

CONSUMER INFORMATION

TOPICS	SCHOOL INFORMATION
Excluded Programs and Locations Programs and locations which are NOT eligible for Title IV funding.	N/A
Institutional and Financial Assistance Information	FAFSA Federal Student Aid (Direct Unsubsidized Loan and Grad PLUS Loan) CCNM Scholarships and Bursaries
BASIC INFORMATION	
General requirement Terms and conditions of the loans students receive under the William D. Ford Federal Direct Student Loan Program	Unsubsidized Direct Loan Grad PLUS Loan
Application process The procedures and forms by which students apply for assistance, student eligibility requirements	FAFSA® Application Federal Student Aid Students will receive a “ How-to ” document as new students and if returning who are interested in receiving Title IV financial aid.
Award amount determination	The two Title IV loans CCNM administers are the Direct Unsubsidized Loan and the Grad PLUS Loan. Award amounts are determined based on cost of attending, inclusive of tuition, books and equipment, mandatory student fees, rent, loan fees, etc. The applicable award template for the year of study will be sent via email by Student Services. Award is based on the calculation of the template. Disbursements are scheduled for the start of each term unless you are a first-time borrower (due to a 30-day hold). Credit balance refunds after tuition is provided by Electronic Funds Transfer (EFT) within 15 business days of the disbursement date.
ED materials Information published by the U.S. Department of Education provided to students interested in or when receiving loans.	Federal Student Loan Programs (studentaid.gov) “ How to ” document is sent to new U.S. students requiring loans as well as returning US students. This document includes current loan and other pertinent consumer information.
Student eligibility requirements	Title IV eligible U.S. students must be enrolled in an eligible program at least at half-time status.
Student rights and responsibilities Terms of any loan received; Criteria for continued student eligibility	Title IV Satisfactory Academic Progress
Entrance counseling	Entrance Counseling Federal Student Aid
INSTITUTIONAL INFORMATION	
Academic information	Academic Calendar

Education Costs	<p>Tuition and Fees Living On Campus: CCNM – Toronto Campus Living Off Campus: CCNM Toronto and Boucher Campus</p> <p>Cost of attending (COA) is inclusive of tuition, books and equipment, mandatory student fees, rent, loan fees, etc. for the specific year of study. Funding award is based on the calculation of COA template provided by Student Services.</p>
Disability-related services and facilities	Accessibility Services
Refund policy	Tuition, Refund and Withdrawals
Return of funds requirements	Return to Title IV Refund Policy
Study abroad/written arrangements	<p>Externships are eligible under the exclusion to 34 CFR 668.5(h)(2). Externships at local community Health Centres are supervised and monitored by CCNM's qualified staff. These externships are Title IV eligible as the PEQAB quality assures and reassesses for renewal of the program by independent subject matter experts according to OQF standards and the procedures approved by the Council of Ministers of Education, Canada in the Ministerial Statement on Quality Assurance of Degree Education in Canada (2007) which states ministers recognize that the primary responsibility for academic and institutional quality assurance rests with postsecondary institutions themselves. Students may complete up to 25% of a program by participating in an externship provided by an ineligible organization.</p>
Withdrawal procedures	Tuition, Refund and Withdrawals
Written arrangements (consortium and contractual agreements) with other institutions	<p>N/A CCNM does not provide part of the program at other institutions</p>
FERPA (Family Educational Rights and Privacy Act of 1974 (FERPA) – US students only)	
The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records	https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html
SAFEGUARDING CUSTOMER INFORMATION	
Privacy	Privacy Policy

MISREPRESENTATION	
Statement	The Canadian College of Naturopathic Medicine is committed to ensure that no false, incorrect, misleading statement is made directly or indirectly to a student, any member of the public, an accrediting agency, or the US Department of Education. It has policies and procedures in place to ensure it does not misrepresent the nature of its educational programs in the dissemination of a student endorsement or testimonial. In addition, it ensures it does not misrepresent the nature of its financial charges.
LOAN DISCLOSURES	
Exit Counseling	Exit Counseling Federal Student Aid Email is sent to students leaving the program (E.g., graduation, dismissal, withdrawal) that exit counseling is required. If not received, the Student Services Officer will send to last known physical address within 30 days.
Providing borrower information at separation	For Title IV loans CCNM sends regular updates to NSLDS as required
Private Education Loans	N/A
Schools as private lender	N/A
Preferred lender list	N/A
Code of conduct concerning loans	CCNM prohibits revenue sharing arrangement with any lender, receiving gift from lender, contracting arrangement, directing borrowers to particular lender, offer of funds for private loans, advisory board compensation.