

# Consumer Disclosure Information

The U.S. government requires institutions offering federal student loans to disclose the following consumer information. If you require further information, please email the Federal Student Aid administrator at [federalstudentaid@staffs.ac.uk](mailto:federalstudentaid@staffs.ac.uk)

## Section 1. Institutional and Financial Assistance Information

### U.S. Financial Aid Information

Please visit the our [US Federal Student Loans program page](#) for information about:

- Student Eligibility Requirements
- How to apply and loan amounts
- Cost of attendance
- Entrance counselling
- How and when your aid will be disbursed
- Withdrawal procedures, refund policies and return of Title IV funds
- Satisfactory Academic Progress
- Financial Aid Probation and Suspension
- Exit counselling

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.

The U.S. Department of Education provides information or student on Federal Student Aid at [studentaid.gov](http://studentaid.gov)

## Section 2. University of Staffordshire Information

### Degree Programs, Admission Policies and Procedures

The list of degree programs offered at University of Staffordshire is available online. Instructional, laboratory and other physical facilities are included in the degree program descriptions. Courses for each degree are listed accordingly and link directly to the course catalogue where detailed descriptions of each course can be found.

Each academic program has its own set of academic regulations. The academic regulations include lists of mandatory and elective courses, exam regulations as well as information about registration and withdrawal.

Procedures for application for admission to University of Staffordshire, and admission requirements, are located on the following website <https://www.staffs.ac.uk/courses/subjects>.

## Ineligible Programs

The programmes listed below are not eligible for Federal Student Aid at University of Staffordshire

- Programmes classified as non-Degree
- Any program delivered wholly or in part by telecommunications i.e. distance learning/ blended learning programmes.
- Nursing/Medical Programmes.
- Programmes for which any portion is provided by an institution/entity that is not eligible to participate in Title IV Programmes.
- Internship and Externships programmes.
- Collaborative Academic Partnerships with other institutions in US.
- Collaborative Academic Partnerships with other institutions abroad.
- Apprenticeship programmes.

## School costs

Tuition fees vary according to degree programs. Please consult

<https://www.staffs.ac.uk/international/your-application-journey/scholarships-fees/home>

<https://www.staffs.ac.uk/students/course-administration/academic-policies-and-regulations/tuition-fee-policy>

## Refund Policy

University of Staffordshire has an institutional refund policy <https://www.staffs.ac.uk/students/course-administration/academic-policies-and-regulations/refund-and-compensation-policy> for international students attending the institution. The return policy for title IV funds overrules the institutional refund policy. Information about the title IV refund policy (R2T4) is available on

<https://www.staffs.ac.uk/international/your-application-journey/scholarships-fees/international-deposit-refund-policy>

## Study Abroad Information

Students who are actively enrolled as a full-time student at University of Staffordshire are eligible for study abroad. Study abroad must not prolong your studies at University of Staffordshire or the total duration of your degree program. If you are unable to obtain a full ECTS load (30 ECTS per semester) during your exchange, you must make an agreement on how to catch up on the missing ECTS points. The courses passed abroad will be inserted in your University of Staffordshire degree program once you return home and become an integrated part of your University of Staffordshire degree.

**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 with a school that is not approved for Title IV (Federal) Aid.**

## Withdrawal Procedures

If you intend to withdraw from your program of study at University of Staffordshire, please follow the withdrawal procedures in line with university policy. You can request to take a break or withdraw from your studies via the e:Vision portal (Log in to the portal: [www.staffs.ac.uk/evision](http://www.staffs.ac.uk/evision)). Navigate to 'My Applications and Course', and select 'Taking a break in studies, withdraw from my course'. If you require further assistance regarding withdrawing or taking a break, contact details for our Student Advisors are available at <https://www.staffs.ac.uk/students/support/student-support-and-experience/home>.

**Please note that withdrawal will affect your Federal Student Aid eligibility.**

### **Accreditation**

In the process of institutional accreditation, the quality system of the entire institution is assessed by the Quality Assurance Agency (QAA) <https://www.qaa.ac.uk/> and <https://www.staffs.ac.uk/about/corporate-information/quality>

## **Section 3. Data Protection**

### **Information Security Policies**

University of Staffordshire has a robust set of Information security Policies <https://www.staffs.ac.uk/legal/data-protection> that are reviewed at least once a year based on ongoing monitoring and reporting. The set of policies covers any information, which belongs to University of Staffordshire in addition to information which does not necessarily belong to University of Staffordshire, but for which University of Staffordshire can be made responsible. This includes all staff and student data, financial data, all the data which contributes to the administration of University of Staffordshire, as well as information which has been passed to University of Staffordshire by others.

