



Emily Carr University 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.

Consumer Information	Description
Student Financial Aid Information	For information regarding need based and non-need based aid, as well as government aid and contact information, please refer to the Financial Aid + Awards website .
Students with Disabilities	Information about ECU services offered to students with disabilities is available from the Accessibility Services website .
Cost of Attendance	For information regarding the cost of tuition, fees, mandatory health insurance and cost to study information, please refer to Tuition + Fees .
Refund Process and Procedure	For information about the University's refund process and procedure, please refer to Tuition, Fees and Refunds in Emily's A to Z .
Return of Title IV Financial Aid	Information regarding Return of Title IV Financial Aid can be found at here .
Academic Programs	For information on academic programs offered at ECU, please refer to Undergraduate Admissions and/or Graduate Admissions .
Transfer Credit	For information about transfer credit at ECU, please refer to Transfer Credit in Emily's A to Z or refer to the following link .
Copyright Infringement Policies and Sanctions	ECU's policy on academic integrity is embedded in our Student Conduct Policy . Additional information can be found under Plagiarism in Emily's A to Z .
School Accreditation	Information regarding school accreditation and governance can be found here .

Notice of Federal Student Financial Aid Penalties for Drug Law Violations	Information on the penalties associated with drug-related offences under the US Higher Education Act can be found at the US Department of Education website .
Vaccinations Requirements	ECU does not have a vaccination policy. It is expected that international students entering Canada for study purposes will comply with federal and or provincial vaccination requirements.
Textbook information	For information regarding the ECU Library, please refer to their website . For information regarding READ books, please refer to their website . Very few ECU courses have required textbooks. For further information regarding textbooks, contact your professors directly.
Security Report	Security reports and safety information are available to all staff and students at http://blogs.eciad.ca/safety/written-safety-program/
Privacy of Student	A student's right to privacy is covered by the Freedom of Information and Protection of Privacy Act. Information about FOIPOP is available at the following FOIPOP link .
Student Loan Information Published by the U.S. Department of Education	Student loan information published by the U.S. Department of Education is available at https://studentloans.gov/ . ECU 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)	ECU reports and updates student registration on NSLDS several times each academic year.
Entrance and Exit Counselling for Student Loan Borrowers	All students borrowing US Direct Loan funds must complete Entrance and Exit Counselling. Counselling is available and can be completed at https://studentloans.gov .
US Private Loans	Students seeking alternative loan funding are encouraged to research and source such funding on their own. Please refer to US Student Loan Information .

Code of Conduct for Education Loans	<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 particular lenders 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>
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