

Consumer Report

The US government requires institutions that offer Federal Student Loans disclose the following consumer information. If you require any further information about the content, please contact Elizabeth Torres at etorrest@lasallebajio.edu.mx

Notice of Availability of Institutional and Financial Aid

For information regarding US Federal Student Loans, contact Elizabeth Torres at 52 (477) 710-8500 ext. 4422 or by email at etorrest@lasallebajio.edu.mx,

- Terms and conditions of the Title IV HEA (Higher Education Act) 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.
- Procedures and forms by which students apply for assistance.
- The exit counseling information the University collects and provides to servicers.

1. Facilities and Services Available to Student with Disabilities

The Campestre and Juan Alonso de Torres facilities, as well as, the dental clinics occupy multiple floors, ramps and elevators have been installed for convenient access. In addition, internal hallways and doorways accommodate wheelchair access. For assistance, contact the Principal Access Service Desk at 52 (477) 710-8500 ext. 1200.

Information about services available to students with disabilities, including psychological, educational, and vocational counseling is through the Student Development Coordination; its mission is to contribute to the promotion of the integral development of students, through educational and academic development services as well as, psychological assessments and counseling. For more information, consult our website https://www.lasallebajio.edu.mx/apoyos/dode_orientacion.php#panel-8

2. Tuition and Fees

The cost of tuition varies depending on the program you wish to enroll. The costs are posted on our website at <https://www.lasallebajio.edu.mx/oferta/licenciaturas.php>, and can be found by selecting the program you are interested in studying, under the tab titled **COSTOS**.

Occasionally, there may be additional costs for your course, if so; your school will let you know in advance.

If you choose any of the two eligible programs for Federal Student Aid, you will find the cost of attendance (COA), which includes tuition and fees, books and supplies, room and board, as well as, transportation cost, under the tab titled **FINANCIAL AID** <https://www.lasallebajio.edu.mx/oferta/idp.php>. Additional information below.

NOTE: Foreign Educational Institutions are not required, as a matter of, Title IV eligibility to obtain an EIN (Employer Identification Number) and complete Form 1098-T to U.S. students enrolled. Therefore, the Universidad De La Salle Bajío, A.C. does not have an EIN in the US, consequently, does not provide the Form 1098-T to students.

Cost of attendance varies by program and by year of initial enrollment:

The **Dentistry - Dual Degree Program** is currently not accepting new students; current accreditation from the Dental Board of California expires on May 2026.

**CIRO International Dental Program
Cost of Attendance
Academic Year 2024-2026 CIRO XXII and XXIII**

Concept	1st Semester	2nd Semester	3rd Semester	4th Semester
* Tuition and Fees	\$ 34,000.00	\$ 34,000.00	\$ 34,000.00	\$ 34,000.00
Books/Supplies/Instruments	\$ 18,500.00	\$ -	\$ -	\$ -
**Student Loan Fees	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
**Transportation	\$ 2,163.00	\$ 2,163.00	\$ 2,163.00	\$ 2,163.00
**Food and Rent Expenses	\$ 6,666.00	\$ 6,666.00	\$ 6,666.00	\$ 6,666.00
**Professional Exam	\$ -	\$ -	\$ -	\$ -
**Living Expenses	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00
Totals	\$ 64,079.00	\$ 45,579.00	\$ 45,579.00	\$ 45,579.00
Total per Academic Year	\$109,658.00			\$91,158.00

* Tuition for a student with a Mexican University Degree \$30,500.00

* Tuition for an alumnus \$28,500.00

** Fees are estimated for a full-time one year of enrollment

All amounts are in US Dollars

It takes 2 (two) years to complete the degree.

The required courses total 254 credits to graduate.

*** Fees are estimated for a full-time one year of enrollment.**

If you have any questions regarding tuition fees or how to make a payment contact:

Dentistry Faculty Dual Degree Program Contact: Olga Ortiz Vázquez +52 (477) 710-8500 ext. 2801 oortiz@lasallebajio.edu.mx Campus Campestre	CIRO / International Dental Program Contact: Lorena Garrido +52 (477) 719-7600 ext. 7201 lgarrido@lasallebajio.edu.mx Campus Juan Alonso de Torres	Financial Aid Office Contact: Elizabeth Torres +52 (477) 710-8500 ext. 4422 etorrest@lasallebajio.edu.mx Campus Campestre
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3. Refund, Withdrawal, and Return of Title IV Financial Aid

Institutional Policy

In order to pursue an academic program at the Universidad De La Salle Bajío, A.C. the accepted applicants are required to make full payment of the mandatory registration fees by the indicated dates. The dates are established in the program's Academic Calendar. The Calendar is published on the University's website.

