

Consumer Disclosure Information

The U.S. government requires institutions offering federal student loans to disclose the following consumer information. If you require further information, please email the Federal Student Aid administrator at federalstudentaid@staffs.ac.uk

Section 1. Institutional and Financial Assistance Information

U.S. Financial Aid Information

Please visit the our [US Federal Student Loans program page](#) for information about:

- Student Eligibility Requirements
- How to apply and loan amounts
- Cost of attendance
- Entrance counselling
- How and when your aid will be disbursed
- Withdrawal procedures, refund policies and return of Title IV funds
- Satisfactory Academic Progress
- Financial Aid Probation and Suspension
- Exit counselling

Please note that mature students are ineligible for Federal Student Aid. USA federal regulations state that you must have a secondary school completion credential (high school diploma) or the recognized equivalent of a secondary school completion credential to be eligible to receive Federal Student Aid.

The U.S. Department of Education provides information or student on Federal Student Aid at studentaid.gov

Section 2. Staffordshire University Information

Degree Programs, Admission Policies and Procedures

The list of degree programs offered at Staffordshire University is available online. Instructional, laboratory and other physical facilities are included in the degree program descriptions. Courses for each degree are listed accordingly and link directly to the course catalogue where detailed descriptions of each course can be found.

Each academic program has its own set of academic regulations. The academic regulations include lists of mandatory and elective courses, exam regulations as well as information about registration and withdrawal.

Procedures for application for admission to Staffordshire University, and admission requirements, are located on the following website <https://www.staffs.ac.uk/courses/subjects>.

Ineligible Programs

The programmes listed below are not eligible for Federal Student Aid at Staffordshire University

- Programmes classified as non-Degree
- Any program delivered wholly or in part by telecommunications i.e. distance learning/ blended learning programmes.
- Nursing/Medical Programmes.
- Programmes for which any portion is provided by an institution/entity that is not eligible to participate in Title IV Programmes.
- Internship and Externships programmes.
- Collaborative Academic Partnerships with other institutions in US.
- Collaborative Academic Partnerships with other institutions abroad.
- Apprenticeship programmes.

School costs

Tuition fees vary according to degree programs. Please consult

<https://www.staffs.ac.uk/international/your-application-journey/scholarships-fees/home>

<https://www.staffs.ac.uk/students/course-administration/academic-policies-and-regulations/tuition-fee-policy>

Refund Policy

Staffordshire University has an institutional refund policy <https://www.staffs.ac.uk/students/course-administration/academic-policies-and-regulations/refund-and-compensation-policy> for international students attending the institution. The return policy for title IV funds overrules the institutional refund policy. Information about the title IV refund policy (R2T4) is available on

<https://www.staffs.ac.uk/international/your-application-journey/scholarships-fees/international-deposit-refund-policy>

Study Abroad Information –

Students who are actively enrolled as a full-time student at STAFFORDSHIRE UNIVERSITY are eligible for study abroad. Study abroad must not prolong your studies at STAFFORDSHIRE UNIVERSITY or the total duration of your degree program. If you are unable to obtain a full ECTS load (30 ECTS per semester) during your exchange, you must make an agreement on how to catch up on the missing ECTS points. The courses passed abroad will be inserted in your STAFFORDSHIRE UNIVERSITY degree program once you return home and become an integrated part of your STAFFORDSHIRE UNIVERSITY degree.

Please note that if you are receiving U.S. financial aid you are not allowed to study abroad in the U.S. or study Abroad with a school that is not approved for Title IV (Federal) Aid.

Withdrawal Procedures

If you intend to withdraw from your program of study at Staffordshire University, please follow the withdrawal procedures in line with university policy. You can request to take a break or withdraw from your studies via the eVision portal [Log in to the portal \(staffs.ac.uk\)](https://www.staffs.ac.uk). Navigate to 'My Applications and Course', and select 'Taking a break in studies, withdraw from my course'. If you require further assistance, please contact askaas@staffs.ac.uk. If you need additional support regarding withdrawing or taking a break, please book an appointment to speak to a Money & Guidance Adviser.

Please note that withdrawal will affect your Federal Student Aid eligibility.

