

Consumer Information Disclosure 2024-25

- Purpose and Notice of Availability of Institutional and Financial Information

- Trinity Western University (TWU) is currently an eligible Title IV participant in the U.S. Direct Loan Program (William D. Ford Federal Direct Loan Program) and as required by U.S. Federal Student Aid (a division of the U.S. Department of Education) publishes annual Consumer Information Disclosures to students, the Department and others. These regulations and disclosures are part of the U.S. Higher Education Act (HEA) of 2008 Sec. 485(f); 20 USC 1092; Regulations 34 CFR 668.41-48. Reference:
<https://fsapartners.ed.gov/knowledge-center/fsa-handbook/foreign-schools-handbook/2022-2023/appx-appendix-consumer-information-requirements>

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- 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 on the [studentaid.gov website](https://studentaid.gov). The University will provide information published by the U.S. 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.

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- **Student Financial Aid Information:** For general information regarding student financial assistance in the form of scholarships, need-based aid, campus employment opportunities as well as government aid, please refer to our [scholarships and financial aid website](#).

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- Undergraduate Financial Aid Reference: www.twu.ca/admissions-aid/financial-aid

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- Graduate Financial Aid Reference: www.twu.ca/school-graduate-studies/financial-aid

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- William D. Ford Federal Direct Loan Program
- Terms and Conditions for the Direct Loan program, including information on the types of loans, is available on the studentaid.gov website.

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- U.S. students attending TWU may apply for the following loans through the *William D. Ford Federal Direct Loan Program*:
 - Direct Loan - undergraduate (subsidized/unsubsidized)
 - Direct Loan - graduate and professional students (unsubsidized)
 - Grad PLUS Loan - graduate and professional students
 - Parent PLUS Loan - dependent undergraduate

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- Eligibility for Title IV Funding
- Students who are U.S. citizens receiving Title IV funding must have a minimum high school diploma (or equivalent). Admissions requirements for U.S. students entering TWU from high school can be referenced here: <https://www.twu.ca/admissions-aid/admission-requirements/us-students>
- Students are only eligible to receive Title IV funding while enrolled in an eligible program with at least half-time enrolment status. This equates to a minimum of 6 credit hours for undergraduate students and 5 credit hours for graduate students. All eligibility requirements can be found on the [studentaid.gov website](https://studentaid.gov).
- **Application Process:** To apply for a Direct Loan, students must complete the FASFA (using school code G09486), a Master Promissory Note (MPN), and entrance counselling (for first time loan borrowers) which are available on the studentaid.gov website.
- Award Amount Determination
- Eligibility for Direct Loan need-based funding is determined by the following calculation:
Cost of Attendance (COA) *minus* Student Aid Index (SAI) *minus* Other Financial Assistance (OFA) = remaining need
- Eligibility for Direct Loan non-need-based funding is determined by the following calculation:
Cost of Attendance (COA) *minus* Other Financial Assistance (OFA) = eligibility for non-need based aid
- The COA for loan calculation includes tuition, books, living expenses, personal expenses and transportation costs for the academic year. SAI is based on the student's (and if applicable, the student's family's) resources as reported on the FAFSA. OFA includes scholarships, grants, loans, and financial assistance that is awarded on the basis of post-secondary enrollment.
- **Loan Limits:** There are limits to the amount of loan funding you may receive on an annual basis which are found on the [studentaid.gov website](https://studentaid.gov).
- **Disbursements:** Loan disbursements will occur once in each payment period, and will disburse directly into the TWU student account.
- **Private Loans:** We recommend that you borrow through the federal student loan before considering private loan options. You can learn about the difference between US Federal



Direct Loan program and private loans at [Federal Student Aid](#). There are a limited number of lenders available for students who are studying outside of the US. We strongly encourage you to explore your options thoroughly. TWU does not have a preferred lender for private loans.

Email awards@twu.ca if you are pursuing a private loan option so that we can review your borrowing amount and repayment responsibilities.

