# **CONSUMER INFORMATION**

|  |  |
| --- | --- |
| **TOPICS** | **SCHOOL INFORMATION** |
| **Excluded Programs and Locations**  Programs and locations which are **NOT** eligible for Title IV funding. | Excludes the CCNM Boucher Campus at this time. |
| **Institutional and Financial Assistance Information** | [**FAFSA Federal Student Aid (Direct Unsubsidized Loan and Grad PLUS Loan)**](https://studentaid.gov/sites/default/files/direct-loan-basics-students.pdf)  [**CCNM Scholarships and Bursaries**](https://ccnm.edu/future-students/scholarships-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**](https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized)  [**Grad PLUS Loan**](https://studentaid.gov/understand-aid/types/loans/plus) |
| **Application process**  The procedures and forms by which students apply for assistance, student eligibility requirements | [**FAFSA® Application | Federal Student Aid**](https://studentaid.gov/h/apply-for-aid/fafsa)  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)**](https://studentaid.gov/h/apply-for-aid/fafsa)  **“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**](https://ccnm.edu/about/policies/title-iv-us) |
| **Entrance counseling** | [**Entrance Counseling | Federal Student Aid**](https://studentaid.gov/entrance-counseling/) |
| **INSTITUTIONAL INFORMATION** | |
| **Academic information** | [**Academic Calendar**](https://ccnm.edu/sites/default/files/2022-10/CCNM_AC-2022-2023-19Oct2022.pdf) |
| **Education Costs** | [**Tuition and Fees**](https://ccnm.edu/future-students/admissions/tuition-fees)  [**Living On Campus: CCNM – Toronto Campus**](https://ccnm.edu/future-students/living-on-campus)  [**Living Off Campus: CCNM Toronto and Boucher Campus**](https://ccnm.edu/future-students/living-off-campus)  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. |
| **Disability-related services and facilities** | [**Accessibility Services**](https://ccnm.edu/about/policies/accessibility) |
| **Refund policy** | [**Tuition, Refund and Withdrawals**](https://ccnm.edu/about/policies/tuition-refund-withdrawal) |
| **Return of funds requirements** | [**Return to Title IV Refund Policy**](https://ccnm.edu/about/policies/return-titleIV-refund-policy) |
| **Study Abroad information** | CCNM does not have Study Abroad programs. |
| **Withdrawal procedures** | [**Tuition, Refund and Withdrawals**](https://ccnm.edu/about/policies/tuition-refund-withdrawal) |
| **Written arrangements (consortium and contractual agreements) with other institutions** | N/A  CCNM does not provide part of the program at other institutions |
| **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**](https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html) |
| **SAFEGUARDING CUSTOMER INFORMATION** | |
| **Privacy** | [**Privacy Policy**](https://ccnm.edu/about/policies/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**](https://studentaid.gov/exit-counseling/)  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. |