

## Loan Requirements During Your Studies

### NSLDS Reporting

Birmingham City University is required, in accordance with Federal Regulations, to report your enrolment status to the US Department of Education via the [National Student Loan Data System \(NSLDS\)](#) every 60 days.

The University is required to confirm enrolment status as follows on the NSLDS system:

- Students studying full-time will be reported as **F**, or **H** if studying half-time, and will remain as eligible to receive Federal US Loans all year.
- Students who are studying less than half-time will be reported as **L** and will be ineligible for Federal US Loans. Students who have completed their studies but are awaiting the outcome of the exam board will be reported as **L**.
- Students will be reported as **G** for graduated once the exam board confirm the student has successfully completed their studies.
- Students who temporarily withdraw for more than 180 days or who permanently withdraw from their studies will be reported as **W** and will be **ineligible** for Federal US Loans.

If your mode of attendance is reported as less than half-time, withdrawn or graduated, you will no longer be eligible for any in-school deferment requests. You should refer to the [Repayment terms](#) of your loans when the status of your studies change.

### Satisfactory Academic Progress (SAP)

To remain eligible for Federal US Loans during the academic year, students must meet satisfactory academic progress (SAP), and this will be measured in line with our Satisfactory Academic Progress Policy.

Students who do not meet SAP will be placed on **SAP Warning** for the following funding period but will continue to be eligible for Federal US Loans during that period. If at the next evaluation point the student is not considered to be back in good SAP standing, the student will enter **Student Loan Denied** status and Federal US Loan eligibility will cease until the student is back in good SAP standing.

### Exit Counselling

Students coming to the end of their studies are required to complete Exit Counselling for each type of Federal US Loan borrowed. This is a condition of your loan terms.

The Student Aid Office will email you to remind you to complete Exit Counselling and ask you to email [usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk) once you have completed Exit Counselling.

You are required to complete Exit Counselling if you drop to less than half-time, withdraw from your studies or complete your studies.

You can complete Exit Counselling on the NSLDS website at [www.nsls.ed.gov](http://www.nsls.ed.gov)