

US Direct Loan 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 to all prospective and current students. The list below provides links to pages that contain the actual information or where to obtain the information. If you require any further information about the content, please contact Concordia's Financial Aid and Awards Office.

Consumer Information	Description
Academic Programs	https://concordia.ab.ca/programs
Athletic Program Information	For information on Concordia's Athletic Programs and Policies, please visit our website or contact our Athletic department.
Campus Security	<ul style="list-style-type: none"> • In case of fire, disturbances, and concerns about public or personal security, students may call 780-479-8761 (5555 on campus), Concordia University of Edmonton's 24-hour emergency contact. In the event of fire, students should activate the nearest fire alarm, call 911, and notify Security. • For more information on what to do in the case of Fire, please refer to the Security website. For students in residence, please refer to the Residence Life Policies and Procedures handbook. Concordia uses an emergency notification system, called Alertus, for when an emergency situation arises. Visit the security website to download the app. • For information about what to do in the case of a missing student, please contact Security.
Career Services	concordia.ab.ca/student-services/career-services
Code of Conduct for Education Loans	<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> <ol style="list-style-type: none"> 1. Making revenue-sharing arrangements with any lender; 2. Receiving gifts from a lender, a guarantor, or a loan servicer; 3. Entering into arrangements providing financial benefit from any lender or affiliate of a lender; 4. Directing borrowers to a particular lender or refusing or delaying loan certifications; 5. Offering funds for private loans; <p>All agents with responsibility for US loans are reminded at least annually of the code.</p>
Copyright Infringement Policies and Sanctions	For information regarding Concordia's policies related to academic integrity, please contact Concordia's Copyright Officer. Lynette Toews-Neufeldt at 780-479-9339.

Cost of Attendance	concordia.ab.ca/future-students/admissions/tuition-fees
Drug Law Violations and Drug Prevention Programs	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 .
Entrance Counselling	All first time borrowers must complete Entrance Counselling. You can complete this counselling online through the US Department of Education website .
Exit Counselling	Students who have received US Direct Loan funding during their studies, must complete Exit Counselling. You can complete this counselling online through the US Department of Education website .
Financial Deadlines	For information on payment deadlines and Concordia University of Edmonton's tuition refund policy, please visit our website http://concordia.ab.ca/future-students/admissions/tuition-fees/
Institutional Financial Aid Information	concordia.ab.ca/student-services/financial-aid
National Student Loan Data System (NSLDS)	Concordia University of Edmonton reports student registration on NSLDS every 60 days. You can access NSLDS through their website https://www.nsls.ed.gov/npas/index.htm
Privacy of Student Records	For information, please refer to Concordia's Privacy Policy and to the Academic Calendar Section 9.4.1 Protection of Student Information
Return of Title IV Funding	For information regarding the Return of Title IV Funding please refer to the Return of Title IV Policy on our website http://concordia.ab.ca/student-services/financial-aid/student-loans/us-loan-information/
Services for Students with Disabilities	Visit Concordia's Learning Accommodations Services office in Student Life.
Textbook Information	For more information, please visit Concordia's bookstore. For information regarding Concordia's library textbook policies please refer to Open Access Textbook Adoption Pilot Program and the Collection Development Policy .
Transfer of Credits and Withdrawals	For more information, please refer to concordia.ab.ca/student-services/registrar/academic-calendar Section 3.1.2

Vaccinations Requirements	For more information, please contact the President's Office, the International Office and Admissions.
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