

# Consumer Report

The US government requires institutions that offer Federal Student Loans disclose the following consumer information. If you require any further information about the content, please contact Elizabeth Torres at [etorrest@delasalle.edu.mx](mailto:etorrest@delasalle.edu.mx)

## Notice of Availability of Institutional and Financial Aid

For information regarding US Federal Student Loans, please contact Elizabeth Torres at 52 (477) 710-8500 ext. 1514 or email her at [etorrest@delasalle.edu.mx](mailto:etorrest@delasalle.edu.mx),

- Terms and conditions of the Title IV HEA (Higher Education Act) loans.
- Criteria for selecting recipients and determining the award amount.
- Eligibility requirements and procedures for applying for aid.
- Methods and frequency of disbursements of aid.
- Rights and responsibilities of students receiving Title IV HEA student financial aid, including the criteria for continued student eligibility and standards for satisfactory academic progress.
- Terms of loans received as part of the financial aid package.
- Procedures and forms by which students apply for assistance.
- The exit counseling information the University collects and provides to servicers.

## Facilities and Services Available to Student with Disabilities

The Campestre and Juan Alonso de Torres facilities, as well as, the dental clinics occupy multiple floors, therefore, ramps and elevators have been installed for convenient access. Also, internal hallways and doorways accommodate wheelchair access. For wheelchair assistance, please contact the Principal Access Service Desk at 52 (477) 710-8500 ext. 1285.

Information about services available to students with disabilities, including psychopedagogy orientation, are available through the Department for Educational Orientation and Development (DODE), which offers psychological, educational, and vocational counseling. The mission of DODE is to contribute to the promotion of the integral formation of students, provide faculty development support for teachers, and support heads of department in their task of leading educational programs, through the provision of educational development services and academic and psychological assessment and counseling for students. For more information, please consult our website <http://bajio.delasalle.edu.mx/apoyos/dode.php>

## Price of Attendance

The cost of tuition varies depending on the program you wish to enroll. The costs are posted on our website at <http://bajio.delasalle.edu.mx/oferta/>, and can be found by selecting the program you are interested in studying, under the tab titled **COSTOS**.

If you choose any of the two eligible programs for Federal Student Aid, you will find the cost of attendance (COA), which includes tuition and fees, books and supplies, room and board, as well as, transportation cost. Occasionally, there may be additional costs for your course, if so; your school will let you know in advance.

**Please be aware that Foreign Educational Institutions are not required, as a matter of, Title IV eligibility to obtain an EIN and complete Form 1098-T for U.S. students enrolled. Therefore, the Universidad De La Salle Bajío, A.C. does not have an EIN, consequently, does not provide the Form 1098-T to students.**

Cost of attendance varies by program and by year of initial enrollment:

**Dentistry – Dual Degree Program**

**Academic Program beginning August 2019 / February 2020**

Tuition \$17,000.00 per semester

**Off Campus - DUAL DEGREE - August 2019 / February 2020**

Concept	Amount 1st Year	Amount 2nd Year	Amount 3rd Year	Amount 4th Year	9th Semester
Tuition and Fees	\$ 34,000.00	\$ 34,000.00	\$ 34,000.00	\$ 34,000.00	\$ 17,000.00
* Books / Supplies / Instruments	\$ 2,535.00	\$ 4,675.00	\$ 200.00	\$ 200.00	\$ 100.00
*Transportation	\$ 2,941.00	\$ 2,941.00	\$ 2,941.00	\$ 2,941.00	\$ 1,471.00
*Room and Board	\$ 5,587.00	\$ 5,587.00	\$ 5,587.00	\$ 5,587.00	\$ 2,794.00
* Personal Expenses	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 750.00
<b>Totals</b>	<b>\$ 46,563.00</b>	<b>\$ 48,703.00</b>	<b>\$ 44,228.00</b>	<b>\$ 44,228.00</b>	<b>\$ 22,115.00</b>

**Off Campus - DUAL DEGREE - August 2019 / February 2020**

Concept	Amount 1st Year	Amount 2nd Year	Amount 3rd Year	Amount 4th Year	9th Semester
Tuition and Fees	\$ 34,000.00	\$ 34,000.00	\$ 34,000.00	\$ 34,000.00	\$ 17,000.00
* Books / Supplies / Instruments	\$ 2,535.00	\$ 4,675.00	\$ 200.00	\$ 200.00	\$ 100.00
*Transportation	\$ 2,047.00	\$ 2,047.00	\$ 2,047.00	\$ 2,047.00	\$ 1,024.00
*Room and Board	\$ 4,975.00	\$ 4,975.00	\$ 4,975.00	\$ 4,975.00	\$ 2,488.00
* Personal Expenses	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 750.00
<b>Totals</b>	<b>\$ 45,057.00</b>	<b>\$ 47,197.00</b>	<b>\$ 42,722.00</b>	<b>\$ 42,722.00</b>	<b>\$ 21,362.00</b>

All amounts are in US Dollars

Cost of Books/Supplies/Instruments vary depending on the year

It takes 9 semesters to complete the degree.