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- **Third Party Servicer:** TWU utilizes the services of the National Student Clearinghouse to manage the enrolment reporting process in the Title IV program to which the U.S. Department of Education has oversight authority. Reference: <https://www.studentclearinghouse.org/solutions/ed-compliance/>
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- TWU's Title IV Disbursement Schedule follows the terms and conditions of the Title IV Higher Education Act (HEA), for the eligibility and methods of disbursement. As a foreign school, TWU does not disburse Grants under the program.
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- **Satisfactory Academic Progress (SAP) Policy:** Students are required to maintain satisfactory academic standing in their program of study as established by the University to continue to be eligible for their U.S. loans. Reference: https://www.twu.ca/sites/default/files/satisfactory_academic_progress_sap.pdf
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- **Withdrawal procedures:** The procedure that a student must follow to officially withdraw from TWU and the institutional refund policy can both be found at the [Office of the Registrar website](#).
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- **Return of Title IV Funds Policy:** If a student withdraws from classes at Trinity Western University, TWU must calculate a [Return of Title IV funds](#) (R2T4). Reference: <https://www.twu.ca/sites/default/files/2023-07/Return%20of%20Title%20IV%20Funds.pdf>
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- **Entrance Counseling:** Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default. TWU keeps documentation of students' compliance with this requirement for each applicable borrower as required by 34 CFR 685.304. Reference: <https://studentaid.gov/entrance-counseling/>
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- **Exit Counseling:** Exit counseling provides important information to prepare students to repay their federal student loan(s). TWU keeps documentation of students' compliance with this requirement for each applicable borrower as required by 34 CFR 685.304. Reference: <https://studentaid.gov/exit-counseling/>
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- **Borrower Information:** TWU submits enrolment reporting rosters to the NSLDS every 60 days. Any information TWU gathers during this process can be shared with a student's loan servicer in accordance with the terms of the promissory note the student signed prior to receiving their Direct Loan.
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- **Financial Aid & Awards Contact Information:** <https://www.twu.ca/admissions-aid/scholarships-financial-aid/contact-us>
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- **Programs:** TWU offers 48 undergraduate degree and 19 graduate degree programs. Reference for program list: www.twu.ca/academics/programs-study.
- Reference for academic policies including admissions and graduation requirements: <https://www.twu.ca/academics/academic-calendar>
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- **The following programs are not eligible for Title IV Funding:**
 - ACTS Seminars programs
 - Business (MBA – Non-Profit & Charitable Organizations)
 - Business (Executive MBA)
 - Certificate and non-degree programs
 - Educational Studies - Special Education (MA)
 - Nursing (BSc, MSN & PHD)
 - Leadership (BA, MA)
 - Linguistics (BA, MA)
 - Northwest Baptist Seminary programs
 - Psychology (Degree Completion program)
 - Online programs
 - Online courses, correspondence courses, directed and independent studies courses
 - Internships, with exceptions being teacher placements and counselling placements
 - Programs offered in the Richmond and Ottawa campuses are not eligible for Title IV funding
 - Study Abroad Program: Through the CCCU GlobalEd program, TWU students can study for one semester abroad at another institution. Please note students are not eligible for Title IV funding when enrolled in a GlobalEd study abroad program.
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- **Faculty:** TWU faculty are renowned scholars with a passion for teaching and mentorship. Reference: www.twu.ca/academics/faculty-directory



- **Academic Support:** <https://www.twu.ca/academics/academic-professional-support>

- **Facilities:** TWU is a 157-acre campus located outside Langley, BC, Canada. Its location is 45 minutes from downtown Vancouver and an hour from the North Shore mountains. Housing undergraduate and graduate programs, the campus includes multiple academic buildings, residences, food services, health services, fitness centres, mail resources, sports facilities, a bookstore, a library (with learning commons), and an ecosystem study area. Other campus locations include Richmond, British Columbia and Ottawa, Ontario.
Reference: <https://www.twu.ca/visit/virtual-tour>

- **Centre for Accessible Learning.** Trinity Western University is committed to the dual goals of reducing academic barriers related to a disability and maintaining integrity in academic standards.
- The Centre for Accessible Learning promotes equitable access to educational programs for TWU students, guided by the Canadian Charter of Rights and Freedoms, the Human Rights Code (BC), and the Accessible BC Act. Students with a disability that causes a barrier to participation at TWU are invited to register with the Centre for Accessible Learning to determine their eligibility for academic accommodations.
- Reference: <https://www.twu.ca/academics/library/learning-commons/centre-accessible-learning>

