

**CONCORDIA UNIVERSITY**  
**US DIRECT LOAN CONSUMER INFORMATION**

As per the Higher Education Opportunity Act (HEOA) of 2008, the US government requires all institutions certified to disburse Title IV aid to disclose the following consumer information. Please contact the Financial Aid & Awards Office ([fundingyoureducation.concordia.ca](mailto:fundingyoureducation.concordia.ca)) if you require any clarification of the following information.

Consumer Information	Description
Institutional and Financial Aid Information	<p>Financial aid information and procedures can be found on <a href="#">Financial Aid and Awards Office</a> website.</p> <p>For information regarding the rights, responsibilities and continued eligibility of students receiving Title IV financial assistance programs:</p> <p>Eligibility and academic progress: <a href="http://www.concordia.ca/students/financial-support/government-loans/usa/introduction-to-usloans.html">http://www.concordia.ca/students/financial-support/government-loans/usa/introduction-to-usloans.html</a></p> <p>Terms of loans and repayment information: <a href="http://www.concordia.ca/students/financial-support/government-loans/usa/leaving-concordia.html">http://www.concordia.ca/students/financial-support/government-loans/usa/leaving-concordia.html</a></p> <p>Procedures and forms to apply for financial aid: <a href="http://www.concordia.ca/students/financial-support/government-loans/usa/application-process.html">http://www.concordia.ca/students/financial-support/government-loans/usa/application-process.html</a></p> <p>Return of Title IV policy: <a href="http://www.concordia.ca/content/dam/concordia/offices/faao/docs/USStudentAid/ReturnTitleIVPolicy.pdf">http://www.concordia.ca/content/dam/concordia/offices/faao/docs/USStudentAid/ReturnTitleIVPolicy.pdf</a></p>
Contact Information for Assistance Obtaining Institutional or Financial Aid Information	<p>The Financial Aid and Awards Office can be contacted in the following ways:</p> <ul style="list-style-type: none"> <li>- Emailing <a href="mailto:fundingyoureducation@concordia.ca">fundingyoureducation@concordia.ca</a></li> <li>- Booking an appointment <a href="mailto:FAAObookanappointment@concordia.ca">FAAObookanappointment@concordia.ca</a></li> <li>- Calling our office at 514-848-2424 ext. 3507</li> <li>- Visiting our office, Monday to Friday from 9 a.m. to 5 p.m.</li> <li>- Summer Hours June 9,2023 -August 11,2023 Monday to Thursday from 9 a.m. to 5 p.m., Friday 9 a.m. to 1 p.m.</li> </ul>
Ineligible Location	<p>Toronto location situated on 20 Bay Street, 11<sup>th</sup> floor, Toronto ON M5J 2N8 is an ineligible location for the purpose of Title IV aid and does not offer any eligible programs.</p>
Students with Disabilities	<p>Information about Concordia Services offered to students with disabilities is available from the <a href="#">Access Centre for Students with Disabilities</a> .</p>
Telecommunication Courses/Programs	<p>As a Title IV Foreign Institution, recipients of Direct Loan funding, are not eligible to enroll in telecommunication courses or programs, this means that the version of the program into which the student is accepted will not include the following:</p> <p><b><i>Any use of a telecommunications course, correspondence course, or direct assessment (CFR 600.51(d))</i></b></p>

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Nondegree Programs	As a Title IV Foreign Institution, recipients of Direct Loan funding, are not eligible to enroll in nondegree programs.
First Professional Programs	<p>As a Title IV Foreign Institution, recipients of Direct Loan funding are not eligible to enroll in first professional programs.</p> <p>First-professional degrees represent a category of qualifications in professional subject areas that require students to have previously completed specified undergraduate coursework and/or degrees before enrolling. They are considered graduate-level programs in the U.S. system because they follow prior undergraduate studies, but they are in fact first degrees in these professional subjects. Holders of first-professional degrees are considered to have an entry-level qualification and may undertake graduate study in these professional fields following the award of the first-professional degree. Several of these degrees use the term “doctor” in the title, but these degrees do not contain an independent research component or require a dissertation (thesis) and should not be confused with PhD degrees or other research doctorates.</p>
Foundation Programs	<p>As a Title IV Foreign Institution, recipients of Direct Loan funding are not eligible to enroll in foundation programs.</p> <p>A foundation program is a non-degree program that caters to students who wish to develop the necessary background for further study in undergraduate degree program.</p>
U.S. student admissions requirement	<p>U.S. students must have a high school diploma or equivalent to be admitted.</p> <p><a href="https://www.concordia.ca/admissions/undergraduate/international/usa.html">https://www.concordia.ca/admissions/undergraduate/international/usa.html</a></p>
Cost of Attendance	<p>Information regarding the cost of tuition, fees, mandatory health insurance and student housing please refer to <a href="https://www.concordia.ca/students/financial/tuition-fees/rates.html">https://www.concordia.ca/students/financial/tuition-fees/rates.html</a> . Other expenses such as books and housing can be estimated based on the undergraduate admissions page: <a href="https://www.concordia.ca/admissions/undergraduate/costs-aid.html">https://www.concordia.ca/admissions/undergraduate/costs-aid.html</a></p>

