



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. Study Abroad Information**
- 5. Facilities and Services available to students with disabilities**
- 6. Cost of Attendance**
- 7. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid**
- 8. Programmes ineligible for Federal Student Aid**
- 9. Academic Program (Educational Program, Instructional Facilities, and Faculty)**
- 10. Joint Degree Programmes**
- 11. Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)**
- 12. Student Loan Information Published by the U.S. Department of Education**
- 13. National Student Loan Data System (NSLDS)**
- 14. Entrance Counselling for Federal Student Loan Borrowers**
- 15. Exit Counselling for Federal Student Loan Borrowers**
- 16. Private Student Loan Disclosures and Preferred Lender List**
- 17. 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).

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

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://studentaid.gov/h/apply-for-aid/fafsa>

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>

Please note that mature students are ineligible for Federal Student Aid. USA federal regulations state that you must have a secondary school completion credential (high school diploma) or the recognized equivalent of a secondary school completion credential to be eligible to receive Federal Student Aid. You can find information regarding entry requirements for American students here: <https://www.surrey.ac.uk/united-states-america>



The criteria for processing Federal Student Aid are 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 any 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/2021-06/satisfactory-academic-progress-policy-2021-22.pdf>

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.

4. Study Abroad Information

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.

Study abroad must not prolong your studies at Surrey, or the total duration of your degree program. Please note that if you are receiving U.S. financial aid, you are not allowed to study abroad in the U.S. or study abroad at a school that is not approved for Title IV (Federal) Aid. The list of ineligible study abroad programs is available on the US Loans website:

<https://www.surrey.ac.uk/fees-and-funding/student-finance/us-loans>

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.

5. Facilities and Services available to students with disabilities

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

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

6. 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. This is set annually by the University of Surrey. Federal law allows the value to include:

- Tuition fees

- An allowance for books, supplies and transport (including airfares)
- An allowance to cover room and board (rent or hall charges)
- An allowance for dependent care if necessary
- An allowance to assist with any disability
- Coverage of any charges or premiums associated with a Federal loan

Please note this is the maximum you can borrow, and most students do not need to borrow the full amount. For guidance on living costs please see our [Managing Your Money](#) page.

The highest COA for 2022/23 is \$79,796 and is calculated as follows:

Cost	Amount
Tuition (up to)	£26,200
Accommodation	£12,688
Board: £107 per week for composite living costs such as food, household bills, clothes, entertainment, etc.	£5,564
Miscellaneous: Includes Visa £363, NHS Charge £624, laptop & printer £1000 and Course costs £690	£2,677
Loan Fees (approx.)	£2,000
Transportation includes Flights £1,056 x2 and £1,956 for Domestic Travel	£4,068
Total (Exchange rate 1.5)	£53,197 (\$79,796)

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

7. 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 in the our Return of Title IV Policy:

<https://www.surrey.ac.uk/sites/default/files/2021-06/R2T4-return-of-title-IV-Policy.pdf>

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.

More information about the University’s refund policy can be found here in the University’s Student Fee and Debt Management Policy:

<https://www.surrey.ac.uk/sites/default/files/2020-09/student-fee-and-debt-management-policy.pdf>

8. 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.

Please note Clinical, Medical, Nursing or Veterinary programmes are not eligible for Federal Student Aid.

9. 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/>.

10. Joint Degree Programmes

If you enroll on a joint or dual degree programme at the University of Surrey, please note that you will not be eligible for Federal Direct Loans unless you study at Title IV institutions only during the entire program. The table below demonstrates eligible and ineligible institutions participating in each of the joint degree programs currently offered at Surrey:

Institution Name	Programme Name	Status
University of Wollongong	N/A - all PhDs eligible	Eligible
East China University of Science and Technology	Dual Master's Degree: MSc Human Resources Management Business Analytics Digital Marketing & Channel Management Entrepreneurship & Innovation Management International Business Management International Financial Management International Marketing Investment Management Strategic Marketing Accounting & Finance International Corporate Finance	Ineligible
Southern University of Science and Technology (SUSTech)	N/A - all PhDs eligible	Ineligible
Chinese Academy of Sciences Institute of Process Engineering	PhD: In the areas of: Sustainable Manufacture; Multi-Scale Modelling; Particle Engineering	Ineligible
The Hong Kong Polytechnic University	Dual PhD: School of Hospitality & Tourism Management	Ineligible
Beijing Institute of Technology	Dual PhD: Information Technologies	Ineligible
Harbin Institute of Technology	Dual Bachelor's Degree: Automotive Engineering	Ineligible
Dongbei University of Finance and Economics	Dual Bachelor's Degree: International Hospitality & Tourism Management	Ineligible
Skema Business School	MSc Management	Ineligible
Università degli Studi di Milano - Bicocca	Dual PhD: Maths & Theoretical Physics Biochemistry & Physiology Clinical & Experimental Medicine Health Sciences Health Psychology Microbial & Cellular Sciences Nutritional Sciences & Psychology	Ineligible
King Abdulaziz University	N/A - all PhDs eligible	Ineligible

11. 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/sites/default/files/2018-08/data-protection-policy-2018.pdf>

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).

12. 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.

13. 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.

14. 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://studentaid.gov/entrance-counseling/>

This counselling complies with all Federal Entrance Counselling requirements.

15. 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://studentaid.gov/exit-counseling/>

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.

16. 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.

17. Further Information

If you require further information, please email 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>