

## **Ben-Gurion University of the Negev: Consumer Information**

The U.S. Department of Education requires that institutions participating in the United States Federal Direct Loan program disclose annually certain consumer information to prospective and currently enrolled students. Ben-Gurion University of the Negev (“BGU”) participates in the Federal Direct Loan program with respect to educational programs that satisfy U.S. Department of Education program eligibility requirements. This consumer information disclosure focuses primarily on BGU’s Medical School for International Health (“MSIH”), because that school’s English-language M.D. program is currently the primary BGU educational program for which students receive U.S. Federal Direct Loans. If you need further information, please contact the [Dean of Students Office](#). MSIH students may also contact [Lynne Conroy](#), Financial Aid Administrator.

- Annual notice to enrolled students: BGU annually distributes to all enrolled students via email a notice of the availability of consumer information and information related to student privacy. The notice lists and briefly describes the information and tells students how to access the information. The notice includes the electronic address where the information is posted and a statement that BGU will provide a paper copy on request.
- Availability of employees for information dissemination purposes: The BGU [Dean of Students Office](#) and [Lynne Conroy](#), MSIH Financial Aid Administrator, are available to assist enrolled or prospective students in obtaining consumer information. These officials are available, upon reasonable notice, throughout normal working hours.
- Student financial assistance
  - *Types of financial assistance*: Financial assistance available to each student may vary, depending on year of study, scholarships received, and other factors. Each student receives a personalized award letter at the beginning of each year.

- General information about scholarships, grants, and financial aid to BGU students is available at: [http://in.bgu.ac.il/en/Global/Pages/General/Financial\\_Aid\\_IntlStudents.aspx](http://in.bgu.ac.il/en/Global/Pages/General/Financial_Aid_IntlStudents.aspx) and <http://in.bgu.ac.il/Dekanat/Pages/scholarships.aspx> (Hebrew).
  - Information about need-based and non-need-based scholarships available to MSIH students is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/Scholarships.aspx>.
  - Information about U.S. Direct Loans, including the procedures and forms by which students apply for assistance, the student eligibility requirements, and the amount of a student's award is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U.S.Federal-Loans-General.aspx> and <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Federal-Loans-FAFSA-Application.aspx>.
  - Information about private loans for U.S. students is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Private-Loans.aspx>.
  - U.S. and other non-Israeli citizens are not permitted to work in Israel; therefore, employment is not provided as a part of any international student's financial assistance package.
  - Eligible U.S. students may receive Direct Loans for the portion of the MSIH educational program that includes clinical training in the United States.
- *Rights and responsibilities of students receiving Federal Direct Loans*
- Criteria for continued student eligibility are described at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U.S.Federal-Loans-General.aspx>.
  - Satisfactory Academic Progress (SAP) Policy is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/SAP-.aspx>

- All recipients and prospective recipients of Direct Loans should be aware that their eligibility for Direct Loans may be terminated if they are convicted of an offense under any U.S. Federal or State law involving the possession or sale of illegal drugs for conduct that occurred during a period of enrollment when the student was receiving Direct Loans. The student may regain eligibility after successfully completing a drug rehabilitation program, or after a set period of time, whichever comes first. For more information, see US Code 1091(r): <https://www.gpo.gov/fdsys/pkg/USCODE-2015-title20/pdf/USCODE-2015-title20-chap28-subchapIV-partF-sec1091.pdf> (pg. 5). BGU will provide a timely notice to each student who has lost eligibility for Direct Loans as a result of a drug conviction, which shall include notice of loss of eligibility and advise the student on the ways to regain eligibility.
- Information about method of Direct Loan disbursements is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Federal-Loans-The-Refund-Process.aspx>
- Information about frequency of Direct Loan disbursements is sent to each student together with their award letters because each class has a different disbursement date for the first disbursement based on the starting date of their academic year. Each student can choose to have his/her loans disbursed either in one disbursement per semester or in two disbursements per semester.
- Direct Loan terms and repayment information is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Federal-Loans-Loan-Origination-Fees-and-Interest-Rates.aspx> and <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Federal-Loans-Repayment-of-Loans.aspx>.