Accreditation

In the process of institutional accreditation, the quality system of the entire institution is assessed by the Quality Assurance Agency(QAA) <https://www.qaa.ac.uk/> and <https://www.staffs.ac.uk/about/corporate-information/quality>

Section 3. Data Protection

Information Security Policies

Staffordshire University has a robust set of Information security Policies <https://www.staffs.ac.uk/legal/data-protection> that are reviewed at least once a year based on ongoing monitoring and reporting. The set of policies covers any information, which belongs to Staffordshire University in addition to information which does not necessarily belong to Staffordshire University, but for which Staffordshire University can be made responsible. This includes all staff and student data, financial data, all the data which contributes to the administration of Staffordshire University, as well as information which has been passed to Staffordshire University by others.

This policy covers all Staffordshire University's information, irrespective of the way in which it is stored and communicated.

Privacy Information for Students

STAFFORDSHIRE UNIVERSITY receives and processes large quantities of personal information about students. In handling and storing this data, STAFFORDSHIRE UNIVERSITY complies with national GDPR legislation. Information regarding data protection for students and STAFFORDSHIRE UNIVERSITY's <https://www.staffs.ac.uk/legal/data-protection/data-protection-policy>

The university will confirm ongoing attendance and academic achievement with the U.S. Department of Education as required by Federal Student Aid regulations. By applying for, and accepting Federal Student Aid, students are acknowledging and consenting to this sharing of data.

Further information of whom data may/can be shared with can be found in the Master Promissory Notes(s) (MPN(s)) that students complete and sign to obtain Federal Aid.

- FERPA General Guidance for Parents

<https://www2.ed.gov/policy/gen/guid/fpco/ferpa/parents.html>

- FERPA General Guidance for Students

<https://www2.ed.gov/policy/gen/guid/fpco/ferpa/students.html>

Section 4. Misrepresentation

Staffordshire University will hold itself to the highest levels of integrity and will not provide any false, erroneous, or misleading statements to a student or prospective student, to the family of an enrolled or prospective student, or to the U.S. Department of Education.

Staffordshire University is committed to operating in an environment of integrity. Each member of the Staffordshire University staff is responsible for assuring that the actions and activities conducted at the University promote such an environment.

Published information in the bulletin, on the University website, and in the University's marketing materials are reviewed carefully by multiple persons who check for accuracy as well as composition of the content.

Section 5. Private Education Loans

Code of Conduct for Education Loans

Staffordshire University prohibits a conflict of interest with the responsibilities of university staff with respect to private education loans.

The following actions are prohibited for any member of staff:

- 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
- Advisory board compensation

Private Student Loan Disclosures and Preferred Lender List

Staffordshire University does not have a Preferred Lender Agreement with any specific lender of private education loans. The University will, in most cases, work with whichever private lender a prospective borrower decides to use. However, prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the USA.

Staffordshire University does not endorse, promote or recommend any United States based private Student Loan provider 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. Any reference to Sallie Mae in University communications or on Staffordshire University 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 begin to offer private Student Loans for study at Foreign Schools, they will be given equal visibility.

Staffordshire University has no affiliation with and receives no financial incentives from Sallie Mae or any other private lender.

Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. You are allowed to hold both types of loans but the total cannot exceed your Cost of Attendance.

Students should be aware that they may qualify for Title IV HEA Program loans, and that the lending terms and conditions of the Title IV HEA Program loans may be more favourable than the provisions of the private education loans. Students are advised that Staffordshire University do not offer any advice on which loan to take out, and that they should conduct their own research into what loans would best meet their needs.

Private Student Loan Information

A private alternative loan is a non-Federal education loan, provided by a private lender, typically in the student's name and requiring a co-signer.

Approval and interest rates are based on a credit assessment of the borrower and cosigner. Each alternative lender has different eligibility requirements, loan rates, terms, and conditions.

Students who are eligible for Federal student aid should complete the FAFSA and exhaust all Federal loans and scholarship opportunities, before applying for a private alternative loan. Federal student loans generally have more favourable terms and conditions than private loans. Staffordshire University recommends that you utilize all Federal loan eligibility before turning to private loans.

The University is willing to work with any lender who offers alternative educational loans to students enrolled at Foreign Institutions.

Currently, Staffordshire University is aware of only one such lender, Sallie Mae, but students are advised to explore all options available to them and can opt to use any lender.

[More information about Sallie Mae's programs](#)

The federal Truth in Lending Act requires a lender to obtain a [self-certification](#) signed by the applicant before disbursing a private education loan. The university is required upon request to provide the form or the required information only for students admitted or enrolled at the university.

Instructions: Submit the signed Self-Certification form to your private lender.

To apply for a private loan, you must be an American student enrolled in a degree-granting program at Staffordshire University.