- **Accreditation:** Reference: www.twu.ca/academics/accreditation

- **Cost of Attendance:** TWU's Cost of Attendance including tuition, books, required fees, room and board. Reference: <https://www.twu.ca/admissions-aid/tuition-costs>

- **Textbook Information:** TWU's campus library and/or bookstore offers all required texts with title, ISBN and/or retail pricing information that includes the publisher, copyright date, title and author. Library reference: www.twu.ca/library Bookstore reference: <https://shop.twu.ca/>

- **Refund Policy:** TWU's refund policy includes refunds for tuition, residence, and meal plans. Reference: <https://trinitywestern.teamdynamix.com/TDClient/1904/Portal/KB/ArticleDet?ID=151933>

- **Transfer Credit Policy:** TWU's Office of the Registrar administers the transfer credit policy and procedures. Reference: <https://www.twu.ca/academics/office-registrar/transfer-credit>



- **Written Arrangements:** TWU does have a written arrangement with Canada Institute of Linguistics to offer instruction for select courses in the BA and MA Linguistics programs at TWU, however we do not currently certify Title IV funds for these programs.
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- **Code of Conduct for Education Loans (Non-Title IV):** To prohibit conflict of interest regarding private education loans, TWU employees with responsibility to the U.S. Direct Loan Program are prohibited from the following:
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 - 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 any particular lenders or refusing or delaying loan certifications;
 - Offering funds for private loans.
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- **Notice of Federal Student Financial Aid Penalties for Drug Law Violations / Drug & Alcohol Prevention:** Upon enrollment, TWU distributes information to students outlining the penalties associated with drug-related offences under section 484(r) of the HEA. It is also a student's responsibility to familiarize with this information. TWU's employees are provided individualized employment contracts that lists employment standards through TWU's Human Resources Department that addresses code of conduct and drug-free awareness. Students living in on campus residences must abide by TWU's Student Code of Conduct. Reference: <https://www.twu.ca/about-us/policies-guidelines/student-policies/student-code-conduct>
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- **TWU Registrar Contact:** <https://www.twu.ca/academics/office-registrar/contact-us> (Grant McMillan, Registrar)
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- **Student Privacy (FERPA/FIPPA):** The Family Educational Rights and Privacy Act (FERPA) applies to all Title IV funding that is received and upon the U.S. Department of Education receiving an application (e.g. FAFSA), the HEA and Privacy Act applies. As a foreign school, TWU also follows the Canadian Freedom of Information and Protection of Privacy Act (FIPPA). Reference: <https://www.twu.ca/about-us/policies-guidelines/student-policies>
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- **University Privacy Policy:** <https://www.twu.ca/about-us/policies-guidelines/university-policies/university-privacy-policy>
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- **TWU Copyright policy:** Reference: <https://libguides.twu.ca/copyright>
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- **Missing Student Procedure:** TWU students missing from class in which they are enrolled whereby their absence has not been pre-approved are subject to the following procedures:
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 - The student's professor submits a StudentCare alert to the Care Team to notify the student's absence.
 - TWU's Director of Student Retention identifies appropriate contacts to investigate (e.g. Residence Assistant, Residence Director, Coach).
 - If the student is located and is in need of additional support and ▪ If the student is not located on campus, TWU's Director of Campus Life attempts contacts to the student via their documented contacts that can include e-mail, phone and in-person in attempts to locate the student.
 - TWU's Director of Campus Life may also reach out to the student's roommates or any other TWU community members known to have had contact with the student for further information.
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- Misrepresentation
 - TWU has policies and procedures in place to maintain accountability and to ensure deliberate misrepresentation does not occur in relation to the nature of the institution's education programs, fees and financial charges, and/or employability of graduates. Misrepresentation of this nature would be a significant impact on the reputation and trust of the university.
 - Reference: <https://www.twu.ca/about-us/policies-guidelines/student-policies/student-concerns-complaint-policy>
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- Contact Us
 - For any further questions, please contact the TWU Financial Aid & Awards office.
 - Phone: (604) 513-2031
 - Email: awards@twu.ca
 - Web: twu.ca/awards
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- This document is available as an electronic copy at: www.twu.ca/awards. A paper copy of this document is available to students upon request.
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- OPE ID Number: 00948600
- School Code: G09486
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