



## **Consumer Disclosures for Students in receipt of Federal Student Aid.**

The relevant Consumer Information for University of Surrey ('the College' but will further be referred to as The University), can be found below. These are required by US Federal Regulations.

- 1. Institutional and Financial Assistance Information for Students**
- 2. Contact Information for Assistance in Obtaining Institutional or Financial Aid Information**
- 3. Student Financial Aid Information**
- 4. Facilities and Services available to students with disabilities**
- 5. Cost of Attendance**
- 6. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid**
- 7. Programmes ineligible for Federal Student Aid**
- 8. Academic Program (Educational Program, Instructional Facilities, and Faculty)**
- 9. Transfer of Credit Policies and Articulation Agreements**
- 10. Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)**
- 11. School and Program Accreditation, Approval, or Licensure**
- 12. Notice of Federal Student Aid Penalties for Drug Law Violations**
- 13. Vaccinations**
- 14. Textbook Information**
- 15. Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)**
- 16. Student Loan Information Published by the U.S. Department of Education**
- 17. National Student Loan Data System (NSLDS)**
- 18. Entrance Counselling for Federal Student Loan Borrowers**
- 19. Exit Counselling for Federal Student Loan Borrowers**
- 20. Private Student Loan Disclosures and Preferred Lender List**
- 21. Further Information**



## 1. Institutional and Financial Assistance Information for Students

We annually update our webpage which will confirm that the University of Surrey participates in the William D. Ford Direct Loan Program (Federal Direct Loans).

In order to access Direct Loans students must confirm the University of Surrey is their nominated school when they complete a Free Application for Federal Student Aid (FAFSA). Once we have the documents required for the student's application (please see the flowchart here <https://www.surrey.ac.uk/fees-and-funding/student-finance/us-loans> ) we will contact the student to request any further information and to explain the process.

## 2. Contact Information for Assistance in Obtaining Institutional or Financial Aid Information

General information regarding the institution can be found on the University of Surrey's main webpage here [www.surrey.ac.uk](http://www.surrey.ac.uk)

Admissions information and policies can be found here on our website <https://www.surrey.ac.uk/apply/policies>

For admissions information related to a course, the student should contact admissions directly or the Global Engagement Office, who support International students with starting a new course at Surrey and also signpost to relevant support depending on the student's circumstances.

The University has specific Student Money pages which outline the general financial support available to students, as well as Bursaries and Scholarships.

<https://money.surrey.ac.uk/>

Specific financial aid information for US Citizens, including for the US Department of Education's Direct Loan programmes can be obtained from the US Funding webpages, including FAFSA

<https://fafsa.ed.gov/> .

## 3. Student Financial Aid Information

Federal aid and US-based private student loan information is available here <https://www.surrey.ac.uk/fees-and-funding/student-finance/us-loans> .

The criteria for processing Federal Student Aid is dependent upon the applicant satisfying the Federal Aid rules for eligibility, as well as the University rules regarding admission and continuation of study. The amount of Federal Student Aid is capped at the value of the 'Cost of Attendance' as determined by the University, which is reviewed on an annual basis. Please see the University's US loan webpage - <https://www.surrey.ac.uk/fees-and-funding/student-finance/us-loans> for more information about eligibility and how to apply.

Federal Student Aid is disbursed in two instalments at the start of each semester. Students are informed of these dates prior to the start of the academic year. The Aid is disbursed through the

means of GBP bank transfers, so students need to organise a UK bank account when they arrive in the UK.

Students have a right to cancel their disbursements at any point prior to the disbursement date of the loan. Students also have a right to cancel up to two weeks after the actual disbursement date, however, as the origination and disbursement process will involve foreign currency exchange from USD to GBP (and any post-disbursement cancellation from GBP back to USD), the University strongly recommends that the right to cancel is invoked at least one week prior to the disbursement date before any currency exchange has occurred. Requests received later than two weeks after the disbursement date cannot be processed.

Students have the responsibility to remain in 'good-standing' with the University. Good-standing means that the student has maintained:

- a) appropriate conduct within the student disciplinary regulations, and do not have disciplinary procedures outstanding;
- b) appropriate conduct within the University's Fees Policy and do not have outstanding debt which is older than its due-dates;
- c) appropriate conduct within the student academic regulations and do not have an Notices against them under these regulations. Please see these links for the relevant policies:  
<https://surrey-content.surrey.ac.uk/sites/default/files/2019-01/university-and-student-partnership-agreement.pdf> - Student Charter Agreement  
<https://www.surrey.ac.uk/apply/policies/terms-conditions> - Fees terms and conditions  
<https://www.surrey.ac.uk/currentstudents/ask/regulations/> - for disciplinary and academic policies

Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program and the University's policy on Satisfactory Academic Progress is available here.

