William D. Ford Direct Loan Program
Consumer Information Disclosures

Background

The following aims to provide University of Melbourne students with consumer information as required by the United States Federal Government under the guidelines for participation in the William D. Ford Direct Loan Program. Please direct any questions regarding this document to 1:

International Financial Aid Officer:

Email: international-finaid@unimelb.edu.au
Telephone: +61 3 8344 0350
Fax: +61 3 8732 0286
Campus Location: Scholarships & Bursaries, Doug McDonell Building
Parkville Victoria AUSTRALIA 3010
Open 9am – 5pm Monday – Friday

Notice of Availability of Institutional and Financial Aid Information 2

This document is available on our website: services.unimelb.edu.au/scholarships/int-fin-aid

Paper copies of any or all disclosures are available on request from the International Financial Aid Officer, Scholarships & Bursaries, University Services.

Disclosure Categories

1. Institutional and Financial Assistance Information for Students
2. Drug & Alcohol Prevention Program Certification
3. Student Right-to-Know Act
4. Family Educational Rights and Privacy Act (FERPA)
5. Safeguarding Customer Information
6. Misrepresentation
7. Loan Disclosures
8. Missing Student Notification Policy
9. Gainful Employment Disclosures- non degree program

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1 34 CFR 668.43; 34 CFR 668.44
2 34 CFR 668.41 (b)(c); 34 CFR 668.42; 34 CFR 668.43
Institutional and Financial Assistance Information for Students

Financial Assistance Programs

There are a range of financial assistance programs available to enrolled students. These may be offered through the University or external bodies such as government or private entities. Eligibility criteria for these programs differ and may be based on citizenship, financial need, enrolled program or other criteria. Details can be found on the following websites:

Study Assist:
studyassist.gov.au/sites/StudyAssist/

International Financial Aid:
services.unimelb.edu.au/scholarships/int-fin-aid

Scholarships:
services.unimelb.edu.au/scholarships

Student Financial Aid:
services.unimelb.edu.au/finaid

Fees, Refunds and Return of Title IV (US Federal Aid) Funds

Student Loans, Fees and Charges Policy:
policy.unimelb.edu.au/MPF1325

Return of Title IV Policy:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/policies-forms

United States Federal Student Aid Program - Direct Loans

Information on the Direct Loan Program, including eligibility criteria, terms and conditions, application process and forms and the Cost of Attendance calculation can be found on our website at:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans

Students remain eligible for loans by continuing to meet the criteria listed on our website and by meeting Satisfactory Academic Progress requirements:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/responsibilities

services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/policies-forms

Disbursement information, including method of disbursement and dates can be found here:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/disbursements

Loan terms, repayment obligations and sample loan repayment schedule can be accessed here:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/responsibilities

The University of Melbourne does not offer financial assistance packages which include employment.

The University of Melbourne will contact students via electronic and postal mail to ensure students complete exit counselling when their enrolment drops below half time for any reason. A copy of the proof this requirement has been met will be kept on the student’s file. Access to online exit counselling can be found here:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/responsibilities

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3 34 CFR 685.304
Cost of Attendance
Tuition and fees information can be found here:
futurestudents.unimelb.edu.au/admissions/fees

Cost of living information including estimates for books and supplies, accommodation, bills and transportation can be found on the Financial Aid website:
services.unimelb.edu.au/finaid/planning/cost_of_living

Return of Funds policy, including a summary of the institution/student’s responsibility for returning funds:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/policies-forms

Withdrawing from study:
ask.unimelb.edu.au/app/answers/detail/a_id/2958/kw/withdraw

Academic programs, accreditation, staff and facilities
Course search:
Information about courses and subjects (including information about courses offered by another entity (if any)) can be found in the University’s Course Search and Handbook:
coursesearch.unimelb.edu.au
handbook.unimelb.edu.au

Government Accréditor:

As defined by the Tertiary Education Quality and Standards Agency (TEQSA) Act 2011, The University of Melbourne is an approved self-accrediting authority. Information on TEQSA can be obtained by visiting the following website:

