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# **US Federal Student Aid**

# **Consumer Information**

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# Consumer disclosures

The University of Huddersfield (The University) is a recognised body that offers degree level courses in the UK as per the Government [website](https://www.gov.uk/check-university-award-degree).

Th University participates in the [William D Ford Direct Loan Program](https://studentaid.gov/understand-aid/types/loans) as administered by the United States Department of Education and provides the following consumer information as required.

## Code of Conduct for Educational Loans

In order to prohibit a conflict of interest with the responsibilities of an agent with respect to Private Education Loans, staff at the University with responsibility for education loans from the United States are prohibited from the following:

* Revenue sharing arrangements with lenders
* Receiving gifts from a lender or loan servicer
* Obtaining financial benefits from lenders or loan servicers
* Providing a preferred list of lenders.
* Offers of funds for private loans

Students should be aware that the majority of private lenders choose not to offer loans when borrowers are studying outside the USA. This is why, on our US Loans information [webpage](https://www.hud.ac.uk/international/fees-and-funding/), the only loans we list as being accessible are the US Federal Direct Stafford and PLUS loans or the private Sallie Mae loans.

# Institutional and Financial Assistance Information

## Course information

Course information and entry requirements for all our undergraduate, postgraduate taught and

research courses can be found in our online [course finder](https://www.hud.ac.uk/).

Only students enrolling on a Bachelor/Master’s Degree or PhD programme are eligible for US Federal Loans. Students on non-degree awarding programmes are not eligible to apply for US Federal Loans.

Students may be permitted to enrol with an eligible institution in the United States assuming that accounts for no more than 25% of the programme.

Title IV funding is not available for the following programmes of study:

* All Distance Learning Programs
* All Nursing and Midwifery Programs
* Pathway programmes at the International Study Centre

## Finance and funding

In order to access US Student Federal Aid, students must first complete a Free Application for Federal Student Aid (FAFSA) and specify University of Huddersfield as a nominated school. The University’s Federal School Code is G12978. The information the University requires in order to process an application can be found [here](https://www.hud.ac.uk/international/fees-and-funding/).

The University requires entrance counselling to be completed via the Federal Student Aid (FSA) [website](https://studentaid.gov/entrance-counseling/) before any loans will be approved. This link provides detailed information on the rights and responsibilities of student borrowers. For progressing students requesting further funding, the University requests that entrance counselling is completed for each loan year.

Tuition fees can be found on the University website under [Tuition fees](https://www.hud.ac.uk/international/tuition-fees/).

All students requesting Federal Student Aid are required to complete a Cost of Attendance form, which can be found on the [website](https://www.hud.ac.uk/international/fees-and-funding/). It is based on a student’s tuition fee, living costs and other expenses after their Expected Family Contribution (EFC) has been accounted for. The Cost of Attendance includes estimated living expenses for students studying in Huddersfield that are reviewed annually.

The scholarships, discounts and funding available to undergraduate, postgraduate taught and research applicants are published on the University website under [Scholarships](https://www.hud.ac.uk/international/scholarships/).

The relevant counselling information, as provided by the [FSA](https://studentaid.gov/exit-counseling/), will be provided to all students who are graduating, withdrawing from the University or reducing their study load to less than half time.

Loans for students who commence their programme of study in September/October will be disbursed in three instalments. Students enrolling on non-standard intakes will receive two disbursements over the academic year.

The University of Huddersfield is not registered with the US Department of Veteran Affairs (VA).

## National Student Loan Data System (NSLDS)

Any students receiving Federal Loan whilst at the University of Huddersfield will have details of their borrowing submitted to NSLDS. This information will be accessible to authorised users at other institutions, lenders and guarantee agencies.

## Distance Education

Students enrolled as a study abroad student may be considered to be enrolled at the home institution when applying for assistance under the Title IV programmes.

## Student Support

Support for students with disabilities.

Information about the support available to students with disabilities is provided by the Wellbeing and Disability Team and further information is available [here](https://students.hud.ac.uk/help/disability/).

Wellbeing information

The University has an online support network that can be accessed at home or on campus called [Togetherall](https://students.hud.ac.uk/help/wellbeing/247support/togetherall/). It's available 24 hours a day, 7 days a week. Togetherall offers confidential advice, peer support and online support programmes and is a completely confidential programme.

Campus safety

The University has a Safer Student Officer based on campus. His role is to help keep students safe by offering crime prevention advice and safety tips, either on a one to one basis or in group.

# Institutional Information

## University Regulations

All students at the University of Huddersfield agree to follow the University’s Regulations when they enrol upon a course.

## Academic information

For information about current degree programs and other educational and training programs available at the University, please see the University [coursefinder](https://www.hud.ac.uk). These pages include information on study options, program content, entry requirements and how to apply. Information on facilities is also included on the relevant course page.

## Withdrawal process

Students considering permanently withdrawing from their studies are advised to speak with their academic department and if necessary any of the support services at the University. When considering withdrawing, students are asked to take into consideration the impact this will have on any funding and the amount owed to the university. Information regarding the withdrawal process for all taught students and postgraduate research students can be found on the University [website](https://www.hud.ac.uk/policies/registry/regs-taught/section-3/).

The withdrawal date is determined by the relevant School and is not necessarily the last date of attendance.

The Return of Title IV funds (R2T4) is applied alongside the University’s refund policy and can be found [here](https://www.hud.ac.uk/international/fees-and-funding/).

## 1098-T tax forms

The University does not issue IRS 1098-T forms, but the same information can be requested via us-loans@hud.ac.uk.

# Safeguarding Customer Information

## Family Education Rights and Privacy Act (FERPA) 1974

Although the FERPA Act does not apply within the UK, the University adheres to and is committed to the principles therein. Further information is given below.

## Data protection and privacy notices

The University is required to be compliant with the General Data Protection Regulation (GDPR). Information concerning how your personal data is looked after and your rights to access this information is available on our [website](https://www.hud.ac.uk/informationgovernance/dataprotection/).

As an institution participating in the Federal Student Aid program, the University is subject to the information security requirements established by the Federal Trade Commission for financial institutions. All data and Personally Identifiable Information (PII) relating to the administration of Federal Student Aid including financial information provided by students and their parents is collected, accessed, stored, distributed and disposed in line with the University’s Records Management [policy](https://staff.hud.ac.uk/cls/records-management/). The access to this information is restricted to only the staff members with a responsibility for the administration of Federal Student Aid.

## Misrepresentation

The University of Huddersfield is committed to operating in an environment of integrity and strives to offer both students and parents accurate and timely information.

The University of Huddersfield delivers consistently outstanding teaching, learning and outcomes for its students. It is of the highest quality found in the UK.

## Complaints

If you have any concerns regarding how your US Federal Loan has been processed you have the right to make a complaint to the US Department of Education. However, it would be preferable for you to contact the International Office in the first instance so that they can try and resolve the issue for you (international.office@hud.ac.uk).