



## Consumer disclosure information for Title IV students

The University of Navarra is certified to provide financial aid from the William D. Ford Federal Direct Loan Program. As such, the US government requires the institution to provide the following consumer information to all borrowers or prospective borrowers. For further information, please email [directloans@unav.es](mailto:directloans@unav.es)

The information specified below complements the policies of the University of Navarra, which must be respected at all times.

### 1. FINANCIAL ASSISTANCE INFORMATION FOR STUDENTS

- **Eligibility requirements:** in order to participate in the Title IV Direct Loan Program, students must meet the following requirements:
  - To be enrolled at least half-time as a regular student in an eligible degree or certificate program.
  - To have a High School Diploma or equivalent.
  - To maintain Satisfactory Academic Progress in college or career school (please check SAP policy for more information).
- **General requirement and Application process:** depending on their situation students can apply for the Subsidized, Unsubsidized and Parent or Graduate Plus loans. For other information about U.S. Federal Student Loans, please consult the website of the [U.S. Department of Education](#).
- **Award amount determination:** The University will the amount of a student's award once the application has been reviewed. In all cases the maximum amount to be awarded will be established by the Cost of Attendance.
- **Students right and responsibilities:** the University will provide information published by the US Department of Education to students any time, including the rights and responsibilities of students and schools under Title IV HEA (Higher Education Act) loan programs. Criteria for continued student eligibility under each program are described in the *Satisfactory Academic Progress Policy*.

For information about other the financial aid options available at the University of Navarra, please see our [Scholarships and Financial Aid page](#) or contact the Financial Aid Office at [becas@unav.es](mailto:becas@unav.es)



## 2. INSTITUTIONAL INFORMATION

- **Academic Programs Information:** the University of Navarra has a wide academic offer and all programs available can be consult at our [Studies web](https://en.unav.edu/studies) (<https://en.unav.edu/studies>). There you will find the information about the syllabus, content, format and professional careers. Most of the academic offer at the University is **eligible** for Title IV purposes:

- Bachelor official degrees
- Master programs
- PhD programs offered at Pamplona and San Sebastián.

These are **non-eligible** programs for Title IV students:

- International Foundation Program (it's a non-official degree).
  - Degree in Medicine.
  - Degree in Nursing.
  - Master's Degree in Secondary-School Teacher and High School, Professional Formation, and Language Teaching (partially online).
  - Master's Degree in Marriage and Family (partially online).
  - PhD programs that might be offered at Barcelona, Madrid, Sao Paulo, New York or Munich.
  - Non-degree/certificate/diploma programs.
- **Eligible locations:** nowadays the University of Navarra has three campuses, apart the ones from the IESE-Business School. The three of them are eligible for Title IV students.
    - Universidad de Navarra – Pamplona
    - Universidad de Navarra - TECNUN School of Engineering
    - Universidad de Navarra - Madrid



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- **Admission Criteria:** the admission' process at the University of Navarra has the same steps for any prospective student:
  1. A complete application for admission needs to be submitted at miUNAV students' portal.
  2. When required, an entrance exam must be taken.
  3. Admissions criteria are based on the entrance exam result together with the student's academic records and an interview if the School requires it.
  4. Once the admissions committee has made a decision the student will receive the resolution for admission and the instructions to get enrolled.

The entrance exam contents may vary depending on the Degree's area of knowledge. You will find all the details at our [Undergraduate](#) and [Postgraduate](#) studies websites.

- **School Cost:** For information about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any other additional costs, please see our [Admissions Office website](#) or email [directloans@unav.es](mailto:directloans@unav.es).

The Cost of Attendance calculation (COA) is based on tuition fees/accommodation/living costs and takes into consideration the student's EFC and additional financial aid that the student is receiving. All prospective borrowers are issued with a detailed cost of attendance calculation.

- **Disability-related services and facilities:** The University of Navarra has a *DISABILITY UNIT* which provides advice and support to students with disabilities. For more information, please check their [website](#) or email [inclusivos@unav.es](mailto:inclusivos@unav.es).
- **Leave of Absence, Withdrawal, Refund Policy and Return of Title IV Funds:** we have specific policies about Leave of Absence, Withdrawal, Refund policy. Also Return of Title IV funds.
- **Study abroad information:** it is not compulsory to attend a study abroad period to be granted with the official degree. According to regulation 34 CFR 600.52 and 600.54, students receiving U.S. Federal loans are eligible to take up to 25 % of their program of study in eligible institutions in the United States. Also at another international institution, that is not itself eligible for the U.S. Direct Loan program. Please contact the Financial Aid Office for further details ([directlaons@unav.es](mailto:directlaons@unav.es)).

