US Federal Loans

Consumer Disclosures for students in receipt of Federal Student Aid

2021-22

Edge Hill University

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Academic Programme
Information on undergraduate , postgraduate and PhD programmes is available from the University website. Please note only programmes based on the Ormskirk campus are eligible for US Federal Loans.
Incoming Study Abroad students from US universities/institutions, who are enrolled at Edge Hill University, for the purpose of applying for US Federal Aid, will be considered enrolled at their home university/institution.

Admissions Policy
The Admissions Policy is available from the University website.

Completion/graduation rates
Information regarding the University completion and graduate rates is available from the Higher Education Statistics Agency (HESA) website.

Copyright Infringement Policies and Sanctions (including computer use and file sharing)
Information regarding Intellectual Property Rights (IPR) and Copyright can be found on the University website, together with the IT Acceptable Use Policy.

Cost of Attendance
The cost of attendance (COA) will be set by the University's International Office, and it will increase in line with inflation each year. This will cover:

- tuition fees
- living costs
- accommodation fees
- travel
- miscellaneous charges – a set amount to include general expenses, origination fees and charges
- immigration health check
- visa application fee

The International Office will consider additional costs incurred which are directly related and integral to a programme of study.

Default Prevention and Management Plan
The University's Default Prevention and Management Plan aims to help our students with US Federal Loans to better understand the responsibility of borrowing loan funding for education. The purpose of the plan is to reduce the risk of students defaulting on their loan repayments.

Entrance and Exit Counselling for Federal Student Loan Borrowers
Students are advised to familiarise themselves with and fully understand the principles of responsible borrowing and repayment before they request their US Federal Loan. It is important that they understand their rights and obligations when borrowing US Federal Loans.
The Federal Student Aid website details an student loan estimate payment calculator with which students can calculate their estimated loan repayment.

As a condition of a loan agreement students must complete:

- entrance counselling – all first-time borrowers are required to complete the online entrance counselling for all loans except Parent PLUS loan borrowers. This must be completed before the University can originate a loan. When completed the student is advised to email usloans@edgehill.ac.uk with evidence confirming it has been completed.
- Single year and final year students must also complete exit counselling – students will be required to complete this shortly before they complete their studies.

Facilities and Services available to students with disabilities

The University's Inclusion Team provides information, guidance and support to applicants and student who have disclosed a disability and work closely with academic and support staff across the University. Students with a specific learning difficulty are provided with specialist study skills support from the Disability Support Team.

Institutional Financial Assistance Information for students

Each year the University will contact all registered students who are identified as US citizens to notify them that the University is a designated Title IV School and participates in the Direct Loan Programme (including Stafford and PLUS loans).

To access Direct Loans to support their studies students must complete the Free Application for Federal Aid (FAFSA) form and confirm that Edge Hill University is their nominated school.

Misrepresentation

Edge Hill University does not engage in misrepresentation, which is prohibited by US Department of Education regulations as explained here:

- Misrepresentation is defined as a false, incorrect, or misleading statement made directly or indirectly to a student, prospective student, any member of the public, an accrediting agency, a government agency or the US Department of Education.
- A statement is any communication made in writing, visually, orally or through other means. This definition applies to statements made by an eligible institution, the institution's representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programmes or those that provide marketing, advertising, recruiting, or admissions services.
- Substantial misrepresentation occurs when a misrepresentation upon which a person could reasonably be expected to rely causes harm. Substantial misrepresentations are prohibited in all forms, including those made in any advertising or promotional materials or in the marketing or sale of courses or programs of instruction offered by the Institution. An institution, one of its representatives, or a related party engages in substantial misrepresentation when it does so about the nature of its educational program, its financial charges, or the employability of its graduates.
- If the US Department of Education determines that an eligible Institution has engaged in substantial misrepresentation, it may impose sanctions against the institution.

National Student Loan Data System (NSLDS)
Students in receipt of a US Federal Loan while attending the University will have their attendance status and loan information updated on the National Student Loan Data System.

