

## 4.0.0.0 Liberty University Financial Aid Consumer Information

### Policy Information

#### Issuing Office

Financial Aid

#### Affected Parties

Students

#### Policy Language

Liberty University dynamically supplies information and disclosures to all who interact with the University. One way this is accomplished is through electronic media.

#### Notice of Availability of Institutional and Financial Aid Information

Liberty University, as permitted by federal regulation [34 CFR 668.41], electronically disseminates consumer information, including the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act information. Upon request, the institution will provide a free paper copy. Anyone signing or processing financial aid forms or seeking information or assistance at Liberty University must read, understand, and comply with the requirements disclosed, which are available 24 hours a day at [www.Liberty.edu/ConsumerInfo](http://www.Liberty.edu/ConsumerInfo). (<https://www.liberty.edu/student-financial-services/consumer-information/>)

Contact Information for Assistance in Obtaining Institutional or Financial Aid Information: <https://www.liberty.edu/student-financial-services/>

#### General Institutional Information

- Privacy of Student Records/Family Educational Rights and Privacy Act (FERPA)  
<https://www.liberty.edu/registrar/ferpa/>

### Procedural Information

#### Procedures

Compliance with the federal regulation concerning the disclosure and dissemination of consumer information is completed through providing students, staff, faculty, and the public-at-large access 24 hours a day, seven days a week through the online web link ([www.liberty.edu/consumerinfo](http://www.liberty.edu/consumerinfo)) and also sends an annual email to applicable parties, which is tracked in Banner.

#### Sanctions

Non-compliance with consumer information disclosure could result in the suspension or revocation of the privilege of awarding Title IV aid.

#### Exceptions

None

- Facilities and Services for Students with Disabilities  
<https://www.liberty.edu/disability-support/>
- Student Diversity  
<http://nces.ed.gov/collegenavigator/?q=liberty+university&s=all&id=232557#enrolmt>
- Price of Attendance  
<https://www.liberty.edu/student-financial-services/basic-costs/>
- Net Price Calculator  
<http://www.liberty.edu/npc/userInfo>
- Refund Policy and Requirements for Withdrawal and Return of Federal Financial Aid  
<https://www.liberty.edu/student-financial-services/payments/refunds/>  
<https://www.liberty.edu/student-financial-services/online-student-withdrawal/>  
<https://www.liberty.edu/student-financial-services/consumer-information/loans/>
- Inclusive Access and Textbook Information (Online and Resident)  
<http://www.liberty.edu/information/services/index.cfm?PID=35122>  
<http://liberty.bncollege.com/webapp/wcs/stores/servlet/BNCBHomePage?storeId=22559&catalogId=10001&langId=-1>  
<http://bookstore.mbsdirect.net/liberty.htm>
- Educational Program  
<http://www.liberty.edu/academics/>
- Instructional Facilities  
<http://www.liberty.edu/aboutliberty/#CampusFacilities>
- Faculty ?  
<http://www.liberty.edu/academics/>
- Transfer of Credit Policies and Articulation Agreements  
<https://www.liberty.edu/registrar/transferring-courses/>
- Written Arrangements Regarding Transfer Partnerships with Schools (Online and Resident)  
<https://www.liberty.edu/registrar/course-transfer-equivalency/>  
<https://www.liberty.edu/online/transfer-students/>
- Transfer Partnerships  
<https://www.liberty.edu/online/transfer-partnerships/>

- Accreditation, Approval, and Licensure of Institution and Programs  
<http://www.liberty.edu/index.cfm?PID=7650>
- Copyright Infringement?Policies and Sanctions  
<http://www.liberty.edu/library/copyright-guide/>
- Computer Use and File Sharing  
<https://www.liberty.edu/information-services/index.cfm?PID=31253>
- Student Activities  
<http://www.liberty.edu/campuslife/>
- Career and Job Placement Services  
<https://www.liberty.edu/career-services/>
- Teacher Preparation Program Report  
<https://title2.ed.gov/Public/Report/PrintReport.aspx?Year=2016&StateID=51>
- State Council of Higher Education for Virginia (SCHEV) Profile for Liberty University  
<http://research.schev.edu/iprofile.asp?UID=232557>
- Appeal and Complaint Policies  
<https://www.liberty.edu/student-financial-services/account-appeals-complaints/>
- SACSCOC: Liberty by the Numbers  
<http://www.liberty.edu/financeadmin/aim/index.cfm?PID=30844>
- LU Send and the Washington Fellowship  
<https://www.liberty.edu/osd/lu-send/>  
<http://www.liberty.edu/index.cfm?PID=18062>
- GDPR Privacy Notice  
<https://wiki.os.liberty.edu/display/IE/GDPR+Privacy+Notice>

