

McMaster University | Aid & Awards: U.S Consumer Disclosure 2023 - 2024

U.S. Department of Education, Federal Student Aid, Foreign Schools Disclosure Requirements

Notice of availability of Institutional and Financial Information

This document is available as an electronic copy on our [Aid & Awards U.S. funding webpage](#). To request a paper copy of this document please email awards@mcmaster.ca.

If there is any conflict between the information set out in this U.S Consumer Disclosure and the provisions in McMaster's policies or Academic Calendar, the conditions of the Policies and the Calendar prevail.

As required by US Federal Regulation 34 CFR 668.41 – 48 any McMaster University student receiving US Direct Loans is required to receive the following information.

Topic/Category	Description
Student Financial Aid Information	<ul style="list-style-type: none"> • All the need-based and non-need-based federal, local, private and institutional student financial assistance programs available to students who enroll at the school • Terms and conditions of the Title IV, HEA loans • Criteria for selecting recipients and for determining award amount • Eligibility requirements and procedures for applying for aid • Methods and frequency of disbursements of aid • Rights and responsibilities of students receiving Title IV, HEA student financial aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress • Terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans • Procedures and forms by which students apply for assistance • A statement that enrollment in a program of study abroad approved for credit by the home school may be considered enrollment in the home school for purposes of applying for federal student financial aid • General conditions and terms applicable to employment provided as part of financial aid package • The exit counseling information the school provides and collects <p>Aid & Awards webpage</p>



Facilities and Services Available to Students with Disabilities	Student Accessibility Services
Price of Attendance	McMaster student fees webpage
Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid	<ol style="list-style-type: none"> 1. McMaster University refunds policy 2. Requirements and procedures for official withdrawal: <ul style="list-style-type: none"> • Undergraduate withdrawal information • School of Graduate Studies withdrawal information 3. Requirements for Return of Title IV, HEA grant or loan aid is available on Aid & Awards U.S. funding webpage
Academic Programs, Faculties and Departments, Instructional Facilities	Academic Calendars for Undergraduate and Graduate programs
Transfer Students	Information page on transfer students
Copyright Infringement Policies and Sanctions	Office of Academic Integrity website University Secretariat policies, procedures and guidelines information
School and Program Accreditation, Approval, or Licensure	<p>The Ministry of Colleges and Universities has information on associations, agencies, or government bodies that accredit, approve or license an Ontario postsecondary school and its programs.</p> <p>The Liaison Committee on Medical (LCME) and the Committee on Accreditation of Canadian Medical Schools (CACMS evaluates the quality of our School of Medicine program.</p>
Federal Student Aid Penalties for Drug Law Violations	University Secretariat policies, procedures and guidelines information
Vaccinations Policy	Immunization information for students is available on the Student Wellness Centre website



Textbook Information	Information regarding courseware and textbooks can be found on the University Bookstore website .
Drug and Alcohol Abuse Prevention	<ul style="list-style-type: none"> • The Student Wellness Centre provides information for students relating to drug and alcohol abuse prevention • Employees can access information relating to drug and alcohol abuse through the McMaster University Employee Assistance Program.
Degree Completion Rates Retention Rates Employment Rates	Reporting to the Office of the Provost and Vice-President (Academic), the Office of Institutional Research and Analysis (IRA) provides leadership, advice and support for planning, policy formation, accountability and informed decision making at McMaster University. The Office of IRA liaises with government and external agencies including Statistics Canada, the Council of Ontario Universities and its committees, ranking agencies, the U15 Data Exchange, and the university community on institutional data and research activities. It works on numerous governments reporting activities, developing analyses and position papers to provide quantitative analysis, insight, advice and information to the senior administration, as well as works with key units and governing committees in support of multi-year planning and resource allocation decisions. Furthermore, the Office of IRA provides a business intelligence environment that enables and maintains quick access to information, conducts surveys, and provides meaningful analysis, modelling and projections to operational units or departments.
Intercollegiate Athletic Program Participation	Information on varsity sports is available through the McMaster Athletics and Recreation site
Fire Safety	Fire safety and evacuation procedures are available through the Office of Health & Safety.
Privacy of Student Records	The Privacy Office (University Secretariat) is responsible for ensuring organizational compliance with relevant legislation, acting as a source of advice, guidance, and policy direction to ensure McMaster complies with the Freedom of Information and Protection of Privacy Act (FIPPA), the Canadian Anti-Spam Legislation (CASL), and other relevant legislation.
Student Loan Information	Information is published by the U.S. Department of Education regarding loan availability, including information about rights and responsibilities of students and schools: Understand Aid or Types of Financial Aid Loans



AID AND AWARDS



Gilmour Hall 120



registrar.mcmaster.ca

National Student Loan Data System (NSLDS)	<p>The National Student Loan Data System is the national database of information about loans and grants awarded to students under Title IV of the Higher Education Act (HEA) of 1965. Title IV HEA loan information is submitted to the National Student Loan Data System (NSLDS), and is accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.</p>
Entrance & Exit Counseling for Student Loan Borrowers	<p>Direct Loan applicants are required to complete online Direct Loan Entrance & Exit Counselling through the Student Loans website. For information on this and other requirements of the Direct Loan program, please refer to the Funding for U.S Students website.</p>
Private Loan Self-Certification Form	<p>Upon request, the school will provide a private education loan applicant the self-certification form for private education loans required under Section 128(e)(3) of the Truth in Lending Act (15 U.S.C. 1638(e)(3)), and the information required to complete the form, to the extent the school possesses the information.</p>
Code of Conduct for Education Loans	<p>The Code of Conduct for Education Loans prohibits a conflict of interest with the responsibilities of an agent of the school with respect to private education loans. The code of conduct specifically prohibits:</p> <ul style="list-style-type: none"> - Revenue-sharing arrangements with any lender - Receiving gifts from a lender, a guarantor, or a loan service - Contracting arrangements providing financial benefit from any lender or affiliate of a lender - Directing borrowers to particular lenders, or refusing or delaying loan certifications - Accepting offers of funds for private loans - Call center or financial aid office staffing assistance - Advisory board compensation
Contact Information for Assistance in Obtaining Information about Title IV, HEA Federal Student Aid	<p>STUDENT SERVICES 1280 Main Street West, Gilmour Hall, 108 Hamilton, Ontario L8S 4L8 Telephone: 905-525-9140 x24319 Fax: 905-521-9565 Email: awards@mcmaster.ca Website: https://registrar.mcmaster.ca/aid-awards/ US Loans contact: Visanou Saythavy</p>



