

# Consumer Disclosures for Students in receipt of Federal Student Aid

The relevant Consumer Information for Birmingham City University, as required by US Federal Regulations, can be found below.

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## 1. Institutional and Financial Assistance Information for Students

On an annual basis, the University will contact all registered students who are identified within the student record system as being United States citizens to confirm that the University is a designated Title IV school and participates in the Direct Loan Program (including Stafford Loans and PLUS loans).

In order to access Direct Loans to support their studies, students must complete a [Free Application for Federal Student Aid \(FAFSA\)](#) and confirm that Birmingham City University is their nominated School. Upon receipt of the student's FAFSA information the University will contact the student by email to confirm any additional information that is required to support processing of their Direct Loan application.

## 2. Contact Information for Assistance in Obtaining Institutional or Financial Aid Information

General institutional information can be found via the [University webpages](#).

Admissions information can be found in the [University's Admissions Policy](#). For admissions information specific to a particular course student should contact the international office for further advice via email at [international.enquiries@bcu.ac.uk](mailto:international.enquiries@bcu.ac.uk). Alternative contact information can be found [here](#).

Generic financial aid information (including contact information) can be obtained from the [Student Funding webpages](#).

Specific financial aid information for US Citizens, including for the US Department of Education's Direct Loan programmes can be obtained from the [US Funding webpages](#).

Queries regarding this can be directed to our [US loans team](#).

## 3. Student Financial Aid Information

All need-based, non-need-based government, local, private and institutional student financial assistance programs are available on the [Student Funding webpages](#)

Federal aid and US-based private student loan information is available from the University's [US Funding webpages](#).

The Terms and Conditions in force at Birmingham City University for recipients of Student Loans from Title IV Federal funding and private providers (such as Sallie Mae) are available from the University's [Corporate Information webpages](#).

Criteria for selecting recipients of Student Federal Aid is dependent upon the recipient satisfying the Federal Aid rules for eligibility, and the University's rules for admission and continuation of study. The determination of the amount of Federal Student Aid is capped at the value of the 'Cost of Attendance' as determined by the University.

Eligibility requirements and procedures for applying for aid are available from our [US Funding webpages](#) and are also sent out when the University receives notification of your FAFSA application and an offer of study has been made by the University.

Federal Student Aid is disbursed at the start of each term of the academic year (or as near to the start of term as possible for late applicants) and is disbursed through the means of GBP bank transfers.

Students have a right to cancel their disbursements at any point prior to the disbursement date of the loan. Students also have a right to cancel up to two weeks after the actual disbursement date however, as the origination and disbursement process will involve foreign currency exchange from USD to GBP (and any post-disbursement cancellation from GBP back to USD), the University strongly recommends that the right to cancel is invoked at least one week prior to the disbursement date, before any currency exchange has occurred. Requests received later than two weeks after the disbursement date cannot be processed.

Students have the responsibility to remain in 'good-standing' with the University. Good-standing means that the student has maintained:

- appropriate conduct within the student disciplinary regulations, and do not have disciplinary procedures outstanding;
- appropriate conduct within the University's [Fees Policy](#) and do not have outstanding debt which is older than its due-dates;
- appropriate conduct within the student academic regulations

Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program and the University's [Satisfactory Academic Progress Policy](#).

The terms of any loans received through Federal Student Aid are available to all students through the Master Promissory Notes (MPN), and the Entrance and Exit Counselling requirements of the Federal Aid process at the University.

The University requires:

- New Master Promissory Notes (MPNs) to be completed during each year of access to Federal Student Aid;
- Entrance Counselling to be completed at the beginning of each academic year of study;
- Exit counselling to be completed before the end of the final term in the student's final year of study.

Through these means students are informed of the Federal Terms & Conditions of their loans, provided with sample loan repayment schedules, and counselled in the necessity of repaying their loans.

Students enrolled at the University on a program of study abroad (where that study abroad has been approved for credit by the University) may be considered eligible for the purposes of applying for Federal Student Aid, if the following conditions are satisfied;

- Your study abroad institution must also be a participating and approved Federal Aid (Title IV) School.
- Your study abroad institution must not be in the USA.
- Your study abroad period must account for no more than 25% of your programme of study

To check if your institution participates in this scheme, please refer to the [studentaid.ed.gov](http://studentaid.ed.gov) website and [find out which international schools participate in the federal student aid programs](#).

