CONSUMER DISCLOSURES FOR STUDENT IN RECEIPT OF FEDERAL STUDENT AID

The relevant Consumer Information for Birkbeck, University of London (‘the College’), as required by US Federal Regulations, can be found below.

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1. Institutional and Financial Assistance Information for Students

- On an annual basis, the College will contact all registered students who are identified within the College student record system as being United States citizens to confirm that the College is a participating Title IV school and that we participate in the Direct Loan Program (including Stafford Loans and PLUS loans).
In order to access Direct Loans to support their studies, students must complete a Free Application for Federal Student Aid (FAFSA) and confirm that Birkbeck is their nominated School. Upon receipt of the student’s FAFSA information the College will contact the student by email to confirm any additional information that is required to support processing of their Direct Loan application.

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

- General institutional information can be found at the Birkbeck, University of London main webpage.
- Admissions information can be found in the College’s Admissions Policy. For admissions information specific to a particular course student should contact the international office for further advice using the general enquiry form. Alternative contact information can be found here.
- Generic financial aid information (including contact information) can be obtained from the Student Funding webpages and the Scholarships webpage.
- 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.
- Queries regarding this can be directed to the contacts found here.

3. Student Financial Aid Information

- All need-based, non-need-based government, local, private and institutional student financial assistance programs are available on the Student Funding webpages.
- Federal aid and US-based private student loan information is available from the College's US Loans webpage.
- The Terms and Conditions in force at Birkbeck College for recipients of Student Loans from Title IV Federal funding and Private providers (such as Sallie Mae) are available from the College’s Policies page.
- Criteria for selecting recipients of Student Federal Aid is dependent upon the recipient satisfying the Federal Aid rules for eligibility, and the College’s rules for admission and continuation of study. The determination of the amount of
Federal Student Aid is capped at the value of the ‘Cost of Attendance’ as determined by the College.

- Eligibility requirements and procedures for applying for aid are available from our [US Loans webpages](#) and are also sent out when the College receives notification of your FAFSA application and an offer of study has been made by the College or its academic schools/departments.

- Federal Student Aid is disbursed at the start of each term of the academic year (or as near to the start of term as possible for late applicants) and is disbursed through the means of GBP bank transfers.

- 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 College 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 College. 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 College’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 there regulations.

- Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program and the College’s policy on [Satisfactory Academic Progress](#) is available here.

- 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 College. The College 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. Through these means students are informed of the Federal Terms & Conditions of their loans, provided with sample
loan repayment schedules, and counselled in the necessity of repaying their loans.

- Students enrolled at the College in a program of study abroad (where that study abroad has been approved for credit by the College) may be considered enrolled at the College 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 College are obliged to meet the obligations of the following organisations - listed in ascending order of priority - to maintain their entitlement to US Student Federal Aid: i) Adhere to the Terms and Conditions of their visa requirements as set out by the Home Office/UK Visas & Immigration; ii) Adhere to the Federal rules for the receipt of Federal Aid; iii) Adhere to the general terms and conditions of being an enrolled student at this institution as approved by the Governors and relevant Committees of Birkbeck, University of London.

4. Facilities and Services available to students with disabilities

- The Disability and Dyslexia Service exists to provide information and support for all students with disabilities. Information about the service, including contact details, can be on their webpage.

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.

- The College’s tuition fees vary depending upon the course being followed, the student’s residency status and other criteria. To determine the tuition fee for your circumstances please visit our Fees Information webpage.

- 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 disability for example) can request that these also be taken into consideration by emailing usloans@bbk.ac.uk.
6. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

- The College’s Refund Policy can be found within the current Fees Policy here.
- Refund policies with respect to your living arrangements (e.g. rent and utilities costs) will be dependent upon any contract that was signed by the student and we are unable to advise on these. Information and clarification should be sought from the landlord (or their agents) and the relevant utility provider, as appropriate.
- Student’s wishing to Withdraw from the College before the completion of their studies must notify their academic school/department of their wish to Withdraw and the follow the relevant Withdrawal process as advised by the academic school/department.
- Once a student is considered Withdrawn from study the College will calculate whether any loan funds are due to be returned to the US Department of Education in line with the Return of Title IV Funds Policy found on here.

