

**US Government regulations require institutions that offer federal student loans to disclose Consumer Information. The relevant Consumer Information for Cardiff University can be found below.**

If you require further information about the content or require a paper copy, please email

[USFederalLoans@cardiff.ac.uk](mailto:USFederalLoans@cardiff.ac.uk).

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## 1. Institutional and Financial Information for Students

- [The pages here](#) explain the things you need to know about paying your student fees at Cardiff University. Part of our commitment to you is to be clear regarding our fees regardless of your funding source. It is very important that before you start your studies with us you ensure you will have enough funds to pay for your studies, from initial registration to completion. These pages will explain why and what also what you will need to do if your circumstances change. If you are in receipt of Federal Aid, a US Based student loan and/or Veterans Affairs (GI Bill) funding, please visit our [US pages](#).
- Generic financial aid information about all need based and non-need based local, private and institutional financial assistance for students of Cardiff University can be found [here](#).
- General institutional information can be found [here](#) on the main website.
- Admissions information can be found on our [Admissions policies page](#). For information on specific admissions criteria, please refer to the [Admissions website](#).
- The university will not misrepresent the school regarding the nature of educational programmes, nature of financial charges and employability of graduates

## 2. Student Financial Aid Information

- Queries regarding Financial Aid should be directed to [USFederalLoans@cardiff.ac.uk](mailto:USFederalLoans@cardiff.ac.uk), our administration office or [Helen Richards](#), our Financial Aid Administrator.
- Federal Student Aid information can be found on the [StudentLoans.gov website](#).
- In order to access Direct Loans to support your studies, you must complete a [FAFSA \(Free Application for Federal Student Aid\)](#) and confirm that Cardiff University is your nominated school. On receipt of the FAFSA information, we will contact the student by email and request any additional information (if required).
- Before you apply for the loan you should consider whether you can afford to make the required repayments. Student Aid has a [repayment estimator tool](#) to help plan your educational loans and repayment options.
- The US Department of Education has produced some [helpful guides](#) about the loan types available including information on eligibility, guidance on responsible borrowing and repayments; they also have a [Facebook](#) page.
- Criteria for selecting recipients, determining award amounts and approving students for Federal Aid are dependent on the recipient satisfying the Federal Student Aid rules of eligibility and Cardiff University's own rules for admission and continuation of study.
- Eligibility requirements and procedures for applying for aid can be found on our [US Federal Loans](#) pages.
- The maximum amount of combined Federal Student Aid and/or private student loans is capped at the value of the Cost of Attendance, determined by Cardiff University (see [Cost of Attendance](#)).

- Federal Student Aid is disbursed at the start of each semester of the academic year and is disbursed through BACS (GBP bank transfers). More information on this will be given on receipt of applications.
- Students have a right to cancel all or part of their Federal Student Aid within 30 days of receipt of notification of the loans being originated.
- Students have the right to cancel all future disbursements at any point within the academic year prior to the relevant future disbursement dates. In accordance with Federal Student Aid regulations, students will be reminded that a disbursement is due at least 14 days before the disbursement date and will be given an opportunity to cancel or amend the disbursement. Where the disbursement date has already passed, Cardiff University will not be able to reduce the amount disbursed, however the student can return the unrequired funds to their loan servicer or the US Department of Education within 120 days of the disbursement date without incurring interest or other fees. Students are solely responsible for this and should contact their Direct Loan Servicing Centre for guidance on this return of funds.
- Students have the responsibility to remain in 'good standing'. This means that the student has maintained (a) appropriate conduct within the student disciplinary regulations and does not have disciplinary proceedings outstanding (b) appropriate conduct within Cardiff University's fees policy and does not have outstanding debt which is older than its due-dates (c) appropriate conduct within the student academic regulations and does not have any notices against them under the relevant regulations.
- Students have an obligation to progress at a satisfactory academic rate within the Federal Aid programme and the SAP policy is available on [this](#) page.
- Terms and conditions relating to Title IV HEA (Higher Education Act) loans are available to all students through their MPN (Master Promissory Note) and the entrance and exit counselling requirements (information can be found [here](#)) of the Federal Student Aid process at Cardiff University.

We require that:

1. New MPN's are completed each academic year to access aid.
2. Entrance counselling must be completed for all first time Direct Loan borrowers, at the beginning of each academic year and prior to the first disbursement. Cardiff University requires that entrance counselling be completed through [StudentLoans.gov](#) before a loan will be approved.
3. Exit counselling is to be completed by borrowers during the final term in the final year of study. If the borrower leaves prior to the official end of the course, counselling will need to be completed as soon as the university becomes aware of this. Counselling can be completed through [StudentLoans.gov](#). If you fail to complete this counselling, the university will email a copy of the web link and reiterate the importance of completion.
4. PLUS counselling for student borrowers will be required by any borrower who has an adverse credit history. This will need to be completed prior to the first disbursement.
5. All US citizens and eligible non-US nationals receiving Federal Aid at Cardiff University are obligated to meet their requirements of the following organisations to maintain their entitlement to Student Federal Aid: Federal Student Aid and the US Department of Education; UK Visas & Immigration (UKVI) and the Home Office.