All US Citizens and eligible non-US nationals receiving Federal Student Aid at the University are obliged meet the obligations of the following organisations - listed in ascending order of priority - to maintain their entitlement to US Student Federal Aid:

- Adhere to the Terms and Conditions of their visa requirements as set out by the Home Office/UK Visas & Immigration;
- Adhere to the Federal rules for the receipt of Federal Aid;
- Adhere to the general terms and conditions of being an enrolled student at this institution as approved by the Governors and relevant Committees of Birmingham City University.

#### 4. [Facilities and Services available to students with disabilities](#)

The Disability Support Team exists to provide information and support for all students with disabilities. Further information about the services that are available, including contact details, can be located on the University's [Enablement and Wellbeing webpages](#).

## 5. Cost of Attendance

The total Cost of Attendance, and therefore the maximum amount of loan available, is the calculated cost of tuition fees plus living costs for the current academic year of study. Information on the Cost of Attendance can be found on the University's [US Funding webpages](#).

The College's tuition fees vary depending upon the course being followed, the student's residency status and other criteria. To determine the tuition fee for your circumstances please consult the University's [Course Information webpages](#)

Living costs are assessed according to a local average for room rental, board (food and utilities costs), course books and stationery, travel, and personal costs. Students with exceptional additional essential costs (due to a disability for example) can request that these also be taken into consideration by emailing [usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk).

## 6. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

The University's [Credit and Refund Policy](#) can be found as part of the University's Finance Policies.

Refund policies with respect to your living arrangements (e.g. rent and utilities costs) will be dependent upon any contract that was signed by the student. Information and clarification should be sought from the landlord (or their agents) and the relevant utility provider, as appropriate.

Student's wishing to withdraw from the University before the completion of their studies must notify their faculty of their wish to withdraw and follow the relevant withdrawal process.

Once a student is considered withdrawn from study the University will calculate whether any loan funds are due to be returned to the US Department of Education in line with the Return of Title IV Funds Policy which is available on the University's [US Funding webpages](#).

## 7. Programmes ineligible for Federal Student Aid

Birmingham City University is only authorised to provide Federal Student Aid for full Bachelors, Masters, and Doctoral programmes, with study entirely at Birmingham City University or shared between the University and another higher education institution that is also authorised to provide Federal Student Aid.

The following are not eligible for Federal Student Aid:

- Specific qualifications: Certificates of Higher Education, Foundation Degrees/Associate Degrees/Non-degrees, Graduate Certificates and Graduate Diplomas
- Medical programmes offered by the School of Nursing and Midwifery are not eligible for Federal Student Aid.
- Programmes that offer top-up degrees, including courses for [HND or third class graduates](#), are not eligible for Federal Student Aid.
- Programmes that are self-directed, distance learning or by correspondence, in whole or in part are not eligible for Federal Student Aid.

- Programmes with study of less than half time.
- Programmes that contain internships, placements and/or online elements, in whole or in part are not eligible for Federal Student Aid.
- Programmes delivered at the UAE branch campus are not eligible for Federal Student Aid.
- Programmes that contain study abroad will be ineligible for Federal Student Aid, unless the following conditions are satisfied;
  - Your study abroad institution must also be a participating and approved Federal Aid (Title IV) School.
  - Your study abroad institution must not be in the USA.
  - Your study abroad period must account for no more than 25% of your programme of study

To check if your institution participates in this scheme, please refer to the [studentaid.ed.gov](http://studentaid.ed.gov) website and [find out which international schools participate in the federal student aid programs.](#)