Once the fees registration fees have been paid, and you find it necessary to cancel your registration and withdraw from any academic term, no matter the cause, the University's criteria to refund the mandatory fees is as follows:

- If you withdraw any date prior to 30 calendar days before the first day of classes for the term, your refund will be:
Registration fee 50%, except enrolled in the following two plans Dental National Plan and Medical Doctor
- Once initiated the semester, a refund is no longer available.

Tuition

At the undergraduate level there are 5 monthly tuition payments, the due dates are published in the Academic Calendar.

- In case of official withdrawal, the last monthly tuition fee due, will depend on the date of withdrawal.
- In the event that the student does not complete the official withdrawal process, the debt will be from all tuition fees for the semester.

Requirements to Receive a Refund

It is the student's responsibility to request and complete the Institutional Withdrawal Form. If student does not complete the withdrawal process, the accumulation of absences to classes may result in a failing grade; grades remain in the student's permanent record.

In case you have a debt, refund will first be applied to any outstanding balance, and whatever amount of money is left, will be refunded according to the criteria described above.

When the University Cancels a Program or Course

In the event the Universidad De La Salle Bajío cancels a Course or Academic Program, students will automatically be refunded 100% of fees paid, no request form is needed. Be aware, that students must have the original paid receipts in order to process the refund.

For International Students Registered in the International Dental Programs (Dentistry – Dual Degree and CIRO) without Financial Aid

Tuition payment for the term is required at the beginning of the semester; consequently, in the event you find it necessary to withdraw during the course of the semester, your tuition fee refund will be prorated according to the following calculation:

- Total amount of tuition paid for the semester **divided** by number of weeks of the payment term; the result equals the cost of tuition per week.
- The cost of tuition per week will then be **multiplied** by the number of study weeks still left in the semester. The result of the multiplication will be the amount of refund due to student.

For the purpose of refund calculation, the last week you attend school, will be the week you begin the withdrawal process, no matter the day of the week you obtain the official Withdrawal Form. The number of study weeks still left in the semester will be determined based on the School Calendar published by the University.

Address Main Campus (Campus Campestre) Av. Universidad # 602 Col. Lomas del Campestre Leon Gto. 37150 México	Hours of Service / Administration Office From 9:00 a.m. to 8:00 p.m. Monday through Friday and 8:00 a.m. to 12:00 p.m. on Saturday	Contact Information Phone number: 52 (477) 710-8500 Ext. 4000 E-mail address: daf@lasallebajio.edu.mx
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For International Students Who Have Received Funding Through Title IV of The United States Federal Government

If you have received funding through the Federal Student Aid Title IV Program, you must see the Financial Aid Office representative to discuss your eligibility, rights, and responsibilities. If you received financial assistance and do not officially withdraw, you can be subject to full aid cancellation.

In addition, financial aid monies allocated to you may need to be refunded to Title IV programs, or you may need to repay a portion of the funds received if you withdraw, drop out, are expelled, or otherwise become ineligible during the payment period. A copy of this policy is available at the Financial Aid Office.

For International Students Who Have Received Funding Through Title IV of the United States Federal Government

If you have received funding through the Federal Student Aid Title IV Program, you must see the Financial Aid Office representative to discuss your eligibility, rights, and responsibilities. If you received financial assistance and do not officially withdraw, you can be subject to full aid cancellation.

In addition, financial aid monies allocated to you may need to be refunded to Title IV programs, or you may need to repay a portion of the funds received if you withdraw, drop out, are expelled, or otherwise become ineligible during the payment period. A copy of this policy is available at the Financial Aid Office.

The Return of Title IV Financial Aid Funds Policy

NOTE: This policy applies only to eligible US and eligible non-US citizens receiving Title IV funds.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the funds were awarded. When a student withdraws completely, they may no longer be eligible for the full amount of Title IV funds that they were originally scheduled to receive.

The Financial Aid Office is required by Federal Regulations to calculate a Return of Title IV funds for all students who are dismissed, withdraw, or take a leave of absence during a semester.

The Return of Title IV Funds is the amount of unearned aid you received at the beginning of the term that must be returned to the assigned federal aid programs. Any aid received in excess of the earned amount is considered unearned. Return of Title IV Funds in foreign institution is per payment period (in this University payment period/term refers to a semester).