<https://www.surrey.ac.uk/sites/default/files/2019-05/satisfactory-academic-progression.doc>

The terms of any loans received through Federal Student Aid are available to all students through the Master Promissory Notes (MPN), and the Entrance and Exit Counselling requirements of the Federal Aid process at the University. The University requires:

- a) new MPNs to be completed during each year of access to Federal Student Aid;
- b) Entrance Counselling to be completed at the beginning of each academic year of study;
- c) Exit counselling to be completed before the end of the final term in the student's final year of study.

These processes ensure students are informed of the Federal Terms & Conditions of their loans, and being counselled in the necessity of repaying their loans. There is also access to sample loan repayment schedules.

Students enrolled at the University in a program of study abroad (where that study abroad has been approved for credit by the University) may be considered enrolled at the University for the purposes of applying for Federal Student Aid, except where the program of study abroad takes place within the United States of America.

All US Citizens and eligible non-US nationals receiving Federal Student Aid at the University are obliged to meet the obligations of the following organisations to maintain their entitlement to US Student Federal Aid:

- a) Adhere to the Terms and Conditions of their visa requirements as set out by the Home Office/UK Visas & Immigration;
- b) Adhere to the Federal rules for the receipt of Federal Aid;
- c) Adhere to the general terms and conditions of being an enrolled student at this institution as approved by the Governors and relevant Committees of the University of Surrey.

#### **4. Facilities and Services available to students with disabilities**

The University has a range of support for students with additional needs, via our Additional Learning Support service. Their facilities and services can be found here:

<https://www.surrey.ac.uk/discover/disabled-students>

#### **5. Cost of Attendance**

The total Cost of Attendance and therefore the maximum amount of loan available, is the calculated cost of tuition fees plus living costs for the current academic year of study. Information on the Cost of Attendance can be found here <https://money.surrey.ac.uk/managing-your-money/costs-and-budgeting> <https://www.surrey.ac.uk/fees-and-funding/student-finance/us-loans>

The University's tuition fees vary depending on the course. Please see our fees and funding page here <https://www.surrey.ac.uk/discover/fees-funding> .

Living costs are assessed according to a local average for room rental, board (food and utilities costs), course books and stationery, travel, and personal costs. Students with exceptional additional essential costs (due to a health need for example) can request that these also be taken into consideration by emailing [usloans@surrey.ac.uk](mailto:usloans@surrey.ac.uk)

## **6. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid**

Please see the section “Determining Last date of attendance” regarding the Return of Title IV funds and withdrawals <https://www.surrey.ac.uk/sites/default/files/2019-05/satisfactory-academic-progression.doc>

Refund policies with respect to these living arrangements (e.g. rent and utilities costs) will be dependent upon any contract that was signed by the student. We are unable to advise on these and information and clarification should be sought from the landlord (or their agents) and the relevant utility provider, as appropriate.

Students wishing to withdraw from the University before the completion of their studies must notify their academic school/department of their wish to withdraw and follow the relevant withdrawal process as advised by the academic school/department. We would always advise a student also discusses this with a Student Money Adviser so that they are fully aware of any implications for their current Federal Student Aid and future eligibility for Federal Student Aid in future years. More information on withdrawing is contained within this document

<https://www.surrey.ac.uk/apply/policies/terms-conditions> and here

<https://study.surrey.ac.uk/course-information/withdrawals>

Once a student is considered withdrawn from the University, we will calculate whether any loan funds are due to be returned to the US Department of Education.

## **7. Programmes ineligible for Federal Student Aid**

The University of Surrey is only authorised to provide Federal Student Aid for full Bachelors, Masters and Doctoral programmes with study entirely at the University of Surrey or shared between the University of Surrey and another higher education institution that is also authorised to provide Federal Student Aid. No part of a student’s programme can take place in the United States or it will terminate their Federal Aid.

Certificates of Higher Education, Foundation Degrees/Associate Degrees, Graduate Certificates, and Graduate Diplomas, are not eligible for Federal Student Aid.

Programmes studied in part at another higher education institution that is not authorised to provide Federal Student Aid are not eligible for Federal Student Aid for any part of the programme, including the part studied at University of Surrey.

Programmes that are self-directed, distance learning or by correspondence, in whole or in part are not eligible for Federal Student Aid.

## **8. Academic Program (Educational Program, Instructional Facilities, and Faculty)**

Prospective and enrolled students can obtain the latest information about the academic programme of the school at the main University of Surrey webpage <https://www.surrey.ac.uk/> .

## **9. Transfer of Credit Policies and Articulation Agreements**

Prospective and enrolled students can obtain general information on the accreditation of prior learning here <https://www.surrey.ac.uk/school-health-sciences/professional-development/recognition-of-prior-learning> .



To find out whether prior learning qualifies for accreditation for a specific course students should contact the relevant academic school/department.