The required courses total 409 credits to graduate.

\* Fees are estimated for a full-time one year of enrollment.

**CIRO International Dental Program**

**Cost of Attendance**

**Academic Year 2020**

Student with Foreign Graduate Degree

**CIRO XIV**

Concept	1st Semester	2nd Semester	3rd Semester	4th Semester
* Tuition and Fees	\$ 30,750.00	\$ 30,750.00	\$ 30,750.00	\$ 30,750.00
Books/Supplies/Instruments	\$ 18,550.00	\$ -	\$ -	\$ -
**Student Loan Fees	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
**Transportation	\$ 1,638.00	\$ 1,638.00	\$ 1,638.00	\$ 1,638.00
**Room and Board	\$ 4,190.00	\$ 4,190.00	\$ 4,190.00	\$ 4,190.00
**Professional Exam	\$ -	\$ -	\$4,500.00	\$4,500.00
**Living Expenses	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
<b>Totals</b>	<b>\$57,128.00</b>	<b>\$38,578.00</b>	<b>\$43,078.00</b>	<b>\$43,078.00</b>
Total per Academic Year		\$95,706.00		\$86,156.00

\* Tuition for a student with a Mexican University Degree \$27,500.00

\* Tuition for an alumni \$25,500.00

\*\* Fees are estimated for a full-time one year of enrollment

All amounts are in US Dollars

It takes 2 (two) years to complete the degree.

The required courses total 269 credits to graduate.

\* Fees are estimated for a full-time one year of enrollment.

If you have any questions regarding tuition fees or how to make a payment contact:

Dentistry Faculty Dual Degree Program <b>Contact:</b> Olga Ortiz Vázquez +52 (477) 710-8500 ext. 1170 <a href="mailto:oortiz@delasalle.edu.mx">oortiz@delasalle.edu.mx</a> Campus Campestre	CIRO / International Dental Program <b>Contact:</b> Lorena Garrido +52 (477) 719-7600 ext. 2204 <a href="mailto:lgarrido@delasalle.edu.mx">lgarrido@delasalle.edu.mx</a> Campus Juan Alonso de Torres	Financial Aid Office <b>Contact:</b> Elizabeth Torres +52 (477) 710-8500 ext. 1514 <a href="mailto:etorrest@delasalle.edu.mx">etorrest@delasalle.edu.mx</a> Campus Campestre
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## Refund Policy, Requirement for Withdrawal and Return of Title IV Financial Aid

### *Institutional Policy*

In order to pursue an academic program at the Universidad De La Salle Bajío, A.C. the accepted applicants are required to make full payment of the mandatory fees for registration, medical exam and student accident insurance by the indicated dates. The dates are established in the program's Academic Calendar. Students can view the programs calendar through the University's site for students or you can pick-up a calendar at the Department of Student Services.

Once the above mentioned fees have been paid, and you find it necessary to cancel your registration and withdraw from any academic term, no matter the cause, the University's criteria to refund the mandatory fees is as follows:

1. If you withdraw any date prior to 30 calendar days before the first day of classes for the term, your refund will be:

Registration fee	50%
Medical Exam Fee	50%
Student Accident Insurance Fee	50%

Once initiated the semester a refund is no longer available.

### *Requirements to Receive a Refund*

It is the student's responsibility to request and complete the Institutional Withdrawal Form. If student does not complete the withdrawal process, an accumulation of absences to classes may result in a failing grade; grades remain in the student's permanent record.

In case you have a debt, refunds will first be applied to any outstanding balance, and whatever amount of money is left, will be refunded according to the criteria described above.

### *When the University Cancels a Program or Course*

In the event the Universidad De La Salle Bajío cancels a Course or Academic Program, students will automatically be refunded 100% of fees paid, no request form is needed. Be aware, that students must have the original paid receipts in order to process the refund.

### *For International Students Registered In the International Dental Programs without Financial Aid*

In the event you find it necessary to withdraw during the course of the term, your tuition fee refund will be prorated according to the following calculation:

- Total amount of tuition paid for the term **divided** by 16; the result equals the cost of tuition per week.
- The cost of tuition per week will then be **multiplied** by the number of study weeks still left in the term. The result of the multiplication will be the amount of refund due to student.

For the purpose of refund calculation, the last week you attend school, will be the week you begin the withdrawal process, no matter the day of the week you obtain the official Withdrawal Form. The number of study weeks still left in the term will be determined based on the School Calendar published by the University.