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<p>Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid</p>	<p>Information regarding the institution refund policy and course withdrawals please refer to: <a href="http://www.concordia.ca/admissions/tuition-fees/how-fees-are-billed/undergraduate/refunds.html">http://www.concordia.ca/admissions/tuition-fees/how-fees-are-billed/undergraduate/refunds.html</a> and <a href="http://www.concordia.ca/admissions/tuition-fees/how-fees-are-billed/graduate/refunds.html">http://www.concordia.ca/admissions/tuition-fees/how-fees-are-billed/graduate/refunds.html</a> Information regarding Academic withdrawals and the Return of Title IV Financial Aid: <a href="https://www.concordia.ca/content/dam/concordia/offices/faao/docs/USStudentAid/R2T4%20Policies%20and%20Procedures%2012022016.pdf/subassets/R2T4PoliciesandProcedures08302021.pdf">https://www.concordia.ca/content/dam/concordia/offices/faao/docs/USStudentAid/R2T4%20Policies%20and%20Procedures%2012022016.pdf/subassets/R2T4PoliciesandProcedures08302021.pdf</a></p> <p>The student's withdrawal date is the midpoint of the payment period or, if applicable, the last date of academic attendance as determined by the institution's attendance records. (Date of Determination: must determine the withdrawal date no later than 30 days after the end of the earlier of (1) the payment period or the period of enrollment (as applicable), (2) the academic year, or (3) the student's educational program.)</p> <p>The official university withdrawal policy for undergraduates please see: <a href="#">Academic information: Definitions and Regulations - Section 16 (16.1.5)</a></p> <p>For withdrawal policies for Graduate student please refer to the <a href="#">Graduate Calendar</a></p>
<p>Academic Programs</p>	<p>For information on academic programs offered at Concordia University, please refer to the admissions website: <a href="http://www.concordia.ca/admissions.html">http://www.concordia.ca/admissions.html</a></p> <p>A list of all current degree programs and other educational training programs can be found in the University Calendar and websites:  Undergraduate: <a href="https://www.concordia.ca/academics/undergraduate/calendar.html">https://www.concordia.ca/academics/undergraduate/calendar.html</a> and <a href="https://www.concordia.ca/academics/undergraduate.html">https://www.concordia.ca/academics/undergraduate.html</a>  Graduate: <a href="https://www.concordia.ca/academics/graduate/calendar/current.html">https://www.concordia.ca/academics/graduate/calendar/current.html</a> and <a href="https://www.concordia.ca/academics/graduate.html">https://www.concordia.ca/academics/graduate.html</a></p> <p>In addition, you may also refer to the <a href="#">Board of Governors</a> and <a href="#">Senate</a> websites.  For information regarding the university's accreditation, licensure or approvals please see the University Charter and By-Laws. <a href="https://www.concordia.ca/about/administration-governance/board-senate/charter.html">https://www.concordia.ca/about/administration-governance/board-senate/charter.html</a></p>