Faculty Staff:
about.unimelb.edu.au/governance-and-leadership/faculties

Campus and facilities information:
about.unimelb.edu.au/campuses-and-facilities

Disability Services:
services.unimelb.edu.au/disability

Information for prospective and enrolled students, including information on financial aid, school information, completion and graduation rates and school security policies and crime statistics:
students.unimelb.edu.au/stop1

Transfer of Credit
Transfer of credit policy:
policy.unimelb.edu.au/MPF1293

Articulation Agreements
Articulation agreements:
about.unimelb.edu.au/international-connections

Copyright
Students University of Melbourne must adhere to the relevant University policies and statutes regarding use of intellectual property. Unauthorised distribution of copyrighted material, including

4 34 CFR 668.22
unauthorised peer-to-peer file sharing, may subject students to civil and criminal liabilities under Copyright Act (1968). Students can seek advice from the University of Melbourne Copyright Office.

Copyright Office:
copyright.unimelb.edu.au/#about

Responsible Conduct of Students Procedure:
policy.unimelb.edu.au/MPF1061

University statute on unauthorized distribution of copyright material, including unauthorized peer-to-peer file sharing:
www.unimelb.edu.au/governance/statutes

Penalties for violation of federal copyright laws can be accessed here:
www.copyright.org.au/acc_prod/ACC/Information_Sheets/Infringement__Action__Remedies__Offences__Penalties.aspx?WebsiteKey=8a471e74-3f78-4994-9023-316f0ecef4ef

Vaccination Policy

The University does not have a blanket vaccination policy, however; specific courses or subjects may require vaccination to mitigate infection risk, particularly those courses or subjects where students undertake clinical placements. See:

Faculty of Medicine, Dentistry and Health Sciences:
mdhs.unimelb.edu.au/__data/assets/pdf_file/0009/1633365/Immunisation-policy-2016.pdf

Faculty of Veterinary and Agricultural Sciences:
students.fvas.unimelb.edu.au/admin/q-fever?_ga=1.115447302.1697506362.1434322403

Textbook Information

Information on set textbooks and resources will be published on the individual enrolled subject information on the Learning Management System:

lms.unimelb.edu.au/start/glance/

Students can look up required textbooks via subject code at the University’s affiliated bookshop:

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

Students that are found guilty within the legal jurisdictions of Australia during their period of study will lose their eligibility for Direct Loans. If you are deemed to have violated University policy, you may have your eligibility for loans terminated, depending in the severity of the violation.

In cases of criminal conviction, or where students have been unsuccessful within the University’s disciplinary procedures, student loans are subject to termination.
Higher Education Act of 1965 Sec 484(r): Suspension of Eligibility For Drug-Related Offenses.

(1) IN GENERAL – A student who has been convicted of any offense under any Federal or State law involving the possession or sale of a controlled substance shall not be eligible to receive any grant, loan, or work assistance under this title during the period beginning on the date of such conviction and ending after the interval specified below:

If convicted of an offense involving:

<table>
<thead>
<tr>
<th>The possession of a controlled Substance:</th>
<th>Ineligibility Period is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>First offense</td>
<td>1 year</td>
</tr>
<tr>
<td>Second offense</td>
<td>2 years</td>
</tr>
<tr>
<td>Third offense</td>
<td>Indefinite</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The sale of a controlled substance:</th>
<th>Ineligibility Period is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>First offense</td>
<td>2 years</td>
</tr>
<tr>
<td>Second offense</td>
<td>Indefinite</td>
</tr>
</tbody>
</table>

(2) REHABILITATION – A student whose eligibility has been suspended under paragraph (1) may resume eligibility before the end of the ineligibility period determined under such paragraph if –

(A) The student satisfactorily completes a drug rehabilitation program that –

(i) Complies with such criteria as the Secretary shall prescribe in regulations for purposes of this paragraph; and

(ii) Includes two unannounced drug tests; or

(B) The conviction is reversed, set aside, or otherwise rendered nugatory.
Drug and Alcohol Prevention

Drug and Alcohol information including information on drug prevention, counselling and treatment

University Health Services:
services.unimelb.edu.au/health/about

Counselling and Psychological Services:
services.unimelb.edu.au/counsel/resources/resources/psychological/drugs

University Policies

Academic Board Regulations on Student Conduct:
www.unimelb.edu.au/governance/statutes

Student General Misconduct Policy:
policy.unimelb.edu.au/MPF1324

Responsible Management and Use of Alcohol:
policy.unimelb.edu.au/MPF1267

Smoke-Free and Tobacco-Free Campuses:
policy.unimelb.edu.au/MPF1260

Criminal Law

Drug offenses under Australian criminal law are administered by individual jurisdictions. These jurisdictions are states, territories and the Commonwealth (Federal) governments.


