

CONSUMER DISCLOSURES FOR STUDENTS IN RECEIPT OF FEDERAL STUDENT AID

US Government regulations require institutions that offer federal student loans to disclose Consumer Information. The relevant Consumer Information for Swansea University can be found below. *(This information applies from 28 November 2018 and will be updated accordingly).*

If you require further information about the content or require a paper copy, please [email us](#).

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1. Institutional and Financial Assistance Information for Students

- [These webpages](#) explain the things you need to know about paying your student fees at Swansea University. Part of our commitment to you is to be clear regarding our fees regardless of your funding source. It is very important before you start your studies with us that you ensure you will have sufficient funds available to pay for your studies, from initial registration through to completion. These pages explain why, and what you need to do if your circumstances change. If you are in receipt of Federal Aid, a US-based private student loan and/or Veteran Affairs (GI Bill) funding, please visit our [United States webpages](#).
- Generic financial aid information about all need-based and non-need based local, private and institutional student financial assistance available to students at Swansea University can be obtained from the [My Finances - Fees and Scholarships](#) and [Fees and Funding](#) webpages.
- General institutional information can be found on [Swansea University's main website](#).
- Admissions information can be found on the [Admissions Policies webpages](#). For Admissions information specific to a particular course or for further advice please refer to the [Admissions website](#).

2. Student Financial Aid Information

- Queries regarding Financial Aid can be directed to [Sarah Charles](#) or [Jan Gosling](#) our Federal Aid Administrators.
- Federal Student Aid information can be found on the [StudentAid.gov](#) website.
- In order to access Direct Loans to support your studies, you must complete a [Free Application for Federal Student Aid \(FAFSA\)](#) and confirm that Swansea is your nominated School. Upon receipt of the student's FAFSA information, Swansea University will contact the student by email to confirm any additional information that is required to support processing of their Direct Loan application.
- Before you apply for a loan, you should think about whether you can afford to make the repayments. StudentAid has a [repayment estimator](#) to help you plan your education loans and repayment options.
- The US Department of Education has produced some [helpful video guides](#) about the types of loans that are available including eligibility, guidance on responsible borrowing and repayments, along with their own [Facebook page](#).
- Criteria for selecting recipients, determining the award amount and approving students for Federal Student Aid are dependent upon the recipient satisfying the Federal Student Aid rules for eligibility, and Swansea University's rules for admission and continuation of study.
- Eligibility requirements and procedures for applying for aid are available from our [US Federal Loans](#) webpage.

- The determination of the maximum amount of combined Federal Student Aid and/or private student loans is capped at the value of the 'Cost of Attendance' as determined by Swansea University see point 4.
- Federal Student Aid is disbursed at the start of each semester of the academic year (or as near to the start of the semester as possible for late applicants) and is disbursed through the means of GBP bank transfers. More information on the methods and frequency of disbursements of aid can be found [here](#).
- 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 the disbursement is due at least 14 days before the disbursement date and will be given an opportunity to cancel or reduce disbursements. Where a disbursement date has already passed, Swansea University will not be able to reduce the amount disbursed, however the student can return 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 doing so and should contact their Direct Loan Servicing Centre for guidance on how to return the unrequired funds.
- Students have the responsibility to remain in 'good-standing' with Swansea University. Good-standing means that the student has maintained: a) appropriate conduct within the student disciplinary regulations and does not have disciplinary procedures outstanding; b) appropriate conduct within Swansea 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 program, and Swansea University's policy on Satisfactory Academic Progress is available in the Satisfactory Academic Progress (SAP) section of our [US Federal Loans](#) webpage.
- The terms and conditions of Title IV HEA (Higher Education Act) loans are available to all students through their Master Promissory Notes (MPN), and the Entrance and Exit Counselling requirements (information can also be found on our [Loan Application Process](#) webpage) of the Federal Student Aid process at Swansea University.
Swansea University requires:
 - a) New MPNs to be completed during each year of access to Federal Student Aid.
 - b) Entrance Counselling to be completed for all first-time Direct Loan borrowers (other than Parent PLUS loans whereby it is recommended but not required), at the beginning of each academic year of study where applicable and prior to the first disbursement. At Swansea University, entrance counselling is required to be completed via [StudentAid.gov](#) before a loan will be approved. The student will be provided with comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities through entrance counselling.
 - c) Exit counselling to be completed by borrowers (other than for Parent PLUS loans whereby it is recommended but not required) during the end of the final semester in the student's final

year of study. Or shortly before/or as soon as, the Federal Aid office at the school becomes aware that the student borrower has ceased at least half-time study with Swansea University.

At Swansea University, exit counselling should be completed via [StudentAid.gov](https://studentaid.gov). This ensures students are informed of the Federal Aid Terms & Conditions of their loans, provided with sample loan repayment schedules, and counselled in the necessity of repaying their loans. Any student who fails to complete exit counselling via [StudentAid.gov](https://studentaid.gov) will be emailed a copy of the exit counselling web link, explaining the importance of its completion.

d) *PLUS counselling for student borrowers* – Prior to the first disbursement, borrowers who are informed by the US Department of Education that they have an adverse credit history (and have obtained an approved endorser or documented to the satisfaction of the US Department of Education that there are extenuating circumstances related to the adverse credit history), will be required to undertake PLUS counselling.

- All US Citizens and eligible non-US nationals receiving Federal Student Aid at Swansea University are obligated to meet the requirements of the following organisations to maintain their entitlement to US Student Federal Aid: Swansea University; Federal Student Aid and the US Department of Education; UK Visas & Immigration (UKVI) and the UK Home Office.