Address	Hours of Service / Administration Office	Contact Information
Main Campus (Campus Campestre) Av. Universidad # 602 Col. Lomas del Campestre Leon Gto. 37150 México	From 9:00 a.m. to 8:00 p.m. Monday through Friday and 8:00 a.m. to 12:00 p.m. on Saturday	Phone number: 52 (477) 710-8500 Ext. 115 E-mail address: daf@delasalle.edu.mx

### ***For International Students Who Have Received Funding Through Title IV of The United States Federal Government***

If you have received funding through the Federal Student Aid Title IV Program, you must see the Financial Aid Office representative to discuss your eligibility, rights, and responsibilities. If you received financial assistance and do not officially withdraw, you can be subject to full aid cancellation.

In addition, financial aid monies allocated to you may need to be refunded to Title IV programs, or you may need to repay a portion of the funds received if you withdraw, drop out, are expelled, or otherwise become ineligible during the payment period. A copy of this policy is available at the Financial Aid Office.

## **The Return of Title IV Financial Aid Funds Policy**

**NOTE: This policy applies only to eligible US and eligible non-US citizens receiving Title IV funds.**

The Financial Aid Office is required by Federal Regulations to calculate a Refund of Fees and a Return of Title IV funds for all students who are dismissed, withdraw, or take a leave of absence during a semester.

The Return of Title IV Funds is the amount of unearned aid you received at the beginning of the term that must be returned to the assigned federal aid programs. Any aid received in excess of the earned amount is considered unearned.

If you receive financial aid and then withdraw from your course or drop below the half-time enrolment requirement, the Financial Aid office will determine whether any of the money must be returned to the U.S. Federal Aid Program. These funds must be returned in the following order:

1. Federal Stafford Student Loan - Unsubsidized Loan
2. Federal Stafford Student Loan - Subsidized Loan
3. Federal PLUS Loan

### ***Calculation***

Regulations require the Universidad De La Salle Bajío to perform calculations within 30 days from the date the official withdrawal or dismissal is determined. The University must return any unearned funds to the lender within 45 days of the calculation.

The Universidad De La Salle Bajío is required to return any unearned amounts of Federal Title IV funds to the appropriate Federal program(s) if the student stops attending before 60% of the term is completed, as measured in days. Students who remain enrolled through more than 60% of the payment period (semester) are considered to have earned 100% of the aid received and will not owe a repayment of Federal Title IV funds.

Unearned Title IV funds must be returned to the appropriate program(s) in order to maintain aid eligibility for future enrollment periods. Any earned loan funds borrowed must be repaid according to the terms of the loan. Title IV aid is earned in a prorated manner on a per diem basis up to and including the 60% point in the semester. Title IV aid earned is calculated as follows:

$$\frac{\text{\# of days completed by student}}{\text{Total \# of days in semester}} = \% \text{ of semester completed}$$

*Note: Calculation does not include scheduled breaks of at least five consecutive days*

If the Universidad De La Salle Bajío is required to pay money on your behalf to the U.S. Department of Education as a result of your early withdrawal, you will be required to repay that money to the Universidad De La Salle Bajío.

Only after these calculations and payments are made, will any remaining funds be returned to you or your parents (Parent PLUS only).

**Consequences of Outstanding Repayment Obligation**

The Universidad De La Salle Bajío does not have the authority to waive or write off the repayment requirement regardless of the reason for the withdrawal, including extenuating circumstances such as illness, accident, or grievous personal loss.

A student who fails to return the unearned Federal Financial Aid funds will be referred to the U.S. Department of Education for collection and the University may withhold permission to register, use facilities, or render services. Until the repayment issue is resolved; the student’s record will be “flagged” every time the student files a Free Application for Federal Student Aid (FAFSA).

**Process**

Students who find it necessary to withdraw from the Universidad De La Salle Bajío after enrolling for any academic term are required to follow the official withdrawal procedures. Failure to follow formal withdrawal procedures may result in the assignment of failing grades in all courses and the need to apply for readmission before being permitted to enroll in another academic term.

Students needing to withdraw, begin the process by filling out the University’s Withdrawal form, available at the Dental’s School office.

<p><b>Financial Aid Office</b> is located in the main campus, besides the Student Residency building. <b>Main Campus (Campus Campestre)</b> Col. Lomas del Campestre León, Gto. 37150 México</p>	<p><b>Hours of service</b> 9:00 a.m. to 2:00 p.m. and from 4:00 p.m. to 6:00 p.m. Monday through Friday</p>	<p><b>Contact</b> Elizabeth Torres Phone number: 52 (477) 710-8500 Ext. 1514 E-mail address: etorrest@delasalle.edu.mx</p>
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## Academic Program –Educational Program, Instructional Facilities, and Faculty

For information about current degree programs and other educational and training programs available at the University, please visit our website under the section OFERTA ACADÉMICA.