This policy covers all University of Staffordshire's information, irrespective of the way in which it is stored and communicated.

### **Privacy Information for Students**

University of Staffordshire receives and processes large quantities of personal information about students. In handling and storing this data, University of Staffordshire complies with national GDPR legislation. Information regarding data protection for students at University of Staffordshire is available at <https://www.staffs.ac.uk/legal/data-protection/data-protection-policy>

The university will confirm ongoing attendance and academic achievement with the U.S. Department of Education as required by Federal Student Aid regulations. By applying for, and accepting Federal Student Aid, students are acknowledging and consenting to this sharing of data.

Further information of whom data may/can be shared with can be found in the Master Promissory Notes(s) (MPN(s)) that students complete and sign to obtain Federal Aid.

- FERPA General Guidance for Parents

<https://studentprivacy.ed.gov/resources/parent-guide-family-educational-rights-and-privacy-act-ferpa>

- FERPA General Guidance for Students

<https://studentprivacy.ed.gov/resources/eligible-student-guide-family-educational-rights-and-privacy-act-ferpa>

## **Section 4. Misrepresentation**

University of Staffordshire will hold itself to the highest levels of integrity and will not provide any false, erroneous, or misleading statements to a student or prospective student, to the family of an enrolled or prospective student, or to the U.S. Department of Education.

University of Staffordshire is committed to operating in an environment of integrity. Each member of the University of Staffordshire staff is responsible for assuring that the actions and activities conducted at the University promote such an environment.

Published information in the bulletin, on the University website, and in the University's marketing materials are reviewed carefully by multiple persons who check for accuracy as well as composition of the content.

## **Section 5. Private Education Loans**

### **Code of Conduct for Education Loans**

University of Staffordshire prohibits a conflict of interest with the responsibilities of university staff with respect to private education loans.

The following actions are prohibited for any member of staff:

- Revenue-sharing arrangements with any lender
- Receiving gifts from a lender, a guarantor, or a loan servicer
- Contracting arrangements providing financial benefit from any lender or affiliate of a lender Directing borrowers to particular lenders, or refusing or delaying loan certifications
- Offers of funds for private loans
- Call centre or financial aid office staffing assistance
- Advisory board compensation

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

University of Staffordshire does not have a Preferred Lender Agreement with any specific lender of private education loans. The University will, in most cases, work with whichever private lender a prospective borrower decides to use. However, prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the USA.

University of Staffordshire does not endorse, promote or recommend any United States based private Student Loan provider who may offer loans for study at Foreign Schools. However, at the date of publication we are only aware of one such provider: Sallie Mae. Any reference to Sallie Mae in University communications or on University of Staffordshire website does not represent the existence of a 'preferred' lender and is merely used as an example of a lender. In the event that other companies begin to offer private Student Loans for study at Foreign Schools, they will be given equal visibility.

University of Staffordshire has no affiliation with and receives no financial incentives from Sallie Mae or any other private lender.

Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. You are allowed to hold both types of loans but the total cannot exceed your Cost of Attendance.

Students should be aware that they may qualify for Title IV HEA Program loans, and that the lending terms and conditions of the Title IV HEA Program loans may be more favourable than the provisions of the private education loans. Students are advised that University of Staffordshire do not offer any advice on which loan to take out, and that they should conduct their own research into what loans would best meet their needs.

### **Private Student Loan Information**

A private alternative loan is a non-Federal education loan, provided by a private lender, typically in the student's name and requiring a co-signer.

Approval and interest rates are based on a credit assessment of the borrower and cosigner. Each alternative lender has different eligibility requirements, loan rates, terms, and conditions.

Students who are eligible for Federal student aid should complete the FAFSA and exhaust all Federal loans and scholarship opportunities, before applying for a private alternative loan. Federal student loans generally have more favourable terms and conditions than private loans. University of Staffordshire recommends that you utilize all Federal loan eligibility before turning to private loans.

The University is willing to work with any lender who offers alternative educational loans to students enrolled at Foreign Institutions.

Currently, University of Staffordshire is aware of only one such lender, Sallie Mae, but students are advised to explore all options available to them and can opt to use any lender.

#### [More information about Sallie Mae's programs](#)

The Federal Truth in Lending Act requires a lender to obtain a [self-certification](#) signed by the applicant before disbursing a private education loan. The University is required upon request to provide the form or the required information only for students admitted or enrolled at the University.

Instructions: Submit the signed Self-Certification form to your private lender.

To apply for a private loan, you must be an American student enrolled in a degree-granting program at University of Staffordshire.