7. Programmes ineligible for Federal Student Aid

- Birkbeck is only authorised to provide Federal Student Aid for full Bachelors, Masters, and Doctoral programmes, with study entirely at Birkbeck or shared between Birkbeck and another higher education institution that is also authorised to provide Federal Student 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 Birkbeck.
- Programmes that 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 including current degree programmes and other educational training programmes, faculty and other instructional
personnel, and any plans by the school for improving the academic programme through the College’s main website.

9. Transfer of Credit Policies and Articulation Agreements

- Prospective and enrolled students can obtain general information on the accreditation of prior learning from the student services webpage.
- To find out whether prior learning qualifies for accreditation for a specific course student should contact the relevant academic school/department.

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

- The College policy on copyright can be found on the Library Services webpages here.
- Federal Copyright law does not apply in the UK, however UK is covered by its own Copyright law of similar standing, enforcement and penalties. This can be found at the UK Government website here.
- The College's Policies on computer use, including file sharing restriction, can be found on the Information Technology Services webpages here.

11. School and Program Accreditation, Approval, or Licensure

- The College awards degrees as a constituent college of the University of London, as listed in the Education (Recognised Bodies) (England) Order 2010.
- Birkbeck, University of London is also recognised as a degree-awarding body in its own right.

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 as specified by prevailing US Department of Education regulations in force at the time will lose their entitlement to Federal Student Aid at the College.
- 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

• Although the College does not require students to be vaccinated, the UK Department of Health recommends that Higher Education students have the following vaccinations before beginning their studies:
  • Meningitis: All university students (under 25 years) should be immunised against Meningitis (ACWY). All freshmen / 1st year undergraduates are now advised to have a Meningitis (ACWY) booster if they were less than 10 years of age when they received their first Meningitis C injection.
  • MMR: MMR vaccine protects against measles, mumps and rubella (German measles). Before starting higher education students should have two doses.

14. Textbook Information

• College modules are accompanied, where relevant, with reading lists and textbook suggestions. Online resources are also listed within the module documentation or within the College’s online academic portal Moodle. Details of how to access Moodle will be provided to students on enrolment.

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

• The Federal Family Educational Rights and Privacy Act (FERPA) does not apply within the UK however the UK has similar legislation designed to protect personal data called the Data Protection Act (DPA). The College’s Data Protection policies, found here, fulfil our requirements under the DPA.

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

• Prior to any origination of Direct Loans, all applicants are required to submit a digitally signed copy of the relevant Master Promissory Note 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. 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.

- Prior to any origination of Graduate PLUS or Parent PLUS Loans all loan applicants are required to submit a proof of completion of PLUS Loan Entrance Counselling conducted on the Studentloans.gov website. The counselling procedure 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.

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. This counselling complies with all Federal Entrance Counselling requirements.

19. Exit Counselling for Federal Student Loan Borrowers

- Prior to the final disbursement within an academic year for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, students must complete and
submit proof of completion of Exit Counselling, as provided on the Federal studentloans.gov website. This counselling complies with all Federal Exit Counselling requirements.

20. Private Student Loan Disclosures and Preferred Lender List

- The College does not endorse any particular Private Student Loan provider located in the United States 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. The College will certify loan requests from Sallie Mae but only when a request to do so is received from the student and the ability to certify the request is available on the Sallie Mae secure website. Sallie Mae loans will only be certified up to the standard Cost of Attendance, as stated above.
- Preferred Lender List: The College 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. Therefore any reference to Sallie Mae in College communications or on the College 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 decide to exploit the market they will be given equal visibility.

21. Further Information

- The College makes every effort to ensure that the information published or contained on its website is accurate however we cannot guarantee that information may not be altered owing to circumstances beyond the College’s reasonable control. Such circumstances include (but are not limited to) changes in Government policy (UK and/or US) or changes to applicable laws. Any changes will be incorporated into the College’s website as soon as possible. Any person wishing to obtain confirmation of any particular item should contact the University via usloans@bbk.ac.uk.