

CONSUMER INFORMATION, 2022-23

REQUIREMENT	SCHOOL INFORMATION
<p>Excluded Programs and Locations: list programs and locations which are NOT eligible for Title IV funding.</p>	<p>The institution's distance learning programs are not eligible for participation in the US Department of Education Title IV funding program.</p> <p>Only programs delivered by American College Dublin are eligible for participation in the US Department of Education Title IV funding program.</p>
<p>Institutional and Financial Assistance Information: description of all federal, state, local, private, and institutional need-based and non-need-based student financial assistance programs available to them.</p>	<p>Institutional financial aid: https://iamu.edu/admissions/scholarships/</p> <p>US financial aid: Federal Student Loan Programs (studentaid.gov)</p>
<p>BASIC INFORMATION</p>	
<p>General requirement – Describe the terms and conditions of the loans students receive under the William D. Ford Federal Direct Student Loan Program; terms and conditions, loan limits.</p>	<p>Loans Federal Student Aid</p>
<p>Application process –The procedures and forms by which students apply for assistance, student eligibility requirements</p>	<p>FAFSA® Application Federal Student Aid</p>
<p>Award amount determination – Criteria for determining the amount of a student's award, method by which financial assistance disbursements and the frequency of those disbursements.</p>	<p>Loans Federal Student Aid</p>
<p>ED materials – Schools are required to provide information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided</p>	<p>Federal Student Loan Programs (studentaid.gov)</p>

<p>Student eligibility requirements – enrolled in eligible program at least half-time status</p>	<p>Title IV eligible U.S. students must be enrolled in an eligible program at least at half-time status.</p>																													
<p>Student rights and responsibilities – terms of any loan received by a student as part of the student's financial assistance package; Criteria for continued student eligibility under each program – Student must maintain in order to be considered making satisfactory progress. Criteria by which the student who has failed to maintain satisfactory progress may re-establish his or her eligibility for financial assistance.</p>	<p>Student rights and responsibilities are set out in the institutional catalogue, Satisfactory Academic Progress (SAP) policy, and Student Handbook.</p> <p>SAP policy: https://iamu.edu/wp-content/uploads/2022/09/SAP-for-Title-IV-2022-23.pdf</p> <p>Catalogue: https://iamu.edu/wp-content/uploads/2022/08/IAU-Catalog-2022-23-v1.pdf</p> <p>Student Handbook: https://iamu.edu/wp-content/uploads/2022/08/Student-Handbook-2022-2023.pdf</p>																													
<p>Entrance counseling for student loan borrowers and exit counseling information the institution provides and collects as required by 34 CFR 685.304 for borrowers under the William D. Ford Federal Direct Student Loan Program</p>	<p>Entrance Counseling Federal Student Aid</p>																													
<p>INSTITUTIONAL INFORMATION</p>																														
<p>Academic information - The academic program of the institution, including -current degree programs and other educational and training programs; The instructional, laboratory, and other physical facilities which relate to the academic program; The institution's faculty and other instructional personnel; and any plans by the institution for improving the academic program of the institution</p>	<p>https://iamu.edu/wp-content/uploads/2022/08/IAU-Catalog-2022-23-v1.pdf</p>																													
<p>School Cost - The cost of attendance, including - (i) Tuition and fees charged to full-time and part-time students; (ii) Estimates of costs for necessary books and supplies; (iii) Estimates of typical charges for room and board; (iv) Estimates of transportation costs for students; and (v) Any additional cost of a program in which a student is enrolled or expresses a specific interest</p>	<table border="1" data-bbox="827 1040 1675 1328"> <thead> <tr> <th>Tuition</th> <th>Degree</th> <th>Masters</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$10,500</td> <td>\$12,000</td> </tr> <tr> <td>Medical Insurance</td> <td>\$150</td> <td></td> </tr> <tr> <td>Books</td> <td>\$500</td> <td></td> </tr> <tr> <td>Accommodation</td> <td>\$11,500</td> <td></td> </tr> <tr> <td>Travel</td> <td>\$3,000</td> <td></td> </tr> <tr> <td>Miscellaneous</td> <td>\$850</td> <td></td> </tr> <tr> <td></td> <th>Degree Students</th> <th>Masters Students</th> </tr> <tr> <td>Total</td> <td>\$26,500</td> <td>\$28,000</td> </tr> </tbody> </table> <p>Tuition is based on Degree Costs of €9,040. Masters programs are €10,200.</p>			Tuition	Degree	Masters		\$10,500	\$12,000	Medical Insurance	\$150		Books	\$500		Accommodation	\$11,500		Travel	\$3,000		Miscellaneous	\$850			Degree Students	Masters Students	Total	\$26,500	\$28,000
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	Tuition fees are effective from the 1 st July each year and are subject to change. Medical Insurance (€120) applies if a student does not have an existing policy.
Disability-related services and facilities - A description of the services and facilities available to students with disabilities, including students with intellectual disabilities	Details of facilities and services available to students with disabilities are available at https://iamu.edu/wp-content/uploads/2022/08/IAU-Catalog-2022-23-v1.pdf .
Refund policy - Any refund policy with which the institution is required to comply for the return of unearned tuition and fees or other refundable portions of costs paid to the institution	Details of the institutional refund policy is available in the fees section of the catalogue: https://iamu.edu/wp-content/uploads/2022/08/IAU-Catalog-2022-23-v1.pdf
Return of funds requirements - A summary of the requirements for the return of title IV loan assistance, Treatment of title IV funds when a student withdraws.	Return to Title IV Funds Policy: https://iamu.edu/wp-content/uploads/2022/09/Return-to-Title-IV-policy-ACD.pdf
Study Abroad information - A statement that a student's enrollment in a program of study abroad approved for credit by the home institution may be considered enrollment at the home institution for the purpose of applying for assistance under the title IV, HEA programs	Details of the institutional refund policy is available in the fees section of the catalogue
Withdrawal procedures - The “date of the institution's determination that the student withdrew” for an institution that is not required to take attendance is - (i) For a student who provides notification to the institution of his or her withdrawal, the student's withdrawal date as determined under paragraph (c) of this section or the date of notification of withdrawal, whichever is later; (ii) For a student who did not provide notification of his or her withdrawal to the institution, the date that the institution becomes aware that the student ceased attendance; (iii) For a student who does not return from an approved leave of absence, the earlier of the date of the end of the leave of absence or the date the student notifies the institution that he or she will not be returning to the institution; or (iv) For a student whose rescission is negated under	<p>Details of the institutional withdrawal procedures for Title IV students are set out in the Return to Title IV Funds Policy: https://iamu.edu/wp-content/uploads/2022/09/Return-to-Title-IV-policy-ACD.pdf</p> <p>These procedures are also noted in the SAP policy: https://iamu.edu/wp-content/uploads/2022/09/SAP-for-Title-IV-2022-23.pdf</p> <p>Institutional withdrawal procedures are also set out in the catalogue, available at the following link: https://iamu.edu/wp-content/uploads/2022/08/IAU-Catalog-2022-23-v1.pdf</p>

