



University of New Brunswick Financial Aid Office
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. If you require any further information about the content, please contact finaid@unb.ca

Consumer Information	Description
Student Financial Aid Information	For information regarding need based and non-need-based aid, as well as government aid, please refer to the following websites: Undergraduate Scholarships: https://www.unb.ca/moneymatters/scholarships/index.html Undergraduate needs-based aid: https://www.unb.ca/moneymatters/financial-aid.html Graduate Scholarships: https://www.unb.ca/gradstudies/current/financial/scholarships/index.html
Student Loan Information for American Students	Financial Information for students accessing the US government student loans: Student Loans Financial Aid Student Affairs & Services UNB
How to Apply for Government Student Loans from the US Department of Education	How to apply for William D. Ford DIRECT LOANS (formerly known as Stafford) & DIRECT PLUS Loans to study outside the United States https://www.unb.ca/fredericton/studentservices/_assets/documents/financial-aid/usforeignschoolloaninformation.pdf

Services for Students with Disabilities	The Student Accessibility Centre provide access to a variety of on-campus services and support to UNB students with documented visible and invisible disabilities. Accessibility Centres Academic Support Student Affairs & Services UNB
Cost of Tuition/fees/mandatory health insurance	For information regarding the cost of tuition, fees, and mandatory health insurance , please refer to the Tuition & Fees section of the Money Matters website: http://www.unb.ca/moneymatters/tuition-fees.html
Housing	For information regarding the cost of student housing , please refer to the Residence Fees and meal plans section of the Money Matters website. http://www.unb.ca/moneymatters/residence.html
Academic Programs (UNDERGRADUATE)	For information on Undergraduate Programs offered by the University of New Brunswick, please refer to the following website: http://www.unb.ca/academics/calendar/undergraduate/current/ Please note the following programs are NOT eligible for Title IV Aid: Nursing (ALL Programs BNAP, BN, LPN-BN). All distance education degrees, diplomas, or certificates and non-degree programs.
Academic Programs (GRADUATE)	For information on graduate programs offered by the University of New Brunswick, please refer to the following website: http://www.unb.ca/academics/calendar/graduate/current/ Please note the following programs are NOT eligible for Title IV Aid: Master of Nursing, Master of Business Administration (MBA all specializations). All graduate distance education degrees, diplomas, or certificates and non-degree program.
Transfer of Credits and Withdrawals	For information regarding transfer credits and withdrawals offered by the University of New Brunswick. Transfer https://www.unb.ca/admissions/transfer-students.html Withdrawals https://es.unb.ca/forms/complete-withdraw/

Academic Forgiveness	For US Title IV eligible students, courses granted academic forgiveness are included in UNB's Title IV Policy for Satisfactory Academic Progress (SAP).
Title IV Policy and Satisfactory Academic Progress (SAP)	UNB Title IV Policy and Satisfactory Academic Progress (SAP) https://www.unb.ca/fredericton/studentservices/assets/documents/financial-aid/usloan-sap.pdf
Leave of Absence	Leave of absence information for graduate students is available through the following website: https://www.unb.ca/gradstudies/current/resources/regulations-and-guidelines/regulations/general-postgraduate-degree-regulations.html Undergraduate US Title IV eligible students are not eligible for a leave of absence from the University of New Brunswick.
Refund Policy and procedure for information about the University's refund procedure	UNB Title IV Refund Policy https://www.unb.ca/fredericton/studentservices/assets/documents/financial-aid/usloantitleivrefund.pdf
Co-op and Internships	For information on UNB's Co-ops and Internships, please refer to the PDF and following website. https://www.unb.ca/sas/assets/documents/co-ops-internships.pdf https://www.unb.ca/academics/experientialeducation/programs/co-operative-education.html
Vaccination Requirements	Please see the following website for vaccination requirements: https://www.canada.ca/en/immigration-refugees-citizenship/corporate/transparency/committees/cimm-jun-02-2021/travel-restrictions-exemptions.html
Copyright Infringement	UNB's Libraries have been charged with supporting the university community to work within the limits of the Canadian Copyright Act (http://laws-lois.justice.gc.ca/eng/acts/C-42/index.html). Copyright @ UNB: https://www.lib.unb.ca/copyright/index.php UNB's Copyright Officer can be contacted by e-mail at: copyright@unb.ca or by telephone at (506) 447-3378. For information regarding the UNB's Copyright Infringement in reference to Information Technology Services (ITS) please link to:

	https://lib.unb.ca/copyright https://unbcloud.sharepoint.com/sites/datamgmt
Textbook Information	<p>For information on the University of New Brunswick’s Bookstore website, please refer to:</p> https://www.unb.ca/bookstore/
Notice of Federal Student Financial Aid Penalties for Drug Law Violations	<p>For information on the penalties associated with drug related offences under the US Higher Education Act, please refer to the US Department of Education website:</p> https://fsapartners.ed.gov/knowledge-center/library/fsa-assessments/2022-11-17/student-eligibility
UNB Student Disciplinary Code	<p>For information on UNB’s Student Disciplinary Code, please refer to the following website:</p> https://www.unb.ca/secretariat/student-disciplinary-process/
UNB Student Intervention Team	<p>UNB Student Intervention Team Student Intervention Team Student Affairs & Services UNB</p> <p>The purpose of the Student Intervention Team is to serve as the coordinating hub of a network of existing resources, focused on prevention and intervention in community situations involving members experiencing distress or engaging in harmful or disruptive behaviors</p>
Security Report—Missing Person in Difficulty	<p>To report a missing persons or other emergencies, please refer to Staying Safe on campus website:</p> https://www.unb.ca/fredericton/security/staying-safe/index.html <p>The Halifax Office of the Consulate General of the United States can assist with US students who are having difficulty, please refer to their website:</p> https://ca.usembassy.gov/embassy-consulates/halifax/section-offices/
Privacy of Student	<p>For the university’s Freedom of Information and Protection of Privacy Policy, please refer to:</p> https://www.unb.ca/secretariat/rmpo/privacy.html

Fire Safety Report	For information on what to do in case of a fire, please refer to: https://www.unb.ca/fredericton/security/staying-safe/fire-safety.html
UNB People & Culture Human Resources	UNB People & Culture Human Resources For information on UNB's People & Culture Human Resources Policies and Procedures for staff, please refer to the following website: https://www.unb.ca/hr/
UNB Residence	UNB Residence Contact FREDERICTON CAMPUS: https://www.unb.ca/fredericton/residence/index.html SAINT JOHN CAMPUS: https://www.unb.ca/saintjohn/residence/index.html
Student Loan Information Published by the U.S. Department of Education	Student Loan information published by the U.S. Department of Education can be found here 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)	UNB reports students' registration on NSLDS several times each academic year. Access is through the following website: https://fsapartners.ed.gov/financial-aid-delivery/nslds
Entrance Counseling for Student Loan Borrowers	All students receiving US Direct Loan funding for the first time must complete Entrance Counseling. This counseling is completed 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 Counselling. This counseling is completed through the US Department of Education Website: https://studentaid.gov/app/counselingInstructions.action?counselingType=plus&counselingType=exit
US Alternative Loans	For US loans outside of the federal program, please refer to: https://www.unb.ca/sas/assets/documents/us-student-loans.pdf

Code of Conduct for Education	<p>The US code of conduct stipulate the following: 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 any gifts from a lender, a guarantor, or a loan servicer. • Entering arrangements providing financial benefit from any lender or affiliate of a lender. • Directing borrowers to a particular lender or refusing to delay loan certifications. • Offering funds for private loans. <p>All agents with responsibility for US loans are reminded at least annually of the code.</p>
International Student Services	<p>The International Student Advisors Office (ISAO) provides valuable resources for all international students from admission to graduation, please refer to the following website: https://www.unb.ca/isao/</p>
Student Health Services	<p>The UNB Student Health Centre provides quality primary health care services. Access is through the following website: https://www.unb.ca/fredericton/studentservices/health-centre/index.html</p>
REDS Recreation Services	<p>A student fitness, wellness, and recreation center. For information click the below link: https://www.unb.ca/fredericton/redsrec</p>
Student Union	<p>An association for students to enhance their experience on campus. They also provide “Safe Ride” and “Safe Walk” options which includes a free drive to home within a designated area. Further information is available at: https://www.unbsu.ca/</p>
Student Advocate	<p>Student Advocate helps students with various academic issues. Please refer below website for more information: https://www.unbsu.ca/student-advocate OR https://www.unb.ca/fredericton/studentservices/academic-success/index.html. Once here, you would click “academic issues”.</p>