<http://bajio.delasalle.edu.mx/oferta/>

For information about instructional, laboratory, and other physical plant facilities that relate to your academic program, please visit our website under the section APOYOS ESTUDIANTILES

<http://bajio.delasalle.edu.mx/apoyos/talleres.php>

For Information regarding Faculty and staff please visit our website under the section DIRECTORIO

<http://bajio.delasalle.edu.mx/somos/directorio.php?c=>

Should a plan exist to improve your academic program, this would be communicated to you by the Dean or Academic Coordinator of your career.

If you are already an enrolled student, you should be able to find all the information you need in your Student Portal site.

## Privacy of Students Records- family Educational Rights and Privacy Act (FERPA)

Mexico does not have laws directly equivalent to the U.S. Family Educational Rights and Privacy Act (FERPA). However, Mexico has governmental policies and oversight institutions designed to protect the privacy rights of individuals including students. In Mexico, the National Institute for Transparency, Information Access and Personal Data Protection held by Individuals (<http://inicio.ifai.org.mx/SitePages/ifai.aspx>), provides federal direction and monitoring of policies and practices to protect individuals' privacy and limit access to personal data. The personal privacy and data protection regulations of the UDLSB are derived from and adhere to the Mexico federal policies in the *Federal Law on Protection of Personal Data Held by Private Parties in Mexico* adopted in 2010. Accordingly, the Ministry of Education in Mexico and the University both implement policies to ensure that privacy is maintained for students' personal, financial, health and educational information. Additional student' rights and protections at the UDLSB are described in the General Academic Regulations for Undergraduate and Associate Degree Studies and Regulations for UDLSB-DS Dental Students, available on our website <http://bajio.delasalle.edu.mx/oferta/dentalboard.php>, under the tab **REGLAMENTOS**.

Should you have a complaint about the processing of your Federal Student Aid loan, you have the right to file complaints with the US Department of Education, although it would be preferable that you contact us first so that we can try to resolve the problem for you.

## Gainful Employment (GE)

The University provides many courses that lead to a certificate or diploma; however, the only two Title IV Financial Aid eligible programs lead to a degree.

## Student Loan Information Published by the U.S. Department of Education

The University will provide information published by the US Department of Education to students at any time that information regarding loan availability is requested, including the rights and responsibilities of students and schools under Title IV HEA (Higher Education Act) loan programs.

## National Student Loan Data System

Data on federal student loans are reported to credit reporting agencies; therefore, maintaining a good repayment history is integral to protecting your credit worthiness. You can access complete data on your federal student loan history from the National Student Loan Data System website [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/).

Maintaining a good credit history on education loans is important since it may affect your ability to buy things like a home, a car, or a credit card. Whenever you apply for a loan, your credit report will most likely be reviewed. In reviewing your credit report, the lender is trying to determine your ability to repay.

## Entrance Counseling for Student Loan Borrowers

If you are a Federal Direct Loan first-time borrower, you must complete the Entrance Counseling, prior to disbursement. If you have completed entrance counseling in a previous year of study for a specific loan type at any institution, you do not need to complete this step. However, the University recommends you take the Financial Awareness Counseling as a refresh.

Complete entrance counseling at [StudentLoans.gov](http://StudentLoans.gov).

## Exit Counseling for Student Loan borrowers

Federal regulations indicate that any student who has received a federal loan while in attendance at the Universidad De La Salle Bajío, A.C. must complete an Exit Counseling.

The Exit Counseling explains the rights and responsibilities of federal loan borrowers, and it is required when a student:

- *Graduates,*
- *Drops below part-time status*
- *Takes a leave of absence, or*
- *Withdraws from the University*

Take the Federal Direct Loan Exit interview by clicking here the Student Loans website:

<https://studentloans.gov/myDirectLoan/index.action>.

Any student who fails to complete exit counseling via [StudentLoans.gov](http://StudentLoans.gov) will be emailed a copy of the exit counseling guide, produced by the US Department of Education.

***Please note: Students who do not complete an exit interview may have their diploma and transcripts placed on hold.***

## Private Education Loan Disclosures, Code of Conduct for Education Loans, Preferred Lender, Preferred Lender Arrangements

The University does not recommend, promote or endorses any private loan lenders to students in our Dental Programs. It is the student's *responsibility to secure funding for their entire program*.

If you are applying for a private US student loan, the University will work with whichever private lender you decide to use, if they are willing to work with us. Be advised the University is considered a foreign school and we not have a campus in the US.