#### **10. Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)**

The University information and regulations on Copyright can be found here

[https://www.surrey.ac.uk/library/learning/information\\_skills/copyright/](https://www.surrey.ac.uk/library/learning/information_skills/copyright/)

Federal Copyright law does not apply in the UK. The UK has its own laws on Copyright which can be found at the UK Government webpage <https://www.gov.uk/topic/intellectual-property/copyright>

The University's Policies on computer use can be found on the Information Technology Services webpages here <https://it.surrey.ac.uk/>

#### **11. School and Program Accreditation, Approval, or Licensure**

The University of Surrey is included in the Education (Recognised Bodies) (England) Order 2013 found here <http://www.legislation.gov.uk/ukxi/2013/2992/made> .

#### **12. Notice of Federal Student Aid Penalties for Drug Law Violations**

Students that have violated Federal rules concerning eligibility for aid after drug law violations, and have not yet attained the re-eligibility criteria will lose their entitlement to Federal Student Aid at the University. The re-eligibility criteria is set by the US Department of Education regulations.

Where a FAFSA indicates that a student is not eligible for aid due to drug law violations, no federal loans will be originated or disbursed.

Where an update to a FAFSA indicates a loss of eligibility during the period of a federal loan, the rest of the loan will be terminated.

Students that are found guilty of drug offenses within the legal jurisdiction of Great Britain and Northern Ireland during their period of study will lose their eligibility for Federal Student Aid.

#### **13. Vaccinations**

Students should check their welcome website on the University of Surrey webpage for health advice and vaccinations required. Students at Surrey will have individual log ins for the welcome website which details all the information new students need when they arrive. Advice on vaccinations for students is also here - <http://www.nhs.uk/Conditions/vaccinations/Pages/men-acwy-vaccine.aspx>

#### **14. Textbook Information**

University courses have reading lists and textbook suggestions dependent on the course outline. Online resources are also listed with direction on how to source these once you have enrolled onto your course.

### **15. Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)**

The University has its own data protection policy and information management criteria. These can be found here

<https://www.surrey.ac.uk/information-management/data-protection>

[https://www.surrey.ac.uk/policies/data\\_protection\\_policy.htm](https://www.surrey.ac.uk/policies/data_protection_policy.htm)

The Federal Family Educational Rights and Privacy Act (FERPA) does not apply within the UK. The UK has similar legislation designed to protect personal data called the Data Protection Act (DPA).

### **16. Student Loan Information Published by the U.S. Department of Education**

Before any origination of Direct Loans, all applicants are required to submit a digitally signed copy of the relevant Master Promissory Note (MPN) which contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

Prior to any origination of Direct Loans all applicants are required to submit a proof of completion of Entrance Counselling conducted through the Studentloans.gov website which can be found here

<https://studentloans.gov/myDirectLoan/index.action>

The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

Prior to any origination of Graduate PLUS or Parent PLUS Loans, all loan applicants are required to submit a digitally signed copy of the PLUS Loan Master Promissory Note, which contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

### **17. National Student Loan Data System (NSLDS)**

The details of all disbursed Direct Subsidized, Unsubsidized and Graduate/Parent PLUS Loans will be submitted to the National Student Loan Data System (NSLDS), which is maintained by the US Department of Education. This information will be accessible to guarantee agencies, lenders, and schools, determined by the US Dept. of Education to be authorised users of the data system. The University has to report students' enrolment on a regular basis.

### **18. Entrance Counselling for Federal Student Loan Borrowers**

Prior to any loan origination for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, students must complete, and submit proof of completion of Entrance Counselling, as provided on the Federal studentloans.gov website which can be found here

<https://studentloans.gov/myDirectLoan/index.action>

This counselling complies with all Federal Entrance Counselling requirements.

### **19. Exit Counselling for Federal Student Loan Borrowers**

Students who are in their final year must complete Exit Counselling, as provided on the Federal studentloans.gov website which can be found here

<https://studentloans.gov/myDirectLoan/index.action>

This counselling complies with all Federal Exit Counselling requirements. The University of Surrey will contact students with the link to Exit Counselling and check this has been received. If you leave your course early you will be sent the link to Exit Counselling as you are still responsible for your loans.

## **20. Private Student Loan Disclosures and Preferred Lender List**

The University does not endorse any particular Private Student Loan provider located in the United States who offer loans for study at Foreign Schools. The University is aware of only one such provider, Sallie Mae and their link is on the US loan webpage of the University not as an endorsement but as the only current option of a private loan. <https://www.surrey.ac.uk/fees-and-funding/student-finance/us-loans> .

Reference to Sallie Mae in University communications or on the University website does not represent the existence of a 'preferred' lender but as an example of a lender. If more providers enter the market they will be given the same exposure in our communications.

## **21. Further Information**

If you require further information please email [usloans@surrey.ac.uk](mailto:usloans@surrey.ac.uk). Please note the webpages are regularly maintained and updated, however if recent changes to legislation by the US or UK Government are suddenly introduced then some information may be temporarily out of date while it is being updated.

For an overview of all Student policies, including our complaints policy, misuse of drugs by students policy and Student Visa (Tier 4) Regulations, please view the Student Policies and Regulations here <https://policies.surrey.ac.uk/policies-regulations-and-codes-practice>