Federal: www.lawhandbook.org.au/03_02_04_federal_drug_offences/

Information about drug and alcohol prevention is included in student and staff induction programs and subsequently distributed through student and staff news channels.
Student-Right-To-Know Act

Direct Loan borrowers must abide by the Satisfactory Academic Progress policy for the Direct Loan program in conjunction with University of Melbourne policies and statutes. It must be noted that the United States Department of Education legislation applies greater restriction on course duration for students participating in the US Federal Aid (Direct Loan) Program. Where policies differ on course duration, the lesser time limit will apply.

Direct Loan

Satisfactory Academic Progress Policy:
services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/policies-forms

University

Courses, Subjects, Award and Program Policy (see course duration and maximum time to complete): policy.unimelb.edu.au/MPF1327

University completion rates by award type are published in the University of Melbourne Annual Reports: publications.unimelb.edu.au/#Annualreports

The University of Melbourne does not offer preparatory programs for students looking to transfer to other institutions.

The University of Melbourne does not require students to self-identify by major racial or ethnic group, but to view by gender refer to the University’s annual reports: publications.unimelb.edu.au/#Annualreports

The number of Direct Loan recipients, in particular the number of first time, full time undergraduate student enrolment, is too small to be meaningful or may disclose the identity of the students.

Retention rates

Retention and graduation information will be made available to perspective students on request, prior to the student's enrolling or entering into any financial obligation with the institution.

Placement Rates

The University of Melbourne is a world renowned institution, ranking in the top 50 in the world in various independent surveys and does not use job placement rates as “a means to recruit students.”

Types of Graduate and Professional Education in which the School’s Graduates Enrol

The University of Melbourne is defined as a self-accrediting institution by TEQSA and is ranked in the top 50 institutions world-wide in various independent surveys. University of Melbourne credentials are recognised by other institutions across the world.
Family Education Rights and Privacy Act (FERPA)

Freedom of Information

The University of Melbourne responds to requests for access to student information in accordance with the *Freedom of Information Act 1992* (Vic)\(^{10}\)

Further information and enquiries regarding access to student information can be directed to the University's Freedom of Information Officer or Coordinator via:


Enrolled students have access to their education records by logging in to the online student portal and may make amendments to their personal information through the portal.

[my.unimelb.edu.au](http://my.unimelb.edu.au)

Previous students should contact Academic Services and Registrar for access to their education records:

[ask.unimelb.edu.au/app/answers/detail/a_id/843](http://ask.unimelb.edu.au/app/answers/detail/a_id/843)

Students may request amendments to their records in accordance with the Revocation of Awards Policy and the Academic Board Regulations:

[policy.unimelb.edu.au/MPF1316](http://policy.unimelb.edu.au/MPF1316)

[www.unimelb.edu.au/governance/statutes](http://www.unimelb.edu.au/governance/statutes)

Privacy

The University of Melbourne has legal obligations to protect the information privacy of all students, staff and members of public it comes into contact with. This includes the obligation to obtain written consent from the student to release information to a third party via a privacy collection notice:


These obligations arise from the *Privacy and Data Protection Act 2014* (Vic)\(^{11}\) and the *Health Records Act 2001* (Vic)\(^{12}\), and further information can be found on the University’s Privacy website:


The University’s commitment to respecting and protecting privacy is further stated in its Privacy Policy (MPF 1104):

[policy.unimelb.edu.au/MPF1104](http://policy.unimelb.edu.au/MPF1104)

FERPA Contact Information

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Ave. S.W.
Washington, D.C. 20202-4605
Phone +1 202-260-3887
[www.ed.gov/offices/OM/fpco](http://www.ed.gov/offices/OM/fpco)

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Safeguarding Customer Information

The University of Melbourne has established policies and procedures to ensure the confidentiality and security of information retained in physical format and in the University's information systems and supports compliance with current Commonwealth and State legislation, Australian and International Standards and the Payment Card Industry Data Security Standard.

