

## General eligibility

Your personal [eligibility](#) for US Federal Title IV Loans will be assessed by the information provided on your Free Application for Federal Student Aid ([FAFSA](#)).

In order to be considered for eligibility, please ensure that you meet the following criteria;

- You must be a US citizen or an eligible noncitizen with a valid social security number
- You must hold a high-school diploma or equivalent
- You must not be in default on any prior student loan or owe a refund on any grant
- You must be registered for Selective Services, if you are male (you must register between the ages of 18 and 25)
- You must not have any previous convictions for drug-related offences

## Enrolment status

You must be enrolled and continue to be enrolled at least half-time at Birmingham City University to remain eligible for US Federal Title IV Loans. Please note that if you take a temporary withdrawal, withdraw permanently or transfer course, then you must email the US loans team ([usloans@bcu.ac.uk](mailto:usloans@bcu.ac.uk)) immediately.

Please refer to our '[Changing the status of your studies](#)' webpage for more information, including further information about our 'Return of Title IV Funds (R2T4) policy'.

## Courses eligible for federal loans

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.

## Courses ineligible for federal loans

For a full list of the courses that cannot receive Federal Student Aid, please refer to the 'Programmes ineligible for Federal Student Aid' section of the '[Consumer Disclosure information](#)' webpage.

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.

## Satisfactory Academic Progress (SAP)

To be eligible for US Federal Title IV Loans, a student must make '[Satisfactory Academic Progress](#)' (SAP). The University's SAP Policy applies to all undergraduate and postgraduate students taking US

Federal Title IV Loans to study at Birmingham City University.

Full details of the SAP process and the procedures to be followed, if a student fails to meet SAP requirements are outlined in our Satisfactory Academic Progress Policy.