

US GOVERNMENT REQUIRES INSTITUTIONS OFFERING US DIRECT LOANS TO DISCLOSE THE FOLLOWING CONSUMER INFORMATION APPLICABLE TO ALL SCHOOLS PARTICIPATING IN THE TITLE IV, HEA STUDENT FINANCIAL AID PROGRAMS AND RECEIVING ANY FEDERAL FUNDS.

Topic/Related Activity	Method of Disclosure
Notice of Availability of Institutional and Financial Aid Information	<p>This notice is on International Program section on web, on Catalog. The announcement is a brief description of the information and include a statement of the procedures required to obtain the information.</p> <p>NOTE: Medical Program and Nursing Program are excluded from Federal Aid, however; Phycology and Pharmacy are within the scope of your Title IV Eligibility.</p>
Contact Information for Assistance in Obtaining Institutional or Financial Aid Information	This information is available through http://www.unibe.ac.cr/programas-internacionales/ayuda-para-extranjeros.html and e-media.
Student Financial Aid Information	<p>This basic information is on web and is given to student with details on Orientation session and the interview, it's on Catalog as well.</p> <p>At http://www.unibe.ac.cr/programas-internacionales/ayuda-para-extranjeros.html, students can find the following information.</p> <ul style="list-style-type: none"> • Direct Loan information • The limit award amount • Eligibility requirements and procedures for applying for aid • Rights and responsibilities of students receiving financial aid, including criteria for eligibility and standards for Satisfactory Academic Progress • Procedures and forms by which students apply for assistance
Facilities and Services Available to Students with Disabilities	<p>This information is available on web and Catalog to prospective and students about facilities and services available to students with disabilities. In any special case, students received facilities from Direction Department.</p> <p>- http://www.unibe.ac.cr/recursos.html</p>
Price of Attendance	<p>The Cost of Attendance is sent to students by email, during the Orientation and Interview by Financial Aid Department.</p> <p>UNIBE makes available information about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or expresses an interest, this information is given on Individual Attention and is filed on student's file.</p>
Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid	<p>The information is on web and catalogue.</p> <p>Return Policy of Title IV Funds – R2T4</p> <p>Description: Up through the 60% point in each payment period or period of enrollment, a prorate schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.</p> <p>Office involved: The Internacional Relations Department handles the R2T4 Form, its responsibilities are determinate the basic principles, payment period or period of enrollment, withdrawal date, date of determination, leave of absence and case studies as per</p>



	<p>information notified by Register Office. When a student ceases attendance prior ended the term, the student may not be eligible for the full amount of Title IV funds the student was scheduled to receive.</p> <p>Procedure: Register Office notifies Internacional Relations Department about the abscess of the student and declares officially withdraw the student. Internacional Relations Department determinates the payment period, payment of enrollment, withdrawal date, the last date of determination, calculate percent of period completed, determine amount earned by applying percent completed to total of amounts disbursed and amounts that could have been disbursed, return unearned funds to Title IV programs, or pay student post-withdrawal disbursement, determine Title IV overpayment. In case student let know the school will withdraw, there is an Exit Interview with the student where all information is provided and filed</p> <p>Any refund policy the school must comply with for the return of unearned tuition and fees or other refundable portions of costs paid to the school</p>
<p>Academic Program (Educational Program, Instructional Facilities, and Faculty)</p>	<p>This information is on student´s portal http://www.unibe.ac.cr/programas-academicos.html</p> <p>All prospective students and enrolled students' information about the academic program of the school, including:</p> <ul style="list-style-type: none"> • Programs • Instructional, laboratory, and other physical plant facilities that relate to the academic program • Professional Profile • Admission requirements • Graduation requirements <p>Biography for each program.</p>
<p>Transfer of Credit Policies and Articulation Agreements</p>	<p>Register office and the Faculty give the information about classes available to transfers by email. The school's transfer of credit policies that includes, at a minimum:</p> <ul style="list-style-type: none"> • Maximum to transfer is 40% credits. • Once the student is enrolled the transfer only one allow. • The content of the class must be 90% same to be transfer • Same number of credits • Basis Science transfer are allowed only from Foreign Schools.
<p>Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)</p>	<p>Schools must annually make available to current and prospective students the school's policies and sanctions related to copyright infringement, including:</p> <ul style="list-style-type: none"> • A statement that explicitly informs students that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject them to civil and criminal liabilities • A summary of the penalties for violation of federal copyright laws <p>The school's policies with respect to unauthorized peer-to-peer file sharing, including disciplinary actions taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the school's information technology system</p>
<p>School and Program Accreditation, Approval, or Licensure</p>	<p>This is on http://www.unibe.ac.cr and the student´s portal</p>
<p>Notice of Federal Student Financial Aid Penalties for Drug Law Violations</p>	<p>This information is available on student´s portal on "Discipline and order of behavior regulation"</p> <p>Student Life manage different programs to keep free drugs to students, giving support in different ways.</p> <p>Financial Aid office provides timely notice to each student who has lost eligibility for loan, or enrollment</p>