- *Loan-related disclosures pertinent to U.S. students*
  - State grant assistance: As a foreign institution outside the U.S., BGU is not located in a “State”; therefore no State grant assistance is available for BGU students.
  - Student loan information published by the U.S. Department of Education: BGU provides information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. Each year, MSIH provides a comprehensive PowerPoint presentation that addresses relevant considerations. MSIH provides information published by the U.S. Department of Education to students and regularly refers students to information published by the Department (e.g., <https://studentaid.ed.gov/sa/types/loans>; notices delivered by email from ED). The MSIH Financial Aid Officer, Ms. Conroy, sends relevant information to students via email and meets individually with any student who has concerns.
  - National Student Loan Data System (“NSLDS”): BGU reports student enrollment information and information about Direct Loans to NSLDS several times each academic year. BGU informs borrowers that this information will be accessible by authorized users of NSLDS at [http://www.nsls.ed.gov/nsls\\_SA/](http://www.nsls.ed.gov/nsls_SA/).
  - Entrance counseling for student loan borrowers: All Direct Loan borrowers are required to complete on-line entrance counseling: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Federal-Loans-Entrance-Counseling.aspx>.
  - Exit counseling for student loan borrowers: Exit counseling is conducted with each Direct Loan borrower shortly before the student borrower ceases at least half-time study. The exit counseling generally is conducted online: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Federal-Loans-Exit-Counseling.aspx>. Each student also receives personal counseling on a one-to-one basis.

- Private education loans:
  - Information about private education loans is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/U-S--Private-Loans.aspx> and <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>.
  - Sallie Mae, a private education loan provider, has made loans to MSIH students in the past. Students are not required to borrow from Sallie Mae. Information required under Section 128(e) of the Truth in Lending Act is available at: <https://www.salliemae.com/assets/products/student-loans/LASD/SOSL-LASD-Degree-Grad-SMB.pdf>.
  - BGU/MSIH will, upon request, provide in written or electronic form the self-certification form and the information required to complete the form, to the extent the school possesses the information.
  - In order to prohibit a conflict of interest related to private education loans, BGU/MSIH employees that have responsibilities with respect to private education loans are prohibited to: enter into revenue-sharing arrangements with any lender; receive gifts from a lender, a guarantor, or a loan servicer; enter into arrangements providing financial benefit from any lender or affiliate of a lender; direct borrowers to particular lenders, or refuse or delay loan certifications; request or accept funds for private loans; request or accept assistance with staffing; or receive compensation for serving on a board established by a lender or guarantor. All employees with responsibilities for private education loans are informed annually of these prohibitions.

- Institutional information

- *Cost of attendance* (tuition and fees, etc.) information for MSIH is available at:  
<http://in.bgu.ac.il/en/fohs/MSIH/Documents/COA%20including%20children-%2015.16.pdf>
- *BGU's institutional refund policy* is available at:  
<http://in.bgu.ac.il/en/fohs/MSIH/Pages/Tuition-Payments-BGU-By-Laws.aspx>
- *Withdrawal and leave of absence procedures, including for return of Direct Loan funds in case of withdrawal* :  
[http://in.bgu.ac.il/en/Global/Pages/General/Financial\\_Aid.aspx](http://in.bgu.ac.il/en/Global/Pages/General/Financial_Aid.aspx)
- *Academic programs*: Information about MSIH is available at <http://in.bgu.ac.il/en/fohs/MSIH/Pages/Curriculum.aspx> and in the MSIH Student Handbook (beginning at pg. 22):  
<http://in.bgu.ac.il/en/fohs/MSIH/Documents/STUDENT%20HANDBOOK%202016-17.pdf>. Information about programs within BGU's other academic units is available at:  
<http://in.bgu.ac.il/en/Pages/academics.aspx>.
- *Transfer of credit*: Each faculty of BGU is responsible to make its own transfer of credit policy; there is no University-wide policy. As described on the MSIH admissions web page, "MSIH does not accept transfer credits. Due to the unique curriculum, all applicants must enter MSIH as a first-year student." See:  
<http://in.bgu.ac.il/en/fohs/MSIH/Pages/MSIH-admissions-process.aspx>.
- *Arrangements with other higher education institutions*: Information about MSIH's affiliations with teaching hospitals in Israel and the United States is available at:  
<http://in.bgu.ac.il/en/fohs/MSIH/Pages/MSIH-Affiliations.aspx>. Additional information about clinical affiliates is provided in the

MSIH Student Handbook, pp. 22 and 36, <http://in.bgu.ac.il/en/fohs/MSIH/Documents/STUDENT%20HANDBOOK%202016-17.pdf>.

