

## Consumer Information

The US government requires institutions which offer federal student loans to disclose the following consumer information. This document is available to all LAU students in compliance with federal regulations in the Higher Education Act of 1965 (amended in 2008). Each title discloses specific consumer information about the university.

This document has been updated and will continue to be updated with the latest links available.

➤ **General Information:**

The below links provide information about LAU and Accrediting Agencies recognized by the U.S. Department of Education

- [Mission](#)
- [Accreditation](#)

➤ **Locations:**

- Beirut and Byblos are full fledge academic campuses. These campuses are the only LAU locations eligible to grant federal loans to TIV students.
- The Louis Cordahi Foundation is a small arts center in historic Byblos that holds a small archival collection and hosts occasional seminars.
- The two Medical Centers are, like all university-affiliated hospitals, are also teaching hospitals for health care interns, residents, and fellows.
- The New York office serves dual purposes as the headquarters for LAU and an academic center. As headquarters, the New York location hosts Board meetings and provides office space for LAU's presidents and vice presidents when they are in the United States. The New York team also maintains relationships with the federal and state governments. In addition, the New York office has an advancement unit that engages with LAU alumni and other constituents. On the academic side, LAU New York became a degree-granting campus on March 12, 2024, a decision formalized by the Board of Regents of the State of New York. It offers an in-person BS in International Business and four master's programs offered online and in person, namely an MBA in Business Analytics, an MBA in Global Business Administration, an MS in Computer Science, and an MS in Applied Artificial Intelligence.

➤ Our [office directory](#) provides email addresses pertaining to the below offices as well as all other departmental offices

- [Office of Admissions Contact](#)
- [Office of Registrar Contact](#)
- [Office of Financial Aid Contact](#)

➤ Academic Information

[Study at LAU](#) is a page on our website that contains information about all majors and programs offered at LAU

- [LAU Catalogues](#)

➤ LAU Admissions Requirements:

The links below provide Information about our general admissions requirements and procedures for our Bachelor's and Master's Degrees

- [Undergraduate](#)
- [Graduate](#)
- [Transfer](#)
- [International/Exchange Students](#)

➤ General University Academic Rules and Regulations

- [LAU Calendar](#)
- [Undergraduate](#)
- [Graduate](#)
- [Study Abroad Policies and Procedures](#)

➤ [Financial Aid](#) and Scholarships

This section provides links to information about financial assistance available to prospective students as well as currently enrolled students; including institutional need-based grant, scholarships, and US financial assistance in the form of US federal loans.

- [Need Based Aid](#) and Scholarships that are offered by LAU.
- Educational Loans at LAU: Students can apply for a loan as part of their financial aid need package. A loan agreement is signed by the student and one of his/her parents prior to receiving the loan.
- [U.S. Direct Loan Program](#) page includes general requirements with students' rights and responsibilities, student eligibility, requirements and how the US loans amounts are determined along with related policies. The Applying for Federal Loans section describes the application procedures and links to the FAFSA forms. Entrance and Exit Counseling are to be completed by US borrowers upon entering LAU and leaving (or dropping below half-time enrollment) respectively. All students who wish to apply for US Federal loans must complete loan entrance counseling. Entrance counseling is a federal requirement. The purpose of loan entrance counseling is to help you to better understand your responsibilities in relation to your loans. It will provide you with consumer information related to borrowing Direct Loans. Entrance Counseling is done one time only and must be completed prior to the first time a loan is disbursed. All Direct Loan borrowers who graduate or withdraw from their program of study need to complete a Loan Exit Counseling Session. This session is designed to provide borrowers with important information regarding their responsibilities as well as repayment information. Students who withdraw from their course of study or fall below

at least half-time study at any point during the current academic year will be required to complete Exit Counseling.

- For information published by the US Department of Education regarding Federal loans including the rights and responsibilities of students and schools under Title IV HEA (Higher Education Act) loan programs, please see the [Federal Student Aid website](#) and in particular the [loan availability and the types of loans available page](#).
  - Eligible programs: all regular degree seeking programs leading to a bachelor or masters degree are eligible for U.S. direct loans with the exception of the Pharm D, Nursing and Medical programs and degree programs that are offered entirely online.
  - Ineligible programs:
    - Nursing programs
    - Pharm D program
    - General Medicine program
    - All non-degree programs such as certificate and diploma programs
    - Online Programs
  - Study Abroad / Exchange programs for federal Loan eligible students: students receiving US federal loans may be able to take up to 25% of their program of study in the United States or at institutions outside the US through a written agreement. The financial aid and scholarships office will need to assess the eligibility of your selected institution/entity to ensure it meets the conditions of the regulation. If a student plans to undertake any periods of study away from LAU during enrollment, then they will need to email the [US loans office](#) so that eligibility can be assessed.
  - Enrollment verification is sent to the department of education on a bi-monthly basis through the [National Student Loan Data System \(NSLDS\)](#). The department of education is also notified by LAU through NSLDS when a student graduates or withdraws from the university.
  - Access to this information is made available by the U.S. Department of Education through the [federal student aid](#) website.
  - SAP Policy for US Loans: According to U.S. Federal Regulations, the Lebanese American University (LAU) is required to establish a [Satisfactory Academic Progress \(SAP\) policy](#) in order to monitor the academic progress of students receiving U.S. federal loans. The purpose is to assess the students' eligibility to receive federal aid during their entire program of study.
- [Tuition and other Fees](#) provide information regarding the cost of tuition, mandatory fees, student housing and other miscellaneous fees that a student might incur while attending LAU. [Student Allocation fee disbursement Policy & Refund procedure](#) provide information of how fees are paid and the procedure for any refund.

