

# Consumer Disclosure Information

The U.S. government requires institutions offering federal student loans to disclose the following consumer information. If you require further information, please email the Federal Student Aid administrator at [usloans@au.dk](mailto:usloans@au.dk).

## Section 1. Institutional and Financial Assistance Information

### Student Financial Aid Information

For information regarding Denmark's student financial assistance program, please visit [this page](#).

### U.S. Financial Aid Information

Please visit the AU's [US Federal Student Loans program page](#) for information about:

- Student Eligibility Requirements
- How to apply and loan amounts
- Cost of attendance
- Entrance counselling
- How and when your aid will be disbursed
- Withdrawal procedures, refund policies and return of Title IV funds
- Satisfactory Academic Progress
- Financial Aid Probation and Suspension
- Exit counselling

Please note that mature students are ineligible for Federal Student Aid. USA federal regulations state that you must have a secondary school completion credential (high school diploma) or the recognized equivalent of a secondary school completion credential to be eligible to receive Federal Student Aid.

The U.S. Department of Education provides information for students on Federal Student Aid at [studentaid.gov](http://studentaid.gov).

## Section 2. Aarhus University Information

### Degree Programs, Admission Policies and Procedures

The list of [degree programs](#) offered at Aarhus University is available online. Instructional, laboratory and other physical facilities are included in the degree program descriptions. Courses for each degree are listed accordingly and link directly to the course catalogue where detailed descriptions of each course can be found.

Each academic program has its own set of [academic regulations](#). The academic regulations include lists of mandatory and elective courses, exam regulations as well as information about registration and withdrawal.

Procedures for application for admission to Aarhus University, and admission requirements, are located on the following websites:

- [Bachelor programs](#)
- [Master programs](#)

Aarhus University is not eligible to certify Direct Loans for medical or nursing students, and Aarhus University is not eligible to certify Direct Loans for PhD Program students. If you are an American student intending to study medicine or nursing or a PhD Program at Aarhus University, please note that you will not be able to fund your studies with Federal Direct Loans. Students may be eligible for private educational loans, please see our [private loan information](#).

Aarhus University does not offer online courses. Students are required to be physically present on campus.

### Joint and Double Degree Programs

If you enroll in a joint or double degree program at Aarhus University, please note that you will not be eligible for Federal Direct Loans unless you study at Title IV institutions **only** during the entire program. The table below demonstrates eligible institutions participating in each of the joint and double degree programs currently offered at AU:

Program name	Eligible institutions abroad
Master in Biodiversity Ecology and Evolution	University of Göttingen VU Amsterdam
Master in Journalism, Media and Globalisation	City University London University of Amsterdam University of Swansea
Master Organic Agriculture and Food Systems	University of Hohenheim
Master in Soils and Global Change	Ghent University

### School costs

Tuition fees vary according to degree programs. Please consult the [list of tuition fees](#) for further information.

Detailed information about [living expenses in Denmark](#) is also available online.

### Services to Students with Disabilities

Danish and EU-country students with disabilities are covered by AU's [Special Educational Support \(SPS\)](#) program. This is a publicly funded program, part of Denmark's social welfare program, and unfortunately, this means that US citizens are not able to access the program.

### Refund Policy

Aarhus University has an [institutional refund policy](#) for international students attending the institution. The return policy for title IV funds overrules the institutional refund policy. Information about the title IV refund policy (R2T4) is available on the [U.S. loans website](#).

## Study Abroad Information

Students who are actively enrolled full-time students at AU are eligible for study abroad. Study abroad must not prolong your studies at AU, or the total duration of your degree program.

If you are unable to obtain a full course load (30 ECTS per semester) during your study abroad, you must make arrangements for making up the missing ECTS points.

The courses completed during your study abroad will be transferred to your AU degree program upon your return, and count towards your AU degree.

Please note that if you are receiving U.S. financial aid, you are not allowed to study abroad in the U.S. or study abroad at a school that is not approved for Title IV (Federal) Aid.

The list of ineligible study abroad programs is available on the [US Loans website](#).

## Withdrawal Procedures

If you intend to withdraw from your program of study at Aarhus University please follow the [withdrawal procedures](#) in line with university policy. Please note that withdrawal will affect your Federal Student Aid eligibility.