If you receive financial aid and then withdraw from your course or drop below the half-time enrolment requirement, the Financial Aid office will determine whether any of the money must be returned to the U.S. Federal Aid Program. These funds must be returned in the following order:

1. Federal Stafford Student Loan - Unsubsidized Loan
2. Federal Stafford Student Loan - Subsidized Loan
3. Federal Graduate PLUS Loan
4. Federal Parent PLUS Loan

At Universidad De La Salle Bajío attendance is required; consequently, the withdrawal date will be last date student attended a academic activity, such as, present in a class, attended a clinic, or took an exam.

An official withdrawal is when the student completes the University's Withdrawal Form. For an unofficial withdrawal the determination should be no later than 14 days after the student's last date of attendance as determined by the school attendance records. The 14 days includes holidays, breaks, and weekends.

The school is NOT required to administratively withdraw a student who has been absent for 14 days. However, after 14 days, it is expected to have determined whether the student intends to return to classes or withdraw. If the student is eventually determined to be a withdrawal, the end of the 14- day period begins the time frame for completing an R2T4 calculation.

Regulations require the Universidad De La Salle Bajío perform calculations within 15 days from the last day of attendance, date the withdrawal or dismissal is determined, and must return any unearned funds to the lender within 45 days of the determination.

For example, a school determines on September 15 that a student has not attended since September 1. The school contacts the student, who says they've been ill but plans on coming back during the next week (and this falls within the time period for excused absences and absences allowed). For the moment the school delays taking any action. However, if the student does not return, the school must complete a return calculation using September 1 as their last date of attendance, and September 15 as the date the school determined that the student withdrew. The school must return any unearned funds by October 30.

The date of the institution's determination that the student withdrew is not necessarily the same as a student's withdrawal date. A student's withdrawal date is used to determine the percentage of the payment period or period of enrollment completed and, therefore, the amount of aid a student has earned. The date of the institution's determination that the student withdrew is used to track required timeframes in the following circumstances:

- The University must offer any amount of a PWD that is not credited to the student's account within 30 days of the date of determination.
- If the student or parent submits a timely response that instructs the University to make all or a portion of a Direct Loan PWD, the University must disburse the funds within 180 days of the date of determination.
- The University must document a student's withdrawal date and maintain the documentation as of the date of determination.
- The University must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of determination.

Calculation

The Universidad De La Salle Bajío is required to return any unearned amounts of Federal Title IV funds to the appropriate Federal program(s) if the student stops attending before 60% of the term is completed, as measured in days. Students who remain enrolled through more than 60% of the payment period (semester) are considered to have earned 100% of the aid received and will not owe a repayment of Federal Title IV funds.

Unearned Title IV funds must be returned to the appropriate program(s) in order to maintain aid eligibility for future enrollment periods. Any earned loan funds borrowed must be repaid according to the terms of the loan. Title IV aid is earned in a prorated manner on a per diem basis up to and including the 60% point in the semester.

Title IV aid earned is calculated as follows:

$$\frac{\text{\# of days completed by student}}{\text{Total \# of days in semester}} = \% \text{ of semester completed}$$

Note: Calculation does not include scheduled breaks of at least five consecutive days.

The percentage of the semester completed is the percentage of Title IV aid earned by the student. The percentage of Title IV unearned needs to be returned to the Department, and it is determined by subtracting the percentage earned from 100%.

For example:

1. The semester starts August 12, and ends on December 14. Students stops attending school September 30.

Student had been disbursed \$10,250.00 of Unsubsidized loan.

Number of days student attended 42 divided by the total number of days in semester 117 = 35.89%

Student earned 35.89% of the funds already disbursed, and unearned 64.11%. The amount that will need to be returned is \$6,571.27.

2. The semester starts August 12, and ends on December 14. Students stops attending school October 30.

Student had been disbursed \$10,250.00 of Unsubsidized loan.

Number of days student attended 72 divided by the total number of days in semester 117 = 61.53%

Student earned 61.53% of the funds already disbursed, and no funds will need to be returned, because student completed more than 60% of the semester.

If the Universidad De La Salle Bajío is required to pay money on your behalf to the U.S. Department of Education as a result of your early withdrawal, you will be required to repay that money to the Universidad De La Salle Bajío.

Only after these calculations and payments are made, will any remaining funds be returned to you or your parents (Parent PLUS only).

Institutional Charges

For Federal Student Aid purposes, the Institutional Charges considered in the Return Form R2T4 are the following:

- Tuition
- Instruments and Materials required for all CIRO students
- Instruments requested and paid through Title IV Funds enrolled in the Dual Degree program.