Placement Rates
The Destination of Leavers from Higher Education (DLHE) and Graduate Outcomes surveys are available from the Higher Education Statistics Agency (HESA) website. The timeframe and methodology associated with both surveys are also explained on the website.

Privacy of Student Records – Family Education and Rights and Privacy Act (FERPA) The Federal Family Rights and Privacy Act (FERPA) does not apply within the UK, however the UK has similar legislation designed to protect personal data called the Data Protection Act 2018 it is the UK's implementation of General Data Protection Regulations (GDPR).
The University publishes Data Protection and Privacy Policies on their website, they fulfil our requirements under the DPA.

Private Student Loan Disclosures and Preferred Lender List
The University does not endorse any specific private student loan provider located in the US who may offer student loans for study at Foreign Schools.

Programmes eligible/ineligible for Federal Aid
The University's Programme Participation Plan (PPA) allows the University to provide financial aid for the following programmes:

- Bachelor's Degree
- Master's Degree
- Doctorate Degree

There are a number of programmes that are not eligible and include:

- Certificate and Diploma programmes
- Distance Learning
- Students intending to study Pre-Registration Nursing or Medicine
- Students studying a full Edge Hill University degree off or at another campus
- Programmes more than 25 percent of which takes place in the USA. Study in the USA can only be at institutions of higher education that are themselves eligible for the US Title IV aid programs.
- Programs more than 25 percent of which takes place at an institution outside the USA that is itself not eligible for the US Title IV aid programmes.

Only students studying full time at the Ormskirk campus are eligible for US Federal Loans. For further advice please contact usloans@edgehill.ac.uk

Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid
For information about the University's Tuition Fee Regulations please refer to the University website. Requirement for the return of Title IV Fund are published in the University's Return to Title IV (R2T4) Policy.

Retention Rates
Information regarding the University retention rates is available from Higher Education Statistics Agency (HESA) website.

School and programme Accreditation, Approval or Licence
The University is approved by Quality Assurance Agency for Higher Education (QAA) and the Privy Council to deliver education. The Instrument and Articles of Government are the legal documents which determine the status of the University and which define the basis for its operation. The university is regulated by the Office for Students (OfS) who are the independent regulator of higher education in England.

Student Financial Aid information and application
All information about eligibility for federal loans (Direct Lending) and what loans are available is on the Federal Student Aid website. Students must complete the Free Application for Federal Student Aid (FAFSA) and confirm that Edge Hill University is their nominated school each year. Upon receipt of a student's FAFSA information, the university will contact the student by email and request them to complete the Registering for US Federal Loan Funding at Edge Hill University form. The University will then assess the application and notifying the student of their loan package for the upcoming academic year. Queries should be directed to the International Office by email at usloans@edgehill.ac.uk .

Student Loan information published by the US Department of Education
The US Department of Education publishes information about US Federal Loans on their website.

Text book information
Information about any required and recommended textbooks for a programme will be provided to students by their department. For specific information about textbooks, please contact the relevant academic department for advice. Students may also wish to familiarise themselves with services provided by Library and Learning Services.

Transfer of Credit Policy
Information regarding Credit Use and Transfer including Recognition of Prior Learning Policy is available in the Academic Regulations Appendix 4.

University Contact Information for Assistance in obtaining Institutional or Financial Aid information
Loans are administered by the International Office, please refer all enquiries to usloans@edgehill.ac.uk or contact the office at this address:
Specific financial aid information for US citizens, including the US Department of Education's Direct Loan programme can be obtained from the Federal Aid website.

Further Information
The definitive source of information for all matters relating to the direct loan programme is the US Department of Education and the loan servicer. The information contained in this

document and the University website, and the links to external sources are updated annually and every effort is made to ensure that they are revised periodically.
The University makes every effort to ensure that the information published or contained on its website is up to date and accurate. However, due to circumstances beyond the University's reasonable control, information may not always be updated or altered.
The direct loan program is regulated by US Federal Regulations that are enforced by the US Department of Education. Edge Hill University is responsible for the implementation of these regulation