### Student Financial Assistance

- Assistance Available From Federal, State, Local, and Institutional Programs  
[https://www.liberty.edu/student-financial-services/ ?](https://www.liberty.edu/student-financial-services/)
- Federal Work Study Program  
<https://www.liberty.edu/student-financial-services/federal-work-study/>
- Federal Student Financial Aid Penalties for Drug Law Violations  
<https://www.liberty.edu/student-financial-services/consumer-information/loans/>

- Initial Loan Counseling for Student Borrowers  
<https://studentaid.gov/>
- Exit Counseling for Student Borrowers  
<https://studentaid.gov/>
- Institutional Code of Conduct for Education Loans  
<https://www.liberty.edu/student-financial-services/consumer-information/loans/>
- Preferred Lender Lists  
<https://www.liberty.edu/student-financial-services/consumer-information/loans/>
- Preferred Lender Arrangements  
<https://www.liberty.edu/student-financial-services/consumer-information/loans/>
- College Financing Plan (made available to all undergraduate students and all levels of military students in ASIST once awarded financial aid)  
<https://www.liberty.edu/student-financial-services/college-financing-plan/>
- Financial Aid Disbursement Process  
<https://www.liberty.edu/student-financial-services/payments/financial-aid-disbursement/>
- Enrollment and Academic Decisions Affecting your Aid Eligibility  
<https://www.liberty.edu/student-financial-services/eligibility-and-enrollment/>
- 2019-2020 Award Terms and Conditions  
<https://wiki.os.liberty.edu/display/IE/4.1.9.0+2019-20+Award+Terms+and+Conditions>
- 2020-2021 Award Terms and Conditions  
<https://wiki.os.liberty.edu/display/IE/4.1.9.0+2020-21+Award+Terms+and+Conditions>
- Third Party Servicer Cash Management Contract  
<https://www.vibeaccount.com/swc/doc/landing/1dxkim0r4rv9groakjy7>
- Financial Summary Information  
<https://www.liberty.edu/student-financial-services/financial-aid-statistics/?>
- Satisfactory Academic Progress  
<https://www.liberty.edu/student-financial-services/eligibility-and-enrollment/>

## Health and Safety

- Drug and Alcohol Abuse Prevention Program  
[http://www.samhsa.gov/prevention/ ?](http://www.samhsa.gov/prevention/)  
[http://www.collegedrinkingprevention.gov/ ?](http://www.collegedrinkingprevention.gov/)  
[http://www.drugabuse.gov/ ?](http://www.drugabuse.gov/)
- Office of Community Life: Safe and Drug-Free Schools and Communities  
[http://www.liberty.edu/media/1216/Safe\\_and\\_Drug\\_Free.pdf](http://www.liberty.edu/media/1216/Safe_and_Drug_Free.pdf)
- 2017-18 Drug and Alcohol Abuse Prevention Program  
[http://www.liberty.edu/media/1216/DAAPP-June\\_2018.pdf](http://www.liberty.edu/media/1216/DAAPP-June_2018.pdf)
- Vaccination Policies  
<https://www.liberty.edu/students/health-wellness/health-records/>
- Campus Security Policies, Crime Statistics and Crime Log  
[https://www.liberty.edu/police/emergency-information/ ?](https://www.liberty.edu/police/emergency-information/)  
<https://www.liberty.edu/police/campus-safety-and-security/>  
[https://issuu.com/libertyuniversity/docs/108387\\_designed\\_cleary\\_report\\_v6?fr=sOTFINTMzNjcyOA](https://issuu.com/libertyuniversity/docs/108387_designed_cleary_report_v6?fr=sOTFINTMzNjcyOA)
- Fire Safety Policies, Fire Statistics and Fire Log (On-Campus Housing Facilities)  
[https://issuu.com/libertyuniversity/docs/108387\\_designed\\_cleary\\_report\\_v6?fr=sOTFINTMzNjcyOA](https://issuu.com/libertyuniversity/docs/108387_designed_cleary_report_v6?fr=sOTFINTMzNjcyOA)
- Sexual Assault Awareness: Safety and Prevention and Steps to Take to Prevent Sexual Assault  
<https://www.rainn.org/safety-prevention>  
<https://www.rainn.org/articles/steps-you-can-take-prevent-sexual-assault>
- Title IX and Student Safety  
<https://www.liberty.edu/title-ix/>

