

# Consumer Disclosure – Title IV loans

## General Requirements

As part of the William D Ford Federal Direct Loan Program – Standards for Participation - the US government requires institutions which offer Federal Student Aid to disclose the following consumer information. If you require any further information about the content, please email [usloans@leeds.ac.uk](mailto:usloans@leeds.ac.uk)

The University's general terms and conditions in respect of an offer of a place on a School degree programme also apply.

## Student financial aid information

For information about all need based and non-need based federal, local, private and Institutional student financial assistance available to US students (listed below) at the University of Leeds, please see our [American and Canadian Funding](#) page.

## Disability-related services and facilities

Students should be aware of [disability support](#). Any specific related additional costs may be included in the Cost of Attendance calculation when applying for Federal or private loans.

## Cost of attendance

For information about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and other relevant additional costs, please see our pages below or contact your academic department for further information:

Undergraduate [Fee details](#), [possible additional costs](#) and [how to pay](#)

Research Degrees [Fee details](#), [possible additional costs](#) and [how to pay](#)

Masters Degrees [Fee details](#), [possible additional costs](#) and [how to pay](#)

The Cost of Attendance calculation (COA) is based on tuition fees/accommodation/living costs and calculated after taking into account the students EFC. All prospective borrowers are issued with a detailed cost of attendance calculation.

## Withdrawal, Refunds and Return to Title IV Policy

Students should refer to the University's [Leaving the University](#) pages if they are thinking about withdrawing from their programme at the University.

The [Tuition fee liability](#) pages explain what to do in the case of a withdrawal in terms of obtaining a refund from the University.

The University is required to complete a Return to Title IV (R2T4) calculation if you withdraw from your studies or transfer to an ineligible programme with the University whilst you are borrowing Title IV Federal Loans.

Students can only access federal loan funds if they are enrolled on an eligible programme. If your full-time enrolment status changes, you are legally required to inform us so that we can amend your loans and cancel subsequent instalments where necessary. Students should refer to our [Return of Title IV funds](#) policy for further information.

### **Federal tax forms – 1089-T tax form**

As a non-US institution, the University is not a US IRS tax deducting organisation, and has no authority to complete a 1098-T. A tuition fee statement can be requested from the University to assist with the completion of this form. You can contact the Fees Team to obtain a tuition fee statement by email at [UGFees@leeds.ac.uk](mailto:UGFees@leeds.ac.uk) if you are an undergraduate or at [PGFees@leeds.ac.uk](mailto:PGFees@leeds.ac.uk) if you are a postgraduate.

### **Academic Programme Information**

For information about current taught degree programmes and other educational and training programmes available at the University, please see our [course finder](#) page.

All students at the University of Leeds sign to agree to follow the [General Academic Regulations](#) as part of the registration process.

### **Satisfactory Academic Progress (SAP)**

Students in Receipt of Title IV funding whilst studying at the University of Leeds are subject to the Satisfactory Academic Progress policy as per the regulatory requirements set out by the US Department of Education.

You can find our SAP policy [here](#).

### **Transfer of credit policies and articulation agreements**

For information relating to transfer of credits please see the [Accreditation of Prior Learning](#) website where the policy can be viewed.

## **Copyright Policy, General Information and Statements**

Unauthorised distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject you to civil and criminal liabilities. Please see the [University's Peer to Peer and Copyright Guidance](#) and procedure on [cheating and plagiarism](#).

## **School and Programme accreditation, approval or licensure**

In the UK, the power to award degrees is regulated by law. The University of Leeds received its [Charter](#) as an independent institution from Edward VII in 1904.

Please see the list on the [UK Government](#) website for accredited institutions.

The Office for Students (OfS) maintains a register of Higher Education Providers as a single authoritative reference of a HE provider's regulatory status. The University of Leeds entry can be found at the [OfS](#) website.

## **University of Leeds Programmes/Courses**

All programmes/courses offered by the University of Leeds can be found here.

The University of Leeds can certify loans for the following types of programmes:

- Bachelor's degree
- Master's degree
- Doctor's degree

The following is a list of Ineligible Programmes types. If you choose to study a programme in any of the following categories the University of Leeds will be unable to certify Title IV loans:

- Nursing and Midwifery programmes
- Foundation Year programmes
- Programmes where the intensity of study is less than half-time
- Programmes that are not degree-bearing
- Programmes offered through the [Digital Education Service](#)
- Distance Learning programmes
- Medical or Veterinarian programmes
- Programmes that include a placement or internship
- Course that have a period of study outside of the UK
- Courses that have a work placement year

US students can apply and study any of the programme types above but will be unable to fund their studies using Federal Aid Loans.

## **Drug and alcohol abuse**

Policies and penalties associated with drug-related offences are outlined in the University of Leeds [Drug & Alcohol Information booklet](#).

The University stance on the use of drugs and alcohol on University premises can be found [here](#).