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- The cost of attendance at LAU would be the same for dependent or independent students who decide to live at home. It only varies depending on the lifestyle choice. For Independent or dependent students living away from home, the cost would change based on campus location and lifestyle choice. Below is a summary based on a nine-month period (Fall and Spring semesters) of attendance.

<u>Cost Description</u>		<u>Lower Range Per 9 months</u>	<u>Upper Range Per 9 months</u>
<b>Tuition</b>	As per program <a href="https://www.lau.edu.lb/fees/2023-2024/">https://www.lau.edu.lb/fees/2023-2024/</a>		
<b>Insurance</b>	Health Insurance	\$300	\$300
<b>Fees</b>	Other University fees such as student Association, National Security, School Liability	\$400	\$400
<b>Books &amp; Supplies</b>	Average	\$1,000	\$1,000
<b>Dorm/Room Rent + Utilities</b>	One of the Following choices		
	On Campus Housing - <b>Beirut</b> campus	\$9,500	\$15,000
	On Campus Housing - <b>Byblos</b> campus	\$3,500	\$7,000
	Room Rent - Beirut	\$5,400	\$9,000
	Room Rent - Byblos	\$3,600	\$7,200
<b>Living Expenses</b>	Food & personal expenses	\$4,500	\$6,500
	Entertainment & clothing	\$1,800	\$3,600
<b>Transportation</b>	Average	\$600	\$600

- **LAU Refund and Withdrawal Information:**  
During the first 2 weeks of the semester (drop/add period) students can withdraw from all of their courses without payment. After this period no refund is given to students. In case of overpayment, students are refunded the excess amount unless the student requests the funds to remain in their account for future terms. Students wishing to withdraw after the Drop & Add/Late Registration period from one or more courses must follow the withdrawal procedure and deadline set by the Registrar's Office. Students withdrawing from courses within the specified deadline for each course, will receive a WI, WP or WF depending on the time of withdrawal as indicated in the section on Scholastic Standing in the university catalogue  
Title IV funds including Direct Loans (DL) are awarded to students under the assumption that they will attend university for the entire period for which the aid is awarded. When an LAU student withdraws from the university, for any reason including medical withdrawals, LAU must complete a Return to Title IV (R2T4) calculation and the student may no longer be eligible for the full amount of Title IV funds that was originally approved as per our [Return of Title IV Funds Policy](#).

➤ Disclosure of Student Records:

Notification of students rights and disclosure of student records policy under the Family Educational Rights and Privacy Act of 1974 ([FERPA](#)). At LAU, an email is sent to all registered students in the third week of each semester indicating that the student is covered under the [Confidentiality Policy](#), which restricts the disclosure of confidential information within and outside the University. In specific situations listed in the policy, LAU may release directory information without his/her consent unless they opt out of such disclosure. LAU treats the following information as directory information:

- address
- telephone number
- student ID number
- email address
- date and place of birth and nationality
- most recent educational institution(s) previously attended
- participation in sports and activities
- major field(s) of study
- enrollment status (*e.g.*, full time/part time, campus attended, class year)
- dates of attendance at the University
- degrees and awards received

To exclude all or part of the directory information from disclosure under the Confidentiality Policy, the student may complete and sign a Directory Information Opt-Out Form found on their portal and submit it to the Registrar's Office.

1. Any request to change name/nationality, declare major, change major/minor, etc. are through [Forms or Petitions](#)
2. If a request is to change contact details such as address, phone number, the students sends an email to our office.
3. If a student wishes to appeal for a grade, the request is handled directly by the respective School.

➤ Data and Security:

Each member of LAU community (board members, officers, faculty members, staff, students and alumni) is responsible for the [security and protection](#) of University information and information resources over which he/she has control and/or access to. In order to maintain its mission and goals, LAU endeavors to provide a secure, yet open, network that protects the integrity, and confidentiality, of information while maintaining its accessibility.

➤ Student Rights and Responsibilities:

- [Student Code of Conduct](#)
- [Grievance Policy](#)

➤ Health and Safety

LAU strictly adheres to non-discriminatory language in all policies and procedures, and accommodates, fully, students, faculty, and staff with "disabilities" as per our

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Mission. LAU is equipped both in terms of personnel and [facilities](#), but more importantly, and as a core objective of the university's mission.

Below are links that provide information that pertains to the overall environment at LAU.

- [Title IX Resources -Policies on Discrimination and Harassment](#)
- [Student University Policy](#)
- [Student Code of Conduct Policy](#)

The Deans of Student Offices support students with special needs on a case-by-case basis by including student mentors, walkers, note-takers as required. The libraries provide state-of-the-art software for the visually impaired as needed. The Deans of Students coordinate with targeted faculty on provisions, if any, recommended to ensure that the student is fully served. The university also attends to students with intellectual disabilities, providing comprehensive counseling services and close coordination with faculty to ensure that special needs are met in the classroom and during exams:

<https://www.lau.edu.lb/experience/health/counseling.php>