- A postgraduate research course involving research to be undertaken in the US or a writing-up period in the US is not permitted. If you will be conducting research that can only be undertaken in the US, please email [usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk) before applying for your loan so that we can assess your eligibility.
- Programmes studied in part at another higher education institution that is unauthorised to participate in Federal Student Aid, are not eligible for Federal Student Aid for any part of the programme, including the part studied at Birmingham City University. This includes the following;
  - The International College (BCUIC) offers pathway programmes with additional academic support to help students in preparing for bachelors or master's degree program at Birmingham City University, but they are ineligible for Federal Student Aid.
  - The Birmingham Institute of Fashion and Creative Art (BIFCA) is a partnership between Birmingham City University and Wuhan Textile University (WTU) based in Wuhan, China. BIFCA offers a selection of creative arts degrees, but they are ineligible for Federal Student Aid.
  - Birmingham City University have Transnational Education Partnership programmes offering Dual Awards with academic institutions in China, Bangladesh and Thailand. The teaching of the programmes is divided between the partner institution and the University, with 1/3 being taught at our Birmingham City campus. Please note that all Dual Award programmes are ineligible for Federal Student Aid, including the part taught in the UK at Birmingham City University.
  - Programmes offered at a UK partnership institutions, will be ineligible for Federal Student Aid, unless they are with an [approved Federal Aid \(Title IV\) School](#).

The [US loans team](#) will assess whether your course is eligible when you submit your loan application. Please note that if any element of your programme is ineligible for federal loans, even if just a single part of one year, the entirety of the degree and all years become ineligible. We would therefore recommend you check with the US loans team at the beginning of your degree if you have any queries or concerns about the eligibility of your programme of study.

Students wishing to study one of the above programmes may be eligible for [Private Loans via Sallie Mae](#).

## 8. Academic Program (Educational Program, Instructional Facilities, and Faculty)

Prospective and enrolled students can obtain the latest information about the academic programmes of the University, including current degree programmes and other educational training programmes, faculty and other instructional personnel, and any plans by the University for improving the academic programme via the online prospectus available on the main [University webpages](#).

## 9. Transfer of Credit Policies and Articulation Agreements

Prospective and enrolled students can obtain general information on the accreditation of prior learning from the [University's Admissions Policy](#).

To find out whether prior learning qualifies for accreditation for a specific course student should contact the relevant faculty for further information. Contact information can be found [here](#).

## 10. Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

Further information about the use of copyright material is available via the University's [Corporate Information webpages](#).

Federal Copyright law does not apply in the UK, however UK is covered by its own Copyright law of similar standing, enforcement and penalties. This can be found [here](#).

The University's Policies on computer use, including file sharing restriction, can be found on University's [Corporate Information webpages](#).

## 11. School and Program Accreditation, Approval, or Licensure

Full information relating to the legal status of Birmingham City University is available on the University's [Corporate Information](#) webpages. Birmingham City University is recognised as a [degree-awarding body](#) in its own right.

Birmingham City University is also regulated by the [Quality Assurance Agency](#) (QAA) for Higher Education.

## 12. Notice of Federal Student Aid Penalties for Drug Law Violations

Students that have violated Federal rules concerning eligibility for aid after drug law violations, and have not yet attained the re-eligibility criteria as specified by prevailing US Department of Education regulations in force at the time will lose their entitlement to Federal Student Aid at the College.

Where a FAFSA indicates that a student is not eligible for aid due to drug law violations, no federal loans will be originated or disbursed.

Where an update to a FAFSA indicates a loss of eligibility during the period of a federal loan the rest of the loan will be terminated.

Students that are found guilty of drug offenses within the legal jurisdiction of Great Britain and Northern Ireland during their period of study will lose their eligibility for Federal Student Aid.

Further information is available within the University's [Drug and Alcohol Policy](#).

## 13. Vaccinations

Although the University does not require students to be vaccinated, the UK Department of Health recommends that Higher Education students have the following vaccinations before beginning their studies:

Meningitis: All university students (under 25 years) should be immunised against Meningitis (ACWY). All freshmen / 1st year undergraduates are now advised to have a Meningitis (ACWY) booster if they were less than 10 years of age when they received their first Meningitis C injection.

MMR: MMR vaccine protects against measles, mumps and rubella (German measles). Before starting higher education students should have two doses.

Further information is available via the University's [Health Care webpages](#).

#### 14. Textbook Information

University modules are accompanied, where relevant, with reading lists and textbook suggestions. Online resources are also listed within the module documentation or within the University's online academic portal Moodle. Details of how to access Moodle will be provided to students on enrolment.

#### 15. Privacy of Student Records – Family Educational Rights and Privacy Act(FERPA)

The Federal Family Educational 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 \(DPA\)](#). The University's Data Protection policies and Privacy Policy Statement, fulfil our requirements under the DPA and can be located on the University's [Corporate Information webpages](#).

