**Consumer Disclosures**

**for**

**US Federal Loan**

**Borrowers and Students**

**at**

**The University of Salford**

Last Revised

May 2020

## The School[[1]](#footnote-2) must annually distribute a notice of the availability of al

## consumer information to all enrolled students

The US government requires [under 34 CFR 668.41(a)] that this publication is provided to an individual on a one-to-one basis through mailing or publication. Hence it is being included within our website as well as being emailed to students when they have registered with the University of Salford.

Where information disclosed is on a website, the notice includes the electronic address and the University will provide a paper copy on request.

We are also required to include information about student rights under [FERPA](https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html) (Family Educational Rights and Privacy Act).

The School is subject to UK law where data and privacy is controlled by the **General Data Protection Regulation (GDPR)**.

## Staff Availability

The number of students receiving Title IV is too small to justify a full-time available member of staff dedicated to administration of Title IV loans.

However loans are administered by the Students Loans Administrator and all enquiries can be directed to USLoans@salford.ac.uk.

## Financial Aid Information and Application

Our [Bursaries and Scholarships](https://www.salford.ac.uk/askus/our-services/money-matters/bursaries-and-scholarships), as well as [International funding](https://www.salford.ac.uk/international) contain information about financial assistance available to students.

Information specific to US Loans can be found on our [US Loans](https://www.salford.ac.uk/askus/our-services/money-matters/money-advice-for-international-students) web page.

## The School must describe the rights and responsibilities of students

## Receiving federal student aid

The criteria for continued [eligibility](https://studentaid.ed.gov/sa/eligibility/staying-eligible) in your academic and loan program for your government are described on the Federal Student Aid website.

The School's eligibility criteria are that you

* continue to make satisfactory academic progress (SAP)
* continue to be enrolled at least half time

complete any counselling you are required to take (entrance at the start of your studies, exit counselling before your final disbursement each year, and when you complete your studies.

Rights and responsibilities regarding your loans are fully described in the compulsory entrance and exit counselling you will be required to undertake as a condition of your loans and which will be audited.

Similarly

* Terms and conditions of any loans
* Sample repayment schedule for sample loans
* Necessity of repaying loans
* Student loan information published by the Department

Disbursements dates and values are available in the Cost of Attendance spreadsheet which you will be required to complete as a part of your loan application pack.

There are no conditions and terms applicable to any employment provided as part of the financial assistance package as there is no employment provided as part of the financial assistance package.

## [Satisfactory Academic Progress (SAP)](https://www.salford.ac.uk/__data/assets/word_doc/0009/1879794/SAP-Policy-2020-21.docx)

Before we make your second and third disbursement we will require certain information from you. We will ask your tutor if you are making satisfactory academic progress, as specified in University Policy. You will be advised of this by email in November and again at the end of February/early March.

## The School must make available information about the cost of attending the

## school

The full Cost of Attendance (CoA) can be accessed within the [US Loans](https://www.salford.ac.uk/askus/our-services/money-matters/money-advice-for-international-students) webpage.

The CoA will cover:-

* [Tuition and fees](https://www.salford.ac.uk/askus/our-services/money-matters/tuition-fees)
* Books and supplies
* Room and board
* Transportation
* Laptop/Computer and printer (for 1st year CoA only)
* Additional costs for a programme in which a student is enrolled or expresses a specific interest

These estimated costs have been incorporated in the link to COA which is required to determine applicant’s borrowing limits. There may be occasional additional costs for your course, if so these will be outlined by your department.

Further information about the cost of attending the school can be found [here](https://www.salford.ac.uk/askus/our-services/money-matters/money-advice-for-international-students).

## Refunds and R2T4

## More information about refunds and R2T4 can be found within the [Return to Title IV Funds Policy](https://www.salford.ac.uk/__data/assets/word_doc/0003/2123688/Return-to-Title-IV-Funds-Policy.docx).

The full details of R2T4 are included in the [FSA Handbook](http://develop.ifap.collabralink.com/sites/default/files/attachments/2019-07/FSHandbookIntro_0.pdf).

**For a detailed assessment of the financial implications of withdrawal, contact the US Loans Administrator.**

## Academic Programmes

## [Programme information](https://www.salford.ac.uk/study/a-z-courses?result_279643_result_page=A) for prospective students is available here.