We are proud to state that the University of Leeds is [alcohol impact accredited](#) by the National Union of Students, a campaign which involves actively promoting a sensible approach to alcohol.

Further information is available on the health effects of drugs and alcohol from the [Leeds Medical Practice](#)

If you require further support please see our [Leeds University Union Help and Support](#).

### **Vaccinations policy**

Information about vaccinations is outlined on our [Support and Wellbeing](#) section. Should vaccinations be required for individual programmes of study, this will be communicated to you by your department. Vaccinations for flu and meningitis are available from the Student Medical Practice.

### **Fire Safety Information**

Please see the information provided (including our Fire Safety Standard) on our fire safety section within our [Wellbeing Safety and Health](#) site

### **Textbook information**

Information about any required and recommended textbooks for your course will be provided to you by your Faculty. Should you require specific information about textbooks, please contact your Faculty for advice. You are not required to buy books from a specific book shop and many can be borrowed from the [libraries](#).

### **Completion/graduation and transfer-out rates for students receiving athletically related student aid**

Leeds does not offer any Athletics related Aid or Scholarships.

### **Intercollegiate athletic programme participation rates and financial support data**

Leeds does not have an 'intercollegiate athletic programme' as defined by the US Department of Education. However we offer a variety of opportunities for students wishing to engage in [sport and physical activity](#).

### **Misrepresentation**

The University endeavours to ensure accurate and up to date information is published, including information about educational programmes, financial charges, financial aid and employment opportunities. Oversight is provided by:

- **Secretariat** including: Governance Support; Student Cases: Legal Services; Records Management and Information Governance; Research Regulatory Compliance, assist the University Secretary in promoting the best standards of corporate governance throughout the institution.
- **Strategy and planning** (Policy and Regulation).
- **Communications and Engagement**

### **Safeguarding Customer Information - Privacy of student records**

Your rights under the Data Protection Act 1998 are outlined in the School's [Data Protection Policy](#). The Student Contract, issued annually, includes a link to the [Student Privacy Notice](#). This sets out your right to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, withdraw your consent to any processing, or request that we transfer a copy of your personal information to another party, please contact the [Data Protection Officer](#) in writing and they will explain any conditions that may apply. If you have a complaint about the processing of your US loan, you have the right to file a complaint with the US Department of Education, although it would be preferable that you contact the School first so that we can try to resolve the problem for you.

### **Student loan information published by the US Department of Education**

Leeds will provide information published by the [US Department of Education](#) to students at any time that information regarding loan availability is requested, including the rights and responsibilities of students and schools under Title IV HEA (Higher Education Act) loan programs.

### **National Student Loan Data System (NSLDS)**

If you take out a federal loan at Leeds, we will submit the details of your loan to NSLDS and this data will be accessible to guarantee agencies, lenders and schools determined to be authorised users of the data system.

### **[Entrance counselling](#) for student loan borrowers**

Prior to the first disbursement, first-time borrowers (other than for Parent PLUS loans) will be provided with comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities through entrance counselling. At Leeds, entrance counselling is required to be completed before a loan will be approved.

### **[Exit counselling](#) for student loan borrowers**

The School will provide exit counselling to borrowers of loans (other than for Parent PLUS loans) shortly before the student borrower ceases at least half-time study at the school. Any student who fails to complete exit counselling will be emailed a copy of the exit counselling guide, produced by the US Department of Education.

## **Gainful Employment**

The University of Leeds is approved only to provide Federal loan lending for students on a degree programme. Therefore there are no Gainful Employment Disclosures to report.

## **PLUS counselling for student loan borrowers**

Prior to the first disbursement, borrowers who are informed by the US Department of Education that they have an adverse credit history (and have obtained an approved endorser or documented to the satisfaction of the US Department of Education that there are extenuating circumstances related to the adverse credit history) will be required to undertake PLUS counselling. At Leeds, for students in this position, PLUS counselling is required to be completed before a loan will be approved.

## **Code of conduct for education loans**

The University of Leeds code of conduct for US education loans is as follows:

In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, all agents at the School with responsibility for US loans are prohibited from:

- revenue-sharing arrangements with any lender;
- receiving gifts from a lender, a guarantor, or a loan servicer;
- contracting arrangements providing financial benefit from any lender or affiliate of a lender;
- directing borrowers to particular lenders or refusing or delaying loan certifications;
- offers of funds for private loans;
- Call centre or financial aid office staffing assistance; and advisory board compensation.

All agents with responsibility for US loans are reminded at least annually of the code.

## **Private Education Loans**

Students are advised to take any Federal Loan they are entitled to before considering any other type of loan, due to the competitive interest rate and repayment benefits they offer. A comparison between Federal and Private Loans is published via the [Federal Student Aid](#) website.

We will certify educational loans taken through any private lenders who lend to students at international universities, providing the eligibility criteria is met.

## **Default Prevention and Management Plan**

You can find our Default Prevention and Management Plan [here](#).

## **Further Information**

If you wish to find further details of the various University policies then you can do so [here](#).