US Direct Loans Consumer Information

As required by US Federal Regulation 34 CFR 668.41 any University of Toronto student receiving US Direct Loans is required to receive the follow information:

Academic Degree Programs of Study
- [https://www.utoronto.ca/academics/programs-directory](https://www.utoronto.ca/academics/programs-directory)

Access to Information and Protection of Privacy
- [http://www.fippa.utoronto.ca/](http://www.fippa.utoronto.ca/)

Accessibility Services — services for persons with disabilities
- [http://www.accessibility.utoronto.ca/Home.htm](http://www.accessibility.utoronto.ca/Home.htm)

Accreditation, Governance of the University of Toronto
- [http://www.governingcouncil.utoronto.ca/Governing_Council/policies.htm](http://www.governingcouncil.utoronto.ca/Governing_Council/policies.htm)

Campus Police — fire prevention, activity report
- [http://www.campuspolice.utoronto.ca/](http://www.campuspolice.utoronto.ca/)

Code of Conduct and Institution — institution may not receive gifts or enter into any revenue-sharing arrangement
- [http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&sid=5df5e09ae9a303d78e3288be04493aaf&rgn=div8&view=text&node=34:3.1.3.1.2.3.23.2&idno=34](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&sid=5df5e09ae9a303d78e3288be04493aaf&rgn=div8&view=text&node=34:3.1.3.1.2.3.23.2&idno=34)

Code of Conduct and Students — copyright, cheating, plagiarism, alcohol, possession of firearms
- [http://www.viceprovoststudents.utoronto.ca/publicationsandpolicies/rights-and-responsibilities.htm](http://www.viceprovoststudents.utoronto.ca/publicationsandpolicies/rights-and-responsibilities.htm)

Cost of Attendance
- [www.fees.utoronto.ca](http://www.fees.utoronto.ca) (tuition and incidental charges)
- [http://www.studentlife.utoronto.ca/hs/living-costs](http://www.studentlife.utoronto.ca/hs/living-costs) (residence and housing)

Drug Prevention
- [http://www.viceprovoststudents.utoronto.ca/publicationsandpolicies/rights-and-responsibilities.htm](http://www.viceprovoststudents.utoronto.ca/publicationsandpolicies/rights-and-responsibilities.htm) (see section on ‘Alcohol’)

Drug-Related Offences — suspension of eligibility for loan assistance

Exit Counselling
- [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action)
- [http://future.utoronto.ca/finances/financial-aid/other-loans-and-student-lines-credit#us](http://future.utoronto.ca/finances/financial-aid/other-loans-and-student-lines-credit#us) (scroll to Exit Counselling section)
Financial Information US Direct Loan Program
- https://studentaid.ed.gov/types/loans
- http://future.utoronto.ca/finances/financial-aid/other-loans-and-student-lines-credit#us

Graduation Rate and Employment
- http://www.provost.utoronto.ca/link/students/osap.htm

Health Services
- http://healthservices.utoronto.ca/Main.htm

Immunizations
- http://studentlife.utoronto.ca/hwc/services-offered

National Student Loan Data System
- https://www.nslds.ed.gov/nslds_SA/

Repayment Plans and Interest Rates for US Direct Loans

Return of Title IV US Direct Loan Overpayments
- http://future.utoronto.ca/finances/financial-aid/other-loans-and-student-lines-credit#us
  (scroll to Return to Title IV section)

Satisfactory Academic Progress—standards and consequences of not making progress
- http://future.utoronto.ca/finances/financial-aid/other-loans-and-student-lines-credit#us
  (scroll to Satisfactory Academic Progress section)

Textbooks
- http://uoftbookstore.com/

Transfer of Credits
- http://future.utoronto.ca/transfercredit (includes studies completed during secondary school and post-secondary studies)
- http://www.artsci.utoronto.ca/current/tc (Faculty of Arts & Science)
- http://www.sgs.utoronto.ca/currentstudents/Pages/Registration-and-Enrolment.aspx (School of Graduate Studies)

Withdrawal Procedures
- www.future.utoronto.ca/current-students/registrars (Academic Calendar Policy Calendars for UTM, St. George and UTSC)

Refund Policy
- www.fees.utoronto.ca

Questions? Contact usa.financialaid@utoronto.ca.

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