based and non-need based government aid, as well as non- government aid, please see U.S. Federal Student Aid on the STU website for more information.
Students with Disabilities	St. Thomas University is committed to creating an equitable environment by ensuring that all members of our community have access to the full range of university life. For information on services offered to students with disabilities please refer to the Student Accessibility Service Office website . In addition, rights of students with disabilities can be found in the <i>Accessibility Services Student Handbook</i> under Resources.
Cost of Attendance	The schedule of fees for each academic year is posted in May. Please see the Tuition & Fees website to determine cost of attendance.
Refund Policy and Procedure	Students who withdraw from university before the end of the academic year may qualify for a refund of a partial portion of their fees. For more information please refer to the Refund Policy in the Academic Calendar under Section 5 (B. Regulations for Payment of Academic Fees)
Return of Title IV Financial Aid	U.S. federal aid regulations mandate a Return to Title IV Funds (R2T4) calculation when a student receiving Title IV financial aid (US Direct Loans (subsidized and unsubsidized) or Parent PLUS loans) withdraws from the institution. If a student never attends, ceases enrollment, or withdraws from all courses in the semester and the student received U.S. federal financial aid, the university must determine if these funds are required to be returned to the US government. Our website



	<p>contains the Return to Title IV Refund Policy under St. Thomas University US Financial Aid Policies here.</p>
Academic Programs	<p>For information regarding Academic Programs please refer to the Academics and Programs website.</p> <p>In addition, you can refer to the Academic Calendar.</p>
Transfer of Credits and Withdrawals	<p>For withdrawals please refer to the Academic Calendar Section on Regulations under Section 7 (F. Withdrawal from University).</p> <p>For transfer credits please see the Academic Calendar, Advanced Standing under Section 1 (B. Advanced Standing).</p>
Security Report-Missing Person Students in Difficulty	<p>St. Thomas University has put together a protocol for “Assisting Students in Distress.” Training is offered to faculty and staff on the subject. In addition, student peer leaders are offered training on how to appropriately identify and refer students in distress to the appropriate campus supports. Please see the guide under Student Assistance here.</p> <p>In regards to a missing person, there is no waiting period prior to reporting someone missing.</p> <p>A Missing Person is defined as:</p> <ul style="list-style-type: none">• Anyone reported to police or by police as someone whose whereabouts are unknown, whatever the circumstances of their disappearance, and they are considered missing until located. A missing person under the age of 18 is classified as a missing child. In the case of a missing child, they are considered missing if they are no longer in the care or control of their legal guardian and have not been removed by law,

	<p>and they are considered missing until returned to appropriate care and control.</p> <p>If you need to report a missing child/person, please contact the Fredericton Police Service at (506) 460-2300, or dial 9-1-1 in the case of an emergency.</p>
<p>Privacy of Student</p>	<p>The University has adopted a detailed policy on the collection, maintenance, and security of the information contained in the individual student's records. The general principle underlying the policy is that the student has a right to privacy and the release of information about the student is guided by the University's respect for the welfare and privacy of the student. Please see the <i>Policy on Release of Information About Students</i> found here.</p>
<p>Student Loan Information Published by the US Department of Education</p>	<p>Student Loan information published by the US department of Education can be found here. St. Thomas University will provide information published by the US Department of Education at the students' request.</p>
<p>National Student Loan Data System (NSLDS)</p>	<p>The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs.</p> <p>St. Thomas University reports student enrollment to NSLDS every 60 days as is required by the US Department of Education. Go to the National Student Loan Data System for student access.</p>
<p>Entrance Counselling for Student Loan Borrowers</p>	<p>Entrance Counseling is required before you can receive your first, Direct Subsidized Loan, Direct Unsubsidized Loan or Direct PLUS Loan as an undergraduate, or as a graduate/professional student. Please refer to the Complete Entrance Counselling section of the studentloans.gov website.</p>



Exit Counseling for Student Loan Borrowers	<p>Exit Counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you need to prepare to repay your federal student loan(s). Students will be required to confirm that they have completed Exit Counselling.</p> <p>Please refer to the Complete Exit Counselling section on the studentloans.gov website.</p>
US Alternative Loans	<p>Students in need of additional funding may consider US Alternative Loans found here under Non-government loans. Students can apply for Alternative Loans via the lenders website. St. Thomas University will be contacted by the lender to confirm costs and enrollment and verify loans.</p>
Code of Conduct for Education Loans	<p>The US Code of Conduct stipulates the following:</p> <p>In an effort to prohibit conflict of interest in relation to private education loans, employees with responsibility for US loans are prohibited from the following: Making revenue sharing agreements with any lender; receiving gifts from a lender, a guarantor, or a loan servicer; entering into arrangements providing financial benefit from any lender or affiliate of a lender; directing borrowers to particular lenders or refusing or delaying loan certifications; offering funds for private loans. All those responsible for US loans are reminded of the code annually.</p>