

# Course Eligibility for Federal Aid

**There are restrictions on the ability of Cardiff University to offer federal loans to students on certain courses.**

Cardiff University cannot offer Title IV Federal Aid for the following:

- You are studying a non-degree bearing course (e.g. Diploma)
- You are studying a course where attendance is considered as less than half time
- Your course has research, study, study abroad or a work placement period in the USA\*
- Your course is offered in whole or part as online or distance learning (if the course is offered as a separate version with no online or distance learning then you would be eligible for loans) \*\*
- You are studying a course offered as a joint degree with Beijing Normal University (Chinese BA or Modern Chinese BA or Modern Languages and Translation BA)
- You are studying the dual degree *MA Urban Planning* with Xiamen University

Courses which carry study abroad and internship opportunities may not be eligible for Title IV Federal aid unless they meet certain criteria. If your course includes a work/study placement you can only partake in this if the participating foreign institution is eligible to administer Title IV Federal Aid in their own right; but **cannot** be the USA. If you apply for a study abroad year; a work placement abroad or semester at an institution abroad that is not eligible to administer Title IV Federal Aid your whole degree programme becomes ineligible for Title IV Federal Aid funding.

To check if the course you are considering/applying to is eligible please contact [USFederalLoans@cardiff.ac.uk](mailto:USFederalLoans@cardiff.ac.uk) for advice and further information.

## **\*Please note restrictions regarding study within the USA:**

The Institution may not make available William D. Ford Federal Direct Loan (Direct Loan) Program funds to U.S. students who receive any portion of an educational program inside the United States. The Institution may not certify or disburse Direct Loan program funds under a "study abroad" or "student exchange" agreement for U.S. students to attend educational Institutions located in the United States. However, as of July 1, 2011, independent research done by an individual student in the United States for not more than one academic year is permitted, if it is conducted during the dissertation phase of a doctoral program under the guidance of faculty, and the research can only be performed in a facility in the United States.

## **\*\*Please note restrictions regarding 'telecommunications':**

Courses or programs offered in whole or in part by telecommunications or correspondence (including by distance education); or by direct assessment are not enrolled in eligible educational programs and the institution may not award or disburse Title IV, HEA program funds to students in such courses or programs. 20 U.S.C. § 1088(b) (3); 34 C.F.R. § 600.51(d). Eligible programs and courses may use telecommunications technologies only to supplement and support instruction that is offered in a classroom located in the country where the students and instructor are physically present.