## 3. Facilities and services available to students with disabilities

- Cardiff University's Disability and Dyslexia Service can provide information and support for all students with disabilities. Information about the service including contact details and their policies can be found [here](#).

## 4. Cost of Attendance

- The total cost of attendance and therefore the maximum amount of funding available for Federal Aid students is the tuition fee costs for the academic year plus expected living costs converted into US dollars. Information on the cost of attendance can be found [here](#) and on the [application information page](#).
- Cardiff University's tuition fees vary depending on the course you choose to study, residency status and other criteria. Information on fees can be found [here](#) for undergraduates and [here](#) for postgraduate study.
- Living costs are assessed according to the local average for room rental, food, utilities, books and stationery costs as well as personal costs. Students with exceptional additional costs can request that these be considered in the assessment by contacting [USFederalLoans@cardiff.ac.uk](mailto:USFederalLoans@cardiff.ac.uk).

## 5. Refund Policy, Requirements for Withdrawal and Return of Title IV financial aid

- Cardiff University's refund policy can be found [here](#).
- Refunds in respect of living arrangements and accommodation outside of the university are dependent on the contract signed by the student and Cardiff University cannot advise on this. Information and clarification can be given by the landlord or agent as appropriate.
- Students who want to suspend or withdraw from Cardiff University before the completion of their study must notify their academic school or college and follow the relevant withdrawal process as determined by their academic school/college.
- Cardiff University will calculate if any funds are due to be returned following a student being suspended or withdrawn from study. This will be completed in line with the Return of Title IV funds policy.
- An update of student status is received monthly from the university's registry department and statuses are also checked before submissions to NSLDS (see 16 below).

## 6. Programmes ineligible for Federal Student Aid

- Cardiff University is only authorized to provide US Federal Student Aid for full Bachelors, Masters and Doctoral programmes, with study entirely at Cardiff University or shared with another higher education institution that is also authorized to provide Federal Student Aid, including those outside of the UK but excluding the US.
- US students who receive any portion of their programme inside the US cannot receive Direct Loan funds. Cardiff University cannot disburse or certify funds under a 'study abroad' or 'student exchange' agreement for US to students to attend institutions located in the US.
- If your course of study includes a study abroad element, please contact [USFederalLoans@cardiff.ac.uk](mailto:USFederalLoans@cardiff.ac.uk) for advice before making any arrangements.
- Programmes offered wholly or in part as distance learning are not eligible for Federal Student Aid.
- Programmes involving any credited study in the US are ineligible for Federal Student Aid.
- Cardiff University does not have the authority to pay Direct Loan funds to any student in a medical or nursing programme.

## 7. Academic Programme Information

- Prospective and enrolled students can obtain the latest information about instructional, laboratory and other facilities relating to academic programmes for each school/college, as well as information on faculty and instructional personnel from the school or college themselves. For information about current degree programmes and other programmes available at Cardiff University, please visit our [main website](#).

## 8. Policies and Sanctions (including computer use and file sharing)

- University policies on computer use, including file sharing restrictions can also be found on the [Policies and procedures pages](#).

## 9. School and Programme Accreditation, approval or licensure

- Cardiff University is recognised as a higher learning institution degree-awarding body in its own right as listed by the [UK Department for Education](#).

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

- Students who 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 Cardiff University.
- 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 FAFSA indicates a loss of eligibility during the period of a federal student aid application the rest of aid will be terminated.
- Students found guilty of drug offences within the legal jurisdiction of Great Britain and Northern Ireland during their period of study will lose their eligibility to Federal Student Aid.
- Cardiff University policies on Illegal drugs, alcohol and Misuse of drugs can be found [on the student intranet](#)

## 11. 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, the General Data Protection Regulation (GDPR) and Data Protection Act 2018. Cardiff University's data protection policies can be found [here](#) and fulfill our requirements under GDPR.
- The UK government Data Protection Act is summarised [here](#). The GDPR guide can be found [here](#).
- Cardiff University will confirm ongoing attendance and academic achievement with the US Department of Education as required by Federal Student Aid regulations. By applying for and accepting US Federal Student Aid, students acknowledge and consent to the sharing of this data. Information on the sharing of data can be found within the MPN's completed when applying for Student Federal Aid.

