

# Student consumer information

As per the Higher Education Opportunity Act (HEOA) of 2008, the US government requires institutions offering federal student loans to disclose the following consumer information. If you require further information, please contact the Financial Aid Administrator at the New Zealand College of Chiropractic (the College).

## US Financial Aid at College

For general information on US Financial Aid at the College covering the following areas, please visit [US Financial Aid](#)

- Types of U.S. FSA loans available and terms
- Eligibility (student & programme)
- How much can be borrowed/Cost of Attendance
- How to apply/application process
- Award amount determination
- Borrowers Responsibilities & Obligations
  - o Maintaining Satisfactory Academic Progress
  - o Advising of any change in enrolment
  - o Entrance & Exit counselling.
  - o Loan Repayment

## Other Financial Aid Information

### 1. Cost of attendance (COA)

It is important to read what may affect your COA as well as understand the exchange rate conversion policy before accepting a loan and committing to study.

Find out more about the [cost of attendance and the exchange rate conversion policy](#).

### 2. Loan Disbursements

Students in the NZCC Bachelor of Chiropractic Degree programme will receive two equal loan disbursements per year which coincide with the start of each semester.

Students must be in good academic standing and be registered full-time or at least half-time in order to receive their loan payments.

U.S. Direct Loan payments will be made in NZ dollars to the Student's account after having first paid out any outstanding tuition fees. Any remaining amount after outstanding fees have been paid will be refunded to the student by the Accounting and Finance office.

Students must set up a New Zealand bank account, and provide their NZ Bank Account information to the Financial Aid administrator.

## Direct Loan disclosures

1. The US Department of Education's student loan information is available [here](#).
2. Borrower's detailed loan information is available at [National Student Loan Data System](#)
  - The College reports borrower's enrolment details on NSLDS six times per year.

3. Before a loan can be approved at the College, [Entrance counselling](#) is required to be completed online
4. At the College, U.S. FSA students are required to complete online [Exit counselling](#) before they withdraw, graduate or drop below half-time.

### 5. Preferred lender arrangements & private loans

The College does not have a preferred lender arrangement. Currently the College is only aware of one private education loan provider that borrows to students studying in New Zealand, that is [Sallie Mae](#).

Borrowers considering a private loan should be aware of the differences between Federal and private loans and always consider a federal loan first ( [federal-vs-private](#) )

### 6. Code of Conduct for Education Loan

The College code of conduct prohibits:

- Revenue-sharing arrangements with any lender
- Receiving gifts from a lender, a guarantor, or a loan servicer
- Contracting arrangement providing financial benefit from any lender or affiliate of a lender
- Directing borrowers to particular lenders, or refusing or delaying loan certification
- Offers of funds for private loans
- Call centre or financial aid office staffing assistance
- Advisory board compensation.

See full code of conduct [here](#)

### 7. US Tax Return (IRS Tax Form 1098-T)

The New Zealand College of Chiropractic (NZCC) does not currently complete IRS Tax Form 1098-T for students (or parents of dependent students) to claim an education tax credit. As a Foreign School the College does not have a U.S. Employer Identification Number (EIN) which is a requirement for completing such a form and the form will be rejected without this number.

The NZCC Finance department can provide a statement of paid tuition fees if this is required that you can submit with your tax return. You should consult a tax professional to establish your eligibility for tax credits.

## College specific information

The following links are for College specific information for Students:

- [Accreditation](#)
- [Programme/Curriculum overview](#)
- [Our people](#)
- [Facilities & Campus Tour](#)
- [On-campus Chiropractic centre](#)
- [Centre for Chiropractic Research](#)
- [International Students](#)
- [Admission requirements and how to apply](#)
- [Code of practice and Pastoral care for International Students](#)
- For information on the Cost of Attendance, including tuition fees and cost of living, please refer to [Cost of attendance](#)

- Information on the Colleges Refund Policy can be found in section 5.7 of the [student handbook](#)
- The colleges policies related to copyright infringement, including computer use and file sharing and Disciplinary sanctions are available in:
  - Section 4.6 of [student handbook](#) “Use of NZCC Computing & information resources” and
  - Section 4.8 of [student handbook](#) “Disciplinary Procedures”
- For information on Disability related services at the College see Section 6.9 of the [student handbook](#)
- NZCC does not offer Study Abroad
- NZCC does not have any written arrangements with other educational institutions.

## Privacy and safeguarding your information.

The collection, use, storage, disclosure, and correction of personal information by the College is governed by the New Zealand [Privacy Act 2020](#)

View the Colleges information about privacy:

[Privacy Statement- New Zealand College of Chiropractic](#)

## Misrepresentation

The College is committed to maintaining the highest level of integrity in all interactions with students, parents, and the US Department of Education.

The College is required to report to the US Department’s Office of Inspector General any individual who is suspected of fraud or deliberate misrepresentation of information that may affect an applicant’s eligibility for Title IV aid.

Several government agencies play a part in the integrity of the College/university sector in New Zealand, including the nature of the educational programmes:

- Ministry of Education
- Tertiary Education Commission and
- New Zealand Qualifications Quality (NZQA)