The Information Security Policy covers the administrative, technical and physical safeguards the University uses to access, collect, distribute, process, protect, store, use, transmit, dispose of and otherwise handle customer information.

[link to policy.unimelb.edu.au/MPF1270]

The University evaluates and adjusts its information security processes in accordance with the Risk Management Policy:

[link to policy.unimelb.edu.au/MPF1194]
Misrepresentation

Nature of Education Program

As defined by the *Tertiary Education Quality and Standards Agency (TEQSA) Act 2011*, The University of Melbourne is an approved self-accrediting authority. Information on TEQSA can be obtained by visiting the following website: [http://www.teqsa.gov.au/for-students](http://www.teqsa.gov.au/for-students).

The University of Melbourne is also bound by the *Education Services for Overseas Students Act 2000*.

In accordance with the *Tertiary Education Quality and Standards Agency (TEQSA) Act 2011* and the *Education Services for Overseas Students Act 2000* the University of Melbourne has approved the following policies:

- Credit, Advanced Standing and Accelerated Entry Policy
- Courses, Subjects, Awards and Programs Policy
- Student General Misconduct Policy
- Responsible Conduct of Staff Policy
- Gifts Procedure
- Conflict of Interest Procedure

Nature of Financial Charges

- Student Loans, Fees and Charges Policy
  [https://policy.unimelb.edu.au/MPF1325](https://policy.unimelb.edu.au/MPF1325)

Fees are published on the University website [https://futurestudents.unimelb.edu.au/admissions/fees](https://futurestudents.unimelb.edu.au/admissions/fees).

Scholarships information is published on the University website [http://services.unimelb.edu.au/scholarships](http://services.unimelb.edu.au/scholarships).

Financial Aid information is published on the University website [http://services.unimelb.edu.au/finaid](http://services.unimelb.edu.au/finaid).


Employability of Graduates

The University of Melbourne is a world renowned institution, ranking in the top 50 in the world in various independent surveys and does not use job placement rates as a means to recruit students.

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13 34 CFR 668.72
16 34 CFR 668.73
17 34 CFR 668.74
Relationship with the U.S. Department of Education

See the University of Melbourne Code of Conduct

http://services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/policies-forms

19 CFR 668.75
Loan Disclosures

Loans Available
For information about what US loans are available visit the International Financial Aid website: services.unimelb.edu.au/scholarships/int-fin-aid

Code of Conduct for Educational Loans
In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, University staff with responsibility for Direct Loans and Private Education Loans from the United States are prohibited from the following:

- Revenue sharing arrangements with any lender
- Receiving gifts from a lender, guarantor or 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 centre or financial aid office staffing assistance
- Advisory board compensation

The William D. Ford Direct Loan Program Code of Conduct is available on our website services.unimelb.edu.au/scholarships/int-fin-aid/us-direct-loans/policies-forms

Preferred Lenders List
Wherever possible the University of Melbourne will work with whichever private lender a prospective borrower chooses to use. Prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the United States. For this reason the only loans we list as being available are the William D. Ford Direct Loans available through the United States Federal Student Aid Program and private loans via Sallie Mae.
Missing Student Notification Policy\textsuperscript{20}

The University of Melbourne does not provide on-campus housing, but does have student welfare policy framework and procedures.

International Student Critical Incident Procedure
\textit{policy.unimelb.edu.au/MPF1239}

Student Support Procedure
\textit{policy.unimelb.edu.au/MPF1069}

Further information on campus safety is available at the Safer Community Program website
\textit{safercommunity.unimelb.edu.au/}

Gainful Employment Disclosures\textsuperscript{21}

Gainful Employment refers to the provision of specific information about any eligible non-degree programs. The University of Melbourne has not included non-degree programs in the participation agreement with the United States Federal Aid Program and cannot certify funding through the Direct Loan program for students undertaking non-degree programs.

\textsuperscript{20} 668.46(h)
\textsuperscript{21} 34 CFR 668.6(a); 34 CFR 668.6(b); 34 CFR 668.7