

## **CONSUMER DISCLOSURES FOR STUDENTS 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. This information applies from 1 January 2018.

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### **1. Institutional and Financial Assistance Information for Students**

- 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 students should contact the international office for further advice using the contact information on [their website](#).
- 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 [usloans@bbk.ac.uk](mailto:usloans@bbk.ac.uk).

## **3. Student Financial Aid Information**

- Information on all need-based and non-need-based government, local, private and institutional student financial assistance programs are available on [the Student Funding webpages](#). Birkbeck is a UK higher education institution and the majority of funding is only available to UK/EU students.
- Federal aid and US-based private student loan information is available from the College's [US Loans webpage](#).
- The general Terms and Conditions in force at Birkbeck for all students (regardless of their funding source) are available from the College's [Policies page](#).
- Criteria for approving students for Federal Student Aid are dependent upon the recipient satisfying the Federal Student Aid rules for eligibility, and the College's rules for admission and continuation of study.

- Eligibility requirements and procedures for applying for aid are available from our [US Financial Aid webpage](#). Students will also be contacted about this when the College receives notification of a FAFSA application and an offer of study has been made by the College or its academic schools/departments.
- The determination of the maximum amount of combined Federal Student Aid and/or private student loans is capped at the value of the 'Cost of Attendance' as determined by the College.
- 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 all or part of their Federal Student Aid within 30 days of receipt of notification of the loans being originated.
- Students have the right to cancel all future disbursements at any point within the academic year prior to the relevant future disbursement dates. In accordance with Federal Student Aid regulations students will be reminded that the disbursement is due at least 14 days before the disbursement date and will be given an opportunity to cancel or reduce disbursements. Where a disbursement date has already passed the College will not be able to reduce the amount disbursed however the student can return unrequired funds to the US Department of Education within 120 days of the disbursement date without incurring interest or other fees; students are solely responsible for doing so and should contact their Direct Loan Servicing Centre for guidance on how to return the unrequired funds.
- 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 does not have disciplinary procedures outstanding; b) appropriate conduct within the College'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 the relevant 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 in the 'Consumer Disclosures for Students Receiving Federal Student Aid' section of [the College's Federal Student Aid webpage](#).

- 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 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.
- All US Citizens and eligible non-US nationals receiving Federal Student Aid at the College are obliged meet the requirements of the following organisations to maintain their entitlement to US Student Federal Aid: Birkbeck College and the University of London; Federal Student Aid and the US Department of Education; UK Visas & Immigration (UKVI) and the UK Home Office.

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

- Birkbeck's Disability and Dyslexia Service can 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 funding available, is the calculated cost of tuition fees plus expected living costs for the current academic year of study, converted into USD. 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. Information on the tuition fees for specific circumstances can be found on the [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](mailto: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 living arrangements (e.g. rent and utilities costs) will be dependent upon any contract that was signed by the student and the College is 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 available in the 'Consumer Disclosures for Students Receiving Federal Student Aid' section of [the College's Federal Student Aid webpage](#)

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

- Birkbeck is only authorised to provide Federal Student Aid for full Bachelors, Masters, and Doctoral programmes (including integrated MPhil/PhD courses), with study entirely at Birkbeck or shared between Birkbeck and another higher education institution that is also authorised to provide Federal Student Aid, including institutions outside the UK, but excluding the US.
- 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, regardless of the proportion of time spent at the other institution or which institution awards the qualification.
- Programmes that are self-directed, distance learning, or by correspondence, in whole or in part, are not eligible for Federal Student Aid.

- Programmes which involve any credited study in the United States are ineligible for Federal Student Aid. PhD candidates that are intending to perform research in the United States should contact [usloans@bbk.ac.uk](mailto:usloans@bbk.ac.uk) for advice before making any arrangements.
- Programmes which involve formal industry experience / work placements are not eligible for Federal Student Aid, regardless of whether academic credit is granted as for the experience/placement or not.

### **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 academic department's webpages](#).

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

- Prospective and enrolled students can obtain general information on the accreditation of prior learning (APL) from [the student services webpage](#).
- 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 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 (the Copyright, Designs and Patents Act 1988) 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 restrictions, 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 by the UK Department for Education](#).
- 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 student aid the rest of the aid 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 international students be vaccinated for the following diseases before beginning their studies in the UK:
  - Meningitis (ACWY)
  - MMR (measles, mumps, and rubella also known as German measles).
  - Diphtheria
  - Polio
  - Tetanus
  - Tuberculosis

Prospective students should check with their local medical practitioner to ensure that their vaccinations are current, and for up-to-date information relevant to the UK.

#### **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 [General Data Protection Regulation \(GDPR\)](#). The College's Data Protection policies, [available here](#), fulfil our requirements under the GDPR.
- Birkbeck will confirm ongoing attendance and academic achievement with the US 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.

#### **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 (Higher Education Act 1965) 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 <https://studentaid.gov/> website. The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) 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, borrowers, and schools under Title IV, HEA (Higher Education Act 1965) loan programs.



- Prior to any origination of Graduate PLUS or Parent PLUS Loans all students are required to submit a proof of completion of PLUS Loan Entrance Counselling conducted on the <https://studentaid.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 <https://studentaid.gov/> website. This counselling complies with all Federal Entrance Counselling requirements.

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

- Prior to the end of the final academic year for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, students are expected to complete and submit proof of completion of Exit Counselling, as provided on the Federal <https://studentaid.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 or elsewhere who may offer loans for study at UK HE institutions (also known as 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, after any Federal Student Aid amount is deducted from the CoA total.

- 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. 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 begin to offer private Student Loans for study at Foreign Schools 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](mailto:usloans@bbk.ac.uk).