Student Consumer Information MASARYK UNIVERSITY

Institutional and Financial Assistance Information for students

William D. Ford Federal Direct Loan Program

The William D. Ford Federal Direct Loan (Direct Loan) Program is a federal student loan program under which eligible students and parents borrow directly from the U.S. Department of Education (ED) at participating schools.

There are several types of Direct Loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.

Students are eligible for Direct Loans (DL), if they meet following requirements:

- Must be a U.S. citizen or an eligible noncitizen and have a valid Social Security number (with an exception, please see the link below).
- Must be enrolled at Masaryk University (MU) in a study programme that leads to a degree awarded by the school.
- Direct Subsidized Loans are available only to undergraduate students who have financial need.
- Direct Unsubsidized Loans are available to both undergraduates and graduate or professional degree students. Students are not required to show financial need to receive a Direct Unsubsidized Loan.
- Must maintain satisfactory academic progress according to MU's Satisfactory Academic Progress Policy.
- Other requirements and specifications listed on the ED's official website.

The school determines the loan types and the actual amount students are eligible to receive each academic year with regard to the annual and aggregate loan limits set by the ED.

Application process for the Direct Loan Program at MU

It is described on our dedicated page: Application Process for the Direct Loan Program at MU.

Non-eligible study programmes for Title IV aid

Some study programmes at MU are not eligible for Title IV students. MU is not allowed to disburse FSA to students studying following study programmes:

Nursing (Faculty of Medicine)

Masaryk University, Centre for International Cooperation

Žerotínovo nám. 617/9, 601 77 Brno, Czech Republic Sídlo: Komenského nám. 220/2, 602 00 Brno T: +420 549 49 1106, E: cic@czs.muni.cz, ois@czs.muni.cz, www.czs.muni.cz Bank account: KB Brno, Ref. No.: 85636621/0100, ID: 00216224, Tax ID: CZ00216224 Please quote the Reference Number in your reply.

- Any joint degree or double degree programme
- Any non-degree programme (lifelong learning programmes)
- Programmes using telecommunication as a method of delivery for instruction:
 - Any study programme in "distance" form, with Czech or foreign language of instruction (International Commercial Law Studies; Information Services Design).
 - Any study programme in "combined" form, with Czech or foreign language of instruction.

Award amount determination

The FSA Manager at MU determines the amount of the award each year based on several factors, listed <u>on this page in "Aid calculation section"</u>.

Student rights and responsibilities with regard to Federal Student Aid at MU

Students have the right to:

- know what financial aid is available to them at MU.
- know the procedures, deadlines, eligibility requirements and terms and conditions of aid they receive.
- know the criteria for determining the amount of aid offered, what resources are considered in the calculation of their financial need, and how much of their need has been met.
- know the standards required for maintaining Satisfactory Academic Progress (SAP) for financial aid eligibility.
- the Federal Return of Title IV funds and the school's refund policy.
- Expect their personal and financial records be kept confidential in accordance with Family Educational Rights and Privacy Act of 1974 (FERPA) and <u>MU's Personal Data Protection</u> <u>Principles</u>.

Students are responsible for:

- Reading and considering all information about the university before enrolment.
- Providing complete and accurate information based on which MU calculates aid eligibility and amount.
- Completing <u>entrance counseling</u> before receiving first loan disbursement and <u>exit</u> <u>counseling</u> after graduation or leaving the university.
- Reporting additional sources of financial assistance such as scholarships, stipends, tuition waivers and grants.
- Reading and understanding all forms and agreements that they are asked to sign, maintaining copies for their records, and accepting responsibility for those agreements.
- Maintaining their enrolment status and satisfactory academic progress during their studies.
- To use FSA primarily for expenses related to attendance at MU.
- Reporting any change in status, including informing the university and their loan servicer of changes in name, address, social security number and school status.
- Reporting if they attend two or more schools at the same time, if they are in default on a student loan or owing a refund or repayment on any educational grant received from any school.
- Repaying any loan they receive.

Entrance and exit counselling for FSA

Students applying for FSA at MU are required to complete **entrance counselling** every year in accordance with ED's rules for foreign schools. Entrance counselling ensures they understand the terms and conditions of loans and their rights and responsibilities. Students at MU complete their entrance counselling provided by the ED: <u>https://studentaid.gov/entrance-counselling/</u>

Students who received DLs are required to complete exit counselling when they leave school or drop below half-time enrolment. The purpose of exit counselling is to ensure they understand their loan obligations and are prepared for repayment. MU students complete their exit counselling provided by the ED: <u>https://studentaid.gov/exit-counseling/</u>

Institutional Information

Academic information

All information for foreign degree-seeking students can be found here: <u>https://www.muni.cz/en/admissions/bachelors-and-masters-studies</u> <u>https://www.muni.cz/en/admissions/phd-studies</u>

School cost

Information on tuition fees and financial aid are published on dedicated page of MU's website and regularly updated: <u>https://www.muni.cz/en/admissions/bachelors-and-masters-studies/tuition-fees-and-financial-aid</u>

Disability-related services and facilities

Teiresiás, the Support Centre for Students with Special Needs provides services for all students of Masaryk University with sensory and other disabilities. Its mission is to guarantee accessibility of all study programmes at Masaryk University. More information about their services and facilities can be found on their website: <u>https://www.teiresias.muni.cz/?lang=en-GB</u>

Refund policy

Refund policy at MU mainly applies to tuition fee refunds in English-taught study programmes. Refund rules are determined by each faculty. Students need to reach out to their home faculty study or international office to obtain the most exact and up-to-date information. Common principles are described in the Fee Refund Policy on this page.

Return of Title IV funds

MU follows Withdrawal and Return of Title IV Funds (R2T4) Policy.

Study abroad information

Student's enrolment in a program of study abroad approved for credit by MU is considered enrolment at MU for the purpose of applying for assistance under the Title IV, HEA programs.

Conditions and procedures of stays abroad are governed by the university and exchange programme regulations. For more information, please see Masaryk University Directive No. 2/2024 (*Rules for Recording Students' Stays Abroad and Recognition of Their Results*), Centre for International

Cooperation Methodological Sheet No. 1/2024 (*Records of Masaryk University Students' Stays Abroad and Recognition of Their Results*) and information on Centre for International Cooperation's website: https://czs.muni.cz/en/.

Withdrawal procedures

MU is an institution that is not required to take attendance. According to the U.S. Code of Federal Regulations (34 CFR 668.22(I)(3)), date of the institution's determination that the student withdrew 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 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 enrolment. (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.

Family Educational Rights and Privacy Act of 1974 (FERPA)

All enrolled U.S. students have 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.

All MU students can review their educational records in the Information System of MU after logging in with their university identification number (UCO) and password. It is possible to request amendment of these records. Requests can be of two types:

- Amendment to the personal records In case their personal information change (address, phone number, marital status, etc.), students are encouraged to request change of this information via study or international office of their faculty.
- Amendment to the educational records (e.g. course enrolment, exam attempts, etc.) Students can request their record adjustment in accordance with university rules set in the <u>Study and</u> <u>Examination Regulations</u> of MU. Requests should be sent to the study office of their faculty or the academic guarantor of course or study program.