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Institution Information	<p>For a list of designated institution personnel regarding the individual departments please see the following:  Financial Aid &amp; Awards:  <a href="http://www.concordia.ca/directories.html?f=search&amp;s1=16&amp;s2=17&amp;s3=8&amp;fname=&amp;lname=&amp;ptitle=&amp;email=&amp;departm=financial+aid&amp;phone=&amp;building=&amp;start=0">http://www.concordia.ca/directories.html?f=search&amp;s1=16&amp;s2=17&amp;s3=8&amp;fname=&amp;lname=&amp;ptitle=&amp;email=&amp;departm=financial+aid&amp;phone=&amp;building=&amp;start=0</a></p> <p>School Information: <a href="http://www.concordia.ca/admissions/recruitment/contact-a-recruiter.html">http://www.concordia.ca/admissions/recruitment/contact-a-recruiter.html</a></p> <p>Information on Completion or Graduation Rates: <a href="https://www.concordia.ca/about/fast-facts.html">https://www.concordia.ca/about/fast-facts.html</a></p> <p>School Security Policies and Crime Statistics: <a href="https://www.concordia.ca/campus-life/security.html">https://www.concordia.ca/campus-life/security.html</a></p>
Instructional Facilities	<p>A full list of all university facilities including instructional, laboratory and other building can are listed on the following site: <a href="https://www.concordia.ca/maps/buildings.html">https://www.concordia.ca/maps/buildings.html</a></p>
Faculty	<p>A list of all faculty members is included in the university calendar <a href="https://www.concordia.ca/academics/undergraduate/calendar.html">https://www.concordia.ca/academics/undergraduate/calendar.html</a> and on each of the faculty websites:</p> <p>Faculty of Arts and Science: <a href="https://www.concordia.ca/artsci/about/chairs-faculty-staff.html">https://www.concordia.ca/artsci/about/chairs-faculty-staff.html</a>  Gina Cody School of Engineering and Computer Science: <a href="https://www.concordia.ca/ginacody/about/faculty-members.html">https://www.concordia.ca/ginacody/about/faculty-members.html</a>  Faculty of Fine Arts: <a href="https://www.concordia.ca/finearts/about/faculty.html">https://www.concordia.ca/finearts/about/faculty.html</a>  John Molson School of Business: <a href="https://www.concordia.ca/jmsb/research/faculty.html">https://www.concordia.ca/jmsb/research/faculty.html</a></p>
Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses and other Family Members	<p>The University can process applications for US Department of Veterans Affairs (VA) funding (also known as the GI Bill or Post 9/11 Bill) and can complete and submit certificates of enrolment to the VA.</p> <p>Principles of Excellence is waived for foreign schools.  <a href="https://www.va.gov/education/choosing-a-school/principles-of-excellence/">https://www.va.gov/education/choosing-a-school/principles-of-excellence/</a></p>

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Textbook and Course Schedule Information	<p>For information on the Concordia Bookstore and textbooks please see Campus Retail Stores: <a href="https://www.concordia.ca/book-stop.html">https://www.concordia.ca/book-stop.html</a></p> <p>For information regarding the course schedule please see <a href="#">Course registration</a> and then access your My CU Account through the <a href="#">Student Hub</a> to see your required booklist.</p>
FERPA (Privacy Laws and Regulations)	<p>Policy, protocol and guidelines that Concordia University has in place to help protect privacy: <a href="http://www.concordia.ca/content/dam/common/docs/policies/official-policies/New-Access-Guidelines.pdf">http://www.concordia.ca/content/dam/common/docs/policies/official-policies/New-Access-Guidelines.pdf</a></p>
Safeguarding Customer Information	<p>Policy, protocol and guidelines that Concordia University has in place to help protect privacy: <a href="http://www.concordia.ca/content/dam/common/docs/policies/official-policies/SG-9.pdf">http://www.concordia.ca/content/dam/common/docs/policies/official-policies/SG-9.pdf</a></p>
Student Loan Information Published by the U.S Department of Education	<p>Please see the information published by the U.S Department of Education can be found via <a href="#">Federal Direct Loans - U.S. Department of Education</a> .</p> <p>Concordia University can also supply prospective and current students at any time with information pertaining to loan availability, student rights and responsibilities and educational institutions under the Title IV program as published by the U.S Department of Education.</p>
National Student Loan Data System (NSLDS)	<p>Concordia University reports student program and registration status regularly throughout the academic year. The NSLDS system is accessed at the following link: <a href="https://nsldsfa.ed.gov/login">https://nsldsfa.ed.gov/login</a></p>
Entrance Counselling for Student Loan Borrowers and Master Promissory Note	<p>All Title IV loan borrowers (including PLUS loans) at Concordia University are required to complete Entrance Counselling prior to receiving loan funds. Entrance Counselling describes the rights and obligations of borrowers and may answer many questions you may have about loans, it may be completed at <a href="#">StudentLoans.gov</a>. For more information see: <a href="http://www.concordia.ca/students/financial-support/government-loans/usa/eligibility-and-preparations.html">http://www.concordia.ca/students/financial-support/government-loans/usa/eligibility-and-preparations.html</a></p> <p>Students must complete a Direct Loan Master Promissory Note (MPN). This is a binding legal document in which you agree to repay your loan under certain terms. Borrowers outside of the US need to submit an MPN every year. The D Direct Loan Master Promissory Note is e-signed here: <a href="https://studentaid.gov/mpn">https://studentaid.gov/mpn</a></p>
Disbursement for Books and Supplies	<p>Disbursements are made on a per term basis please see the following for more information: <a href="https://www.concordia.ca/students/financial-support/government-loans/usa/application-process.html">https://www.concordia.ca/students/financial-support/government-loans/usa/application-process.html</a></p>

