Consumer Disclosures

The following links provide you with consumer information as required by the US Department of Education:

**Code of Conduction for Education Loans**
In order to prohibit a conflict of interest when it comes to private education loans, employees with responsibility for US loans are prohibited from the following:
- Making revenue-sharing arrangements with any lender;
- Receiving gifts from a lender, a guarantor, or a loan servicer;
- Entering into arrangements providing financial benefit from any lender or affiliate of a lender;
- Directing borrowers to particular lenders or refusing or delaying loan certifications;
- Offering funds for private loans;
- All agents with responsibility for US loans are reminded at least annually of the code.

**Communication with Parents**
Direct communication with parents regarding the studies (including questions relative to attendance and behavior) of students who are under 18 will be subject to written consent from the student. The student will be in copy of all such communications. The above remain applicable until the date of the student’s 18th birthday.

**Default Management Plan**
Learn about our Default Management Plan [here](#).

**Entrance Counseling**
[https://studentloans.gov](https://studentloans.gov)

**Exit Counseling**
[https://studentloans.gov](https://studentloans.gov)

**Financial Aid Information**
Refer to our Funding page for all financial aid opportunities: [http://en.grenoble-em.com/scholarships-funding-your-gemggsb-program](http://en.grenoble-em.com/scholarships-funding-your-gemggsb-program)

**Living Expenses – Planning your budget**

**National Student Loan Data System**
NSLDS is the US Department of Education’s central database for student aid. Keep track of your student loans at: [https://www.nslds.ed.gov/nslds/nslds_SA](https://www.nslds.ed.gov/nslds/nslds_SA)
Refund Policy

http://en.grenoble-em.com/policy-concerning-refund-tuition-fees

Note that this refund policy is applicable to the following programs:

- MSc Marketing Management
- MSc International Human Resource Management in the Digital Age
- MSc Innovation, Strategy and Entrepreneurship
- MSc Finance
- MSc Fashion, Design and Luxury Management
- MSc Business Development
- MSc International Management and Law
- MBA (Master of Business Administration)
- MIB (Master in International Business)
- BIB (Bachelor in International Business)

FERPA

Refer to our Notification of rights under FERPA here.

Safeguarding Consumer Information

The school handles personal information according to the EU General Data Protection Regulation (GDPR).

Satisfactory Academic Progress Policy

Learn about our Satisfactory Academic Progress Policy here.