- *Accreditations and approvals:* BGU is accredited by the Israeli Ministry of Higher Education, Council of Higher Education. See: [http://che.org.il/en/?page\\_id=15417#Universities](http://che.org.il/en/?page_id=15417#Universities). MSIH is approved by the New York State Board of Education for purposes of clinical elective training in New York. Students may request additional information from the BGU [Dean of Students Office](#) and [Lynne Conroy](#), MSIH Financial Aid Administrator.
- *Textbooks:* Across BGU, each course syllabus contains information about the required textbook(s). All incoming MSIH students receive a list of required textbooks for each course. MSIH also provides a book room that contains copies of each required textbook. BGU does not operate and is not affiliated with any college bookstore; BGU makes available to students information about bookstores where students may purchase required textbooks.
- *Students with disabilities:* The BGU campus is accessible for students with physical disabilities. BGU provides assistance for hearing- and visually-impaired students. Learning disabilities are addressed on a case-by case basis. The Dean of Students Office serves as a resource for students with disabilities. More information is available at: [http://in.bgu.ac.il/Dekanat/en/Pages/Physical\\_Disabilities.aspx](http://in.bgu.ac.il/Dekanat/en/Pages/Physical_Disabilities.aspx).
- *Vaccination policy:* Information about required immunizations is contained in the MSIH Student Handbook (see pp. 84-85), <http://in.bgu.ac.il/en/fohs/MSIH/Documents/STUDENT%20HANDBOOK%202016-17.pdf>. Guidelines for completing the required Immunization Record are available at:



<http://in.bgu.ac.il/en/fohs/MSIH/Documents/ImmunizationRecordandGuidelines.docx>.

- *Drug and alcohol abuse prevention:* BGU's procedure applicable to maintenance of a work and study environment free of drugs and alcohol is available at:  
<http://in.bgu.ac.il/en/fohs/MSIH/Documents/Drugs%20and%20Alcohol%20policy%20BGU.pdf>.
- *Copyright infringement:* BGU's copyright policy is available in the MSIH Student Handbook at pp. 95-96, <http://in.bgu.ac.il/en/fohs/MSIH/Documents/STUDENT%20HANDBOOK%202016-17.pdf>. Consistent with that policy, the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities. Information about copyright law in Israel (i.e., the Copyright Act, 2007), including penalties for violation of that law, is available at: <http://www.wipo.int/wipolex/en/details.jsp?id=5016>.
- *Student Privacy:* BGU's data security policy is available at: <http://in.bgu.ac.il/osh/mihsvvp/16-001.pdf> (Hebrew; students may request an English version of this policy). Each student enrolled at BGU is issued a secure password that is used to access his/her student files, including academic record.
- *Student body diversity:* Information about student body diversity by gender for each institution in Israel is available from the Israel Central Bureau of Statistics (CBS): [http://www.cbs.gov.il/publications12/1475\\_haskhala\\_gvoaha08\\_09/pdf/t2\\_13.pdf](http://www.cbs.gov.il/publications12/1475_haskhala_gvoaha08_09/pdf/t2_13.pdf). Information about ethnic/religious identity is available from CBS: [http://www.cbs.gov.il/publications12/1475\\_haskhala\\_gvoaha08\\_09/pdf/t2\\_17.pdf](http://www.cbs.gov.il/publications12/1475_haskhala_gvoaha08_09/pdf/t2_17.pdf).



- *Employment of graduates*: Information regarding residency placements, obtained directly from the National Residency Matching Program (NRMP), is available at: <http://in.bgu.ac.il/en/fohs/MSIH/Pages/Residency-Placements.aspx> and in the MSIH Student Handbook (pp. 126-132), <http://in.bgu.ac.il/en/fohs/MSIH/Documents/STUDENT%20HANDBOOK%202016-17.pdf>.
- Voter registration
  - U.S. citizens may visit the Election Assistance Commission website at [www.eac.gov/voter\\_resources/register\\_to\\_vote.aspx](http://www.eac.gov/voter_resources/register_to_vote.aspx) to learn how to register to vote.
- Constitution Day

Constitution Day commemorates the formation and signing of the U.S. Constitution on 17 September 1787. U.S. citizens are encouraged to celebrate this day each year. Information regarding celebrations and activities can be found at: <http://www.archives.gov/education/lessons/constitution-day/>.
- Consumer information requirements that apply to foreign graduate medical schools
  - Medical schools that participate in the U.S. Direct Loan program are required to report certain data to the U.S. Department of Education related to: pass rates for the Step 1, Step 2-CK, and Step 2-CS United States Medical Licensing Exam (“USMLE”); citizenship rates; program completion rates; median and mean student debt level; Medical College Admission Test (“MCAT”) scores; and placement in U.S. residency programs. The U.S. Department of Education publishes the USMLE pass rates, completion rates, and median and mean student debt level information at: <https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/types/international>.