Consumer Disclosures

for

US Federal Loan

Borrowers and Students

at

University of Huddersfield

Last Revised

May 2022

## Schools must annually distribute a notice of the availability of all consumer information to all enrolled students

Your government requires [under 34 CFR 668.41(a)] that this publication is provided an individual on a one-to-one basis through mailing or publication. Hence is being sent to you by email

Where information disclosed is on a website, the notice includes the exact electronic address and the school will provide a paper copy on request

We are also required to include information about student rights under FERPA (Family Educational Rights and Privacy Act) which are fully explained at

[www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html](http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html)

The university is subject to UK law where data and privacy is controlled by the Data Protection Act which is available at

[www.gov.uk/data-protection/the-data-protection-act](http://www.gov.uk/data-protection/the-data-protection-act)

## Staff Availability

The number of students receiving Title IV is too small to justify a full-time available member of staff dedicated to administration of Title IV loans.

However loans are administered by Joanne Ryan, Head of International Operations within the International Office.

Direct enquiries can be sent to j.ryan@hud.ac.uk.

## Financial Aid Information and Application

All information about your eligibility for federal loans (Direct Lending) and what loans are available to you is at https://studentaid.gov/. To be eligible for federal loans, you must be:

* eligible after application through FAFSA - which gives your eligibility and dependency status and listed this university as one of your schools on FAFSA
* studying a degree course [Bachelor, Master, Doctor] at **this** university
* studying at least full time on **this** campus
* not be on any course which involves
* study in USA
* study at another school not eligible for loans in its own right
* compulsory placement or internship at anywhere which is eligible for loans in its own right

To apply for Federal Loans go to [www.hud.ac.uk/international/where/usa](http://www.hud.ac.uk/international/where/usa/) click on the tab marked Student Loans for US students and follow the instructions precisely.

* The rules for loans at foreign schools are not the same as for schools in USA
* Only follow this school's instructions
* Do not seek advice from anyone who is not a specialist in foreign school regulations - you will only have to do everything again properly.

Your government does not allow all other types of US government or state aid to American students attending foreign schools.

## Schools must describe the rights and responsibilities of students receiving federal student aid

The criteria for continued eligibility in your academic and loan program for your government are described at

<https://studentaid.gov/understand-aid/eligibility/staying-eligible>

and the School's eligibility criteria are that you

* continue to make academic progress
* continue to study at least half time
* complete any counseling you are required to take

Rights and responsibilities regarding your loans are fully described in the compulsory entrance and exit counseling you will be required to undertake as a condition of your loans and which will be audited. Similarly

* Terms and conditions of any loans
* Sample repayment schedule for sample loans
* Necessity of repaying loans
* Student loan information published by the Department

Disbursements dates and values are available in the Cost of Attendance spreadsheet which you will be required to complete as a part of your loan application pack.

There no conditions and terms applicable to any employment provided as part of the financial assistance package as there is no any employment provided as part of the financial assistance package

### Satisfactory Academic Progress

For all information on SAP standards and criteria by which a student who fails to maintain SAP may re-establish eligibility go to

[www.hud.ac.uk/registry/regulationsandpolicies/studentregs](http://www.hud.ac.uk/registry/regulationsandpolicies/studentregs/)

and for all assistance and support regarding the regulations, go to

[www.hud.ac.uk/regs/index.php](http://www.hud.ac.uk/regs/index.php)

## Schools must make available information about the cost of attending the school

The full Cost of Attendance can be accessed via the application for US Loans at

[www.hud.ac.uk/international/where/usa](http://www.hud.ac.uk/international/where/usa)

click on the tab marked Student Loans for US students and follow the links to loan application. The CoA will cover:

* Tuition and fees
* Books and supplies
* Room and board
* Transportation
* Additional costs for a program in which a student is enrolled or expresses a specific interest

## Refunds and R2T4

The University’s refund policy, in the event of withdrawal, is fully explained in the Students' Handbook of Regulations which may be viewed and downloaded from

<https://www.hud.ac.uk/policies/registry/regs-taught/> or

<https://www.hud.ac.uk/registry/current-students/pgr/>

Students who are required to pay tuition fees and withdraw or suspend from their studies during the year will be charged a proportion of the tuition fee for their course as per the Handbook of Regulations, depending on when they withdraw or suspend. For students who enroll at other times of the year the tuition fee will be adjusted accordingly, based on the date of enrolment.

