

# CONSUMER INFORMATION

TOPICS	SCHOOL INFORMATION
<p><b>Excluded Programs and Locations</b>            Programs and locations which are <b>NOT</b> eligible for Title IV funding.</p>	<p>N/A</p>
	<p><a href="#">FAFSA Federal Student Aid (Direct Unsubsidized Loan and Grad PLUS Loan)</a>  <a href="#">CCNM Scholarships and Bursaries</a></p>
<p><b>BASIC INFORMATION</b></p>	
<p><b>General requirement</b>            Terms and conditions of the loans students receive under the William D. Ford Federal Direct Student Loan Program</p> <p><b>Application process</b>            The procedures and forms by which students apply for assistance, student eligibility requirements</p>	<p><a href="#">Unsubsidized Direct Loan</a>  <a href="#">Grad PLUS Loan</a></p> <p><a href="#">FAFSA® Tm( ) FETEMC QBTW / MOID 5 BDC 0 use pñ a E a s tñ (R E I</a>            returning who are interested in receiving Title IV financial aid.</p>

<b>Education Costs</b>	<a href="#">Tuition and Fees</a> <a href="#">Living On Campus: CCNM – Toronto Campus</a> <a href="#">Living Off Campus: CCNM Toronto and Boucher Campus</a>  Cost of attending (COA) is inclusive of tuition, books and equipment, mandatory student fees, rent, loan fees, etc. for the specific year of study. Funding award is based on the calculation of COA template provided by Student Services.
<b>Disability-related services and facilities</b>	<a href="#">Accessibility Services</a>
<b>Refund policy</b>	<a href="#">Tuition, Refund and Withdrawals</a>
<b>Return of funds requirements</b>	<a href="#">Return to Title IV Refund Policy</a>
<b>Study abroad/written arrangements</b>	Externships are eligible under the exclusion to 34 CFR 668.5(h)(2). Externships at local community Health Centres are supervised and monitored by CCNM's qualified staff. These externships are Title IV eligible as the PEQAB quality assures and reassesses for renewal of the program by independent subject matter experts according to OQF standards and the procedures approved by the Council of Ministers of Education, Canada in the <a href="#">Ministerial Statement on Quality Assurance of Degree Education in Canada (2007)</a> which states ministers recognize that the primary responsibility for academic and institutional quality assurance rests with postsecondary institutions themselves. Students may complete up to 25% of a program by participating in an externship provided by an ineligible organization.
<b>Withdrawal procedures</b>	<a href="#">Tuition, Refund and Withdrawals</a>

Written arrangements (consortium and contractual agreements) (a)

<b>MISREPRESENTATION</b>	
<b>Statement</b>	The Canadian College of Naturopathic Medicine is committed to ensure that no false, incorrect, misleading statement is made directly or indirectly to a student, any member of the public, an accrediting agency, or the US Department of Education. It has policies and procedures in place to ensure it does not misrepresent the nature of its educational programs in the dissemination of a student endorsement or testimonial. In addition, it ensures it does not misrepresent the nature of its financial charges.
<b>LOAN DISCLOSURES</b>	
<b>Exit Counseling</b>	<a href="#">Exit Counseling   Federal Student Aid</a>  Email is sent to students leaving the program (E.g., graduation, dismissal, withdrawal) that exit counseling is required. If not received, the Student Services Officer will send to last known physical address within 30 days.
<b>Providing borrower information at separation</b>	For Title IV loans CCNM sends regular updates to NSLDS as required
<b>Private Education Loans</b>	N/A
<b>Schools as private lender</b>	N/A
<b>Preferred lender list</b>	N/A
<b>Code of conduct concerning loans</b>	CCNM prohibits revenue sharing arrangement with any lender, receiving gift from lender, contracting arrangement, directing borrowers to particular lender, offer of funds for private loans, advisory board compensation.