The University of Salford is one of the degree-awarding bodies recognised under S.214 of the Education Reform Act 1988. It is listed on the [Recognised bodies](https://www.gov.uk/check-a-university-is-officially-recognised/recognised-bodies) page on the Gov.UK webpages.

The [University’s Charter](http://www.salford.ac.uk/__data/assets/pdf_file/0009/1258947/Charter.pdf) gives Salford its degree awarding powers.

Salford’s main regulatory body is the [Office for Students (OfS)](https://www.officeforstudents.org.uk/). The OfS is the body which is responsible for safeguarding the standard and improving the quality of UK higher education.  In addition, the Quality Assurance Agency (QAA) checks that students working towards a UK qualification get the higher education they are entitled to expect.

A complete list of Schools is available on our [Schools and colleges](https://www.salford.ac.uk/about-us/corporate-information/leadership-and-management/schools-and-colleges) webpage.

## Crime statistics

For full and independent details of all campus crime, go to

<http://www.police.uk/> or <http://www.ukcrimestats.com/>

and enter the school's postcode or the postcode of your residence to see details of all crimes in those areas.

## Additional Disclosures

### [Admissions policy](http://www.salford.ac.uk/international/how-to-apply) and any policies regarding transfers

The [Admissions and Retention Policy](http://www.salford.ac.uk/__data/assets/pdf_file/0007/653650/AdmissionsRetentionPolicy.pdf) and the [Academic Regulations for Taught Programmes](https://www.salford.ac.uk/qeo/regulations) provide information about admissions and transfers.

## Services and facilities for students with disabilities, including intellectual

## disabilities

The School has a wide range of facilities for students with [disabilities](https://www.salford.ac.uk/askus/our-services/disability-and-learner-support).

**Education Records and Privacy**

The School is subject to the UK’s [General Data Protection Regulation (GDPR)](https://www.salford.ac.uk/privacy/introduction/students-privacy-notice).

Information required to be disclosed under Family Educational Rights and Privacy Act (FERPA) 34 C.F.R Part 99 is under US Law. The school is solely subject to UK Law.

## Education Loans Code of Conduct

In order to prohibit a conflict of interest of an agent with respect to private education loans, all agents at the University with responsibility for US loans are prohibited from the following:

* 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.

 All agents with responsibility for US loans are reminded at least annually of the code.

## Private Loans Disclosures

US Ed Dept regulations require that students are given Notice that terms/conditions of Title IV loans may be more favorable than private education loans. *To get more information about The GEMS Smart Option Loan by Sallie Mae you can go to their link here:*[*https://www.myglobaled.com/*](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.myglobaled.com%2F&data=02%7C01%7Cj.arden%40SALFORD.AC.UK%7C2eab873687cf496c961508d7d7d84499%7C65b52940f4b641bd833d3033ecbcf6e1%7C0%7C0%7C637215197405402801&sdata=LeGrPZPrlj2P8SX8oEh0xANgHHQ00lCIc19LCgWX230%3D&reserved=0)

Schools are also required to inform students of all private loan lenders that are willing to make loans to its students. The only lender willing to lend to students attending foreign schools is Sallie Mae. As this is fewer than three lenders, this is not considered a preferred lender list. The School is not endorsing this lender and the borrowers may choose any lender they can find which is willing to lend to students at foreign schools without any financial obligation on the part of the school.

More information on private loans can be found on these pages which are designed to specifically assist students and families who are looking at private loan options while attending an institution outside the United States.

General link - This link goes to three categories of loans for undergraduate,postgraduate or parent <https://myglobaled.com/student-loans/>

Specific products - Under postgraduate there are different loans for different types of students and you may want to list the direct link which you can find on this list <https://myglobaled.com/student-loans/graduate-loans/>

## Gainful Employment

The school does not teach any "gainful Employment" courses for which students with loans are eligible. Loans are only eligible for degree courses and degree courses are not "Gainful Employment" courses.

**NSLDS**

National Student Loan Data System - details of students taking out loans at the University will be submitted to National Student Loan Data System (NSLDS) www.nslds.ed.gov This data will be accessible to guaranty agencies, lenders and schools determined to be authorised users of the data system.

**1098T Forms**

The University of Salford does not complete 1098T tax forms for its students, and do not have an EIN.

1. The term School refers to the University of Salford in this document [↑](#footnote-ref-2)