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Exit Counselling for Student Loan Borrowers	You must go to <a href="https://studentaid.gov/exit-counseling/">https://studentaid.gov/exit-counseling/</a> website if you withdraw from the University or graduate to complete Exit Counselling. You will be counselled on your obligations, rights and options under the terms of your loan. This session will cover repayment options, deferments and other important information you may need during your repayment term. For more information see: <a href="http://www.concordia.ca/students/financial-support/government-loans/usa/leaving-concordia.html">http://www.concordia.ca/students/financial-support/government-loans/usa/leaving-concordia.html</a>
US Alternative Loans	For more information regarding alternative educational loans, please see the Alternative Loans Section on our website: <a href="https://www.concordia.ca/students/financial/loans/us/alternative.html">https://www.concordia.ca/students/financial/loans/us/alternative.html</a>
Written arrangements	Concordia does not have any written arrangements between eligible institutions or any written consortiums.
Concordia University Voluntary Disclosure - Misrepresentation	Concordia does not in any way or form meaningfully misrepresent the nature of its educational programs nor does it intentionally provide false, erroneous or misleading statements regarding the nature of its educational programs, nature of financial charges, employability of its graduates or its relationship with the U.S Department of Education. Concordia's Educational Programs are governed by the university's <a href="#">Senate</a> and is a recognized member of BCI-Bureau de Coopération Interuniversitaire: <a href="http://www.bci-qc.ca/en/">http://www.bci-qc.ca/en/</a>
Code of Conduct for Education Loans	The US Code of Conduct relating to Education Loans specifies that to prohibit a conflict of interest regarding private education loans, employees with responsibility for US loans are prohibited from the following activities: <ul style="list-style-type: none"> <li>• Participating in revenue-Sharing arrangements with any lender</li> <li>• Receiving gifts from a lender, a guarantor or loan servicer</li> <li>• Contracting arrangement providing financial benefit from any lender or affiliate of a lender</li> <li>• Directing borrowers to particular lenders or refusing or delaying loan certifications</li> <li>• Offers of funds for private loans</li> <li>• Call center or financial aid office staffing assistance</li> <li>• Advisory Board compensation</li> </ul>

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Study Abroad	<p>If you are a student wishing to participate in a study abroad program, please refer to the following link. <a href="https://www.concordia.ca/students/financial/loans/us/federal-direct.html">https://www.concordia.ca/students/financial/loans/us/federal-direct.html</a></p> <p>Please contact the Financial Aid and Awards Office for additional guidance before pursuing studies abroad.</p>
Title IV Eligible Foreign Schools and the American Opportunity Tax Credit	<p>As an eligible Title IV educational institution, Concordia University can only provide Canadian federal (T2202A) and provincial (RL-8) tax receipts. If you are filing taxes in the US, you can use the information on the T2202A, along with Concordia's EIN (Employer Identification Number)<b>98-1422233</b>. You will require this information in order to complete your US income tax returns. <a href="http://www.concordia.ca/admissions/tuition-fees/how-fees-are-billed/undergraduate/obligations.html">http://www.concordia.ca/admissions/tuition-fees/how-fees-are-billed/undergraduate/obligations.html</a></p>