

## **CONSUMER DISCLOSURES FOR STUDENTS IN RECEIPT OF FEDERAL STUDENT AID**

The relevant Consumer Information for Birkbeck, University of London as required by US Federal Regulations, can be found below.

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

- Birkbeck will contact all registered students who are identified within the student record system as being United States citizens to confirm that Birkbeck is a

participating Title IV school and that we participate in the Direct Loan Program (including 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 US loan team at Birkbeck 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**

- You can find information about the types of Direct Loans available, their terms and conditions and loan limits [here](#).
- General institutional information can be found at the [Birkbeck, University of London main webpage](#).
- Admissions information can be found in [Birkbeck'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 Birkbeck's [US Loans webpage](#).
- The general Terms and Conditions in force at Birkbeck for all students (regardless of their funding source) are available from our [Policies page](#).

- Criteria for approving students for Federal Student Aid are dependent upon the recipient satisfying the Federal Student Aid rules for eligibility, and Birkbeck's rules for admission and continuation of study.
- Eligibility requirements and procedures for applying for aid are available from our [US Financial Aid webpage](#) and on the [US Department of Educations webpages](#). Students will also be contacted about this when Birkbeck receives notification of a FAFSA application and an offer of study has been made by Birkbeck or its academic schools/departments.
- Students must be enrolled at least half-time and on an eligible programme to be able to apply for Federal Student Aid.
- 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 Birkbeck in accordance with US Department of Education Regulation.
- 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) for Undergraduate and taught Postgraduate students. PhD students are paid in 2 equal instalments, six months apart. Once your Federal loans have been originated, you will be provided with a disbursement schedule.
- Birkbeck has partnered with Convera to process US Federal Aid Disbursements. Payments will be made by bank transfer and you will be emailed by Convera prior to the release of your funds with instructions on how to register your bank account details.
- Payment is issued directly to Birkbeck for all FSA-funded students in USD and will then be converted to GBP. Fluctuations in exchange rates may mean that you receive less, or more, GBP than originally advised.
- We would strongly recommend that you set up a UK bank account prior to registering your bank account details. If you require any help or advice with setting up a UK bank account, you can book an appointment with our International Student Co-ordinator via our [Student Advice Service](#) who can be contacted by phone, email or you can visit them in person.
- 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 Birkbeck 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 Birkbeck. 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 Birkbeck'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 Birkbeck's policy on Satisfactory Academic Progress is available in the 'Consumer Disclosures for Students Receiving Federal Student Aid' section of [Birkbeck'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 Birkbeck. Birkbeck requires: a) new MPNs to be completed during each year of access to Federal Student Aid; b) Entrance Counselling to be completed by each first-time borrower of a Direct Subsidized Loan, a Direct Unsubsidized Loan, or a Direct PLUS Loan prior to the first disbursement; 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 Birkbeck 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](#).
- Birkbeck's tuition fees vary depending upon the course being followed, the student's residency status and other criteria. The fee for each programme is listed on the course page under the "fees" tab. 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**

- Birkbeck'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 Birkbeck 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 Birkbeck 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 Birkbeck 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 [Birkbeck'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).
- Certificates of Higher Education, Foundation Degrees, Top-up Programmes, Graduate Certificates, and Graduate Diplomas are not eligible for Federal Student Aid.
- Programmes that are self-directed, distance learning, or by correspondence, in whole or in part, are not eligible for Federal Student Aid.
- Programmes studied in part at another UK or overseas (excluding institutions in the United States) higher education institution that is not authorised to provide Federal Student Aid are only eligible for Federal Student Aid if the proportion of study at the other institution is 25% of the overall course duration or less.
- Programmes which involve study in the United States are only eligible for Federal Student Aid if 25% or less of the programme is taught in the US, and the institution in the US is an eligible institution. There are separate rules for PhD candidates who are intending to perform research in the United States - please contact [usloans@bbk.ac.uk](mailto:usloans@bbk.ac.uk) for advice before making any arrangements.
- Please note that enrollment in an approved program of study "with International Experience" may be considered enrollment at Birkbeck for the purpose of applying for assistance under the title IV, HEA programs.
- Please note that new programmes must be approved by the US Department of Education prior to being available to students in receipt of US Federal Aid. If you are starting a new programme of study, we recommend you contact [usloans@bbk.ac.uk](mailto:usloans@bbk.ac.uk) as soon as possible to confirm your programme is eligible.

## **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)

- Birkbeck 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](#).
- Birkbeck'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

- Birkbeck 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. Vaccinations

- Although Birkbeck 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.

### **13. 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 Birkbeck's online academic portal 'Moodle'. Details of how to access Moodle will be provided to students on enrolment.

### **14. 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 \(GDPR\)](#). Birkbeck'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.

### **15. 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 [studentloans.gov](http://studentloans.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 [studentloans.gov](https://studentloans.gov) website. The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

#### **16. 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.

#### **17. Entrance Counselling for Federal Student Loan Borrowers**

- Prior to the first disbursement for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, each first-time borrower must complete, and submit proof of completion of Entrance Counselling, as provided on the Federal [studentloans.gov](https://studentloans.gov) website. This counselling complies with all Federal Entrance Counselling requirements.

#### **18. 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 [studentloans.gov](https://studentloans.gov) website. This counselling complies with all Federal Exit Counselling requirements.

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

- Birkbeck 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 two providers: Sallie Mae and Earnest. Birkbeck will certify loan requests from Sallie Mae and Earnest but only when a request to do so is received from the student. Sallie Mae and Earnest 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: Birkbeck 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 two such providers. In the event that other companies begin to offer private Student Loans for study at Foreign Schools they will be given equal visibility.

## **20. Further Information**

- Birkbeck 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 Birkbeck'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 Birkbeck'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).