

Consumer Disclosure for Those in Receipt of US Student Loans

Regent College is required by US Federal Regulations to make available the following Consumer Information:

1. Institutional and Financial Assistance Information for Students
2. Student Financial Aid Information
3. Cost of Attendance
4. Refund Policy, Return of Title IV Financial Aid
5. Academic Programs
6. School and Program Accreditation, Approval, or Licensure
7. Graduation and Retention Rates
8. Federal Student Aid Penalties for Drug Law Violations
9. Textbook Information
10. Privacy of Student Records – FERPA
11. Student Loan Information Published by the US Department of Education
12. Entrance and Exit Counselling for Federal Student Loan Borrowers
13. Private Student Loan Disclosures
14. Further Information

1. Institutional and Financial Assistance Information for Students

- Regent College will contact all registered students identified within the College's student record system as being United States citizens to confirm that Regent is a participating Title IV school, participating in the Direct Loan Program (Stafford Loans and Graduate PLUS loans).
- Instructions on how to apply for a US loan are found in the Tuition and Financial Aid section of Regent's website, on the page titled Student Loans & Other Funding (<https://www.regent-college.edu/admissions/tuition--financial-aid/student-loans--other-funding/#d.en.31495>).

2. Student Financial Aid Information

- Student Financial Aid information can be accessed via the Tuition & Financial Aid page of Regent's website (<https://www.regent-college.edu/admissions/tuition--financial-aid/>). This page links to:
 - Additional information on all need-based and non-need-based institutional student financial assistance (<https://www.regent-college.edu/admissions/tuition--financial-aid/scholarships--financial-aid/>),
 - Instructions on how to apply for financial aid (<https://www.regent-college.edu/admissions/tuition--financial-aid/apply-for-financial-aid/>), and

- Information about Canadian student loans, US student loans, and other external sources of funding such as external scholarships and personal donor support (<https://www.regent-college.edu/admissions/tuition--financial-aid/student-loans--other-funding/>).
- To be eligible for US Federal Student Loans, the recipient must satisfy the Federal Aid rules for eligibility, and the College's rules for admission and continuation of study.
- US Federal Student Aid is capped at the value of the 'Cost of Attendance' as determined by the College.
- US Federal Student Aid is disbursed at the start of each term of the academic year (or as near to the start of term as possible for late applicants).
- Students have the right to cancel their disbursements at any point prior to the disbursement date of the loan. Although students also have the right to cancel up to two weeks after the disbursement date, the College strongly recommends that notification of cancellation of the disbursement be made no later than one week prior to disbursement date. This will help avoid exchange rate fluctuations between CDN and USD amounts as no currency exchange will have occurred. Requests received later than two weeks after the disbursement date cannot be processed.
- Students have an obligation to progress at a satisfactory academic rate while receiving US loan funds. Students admitted to Regent College are expected to maintain a grade point average (GPA) high enough to graduate. Students admitted to a program must maintain the minimum graduation GPA for that program. That minimum GPA is found at <https://www.regent-college.edu/students/academics/program-information--policies>.

3. Cost of Attendance

- The Cost of Attendance is the total of educational expenses plus living expenses for one academic year. Regent College lists anticipated educational and living expenses at <http://regent-college.edu/students/finances/budget-planning/>.
- Living expenses vary depending on the area of Vancouver you live in. Regent uses an average for rent, food, utilities, travel home, and personal costs. If you have exceptional additional essential costs (due to a disability, for example) you can request that they be considered by emailing the information to financial.aid@regent-college.edu.

4. Refund Policy and Return of Title IV Funds

- Regent's refund policy is found on the Your Student Account page (<https://www.regent-college.edu/students/finances/your-student-account/>).
- The College is required to adjust all US student loans for students who withdraw or drop below at least half time. Those adjustments follow the Return of Title IV Funds Policy set out in a PDF located on the Student Loans & Other Funding

page, under the heading Student Loans – United States (<https://www.regent-college.edu/admissions/tuition--financial-aid/student-loans--other-funding/#d.en.31495>).

5. Academic Program

- All information about Regent's programs can be found through the College's website.

6. School and Program Accreditation, Approval, or Licensure

- Information regarding Regent College's accreditation is found through the College's website at <https://www.regent-college.edu/about/accreditation--outcomes/>.

7. Graduation and Retention Rates

- Information regarding Regent College's graduation and retention rates is found through the College's website at <https://www.regent-college.edu/about/accreditation--outcomes/>.

8. Federal Student Aid Penalties for Drug Law Violations

- Information on the penalties associated with drug-related offenses under existing section 484® of the HEA can be accessed through the US Department of Education website.

9. Textbook Information

- Information about textbooks can be found on individual course syllabi.

10. Privacy of Student Records – FERPA

- FERPA (the Federal Family Educational Rights Privacy Act) does not apply within Canada. However, Canada has similar legislation designed to protect personal data known as PIPEDA (Personal Information Protection and Electronic Documents Act) and the Canadian Charter of Rights and Freedoms. Regent College abides by this legislation. For information about PIPEDA go to <https://www.priv.gc.ca/en/privacy-topics/privacy-laws-in-canada/the-personal-information-protection-and-electronic-documents-act-pipeda/>. Regent College must also comply with PIPA (Personal Information Protection Act for British Columbia). Further information about PIPA is found here: https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/00_03063_01.

11. Student Loan Information Published by the US Department of Education

- Prior to any origination of Direct Loans, all applicants are required to complete an annual Master Promissory Note. If it is their first loan with Regent College, they must complete Entrance Counselling. Links for both of these are found on

the Student Loans & Other Funding page, under the heading Student Loans – United States (<https://www.regent-college.edu/admissions/tuition--financial-aid/student-loans--other-funding/#d.en.31495>)

- If an applicant requires a Graduate PLUS loan, they must also complete the PLUS Loan Master Promissory Note and the PLUS Loan Entrance Counselling.

12. Entrance and Exit Counselling for Federal Student Loan Borrowers

- If an applicant is applying for their first US loan while at Regent College they must complete Entrance Counselling.
- If a student loan recipient withdraws, falls below at least half-time registration, or is graduating, they must complete Exit Counselling.
- Both of these can be completed on the Federal studentloans.gov website.

13. Private Loan Disclosures

- Regent College does not have a Preferred Lender List and does not endorse any particular Private Student Loan provider in the United States who may provide loans for study at a Foreign School.
- As far as Regent College is aware, SallieMae is the only provider of private loans for students attending a Foreign School. Regent will certify loan requests from SallieMae upon a request from a specific student. Should any other Private Student Loan provider offer private loans for students attending a Foreign School, that provider will be given equal opportunity.

14. Further Information

- Regent College makes every effort to ensure that all information published or distributed or contained on its website is accurate. If any information is discovered to be outdated or inaccurate, or there has been a change to Federal regulations, Regent's website will be updated as soon as possible.