Vaccinations Policy	Catalog, Admission department, web provide information about vaccination Policy requirements. http://www.unibe.ac.cr/programas-academicos.html
Information for Students	This is on web student's portal http://www.unibe.ac.cr/estudiantes/login.php and http://www.unibe.ac.cr/programas-academicos.html <ul style="list-style-type: none">• The school's course schedule for academic period• The information provided for students regarding the required recommended textbooks and supplemental materials for each course or class• The number of students enrolled in each course or class• The maximum student enrollment for each course or class
Drug and Alcohol Abuse Prevention Program Certification	The School must certify has in operation a drug abuse prevention program it has determined to be accessible to any officer, employee, or student at the institution.
Completion/ Graduation and Transfer-out Rates for Students Receiving Athletically Related Student Aid (Including Disaggregated Completion/ Graduation Rates) (Student Right-to- Know Act)	N/A
Retention Rate	This information is available at the Register offices, its available to current and prospective students the retention rate of certificate or degree. If the retention rate information is requested by a prospective student, the information must be made available prior to the student's enrolling or entering into any financial obligation with the school by Admission Department.
Completion/ Graduation and Transfer-out Rates (Including Disaggregated Completion/ Graduation Rates) (Student Right-to- Know Act)	This information is at the Register Office.
Placement in Employment	This information is on the web http://www.unibe.ac.cr/empleos/ , http://www.unibe.ac.cr/recursos.html and the Catalog
Types of Graduate and Professional Education in Which the School's Graduates Enroll	This information is on http://www.unibe.ac.cr/programas-academicos.html Where student can find the Professional Profile, the program, requirement and magazine from some Faculties.
Job Placement Rates	This is at: http://www.unibe.ac.cr/empleos/



Intercollegiate Athletic Program Participation Rates and Financial Support Data (Equity in Athletics Disclosure Act).	N/A
Security Report- Missing Person Notification Policy	UNIBE has available by email immediately during the event, also on web will be posted. The school calls immediately to police and alert all campus security.
Privacy of Student Records – family Educational Rights and Privacy Act (FERPA)	At day of Orientation, UNIBE provide information about the following point. <ul style="list-style-type: none"> • The right to review their educational records, to request amendment of records, to consent to disclosures or personally identifiable information, and to file complaints with the U.S. Department of Education • The students sign and authorize 1 or 2 closers members of the families for reviewing educational records and requesting amendment of records. The student’s right to refuse to allow any or all such information about the student to be designated as directory information, and the time period the student has for notifying the school in writing
Gainful Employment (GE)	N/A
Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members	N/A
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Student Loan Information Published by the U.S. Department of Education	UNIBE provides information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and school under Title IV, HEA loan programs, this is on http://www.unibe.ac.cr/programas-internacionales/ayuda-para-extranjeros.html NOTE: Federal and private loans are only for the full Program, do not include exchanges or internships. Federal Loans are only for Pharmacy and Psychology, excluding Medicine and Nursing.
National Student Loan Data System (NSLDS)	UNIBE requires to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system. This is given at Orientation and Interview one on one.
Entrance Counseling for Student Loan Borrowers	This is on the Entrance Interview between student and Financial Officer. Prior to the first disbursement, UNIBE provides to a first-time borrower of a Federal Direct Loan comprehensive information on the terms and conditions of the loan and of the borrower’s responsibilities. The information is to include: <ul style="list-style-type: none"> • The effect of the loan on the eligibility of the borrower for other forms of aid • An explanation of the use of the Master Promissory Note



	<ul style="list-style-type: none"> • Explanation of COA, some regulations • Repayment obligation • The accrual and capitalization of interest • Borrowers of unsubsidized loans have the option of paying interest while in school • Definition of half-time enrollment and the consequences of not maintaining half-time enrollment • Importance of contacting appropriate offices if student withdraws prior to completion of program of study • Consequences of default • Information about the NSLDS and how the borrower can access the borrowers records
Exit Counseling for Student Loan Borrowers	<p>UNIBE provides counseling to borrowers of loans under the Direct Loan program before the student borrower ceases at least half-time study at the school. The counseling will provide information on:</p> <ul style="list-style-type: none"> • Average anticipated monthly repayment amount • Repayment plan options • Options to prepay or pay on shorter schedule • Debt Management Strategies • Use of Master Promissory Note • The seriousness and importance of student’s repayment obligation • Terms and conditions for forgiveness or cancellation • Terms and conditions for deferment or forbearance • Consequences of default • Options and consequences of loan consolidation • Tax benefits available to borrowers • The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain unemployment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the school • Availability of the Student Loan Ombudsman’s office • Information about NSLDS. The U.S. Department of Education is required to provide a disclosure form for students and prospective students about NSLDS
Private Education Loan Disclosures (Including Self-Certification Form)	<p>UNIBE provide information regarding a private education loan from a lender to a prospective borrower must provide information to the prospective borrower, including:</p> <ul style="list-style-type: none"> • Information required under Section 128(e) of the Truth in Lending Act (15 U.S.C. 1638(e)) • That the prospective borrower may qualify for loans or other assistance under the Title IV, HEA programs • That the terms and conditions of the Title IV, HEA program loans may be more favorable than the provisions of the private education loans.
Self-Certification Form	<p>The school provides this information in an email form to an enrolled or admitted student applicant for a private education loan the self-certification form for private education loans required and the information required to complete the form, to the extent the school possesses the information.</p>
Code of Conduct for Education	<p>This regulation is on student’s portal http://www.unibe.ac.cr/estudiantes/reglamentos.php</p>



UNIVERSIDAD DE IBEROAMERICA

Costa Rica

Loans	
Preferred Lender Lists	UNIBE has only one private lender Sallie Mae.
Preferred Lender Arrangements	UNIBE has only one private lender Sallie Mae.
Private Education Loans	This information is at: http://www.unibe.ac.cr/programas-internacionales/ayuda-para-extranjeros.html