## Code of Conduct

Danish universities, together with the Danish Ministry of Higher Education and Science, have agreed on a [code of conduct](#).

AU has a zero tolerance policy for any form of harassment, bullying, violence or discrimination. For information regarding this policy and available resources for those who experience unacceptable and abusive behavior, please visit [this page](#).

## Plagiarism

AU has regulations and processes in place to address the issue of [plagiarism and academic dishonesty](#). Students who cheat at an exam or contribute to cheating will be sanctioned in accordance with the university's disciplinary rules. Possible sanctions range from a warning to permanent expulsion from the university and are imposed on the basis of an overall assessment of the gravity of the offence in the specific case.

## Quality Assurance and Accreditation

AU's policy for quality assurance in education ensures a common set of core values for quality assurance within the field of education for the entire university and across the different levels and main academic areas. Read AU's policy documents and education strategy [here](#).

In the process of [institutional accreditation](#), the quality system of the entire institution is assessed by the Danish Accreditation Institution.

## Section 3. Data Protection

### Information Security Policy

Aarhus University has a robust [information security policy](#) that is reviewed at least once a year based on ongoing monitoring and reporting. The policy covers any information, which belongs to Aarhus University in addition to information which does not necessarily belong to Aarhus University, but for which Aarhus University can be made responsible. This includes all staff and student data, financial

data, all the data, which contributes to the administration of Aarhus University, as well as information, which has been passed to Aarhus University by others.

This policy covers all Aarhus University's information, irrespective of the way in which it is stored and communicated.

### **Privacy Information for Students**

AU receives and processes large quantities of personal information about students. In handling and storing this data, AU complies with national GDPR legislation. Information regarding data protection for students and AU's role as data controller is available [here](#).

The university will confirm ongoing enrolment and academic achievement with the U.S. Department of Education as required by Federal Student Aid regulations. By applying for, and accepting Federal Student Aid, students are acknowledging and consenting to this sharing of data.

Further information of whom data may /can be shared with can be found in the Master Promissory Notes(s) (MPN(s)) that students complete and sign to obtain Federal Aid.

For more information about your privacy rights please see the following links:

- [FERPA General Guidance for Parents](#)
- [FERPA General Guidance for Students](#)

## **Section 4. Misrepresentation**

Aarhus University will hold itself to the highest levels of integrity and will not provide any false, erroneous, or misleading statements to a student or prospective student, to the family of an enrolled or prospective student, or to the U.S. Department of Education.

Aarhus University is committed to operating in an environment of integrity. Each member of the Aarhus University staff is responsible for assuring that the actions and activities conducted at the University promote such an environment.

Published information in the bulletin, on the University website, and in the University's marketing materials are reviewed carefully by multiple persons who check for accuracy as well as composition of the content.

For specific information in the following areas, please contact the departments listed here:

- Nature of education programs: [The Educational Development and Analysis Office](#)
- Nature of financial charges: [Student Recruitment and Admissions Office](#)
- Employability of graduates: [The Educational Development and Analysis Office](#)

## **Section 5. Private Education Loans**

### **Code of Conduct for Education Loans**

Aarhus University prohibits a conflict of interest with the responsibilities of university staff with respect to private education loans.

The following actions are prohibited for any member of staff:

- 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 centre or financial aid office staffing assistance
- Advisory board compensation

### **Private Student Loan Disclosures and Preferred Lender List**

Aarhus University does not have a Preferred Lender Agreement with any specific lender of private education loans. The University will, in most cases, work with whichever private lender a prospective borrower decides to use. However, prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the USA.

Aarhus University does not endorse, promote or recommend any United States based private Student Loan provider who may offer loans for study at Foreign Schools.

Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. You are allowed to hold both types of loans but the total cannot exceed your Cost of Attendance.

Students should be aware that they may qualify for Title IV HEA Program loans, and that the lending terms and conditions of the Title IV HEA Program loans may be more favourable than the provisions of the private education loans. Students are advised that Aarhus University do not offer any advice on which loan to take out, and that they should conduct their own research into what loans would best meet their needs.