## 12. Student Loan information published by the US Department of Education (including entrance and exit counselling for Federal Student Loan borrowers)

- Master Promissory Note – prior to any origination of loans, applicants are required to complete a digitally signed copy of the relevant MPN through the [StudentLoans.gov website](#). The MPN is a legal document which contains information about the rights and responsibilities of students and schools under Title IV loan programmes and in which you promise to repay the loan and any accrued interest/fees to your lender or loan holder. There is one MPN for Direct Subsidized and Unsubsidized loans and another MPN for Direct Plus Loans.

- Entrance Counselling - prior to any origination of Direct Loans, applications (if applicable) are required to complete Entrance Counselling through the [StudentLoans.gov website](https://studentloans.gov). The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV loan programmes.
- PLUS Credit counseling – this is required if the US Department of Education has informed you that you have an adverse credit history and you have either obtained an endorser or documented extenuating circumstances to the satisfaction of the US Department of Education. It can be completed voluntarily at any time.
- Exit counselling – exit counselling provides important information to prepare the student to repay their Federal Student Loan. Before the end of the final academic year students who have received a subsidized, unsubsidized or PLUS loan under the programme must complete exit counselling on the [StudentLoans.gov website](https://studentloans.gov). This must also be completed each time they drop below half-time enrolment, graduate or leave school for other reasons.

## 13. National Student Loan Data System

- Details of all disbursed subsidized, unsubsidized and Graduate/Parent PLUS loans will be submitted to the National Student Loan Data System (NSLDS), maintained by the US Department of Education. The information is accessible to guarantee agencies, lenders and schools determined by the US Department of Education to be authorised users of the data system.

## 14. Code of conduct for Education Loans

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

The following actions are prohibited for any member of staff:

1. Revenue sharing arrangements with any lender
2. Receiving gifts from a lender, guarantor or loan servicer
3. Contracting an arrangement providing financial benefit from any lender or affiliate of a lender
4. Directing borrowers to lenders or refusing or delaying loan certifications
5. Offers of funds for private loans
6. Call centre or financial aid office staffing assistance
7. Advisory board compensation

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

- Cardiff 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 borrower chooses to use. However, students should be aware that most private lenders choose not to offer loans to students studying outside of the US.
- Cardiff University does not endorse promote or recommend any US based private loan lender who may offer loans for study at foreign schools. The University does not recommend any private lender, however as far as we are aware there is only one private lender that makes loans available to US citizens receiving their degree at a foreign school - [The GEMS Smart Option Loan by Sallie Mae](#). Any reference to Sallie Mae in university communications or on the website does not represent the existence of a preferred lender and is merely used to example a lender. If other companies begin to offer private student loans for study at foreign schools, they will be given equal visibility.
- Cardiff University has no affiliation and receives no financial incentive from Sallie Mae or any other private lender.
- Cardiff University will certify loan requests from Sallie Mae but only when a student request is received and the ability to certify on the Sallie Mae website is available. Our role in the private loans process is to confirm your Cost of Attendance and certify your enrolment.
- Private student loans are still limited to your cost of attendance similar to direct loans. You can have both private and direct loans, but the total amount cannot exceed the cost of attendance determined by us.
- Students should be aware that they may qualify for Title IV programme loans and the lending terms and conditions of the loan may be more favourable than the provisions of private loans, We do not offer advice on which loans to take out and you will need to research the loans that will suit your own needs.

## 16. Health and Safety and Campus Security

- At Cardiff University we take a sensible approach to health and safety management and are guided by our [health and safety policies](#).

## 17. Crime Statistics

- For information on details of crimes on campus, please go to [www.police.uk](http://www.police.uk) or [www.ukcrimestats.com](http://www.ukcrimestats.com) and enter the postcode for Cardiff University or the postcode of your residential area.

## 18. Careers and Employability

- From the moment you start studying with us we ensure that have all the career advice and guidance. Please see our [careers and employability pages](#).



## 19.Third party debt relief

- Federal student aid services offered by the Department of Education and its student loan services are free. Please be aware of so-called debt relief companies. These debt relief companies may utilise sophisticated strategies to target unsuspecting borrowers and inappropriately use the Department of Education's logo or other identifying information to give the impression that they are working with or for the US Government. These companies may also state or imply that the company is working with a post-secondary institution to provide benefit to student loan borrowers, so please be extra vigilant, as students do not need to pay for loan benefits for Federal student loans.

## 20.Policies, Contacts and Complaints

- You will find all of our policies and procedures [here](#).
- If you require any further information please contact either [USFederalLoans@cardiff.ac.uk](mailto:USFederalLoans@cardiff.ac.uk) or [Helen Richards](#), our US Federal Aid administrator.
- If you have a complaint regarding the processing of your US Federal Loan please contact us first [USFederalLoans@cardiff.ac.uk](mailto:USFederalLoans@cardiff.ac.uk) so that we can try to resolve it in the first instance. You have the right to file this with the US Department of Education.