**R2T4 is the US Education Department regulation for repaying unearned loan money**. This is broadly that for each day in attendance and studying between disbursements [or to the end of the final term if the final disbursement of the year] is "earned" as a percentage of the days in that period. The rest is "unearned" and must be returned.

The full details of R2T4 can be found in the FSA Handbook at

<https://fsapartners.ed.gov/knowledge-center/fsa-handbook>

For a detailed assessment of the financial implications of withdrawal, contact the person responsible for Financial Aid before you make the decision to withdraw.

## Academic Programs

The prospectus contains all the details of

* Current degree and other educational and training programs
* Instructional, laboratory, and other physical plant facilities that relate to the academic program
* Faculty and other instructional personnel
* Names of accrediting agencies and governmental bodies that approve, accredit or license the University
* Include procedures for obtaining or reviewing documents describing accreditation, approval or licensing
* Any plans by the school for improving the academic program (upon determination by the school that such a plan exists)

The prospectus may be viewed on line and/or a printed copy may be ordered from

[www.hud.ac.uk/courses](http://www.hud.ac.uk/courses/)

## Retention & Completion Rates

The completion or graduation rate of certificate or degree-seeking students including employment rates along with all other statistics regarding not just Huddersfield but all UK universities are collected annually by Higher Education Statistical Agency (HESA) and published in full at [www.hesa.ac.uk/pis/noncon](http://www.hesa.ac.uk/pis/noncon).

Whilst the US Education Department would prefer this to be disaggregated by:

* Gender
* Major racial/ethnic subgroups
* Recipients of Federal Pell Grant, FFEL/DL (Other than unsubsidized Stafford loan)
* Recipients of neither Pell Grant nor FFEL/DL (Other than unsubsidized Stafford loan)

This is not required if the number would not yield statistically reliable information or would reveal personally identifiable information and on that basis this school has not made these disaggregations.

## Fire Safety

The school is subject to UK fire regulations which are regularly tested and certificated in accordance with the regulations which may be found at

[www.gov.uk/government/publications/fire-safety-risk-assessment-educational-premises](http://www.gov.uk/government/publications/fire-safety-risk-assessment-educational-premises)

To view the school's policies, procedures and for more information go to

<https://www.hud.ac.uk/policies/>

## Crime statistics

For full and independent details of all campus crime, go to

<https://www.westyorkshire.police.uk/> or [www.ukcrimestats.com](http://www.ukcrimestats.com)

and enter the school's postcode or the postcode of your residence to see details of all crimes in those areas.

## Placement Rates

The school does not make placements for graduates so there are no placement rates to publish.

Employment rates are published through Higher Education Statistical Agency (HESA) for all the universities in the UK and are available at

[www.hesa.ac.uk/pis/emp](http://www.hesa.ac.uk/pis/emp)

These are the only statistics published by the school for recruitment purposes.

## Graduate Professional Info

The School does not collect information regarding the types of graduate and professional education in which graduates of the institution’s three and four-year degree programs enroll.

## Additional Disclosures

### Vaccines

There are no institutional policies regarding vaccines beyond those required by the UK Government for entry to the UK.

### Admissions policy and any policies regarding transfers

These are available at <https://www.hud.ac.uk/policies/>

and click on "Student Recruitment", then ‘Admissions Policy’.

## Services and facilities for students with disabilities, including intellectual disabilities

The school has a wide range of facilities for students with disabilities. These are all fully explained at

<https://students.hud.ac.uk/wellbeing-disability-services/>

## Education Records and Privacy

The school is subject to the UK Data Protection Law. Details of the law are available at

[www.gov.uk/data-protection/the-data-protection-act](http://www.gov.uk/data-protection/the-data-protection-act)

Students have the right to review educational records.

Full information regarding the school's data policy, and how to access what the school holds about you, go to

<https://www.hud.ac.uk/informationgovernance/dataprotection/>

In accordance with the Data Protection Act, the University will make an administration charge of £10 on each occasion that a subject access request is made.

Information required to be disclosed under Family Educational Rights and Privacy Act (FERPA) 34 C.F.R Part 99 is under US Law. The school is solely subject to UK Law.

## Copyright Infringement

The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, will be subject to civil or criminal liabilities under UK law.