Post-Withdrawal Funds

If the amount disbursed to the student is less than the amount of Title IV earned, the difference is considered to be a post-withdrawal disbursement. Post-withdrawal eligibility can be used to credit outstanding charges on the student's tuition account. The University will notify the student and/or parent borrower of eligibility for a post-withdrawal disbursement within the required time (no longer than 30 days after withdrawal date is determined), and the student will have 15 days to answer. The student may decline the aid, so that additional debt is not incurred.

Leave of Absence

There is a difference between an approved Leave of Absence (LOA) for Title IV purposes and the Institutional Academic Leave Of Absence (LOA).

For Federal Student Aid Purpose, a leave of absence (LOA) is a temporary interruption in a student's program of study, and the Universidad De La Salle Bajío does not offer this type of Leave of Absence.

If a student begins a semester and stops attending school at any time during the semester, it is considered a withdrawal.

If a student begins and concludes the semester accordingly, but does not return to the next scheduled semester, it will also be considered a withdrawal; the withdrawal date that will be reported in the National Student Loan Data System (NSLDS), will be the last day attended of previous semester; this will reduce the 6-month grace period to begin repaying your loans.

A LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring the University to perform an R2T4 calculation. If a LOA does not meet the conditions for an approved LOA (see below), the student is considered to have ceased attendance and have withdrawn from the University:

For a LOA to qualify as an approved LOA for Title IV purposes:

- The school must have a formal written LOA policy that requires all LOA requests to be submitted in writing; and the student must include the reason for their LOA request. The student must request, and the school must approve, the LOA in accord with the school's policy.
- There must be a reasonable expectation that the student will return from the LOA. This condition is specified to make clear that a school may not grant a student a LOA merely to delay the return of unearned Title IV funds.
- The school may not assess the student any additional institutional charges, the student's need may not increase, and, therefore, the student is not eligible for any additional Title IV aid.
- The school may grant a full tuition credit toward the course the student chooses to re-enter as a way to comply with this requirement that the student not be assessed any additional charges upon return from the leave.
- The LOA, together with any additional leaves of absence, must not exceed a total of 180 days in a 12-month period.
- A student returning from a LOA must resume classes at the same point in the academic program that they began the LOA.
- If the student has a Title IV loan, the school must explain to them, prior to granting the LOA, the effects that their failure to return from a LOA may have on the loan repayment terms, including the expiration of the grace period.
- A student granted a LOA that meets the criteria in this section is not considered to have withdrawn, and no R2T4 calculation is required.
- Upon returning from the leave, the student continues to earn the Title IV aid previously awarded for the period. When a school grants a student a LOA, it must report a status of "A" (approved leave of absence) in NSLDS Enrollment Reporting. If the student fails to return within 180 days, the school must report the student as withdrawn. An attendance-taking school would report the last date of attendance (LDA) as the student's withdrawal date
- A school may permit a student to return to class before the expiration of the student's approved LOA to review material previously covered. However, until the student has resumed the academic program at the point they began the LOA, the student is still considered to be on the approved LOA.

Consequences of Outstanding Repayment Obligation

The Universidad De La Salle Bajío does not have the authority to waive or write off the repayment requirement regardless of the reason for the withdrawal, including extenuating circumstances such as illness, accident, or grievous personal loss.

A student who fails to return the unearned Federal Financial Aid funds will be referred to the U.S. Department of Education for collection and the University may withhold permission to register, use facilities, or render services. Until the repayment issue is resolved; the student’s record will be “flagged” every time the student files a Free Application for Federal Student Aid (FAFSA).

Withdrawal Process

Students who find it necessary to withdraw from the Universidad De La Salle Bajío after enrolling for any academic term are required to follow the official withdrawal procedures. The process begins by completing the University’s Withdrawal form, available at the Dental’s School office and the office of Servicios Escolares.

Failure to follow formal withdrawal procedures may result in the assignment of failing grades in all courses, and the need to apply for readmission before being permitted to enroll in another academic term.

Contact Information

Financial Aid Office is located at the main campus, second floor, first building to the left entering the University by the street Avenida Universidad; above the souvenir store.

Campus Campestre Av. Universidad # 602 Col. Lomas del Campestre Leon, Gto. 37150 México	Hours of service Monday through Friday 9:00 a.m. to 3:00 p.m. and from 4:00 p.m. to 6:00 p.m.	Contact Elizabeth Torres Phone number: 52 (477) 710-8500 Ext. 4422 E-mail address: etorrest@lasallebajio.edu.mx
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4. Academic Program –Educational Program, Instructional Facilities, and Faculty

For information about our current degree programs, as well as, our other educational and training programs, visit our website under the section OFERTA ACADÉMICA.