#### 16. Student Loan Information Published by the U.S. Department of Education

Prior to any origination of Direct Loans, all applicants are required to submit a digitally signed copy of the relevant Master Promissory Note which contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

Prior to any origination of Direct Loans all applicants are required to submit a proof of completion of Entrance Counselling conducted through the Studentloans.gov website. The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

Prior to any origination of Graduate PLUS or Parent PLUS Loans, all loan applicants are required to submit a digitally signed copy of the PLUS Loan Master Promissory Note, which contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

Prior to any origination of Graduate PLUS or Parent PLUS Loans all loan applicants are required to submit a proof of completion of PLUS Loan Entrance Counselling conducted on the Studentloans.gov website.

The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA loan programs.

#### 17. National Student Loan Data System (NSLDS)

The details of all disbursed Direct Subsidized, Unsubsidized and Graduate/Parent PLUS Loans will be submitted to the National Student Loan Data System (NSLDS), which is maintained by the US Department of Education. This information will be accessible to guarantee agencies, lenders, and schools, determined by the US Dept. of Education to be authorised users of the data system.

## 18. Entrance Counselling for Federal Student Loan Borrowers

Prior to any loan origination for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, students must complete, and submit proof of completion of Entrance Counselling, as provided on the Federal studentloans.gov website. This counselling complies with all Federal Entrance Counselling requirements.

## 19. Exit Counselling for Federal Student Loan Borrowers

Prior to the final disbursement within an academic year for Direct Subsidized, Direct Unsubsidized, and/or Direct PLUS Loans, students must complete and submit proof of completion of Exit Counselling, as provided on the Federal Studentloans.gov website. This counselling complies with all Federal Exit Counselling requirements.

## 20. Private Student Loan Disclosures and Preferred Lender List

The University does not endorse any particular Private Student Loan provider located in the United States who may offer loans for study at Foreign Schools however at the date of publication we are only aware of one such provider, Sallie Mae. Therefore any reference to Sallie Mae in College communications or on the College website does not represent the existence of a 'preferred' lender and is merely used as an example of a lender. In the event that other companies decide to exploit the market they will be given equal visibility.

The University will certify loan requests from Sallie Mae but only when a request to do so is received from the student and the ability to certify the request is available on the Sallie Mae secure website. Sallie Mae loans will only be certified up to the standard Cost of Attendance, as stated above.

## 21. Retention rates

Information on the University's retention rate is available on the [UKPIs: Non-continuation rates](#) webpages of the [Higher Education Statistics Agency](#) (HESA) website. The projected outcomes (table T5) on the HESA website gives the percentage of full time undergraduates entering the institution.

## 22. Placement rates

The [Destination of Leavers from Higher Education](#) (DLHE) survey is available on the webpages of the [Higher Education Statistics Agency](#) (HESA) website. The timeframes and methodology associated with this survey are also explained on this website.

Data specific to Birmingham City University is available on the University's [Careers and Job Prospects webpages](#).

For undergraduate programmes, you can also view useful statistics from the DLHE Survey and [National Student Survey](#) via the Key Information sets available through [Unistats](#).

## 23. Completion/graduation and transfer-out rates

This information is available via the [Higher Education Statistics Agency](#) (HESA) website and the

University's [Careers and Job Prospects](#) webpages.

#### 24. Gainful Employment

The University does not offer any gainful employment programmes for which students in receipt of Student Loans from Title IV Federal funding.

Further information about gainful employment is available via the [U.S. Department of Education](#) webpages.

#### 25. Athletic Programme Disclosures

Birmingham City University does not have an intercollegiate athletic programme as defined by the U.S. Department of Education.

#### 26. Crime Statistics

Please visit the [Police UK](#) website for crime statistics in Birmingham.

#### 27. Further Information

The University makes every effort to ensure that the information published or contained on its website is accurate however we cannot guarantee that information may not be altered owing to circumstances beyond the University's reasonable control. Such circumstances include (but are not limited to) changes in Government policy (UK and/or US) or changes to applicable laws. Any changes will be incorporated into the University's website as soon as possible. Any person wishing to obtain confirmation of any particular item should contact the University via [usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk).