<p>paragraph (c)(2)(i)(B) of this section, the date the institution becomes aware that the student did not, or will not, complete the payment period or period of enrollment. (v) For a student who takes a leave of absence that is not approved in accordance with paragraph (d) of this section, the date that the student begins the leave of absence. “Academic attendance” and “attendance at an academically-related activity”</p>	
<p>Written arrangements (consortium and contractual agreements) with other institutions - Written arrangements between eligible institutions or with a consortium of eligible institutions, under which the other eligible institution or consortium provides part of the educational program to students enrolled in the first institution; provides part of the educational program of students enrolled in the eligible institution under study abroad program</p>	<p>American College Dublin does not currently have any arrangements of this sort.</p>
<p>FERPA Family Educational Rights and Privacy Act of 1974 (FERPA) – US students only</p>	
<p>Each school must annually provide notice to all enrolled students about:</p> <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 complaint with the U.S. Department of Education. ○ Procedures for reviewing educational records and requesting amendment of records. <p>If applicable, information about the school’s policy regarding disclosures to school officials with legitimate educational interest in the educational records.</p>	<p>Students’ right to know and review their educational records and request appropriate review and amendment of such records are governed in the Republic Ireland by the European Union’s General Data Protection Regulation (GDPR). ACD’s GDPR policy is available at: https://iamu.edu/wp-content/uploads/Documents/ACD_General_Data_Protection_Regulation_GDPR_Policy.pdf</p>
<p>SAFEGUARDING CUSTOMER INFORMATION</p>	

<p>Schools participating in the FSA programs are subject to the information security requirements established by the FTC for - financial institutions. School must adopt an information security program and draft detailed policies for handling financial data covered by the law, such as parents' annual income, and take steps to protect the data from falling into the wrong hands. The administrative, technical, or physical safeguards you use to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle customer information-PII</p>	<p>Details of the institutional information security policy for financial and other matters is available in the Quality Assurance Manual (QAM), section 8, and the College's GDPR policy.</p> <p>QAM: https://iamu.edu/wp-content/uploads/2022/08/QAM-2022-23.pdf</p> <p>GDPR policy: https://iamu.edu/wp-content/uploads/Documents/ACD_General_Data_Protection_Regulation_GDPR_Policy.pdf</p>
<p>MISREPRESENTATION</p>	
<p>Defined as a false, incorrect, misleading statement made directly or indirectly to a student, any member of the public, an accrediting agency, a state agency, or the Department. Misrepresentation includes any statement that omits information in such a way as to make the statement false, erroneous, or misleading. A statement may still be misleading, even if it is true on its face.</p>	<p>ACD does not in any way or form meaningfully misrepresent the nature of its educational programs nor does it intentionally provide false, erroneous or misleading statements regarding the nature of its educational programs, nature of financial charges, employability of its graduates or its relationship with the U.S Department of Education. See also the QAM, section 9: https://iamu.edu/wp-content/uploads/2022/08/QAM-2022-23.pdf</p>
<p>Nature of educational program - This definition applies to statements made by an eligible institution, the school's representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs or those that provide marketing, advertising, recruiting or admission service. Misrepresentation includes the dissemination of a student endorsement or testimonial that a student gives either under duress or because the school required the student to make such an endorsement or testimonial to participate in a program.</p>	<p>ACD does not in any way or form meaningfully misrepresent the nature of its educational programs nor does it intentionally provide false, erroneous or misleading statements regarding the nature of its educational programs, nature of financial charges, employability of its graduates or its relationship with the U.S Department of Education. See also the QAM, section 9: https://iamu.edu/wp-content/uploads/2022/08/QAM-2022-23.pdf</p>
<p>Nature of Financial charges – Misrepresentation concerning the nature of an eligible institution's financial charges includes but is not limited to</p>	<p>ACD does not in any way or form meaningfully misrepresent the nature of its educational programs nor does it intentionally provide false, erroneous or misleading statements regarding the nature of its educational programs, nature of financial charges, employability</p>