<https://www.lasallebajio.edu.mx/oferta/>

For information about instructional, laboratory, and other campus facilities, visit our website under the section APOYOS ESTUDIANTILES

<https://www.lasallebajio.edu.mx/apoyos/talleres.php>

For Information regarding Faculty and staff, visit our website under the section DIRECTORIO

<https://www.lasallebajio.edu.mx/somos/directorio.php>

Any changes in to the academic program, would be communicated to you by the Dean or Academic Coordinator of your career.

Enrolled students can find additional information in the Student’s Community Portal.

5. Privacy of Students Records- family Educational Rights and Privacy Act (FERPA)

In Mexico, we have laws that address the privacy and educational rights of families, but there is no law equivalent to FERPA. The protection of personal data in the educational field is mainly governed by the Federal Law on the Protection of Personal Data in Possession of Private Parties (LFPDPPP), which establishes the guidelines and obligations for the handling of personal information by educational institutions and other private entities.

In addition, the Ministry of Public Education (SEP), which is the equivalent to the Department of Education in the US, and the National Institute of Transparency, Access to Information, and Protection of Personal Data (INAI) issue recommendations and guidelines to guarantee privacy and data protection in the educational field.

At Universidad De La Salle Bajío, we have clear policies and procedures in place to ensure the confidentiality of students' personal information and to comply with the disclosure requirements established by law. Our goal is to provide students with a safe and trusted environment where they can access financial aid and protect their privacy appropriately. For the complete Privacy Notice visit our website at

<https://www.lasallebajio.edu.mx/avisos.php>

Student’ rights and protections at the Universidad De la Salle are described in the Regulations titled De La Salle Bajío University Higher Level Academic regulations, available on the Student’ Community Portal under the Regulations TAB.

Should you have a complaint about the processing of your Federal Student Aid 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.

6. Gainful Employment (GE)

The Universidad De La Salle Bajío provides many courses that lead to a certificate or diploma; however, the only two Title IV Financial Aid eligible programs lead to a degree.

7. Student Loan Information Published by the U.S. Department of Education

The Universidad De La Salle Bajío provides 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 (Higher Education Act) loan programs.

<p>Financial Aid Office is located in the main campus Main Campus (Campus Campestre) Col. Lomas del Campestre León, Gto. 37150 México</p>	<p>Hours of service 9:00 a.m. to 3:00 p.m. and from 4:00 p.m. to 6:00 p.m. Monday through Friday</p>	<p>Contact Elizabeth Torres Phone number: 52 (477) 710-8500 Ext. 4422 E-mail address: etorrest@lasallebajio.edu.mx</p>
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8. National Student Loan Data System

Data on federal student loans are reported to credit reporting agencies; therefore, maintaining a good repayment history is integral to protecting your credit worthiness.

Maintaining a good credit history on education loans is important since it may affect your ability to buy things like a home, a car, or a credit card. Whenever you apply for a loan, your credit report will most likely be reviewed. In reviewing your credit report, the lender is trying to determine your ability to repay.

9. Entrance Counseling for Student Loan Borrowers

All first-time borrowers of Federal Direct Loans, must complete the Entrance Counseling prior to disbursement. If you have completed entrance counseling in a previous year of study for a specific loan type at any institution, you do not need to complete this step.

Parents requesting a Parent PLUS for a dependent student are not required to take the Exit Counseling, only the students.

Complete entrance counseling at <https://studentaid.gov/entrance-counseling/>.

10. Exit Counseling for Student Loan borrowers

Federal regulations indicate that any student who has received a federal loan while in attendance at the Universidad De La Salle Bajío, A.C. must complete an Exit Counseling.

The Exit Counseling explains the rights and responsibilities of federal loan borrowers, and it is required when a student:

- *Graduates,*
- *Drops below part-time status*
- *Takes a leave of absence, or*
- *Withdraws from the University*

Take the Federal Direct Loan Exit interview by clicking here the Student Loans website:

<https://studentaid.gov/exit-counseling/>

Any student who fails to complete the on-line exit counseling will be emailed a copy of the exit counseling guide, produced by the US Department of Education.

Please note: Students who do not complete an exit interview may have their diploma and transcripts placed on hold.

11. Private Education Loan Disclosures, Code of Conduct for Education Loans, Preferred Lender, Preferred Lender Arrangements

The University does not recommend, promote or endorses any private loan lenders to students in our Dental Programs. It is the student's *responsibility to secure funding for their entire program*.

If you are applying for a private US student loan, the University will work with whichever private lender you decide to use, if they are willing to work with us. Be advised the University is considered a foreign school and we not have a campus in the US.