## Student Outcomes

- Six-Year Cohort Graduation Rates  
<https://www.liberty.edu/student-financial-services/consumer-information/loans/#gradrateinfo>
- Retention Rate  
[http://nces.ed.gov/collegenavigator/ ?](http://nces.ed.gov/collegenavigator/)
- Graduation Rates (Student Right-to-Know Act)  
[http://nces.ed.gov/collegenavigator/ ?](http://nces.ed.gov/collegenavigator/)
- Transfer-out Rates (Student Right-to-Know Act)  
[http://nces.ed.gov/collegenavigator/ ?](http://nces.ed.gov/collegenavigator/)
- Institutional Six-Year Cohort Graduation Rate  
<http://www.liberty.edu/financeadmin/aim/index.cfm?PID=30844>
- Graduation Rates and Transfer Rates for Students Receiving Athletically Related Student Aid (Student Right-to-Know Act)  
<http://www.ncaa.org/about/resources/research/graduation-rates>
- Academic Progress Rates for Students Receiving Athletically Related Student Aid  
[http://www.ncaa.org/about/resources/research/division-i-academic-progress-rate-apr?? ?](http://www.ncaa.org/about/resources/research/division-i-academic-progress-rate-apr??)
- Graduate and Professional Education Placement for Graduates  
<http://www.liberty.edu/financeadmin/aim/index.cfm?PID=30844 ??>
- Consumer Information Outcome Disclosures  
<https://www.liberty.edu/student-financial-services/consumer-information/loans/ ??>

#### **Additional Disclosures ?**

- Intercollegiate Athletic Program Participation Rates and Financial Support Data (Equity in Athletics Disclosure Act)  
<http://www2.ed.gov/finaid/prof/resources/athletics/eada.html ?>
- Voter Registration  
<https://www.liberty.edu/student-financial-services/voter-registration/ ?>
- Constitution and Citizenship Day  
<https://www.liberty.edu/student-financial-services/constitution-day/>
- State Approval Disclosure Information  
<https://www.liberty.edu/student-financial-services/consumer-information/state-approval-disclosures/ ?>

## Municipal Bonds Continuing Disclosure

- University's Aggregate Applicants, Acceptances, and Matriculants  
<https://nces.ed.gov/collegenavigator/?q=liberty+university&s=all&id=232557#admsns>
- University's Acceptance Rate and Resident Acceptance Rate  
<https://www.liberty.edu/index.cfm?PID=30844>  
<https://www.liberty.edu/residential/undergraduate/>
- University's Audited Financial Statements  
<https://www.dacbond.com/dacContent/doc.jsp?id=0900bbc78020bcdd>

## Employee Disclosure Information and Resources

- Liberty University Human Resources  
<https://www.liberty.edu/human-resources/>
- U.S. Department of Labor Consumer Information  
<http://www.dol.gov/general/topic/health-plans/cobra>
- U.S. Department of Labor FLSA, FMLA, and Consumer Information  
<http://www.dol.gov/WHD/>
- Americans with Disabilities Act  
<http://www.ada.gov/>

View a document of consumer information ([http://www.liberty.edu/media/1260/Consumer\\_Information\\_Current.pdf](http://www.liberty.edu/media/1260/Consumer_Information_Current.pdf)) with each direct hyperlink for the above reporting requirements.

## Policy Rationale

The U.S. Department of Education requires all institutions receiving Title IV aid to disclose and disseminate specific consumer information.

## Definition of Glossary Terms

**Graduation Rate:** Measures the progress of students who began their studies as full-time, first-time degree- or certificate-seeking students by showing the percentage of these students who complete their degree or certificate within a 150% of "normal time" for completing the program in which they are enrolled.

**Default Rate:** The percentage of borrowers who fail to repay their loans according to the terms of their promissory notes.

**Federal Student Aid:** Financial aid from the federal government to help you pay for education expenses at an eligible college or career school. Grants, loans and work-study are types of federal student aid. You must complete the FAFSA to apply for this aid.

**Federal Student Aid Programs:** The programs authorized under Title IV of the Higher Education Act of 1965 that provide grants, loans and work-study funds from the federal government to eligible students enrolled in college or career school.?

**Job Placement Rate:** The percentage of graduating students who obtained employment either in the recognized occupation for which they were trained or in a related comparable recognized occupation within a determined timeframe after receiving their degree or certificate.

**Lender:** The organization that made the loan initially; the lender could be the borrower's school; a bank, credit union, or other lending institution; or the U.S. Department of Education.

**Net Price Calculator:** A tool that allows current and prospective students, families, and other consumers to estimate the net price of attending a particular college or career school.

**Retention Rate:** Measures the percentage of first-time students who are seeking bachelor's degrees who return to the institution to continue their studies the following fall.

**Transfer Rate:** The percentage of the full-time, first-time students who transferred to another institution.