### 3. SAFEGUARDING CUSTOMER INFORMATION

- **FERPA Family Educational Rights and Privacy Act of 1974 (FERPA) - US students only:**



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- a. Each student has the right to review their educational records, to request amendment of records, to consent to disclosures or personally identifiable information and to file complaint with the U.S. Department of Education. Students can access their information at their online students portal miUNAV.
- b. If a student sees that a grade is not correct, he will send a request to the School's Academic Secretary, who will check with the professor and eventually rectify the grade.

**Specifically for US students:** the University will annually distribute to all enrolled students a notice of the availability of the information that is required to be made available to students under the [Family Educational Rights and Privacy Act of 1974 \(FERPA\)](#) and under Section 485(a)(1), Section 485(f), Section 485(g), Section 485(h) and Section 485(j)

- **Information security requirements:** Spanish law in the “Data Protection Act” (Organic Law 15/1999, of December 13, on the Protection of Personal Data) regulates issues of personal data protection. It protects individuals in the area of processing of personal data and the free movement of data. According to the law, data controllers must comply with several obligations, including:
  - a. Complying with the principles of data quality.
  - b. Informing data subjects about data processing on collection.
  - c. Obtaining data subjects' consent to process their data.
  - d. Registering personal data files.
  - e. Implementing security measures to protect personal data, including drafting a security document.
  - f. Attending to data subjects' rights of access, rectification, cancellation, and opposition.
  - g. Entering into data processing agreements with data processors.
  - h. Keeping personal data confidential.

More information about current legislation is available on the website of [Spanish Data Protection Agency](#).

## 4. MISREPRESENTATION



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The University of Navarra ensures that all the statements that are publicly issued (website, brochures, etc.) are true and correct in terms of nature of educational programs, nature of financial charges and employability of graduates.

## 5. LOAN DISCLOSURE

- **Entrance Counselling for Student Loan Borrowers:** All students receiving subsidized, unsubsidized or plus loan(s) under the Direct Loan Program must complete entrance counselling before the first disbursement of the loan. During entrance counseling, you will learn about the following:
  - What a Direct Loan is and how the loan process works
  - Managing your education expenses
  - Other financial resources to consider to help pay for your education
  - Your rights and responsibilities as a borrower

Please complete Direct Loan Entrance Counseling electronically at [Entrance Counseling.gov](https://www.entrancecounseling.gov).

- **Exit Counselling for Student Loan Borrowers:** US regulations require exit counselling by the time students finish their studies. This should be done before students graduate, drop below half-time attendance, or withdraw.

Please complete exit counselling on the [StudentLoans.gov](https://studentloans.gov) website: <https://studentloans.gov/myDirectLoan/index.action>.

- **Private Education Loans:** If you are applying for a private US student loan, the University of Navarra will work with whichever private lender you decide to use, as long as they are willing to work with us. At present we are only aware of one lender offering such loans, which is Sallie Mae. Sallie Mae is not a preferred lender and this does not represent a preferred lender arrangement.

Please remember to compare all loans before applying. Most private loans have variable interest rates (meaning they will fluctuate over time), while federal loans have fixed interest rates and more lenient repayment terms. Please note, that before we can certify and process a private loan offered by Sallie Mae, the student needs to have completed the admission's process at our University.

- **PLUS counselling for student loan borrowers:** Before the first disbursement, borrowers who are informed by the US Department of Education that they have an adverse credit history (and have obtained an approved endorser or documented to the satisfaction of



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the US Department of Education that there are extenuating circumstances related to the adverse credit history) will be required to fill out PLUS counselling. PLUS counselling is required to be completed via [StudentLoans.gov](https://studentloans.gov) before a loan will be approved.

- **National Student Loan Data System (NSLDS):** NSLDS is the U.S. Department of Education's central database for student aid. If a student takes US Federal loan, school is required to submit to the NSLDS relevant data about the loan. NSLDS is accessible by guarantee agencies, lenders and schools determined to be authorized users of the data system. Institutions are required to confirm and updates NSLDS with the enrollment status of the student every two months.
- **Code of Conduct for Education Loans** In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, all agents at the School with responsibility for US loans are prohibited from:
  - Revenue-sharing arrangements with any lender.
  - Receiving gifts from a lender, a guarantor, or a loan services.
  - Contracting arrangement providing financial benefit from any lender or affiliate of a lender.
  - Directing borrowers to particular lenders, or refusing or delaying loan certifications.
  - Offers of funds for private loans.
  - Call centre or financial aid office staffing assistance.
  - Advisory board compensations.