



JOHN CABOT UNIVERSITY

Consumer information

The US government requires institutions which offer federal student loans to disclose the following consumer information. If you require any further information about the content, please [contact us](#).

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- Facilities and services available to students with disabilities
- Price of attendance
- Refund policy, requirements for withdrawal and return of Title IV financial aid
- Academic program information (educational program, instructional facilities and faculty)
- Transfer of credit policies and articulation agreements
- Copyright infringement policies and sanctions (including computer use and file sharing)
- School and program accreditation, approval or licensure
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- Retention rate
- Completion/graduation and transfer-out rates
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Student financial aid information

For information about all need-based and merit-based awards for both degree seeking and visiting students, please see our [Financial Aid and Scholarships](#) webpage.

For the following information about US federal student loans, please see our [US Federal Aid and Loans](#) webpage:

- [Terms and conditions](#) of the Title IV HEA 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, a sample loan repayment schedule and the necessity for repaying loans;
- Procedures and forms by which students apply for assistance;
- A statement that enrolment in a program of study abroad approved for credit by the home school may be considered enrolment in the home school for the purposes of applying for federal student financial aid;
 - [Transfer of Financial Aid](#)
- The [exit counseling](#) information the University collects and provides to servicers.

Facilities and services available to students with disabilities

Information about the facilities and services available to students with disabilities, including intellectual disabilities, is available on our [Student with Disabilities](#) webpage.

Price of attendance

Information about tuition & fees, and housing costs is available on our [Tuition and Fees](#) webpage. For the anticipated budget for students, including tuition and fees, books and supplies, room and board, transportation costs, personal expenses and meals, and Permit to Stay fees, please see the [Anticipated Budget](#) webpage.



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Refund policy, requirements for withdrawal and return of Title IV financial aid

The University's [Refund Policy](#) can be found on the Payment Options webpage.

Requirements for the return of Title IV funds can be found at the following [link](#).

Information about and procedures for withdrawal can be found in the JCU Catalog, under [Academic Polices](#). Furthermore, [Leave of Absence](#) is also explained.

Academic program information (educational program, instructional facilities and faculty)

For information about the Bachelor of Arts degrees that JCU offers, please visit our [Academics](#) homepage where details about each major can be found.

Information about JCU's facilities is available on the [About JCU](#) webpage. For faculty and other instructional personnel, please see the [Faculty Listing](#). Should a plan exist to improve your academic program, this would be communicated to you by the relevant department.

Transfer of credit policies and articulation agreements

The University welcomes applications from students currently attending other colleges and universities. To be considered, applicants must be in good academic and disciplinary standing at their current or last-attended institution and must submit official transcripts from all colleges and universities attended. Students entering with 30 credit hours (one year) or more of college or university transfer credit need not supply secondary school records unless they are seeking advanced standing credit for their secondary school work.

Academic credit from recognized institutions may be transferred for corresponding courses offered at John Cabot University. The University may require an official course description, such as that found in the college's catalog and course syllabus, before awarding transfer credit for any course.

No transfer credit is awarded for any grade below C. To be eligible for the B.A. degree at John Cabot, all students, including transfer students, must normally complete at least 60 credit hours, including their last academic year, in residence at the University. Students desiring to enter with



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more than two years of transfer or advanced standing credit may, in exceptional cases, request a waiver of this requirement from the Dean of Academic Affairs.

Students are classified at the end of each semester according to the number of credit hours they have completed, including advanced standing credits and transfer credits, as follows:

0-29 Freshman
30-59 Sophomore
60-89 Junior
90 or more Senior

Copyright infringement policies and sanctions (including computer use and file sharing)

This section is currently being updated.

School and program accreditation, approval or licensure

John Cabot University is accredited by the **Middle States Commission on Higher Education** (www.msche.org), 3624 Market Street, Philadelphia, PA 19104, Tel: 267-284-5000.

The Middle States Commission on Higher Education is a voluntary, non-governmental, peer-based membership association dedicated to educational excellence and improvement through peer-evaluation and accreditation. Accreditation by the Commission on Higher Education is an expression of confidence in an institution's mission and goals, its performance and its resources. Accreditation by a regional accrediting association certifies to other educational institutions and the public that an institution has been evaluated, meets or exceeds established standards, and is achieving its own goals.