<p>false, erroneous or misleading statements concerning—offers of scholarships to pay all or part of a course charge; whether a particular charge is the customary charge of the course; cost of program and institutional refund policy if the student does not complete the program</p>	<p>of its graduates or its relationship with the U.S Department of Education. See also the QAM, section 9: https://iamu.edu/wp-content/uploads/2022/08/QAM-2022-23.pdf.</p>
<p>Employability of graduates - A school, one of its representatives, or a related party engages in substantial misrepresentation when it does so about the nature of its education program, its financial charges, or the employability of its graduates; availability or nature of any financial assistance offered to students; and the student's right to reject any particular type of financial aid or other assistance.</p>	<p>ACD does not in any way or form meaningfully misrepresent the nature of its educational programs nor does it intentionally provide false, erroneous or misleading statements regarding the nature of its educational programs, nature of financial charges, employability of its graduates or its relationship with the U.S Department of Education. See also the QAM, section 9: https://iamu.edu/wp-content/uploads/2022/08/QAM-2022-23.pdf</p> <p>Details of the institutional refund policy is available in the fees section of the catalogue: https://iamu.edu/wp-content/uploads/2022/08/IAU-Catalog-2022-23-v1.pdf</p>
<p>LOAN DISCLOSURES</p>	
<p>Exit Counseling – Direct loan student borrower who is graduating, leaving school, or dropping below half-time enrollment is required to complete exit counseling. If the student drops out without notifying your school, you must confirm that he has completed online counseling or mail exit counseling material to him at his last known address within 30 days.</p>	<p>It is a requirement that all borrowers complete Exit Counselling before ceasing at least half-time study. Further details about Exit Counselling are available from http://www.studentloans.gov The institution will provide reminder notices to students due to graduate who have not completed Exit Counselling.</p>
<p>Providing borrower information at separation – Personal information collected for exit counseling provided by school must be given to students' loan servicer within 60 days. No permission is needed, since student authorization granted when they signed promissory note.</p>	<p>Schools or school-affiliated organizations (e.g., alumni organizations, foundations) that Personal information collected for exit counseling provided by school is given to students' loan servicer within 60 days. No permission is needed, since student authorization granted when they signed promissory note.</p>
<p>Private Education Loans – School or affiliated organization that provides information regarding a private education loan from a lender or prospective borrower must inform the prospective borrower that he may qualify for FSA loans and that the terms and conditions of FSA loans may be more favorable than the provisions of private education loans.</p>	<p>Further information about private education loans is available from https://www.salliemae.com/ Prospective private education loan borrowers may qualify for loans or other assistance under Title IV, HEA programs and the terms and conditions of Title IV, HEA program loans may be more favourable than the provisions of the private education loans.</p>

<p>Schools as private lender – If a school solicits, makes, or extends private education loans, it is considered to be a private education lender that is subject to the Federal Reserve’s regulations on private educational lenders.</p>	<p>ACD does not act as a private lender in any capacity.</p>
<p>Preferred lender list – For any year in which the school has a preferred lender list arrangement, it will at least annually compile, maintain, and make available for students attending the school and the families of such student a list in print or other medium of the specific lenders for private education loans that the school recommends, promotes, or endorses in accordance with such preferred lender arrangement.</p>	<p>ACD does not have a preferred lender list. The institution works with whichever private lender a prospective borrower decides to use, if the borrower is willing to work with ACD. Prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the USA.</p>
<p>Code of conduct concerning loans – Each school must prominently publish on the school’s website a code of conduct that prohibits a conflict of interest with the responsibilities of an agent of the school with respect to private education loans. The code of conduct must 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</p>	<p>In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, all agents at the institution with responsibility for federal and private education loans from the USA are prohibited from the following:</p> <ul style="list-style-type: none"> • Revenue-sharing arrangements with any lender; • Receiving gifts from a lender, a guarantor, or a loan servicer; • Contracting arrangements 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 center or financial aid office staffing assistance; • Advisory board compensation.