

Saint Mary's University
US Direct Loan Consumer Information Disclosures

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 financial.aid@smu.ca.

Consumer Information	Description & Resource
Student Financial Aid Information	For information regarding need based and non-need based aid, as well as government aid, please refer to the Financial Aid & Awards website: https://www.smu.ca/academics/financial-aid-and-awards.html .
Students with Disabilities	Information about Saint Mary's University's services offered to students with disabilities is available from the Fred Smithers Centre (https://www.smu.ca/campus-life/fred-smithers-centre.html).
Cost of Attendance	For information regarding the cost of tuition, fees, and mandatory health insurance, please refer to the Tuition, Fees & Other Expenses website: https://www.smu.ca/academics/tuition-fees-other-expenses.html . For information regarding the cost of student housing, please refer to the Residence & Housing website: https://www.smu.ca/campus-life/residences-and-housing.html .
Refund Policy and procedure	For information about the University's refund procedure, please refer to the following site: https://www.smu.ca/academics/tuition-fees-refunds.html .



Return of Title IV Aid	For information about our Return to Title IV refund policy, please refer to the US Student Loans page on our website: https://www.smu.ca/academics/us-student-loans.html
Academic Programs	For information on academic programs offered at Saint Mary's University, please refer to the Academic Programs website: https://www.smu.ca/academics/academic-programs-landing.html .
Transfer of Credits and Withdrawals	For information regarding transfer credits, please refer to the Transfer Students' webpage: https://www.smu.ca/future-students/transfer-students.html . For information regarding withdrawals, please refer to the Course Withdrawal Dates and Deadlines page, which includes the withdrawal schedule for the current academic year, as well as the Course Withdrawal Regulations: https://www.smu.ca/academics/course-withdrawal-dates-and-deadlines.html#CourseReg
Copyright Infringement Policies and Sanctions	For the University's policies related to academic integrity, please refer to Saint Mary's University Patrick Power Library's Copyright Guide for Students: https://libguides.smu.ca/studentcopyright . See also the Copyright Act (https://www.smu.ca/academics/eit-copyright-act.html) and the Academic Integrity and Student Responsibility (https://smu-ca-public.courseleaf.com/undergraduate/academic-integrity-student-responsibility/).
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: http://www2.ed.gov/policy/highered/leg/hea98/sec483.html .



Vaccination Requirements	Information about the University's vaccination policy can be found on the University's Policies and Guidelines page: https://www.smu.ca/about/policies-and-procedures.html .
Textbook Information	For information on Saint Mary's University's bookstore, please refer to the Bookstore's website: https://bookstore.smu.ca/ .
Security Report – Missing Person Students in Difficulty	For information about what to do in the case of a missing student or other emergencies, please consult the University Security website: https://www.smu.ca/campus-life/university-security.html
Privacy of Student	For the University's Freedom of Information and Protection of Privacy Policy, please refer to the following website: https://www.smu.ca/privacy/privacyatsmufoipop/ To view the FOIPOP Legislation, please refer to the FOIPOP website: https://novascotia.ca/tran/hottopics/FOIPOP.asp .
Fire Safety Report	Information about the University's Fire Safety Plan and our Fire Procedures, General Emergency and Fire Warden Duties can be found here: https://www.smu.ca/about/ohs-fire-and-emergency.html . Please refer to the Emergency Procedures and Policies page for information about the Mass Notification System and more: https://www.smu.ca/campus-life/emergency-procedures.html .
Student Loan Information Published by the US Department of Education	Direct Loan information published by the US Department of Education can be found on their website (https://studentaid.gov/). 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.



National Student Loan Data System (NSLDS)	Saint Mary's University reports registration on NSLDS each month. Students can access NSLDS by visiting their website: https://nsldsfa.ed.gov/nslds_SA/ .
Entrance Counseling for Student Loan Borrowers	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: https://studentaid.gov/ .
Exit Counseling for Student Loan Borrowers	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: https://studentaid.gov/ .
US Alternative Loans	For information about US loans other than the Federal program, please refer to the US Student Loans page on our website: https://www.smu.ca/academics/us-student-loans.html .
Code of Conduct for Education	<p>The US code of conduct stipulates the following:</p> <p>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"> • Making revenue-sharing arrangements 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 a particular lender or refusing or delaying loan certifications; • Offering funds for private loans; <p>All agents with responsibility for US loans are reminded at least annually of the code.</p>