Intellectual property and publication copying rights are safeguarded - more details are at [www.hud.ac.uk/library/help/copyright](http://www.hud.ac.uk/library/help/copyright/) which cover

* [Intellectual Property - What is it?](http://www.hud.ac.uk/library/help/copyright/#whatisip)
* [The Definition of Copyright](http://www.hud.ac.uk/library/help/copyright/#def)
* [What are the Different Rights?](http://www.hud.ac.uk/library/help/copyright/#rights)
* [How long does copyright last?](http://www.hud.ac.uk/library/help/copyright/#term)
* [Glossary of Terms](http://www.hud.ac.uk/library/help/copyright/#glossary)

The school, its students and staff are bound by copyright legislation in force in the UK which can be read at [www.hud.ac.uk/library/help/copyright/legislation](http://www.hud.ac.uk/library/help/copyright/legislation) which covers

* [The Berne Convention for the Protection of Literary and Artistic Works (1886)](http://www.hud.ac.uk/library/help/copyright/legislation/#berne)
* [Copyright, Designs and Patents Act 1988](http://www.hud.ac.uk/library/help/copyright/legislation/#cdpa)
* [Statutory Instruments](http://www.hud.ac.uk/library/help/copyright/legislation/#stat)

The school also holds a range of copyright licenses which may be examined at [www.hud.ac.uk/library/help/copyright/licenses/](http://www.hud.ac.uk/library/help/copyright/licenses/) and which cover

* [The Copyright Licensing Agency Photocopying and Scanning Higher Education Licence](http://www.hud.ac.uk/library/help/copyright/licenses/#cla)
* [The Designs and Artists Copyright Society](http://www.hud.ac.uk/library/help/copyright/licenses/#dacs)
* [The Educational Recording Agency Licensing Scheme](http://www.hud.ac.uk/library/help/copyright/licenses/#erals)
* [Music Publisher's Association Code of Fair Practice for Printed Music (Rev. 1992)](http://www.hud.ac.uk/library/help/copyright/licenses/#mpa)
* [Newspaper Licensing Agency](http://www.hud.ac.uk/library/help/copyright/licenses/#nla)
* [The Ordnance Survey Educational Site Licence](http://www.hud.ac.uk/library/help/copyright/licenses/#ose)

## Textbook Information Disclosure

The school does not require the purchase of any published material.

Individual lecturers and tutors and course detail may provide recommended reading lists, but these are purely recommendations for reading and students are free to read or borrow or purchase as they please; or not as they please.

## Education Loans Code of Conduct

All staff are subject to the school's regulations for information governance.

These are available at [www.hud.ac.uk/informationgovernance/dataprotection](http://www.hud.ac.uk/informationgovernance/dataprotection)

## Private Loans Disclosures

US Education Department regulations require that students are given notice that terms/conditions of Title IV loans may be more favorable than private education loans. This information is available at

<https://studentaid.gov/understand-aid/types/loans/federal-vs-private>

Schools are also required to inform students of all private loan lenders that are willing to make loans to its students. The only lender willing to lend to students attending foreign schools is Sallie Mae. As this is fewer than three lenders, this is not considered a preferred lender list. The School is not endorsing this lender and the borrowers may choose any lender they can find which is willing to lend to students at foreign schools without any financial obligation on the part of the school.

## Missing Student Notification

The school adheres to the Tier 4 visa sponsor responsibilities as defined in pages 20-25 of the UK Visa & Immigration Tier 4 of the Points Based System Guidance for Sponsors version 10/2014 Document 3: Sponsors Duties and Compliance which is available at

[www.gov.uk/government/uploads/system/uploads/attachment\_data/file/366931/Document3\_Sponsor\_Duties\_and\_Compliance.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/366931/Document3_Sponsor_Duties_and_Compliance.pdf)

The School will, as soon as it is aware of a missing student,

* contact the defined next of kin to attempt to establish where the student might be
* contact the Missing Persons Bureau at [www.missingpersons.police.uk](http://www.missingpersons.police.uk) in accordance with their definition of missing persons
* in Compliance with UK Immigration law, the Immigration and Visa agency will be informed and the visa revoked

## Gainful Employment

The school does not teach any "gainful Employment" courses for which students with loans are eligible. Loans are only eligible for degree courses and degree courses are not "Gainful Employment" courses.

## Athletic Programme Disclosures

The School has no athletic programmes.

## Enrolment Information on Drug Related Offences

* At enrollment, school must provide student with separate, clear and conspicuous notice regarding penalty for federal or state convictions of drug-related offenses while receiving Title IV assistance
* If a student loses eligibility for this reason, school must notify student of loss of eligibility and ways to regain eligibility