

Consumer Disclosures for Students in receipt of Federal Student Aid

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

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1. Institutional and Financial Assistance Information for Students

The University of Surrey is currently a Title IV eligible school and participates in the William D. Ford Federal Direct Student Loan program. We annually update our [webpage](#) which will confirm that the University remains in this position.

Students studying at the University are not eligible to receive need-based grants such as Pell Grants.

Our federal school code is **G09860**.

Our School OPE ID is **009860 00**.

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

General information regarding the University can be found on our [website](#).

Admissions information and policies can be found [here](#). For Admissions information relating to a specific course, students should contact admissions@surrey.ac.uk.

For any general international student queries, students should contact our International Engagement Office (IEO.outgoing@surrey.ac.uk) who can provide support and advice about studying at the University as an international student.

For information regarding scholarships and bursaries that the University offers, please see our dedicated [webpage](#).

For financial aid information for US citizens, including the US Department of Education Direct Loan Program, please visit the [Student Aid website](#).

3. Student Financial Aid Information

Information regarding the loan eligibility and the application process for Federal Student Aid can be found on our dedicated US Loans [webpage](#).

US 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. Entry requirements for US students can be found [here](#).

The criteria for processing Federal Student Aid are dependent upon the applicant satisfying the Federal Student 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.

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. Loans are disbursed through GBP bank transfers; therefore, students must organise opening a UK bank account as soon as possible after arriving in the UK.

Students have the right to cancel their disbursements prior to or after disbursement. However, fees may apply, and currency exchange could affect the outcomes. The University strongly recommends that any cancellation request is confirmed by the deadline noted to students within their bespoke emails in advance of the disbursement. More information about the right to cancel can be found on the [Federal Student Aid website](#).

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 does not have disciplinary procedures outstanding.
- b) appropriate conduct within the University's Fees Policy and does not have outstanding debt which is older than its due dates.
- c) appropriate conduct within the student academic regulations and does not have any notices against them under these regulations

Please see these links for the relevant policies:

- [University & Student Partnership Agreement](#)
- [Fees Terms and Conditions](#)
- [Student Disciplinary and Academic Policies](#)

Students have an obligation to progress at a satisfactory academic rate within the Federal Student Aid program. The University's Satisfactory Academic Progress (SAP) Policy can be found on our [US Loans webpage](#) under *Maintaining loan eligibility*.

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 Student 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 Student Aid 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 programme 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 programme 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 programme. Please note that if you are receiving US financial aid, you are **not** allowed to study abroad in the US or study abroad at a school that is not approved for Title IV Federal Student Aid. The list of ineligible study abroad programmes is available on our US Loans webpage under [Loan eligibility](#).

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 Federal Student 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 Student Aid.
- c) Adhere to the general terms and conditions of being an enrolled student at this University 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 Neuroinclusion service. Please see our dedicated [webpage](#) for further details.

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 and advice on living costs please see our [Managing Your Money](#) webpage.

The highest COA for 2025/26 is \$87,122 and is calculated as follows:

Cost	Amount (£ GBP)	Amount (\$ US Dollars)
Tuition (up to)	£30,200	\$42,280
Accommodation	£12,480	\$17,472
Board: for composite living costs such as food, household bills, clothes, entertainment, etc.	£9,000	\$12,600
Miscellaneous, including books & supplies	£6,200	\$8,680
Loan Fees (approx.)	£2,000	\$2,800
Transportation (includes 2 x Return Flights from the US to the UK, and Domestic Travel)	£2,350	\$3,290
Total (Exchange rate 1.4)	£62,230	\$87,122

The University's [tuition fees](#) vary depending on the course. Please see the website for further information.

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 (e.g. due to a health need) can request that these also be taken into consideration by contacting our US Loans team via [Surrey Support](#).

7. Requirements for Withdrawal, Return of Title IV Financial Aid and University Refund Policy

If a student receiving Federal Student Aid withdraws from the University or takes an unapproved Leave of Absence (LOA), we will carry out a *Return to Title IV calculation* to determine if the student has earned all the federal aid that was disbursed to them during the payment period. This is outlined in our [Return to Title IV Funds Policy](#). If a student takes an approved LOA, the *Return to Title IV calculation* is not required.

Refund policies with respect to 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 and follow the relevant withdrawal process. 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. More information on withdrawals can be found [here](#).

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 in the [Student Fee and Debt Management Procedure](#).

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 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/Degrees not eligible for Federal Student Aid:

- Certificates of Higher Education
- Foundation Degrees/Associate Degrees
- Graduate Certificates
- Graduate Diplomas
- Self-directed programmes, including distance learning or by correspondence (in whole or in part)
- Clinical, Medical, Nursing or Veterinary programmes

9. Academic Programme (Educational Programme, Instructional Facilities, and Faculty)

Prospective and enrolled students can access the University's programme catalogue via this [website](#).

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 Student Aid unless you study at Title IV institutions only during the entire programme. The table below demonstrates eligible and ineligible institutions participating in each of the joint degree programmes 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 ensures the upmost compliance with regards to student data and information. You can read about the University's Data Protection legislation [here](#), which includes the University's [Data Policy statement](#).

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 \(DPA\), 2018](#).

12. 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 Department of Education to be authorised users of the data system. The University is required to report students' enrolment on a regular basis, at a minimum of every 60 calendar days.

13. Master Promissory Notes (MPN)

Prior to any loan origination for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, all Federal Student Loan borrowers must complete Master Promissory Notes (MPN). One MPN is required for each type of loan to be taken out.

MPNs contains information about the rights and responsibilities of students and schools under Title IV Federal Student Aid. For more information about MPNs and to complete any required MPNs, please see the [Federal Student Aid website](#).

14. Entrance Counseling for Federal Student Loan Borrowers

Prior to any loan origination for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, all Federal Student Loan borrowers must complete and submit proof of completion of Entrance Counseling. This should be completed even if it has been done before as Entrance Counseling is required for each school studied at and for each type of loan to be taken out.

Further information can be found on the [Federal Student Aid website](#). This counseling complies with all Federal Entrance Counseling requirements and contains information about the rights and responsibilities of students and schools under Title IV Federal Student Aid.

15. Exit Counseling for Federal Student Loan Borrowers

All Federal Student Loan borrowers are required to complete Exit Counseling. This applies to all Federal Student Loan borrowers who:

- Graduate from the University
- Withdraw from the University
- Drop below half-time study at the University
- In their final year of study at the University

Further information can be found on the [Federal Student Aid website](#). This counseling complies with all Federal Exit Counseling requirements and contains information about the rights and responsibilities of students and schools under Title IV Federal Student Aid.

16. Private Student Loan Disclosures and Preferred Lenders

The University does not endorse any particular Private Student Loan providers located in the United States who offer loans for study at Foreign Schools. The University does however work with [Sallie Mae](#). This is not an endorsement of *Sallie Mae* but is suggested as an option for a private loan.

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 contact our US Loans team via [Surrey Support](#).

Please note webpages relating to Federal Student Aid at the University 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 and procedures, please see the following [MySurrey website](#).