John Cabot University is incorporated as a not-for-profit organization in the State of Delaware and is licensed to award its degrees by the Delaware Department of Education. The University is authorized by the Italian Ministry of Education to operate as a four-year American university in Italy.

In April 2011 the **United States Department of Education** determined that **John Cabot University** satisfies the new definition of a foreign institution, and is therefore permitted to continue its participation as an eligible institution under Title IV of the HEA, and specifically, for the William D. Ford Federal Direct Student Loan Program.



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For more information, please visit our JCU's Accreditation [webpage](#).

Drug and alcohol abuse

Policies and penalties associated with alcohol and drug-related offences are outlined on in the [JCU Student Handbook](#). For a list of available Support Groups and contact information, students, staff and faculty have at their disposal the [Health Info Contact Sheet](#) available in the Student Services Office.

For issues related to substance abuse, a [counseling service](#) is made available by JCU to those in need.

Information on the penalties associated with drug-related offences under the US Higher Education Act can be found here: <http://www2.ed.gov/policy/highered/leg/hea98/sec483.html>
Should you lose eligibility for your US student loan as a result of these penalties, we will provide you with a written notice which notifies you of your loss of eligibility and advises you of the ways in which to regain eligibility.

Vaccinations policy

Advice about vaccinations for travelling to Italy is outlined by the [World Health Organization \(WHO\)](#). Although it is not a university-wide requirement, should vaccinations be required for individual programs of study, for example, courses involving study abroad, this will be communicated to you by your department

Textbook information

Information about any required and recommended textbooks for your course will be provided to you by your department. The master list of text books can be accessed [here](#).

Completion/graduation and transfer-out rates for students receiving athletically related student aid



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John Cabot does not administer any athletically related student aid.

Retention rate

Information about the University's retention rate is available on the [Enrollment Profile](#).

Completion/graduation and transfer-out rates

Academic Year	Six year (150%) Graduation Rates	Transfer-out rates
2008-09	52.5%	44.1%
2009-10	56.8%	40.9%
2010-11	35.5%	64.4%
2011-12	42.1%	57.9%
2012-13	48.2%	50.6%

* Of the students who began 6 years prior to the graduation date, what is the proportion who have graduated.

Source: Middle States Commission of Higher Education Annual Institutional Profile for John Cabot University

Job Placement

This section is currently being updated.

Intercollegiate athletic program participation rates and financial support data

The University does not have an 'intercollegiate athletic program' similar to US schools, however, information about athletics can be found on the University's [Athletics](#) webpage.

Security report - missing person notification policy



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The university's Missing Person Notification Procedure is available on the JCU [website](#).

Privacy of student records

Your rights under the Family Educational Rights and Privacy Act (FERPA) are outlined on the FERPA [webpage](#) under JCU Academics.

Should you have a complaint about the processing of your US student 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.

Student loan information published by the US 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 loan programs.

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National Student Loan Database System (NSLDS)

If you take out a federal loan at John Cabot, we will submit the details to NSLDS (including via the National Student Clearinghouse) and this data will be accessible to guarantee agencies, lenders and schools determined to be authorized users of the data system.

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Entrance counseling for student loan borrowers

Prior to the first disbursement, first-time borrowers (other than for Parent Plus loans) will be provided with comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities through entrance counseling. At John Cabot, all first time borrowers are notified about the entrance counseling requirement in their Financial Aid Package.



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Exit counseling for student loan borrowers

The University will provide exit counseling to borrowers of loans (other than for Parent Plus loans) shortly before the student borrower ceases at least half-time study at the school, which should be completed via [NSLDS](#). Any student who fails to complete exit counseling via NSLDS will be emailed a copy of the [Exit Counseling Guide](#), produced by the US Department of Education.

Private education loan disclosures

Private educational loans are available to students who are US citizens and eligible noncitizens. A student may borrow up to the balance of the cost of attendance, minus any JCU institutional aid and Federal Student Loans. The most accessible private education loan is available through Sallie Mae. For more information please visit: <https://www.salliemae.com/student-loans/smart-option-student-loan/>.

Code of conduct for education loans

The University's code of conduct for US education loans is as follows:

In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, all agents at the University with responsibility for US loans are prohibited from the following:

- 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 center or financial aid office staffing assistance;
- Advisory board compensation.

All agents with responsibility for US loans are reminded at least annually of the code.