3. Facilities and Services available to students with disabilities

- Swansea University's Disability Office can provide information and support for all students with disabilities. Information about the service, including contact details and their policies, can be found on their [webpage](#).

4. Cost of Attendance

- The total Cost of Attendance, and therefore the maximum amount of funding available, is the calculated cost of tuition fees plus expected living costs for the current academic year of study, converted into USD. Information on the Cost of Attendance can be found under 'Eligibility Assessment & Cost of Attendance' on our [Loan Application Process](#) webpage.
- Swansea University's tuition fees vary depending upon the course being followed, the student's residency status and other criteria. Information on the tuition fees for specific circumstances can be found on our [Fees and Funding](#) webpage.
- [Living costs](#) are assessed according to a local average for room rental, board (food and utilities costs), course books and stationery, travel, and personal costs. Students with exceptional additional essential costs (due to a disability for example) can request that these also be taken into consideration by emailing [Sarah Charles](#) or [Jan Gosling](#) your US Loan Administrators.

5. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

- Swansea University's Refund Policy can be found within the Fees and Funding pages [here](#).
- Refund policies with respect to living arrangements (e.g. rent and utilities costs) outside of Swansea University's own accommodation, will be dependent upon any contract that was signed by the student, and Swansea University is unable to advise on these. Information and clarification should be sought from the landlord (or their agents) and the relevant utility provider, as appropriate.
- Students wishing to Suspend/Withdraw from Swansea University before the completion of their studies must notify their academic College/School of their wish to Withdraw, and follow the relevant Withdrawal process as advised by the College/School.
- Once a student is considered Suspended/Withdrawn from study, Swansea University will calculate whether any loan funds are due to be returned to the US Department of Education in line with the Return of Title IV Funds Policy, which can be found on the following webpage under the heading '[Suspend or withdraw, and other changes to enrolment status](#)'.
- The Federal Aid Administrator receives a status update on a monthly basis from the University's Student Records Department, advising of any students in receipt of US Federal Aid who have withdrawn from studies. Student statuses are also checked before submission to the National Student Loan Data System (NSLDS) see point 16. below.

6. Programmes ineligible for Federal Student Aid

- Swansea University is only authorised to provide Federal Student Aid for full Bachelors, Masters, and Doctoral programmes (including integrated MPhil/PhD courses), with study entirely at Swansea University or shared between Swansea University and another higher education institution that is also authorised to provide Federal Student Aid, including institutions outside the UK, but excluding the US.
- Certificates of Higher Education, Foundation Degrees/Associate Degrees, Graduate Certificates, and Graduate Diplomas are not eligible for Federal Student Aid.
- US students who receive any portion of an educational programmes inside the United States cannot receive Direct Loan Program funds. Swansea University cannot certify or disburse Direct Loan program funds under a 'study abroad' or 'student exchange' agreement for US students to attend educational institutions located in the United States.
- Programmes studied in part at another higher education institution that is not authorised to provide Federal Student Aid are not eligible for Federal Student Aid for any part of the programme; including the part studied at Swansea University, regardless of the proportion of time spent at the other institution or which institution awards the qualification.
- If your programme involves a Study Abroad element contact [Sarah Charles](#) or [Jan Gosling](#) the US Loan Administrators for advice before making any arrangements. They will be able to advise on whether your programme is eligible.

- Programmes offered in whole or in part by telecommunications or correspondence (including distance education and/or self-directed; or by direct assessment) are not eligible for Federal Student Aid. Eligible programmes 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 instructors are physically present.
- Programmes which involve any credited study in the United States are ineligible for Federal Student Aid. More information can be found within the following link under [US Federal Loan Eligibility](#). PhD candidates that are intending to perform research in the United States should contact [Sarah Charles](#) or [Jan Gosling](#) the US Loan Administrators for advice before making any arrangements. The basic rule is that independent research done by an individual student in the United States for not more than one year is permitted, if it is conducted during the dissertation phase of a doctoral programme under the guidance of faculty, and the research can only be performed in a facility in the United States and nowhere else outside the U.S.
- Swansea University's Nursing Program and medical instruction programme(s) including Osteopathy that lead to a degree of medical doctor, doctor of osteopathic medicine, or the equivalent are not eligible programmes for Federal Student Aid, as Swansea University does not have the authority to obligate Direct Loan Program funds to any student in a Swansea University medical programme.

7. Academic Program Information (Educational Program, Instructional Facilities, and Faculty)

- Prospective and enrolled students can obtain the latest information about instructional, laboratory and other facilities relating to academic programmes for each College/School, as well as information on faculty and instructional personnel, plus any plans by the school for improving the academic programme, through the academic department's webpages or the College/School themselves. For information about current degree programmes and other educational and training programmes available at the University, please visit our main [website](#).

8. Transfer of Credit Policies and Articulation Agreements

- Prospective and enrolled students can obtain general information on the accreditation of prior learning (APL) from [Swansea University's Academic Guide](#) or Section E5 of our [Admissions Policy](#).
- To find out whether prior learning qualifies for accreditation for a specific course, students should contact the relevant College or School.

9. Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

- Swansea University's policy on copyright can be found on the [Information Services and Systems](#) webpages.
- Federal Copyright law does not apply in the UK, however the UK is covered by its own Copyright law (the Copyright, Designs and Patents Act 1988) of similar standing, enforcement and penalties. This can be found at the UK Government website [here](#)
- Swansea University's Policies on computer use, including file sharing restrictions, can also be found on the [Information Services and Systems](#) webpages.

10. School and Program Accreditation, Approval, or Licensure

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

11. Notice of Federal Student Aid Penalties for Drug Law Violations

- Students that 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 Swansea 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 a FAFSA indicates a loss of eligibility during the period of a federal student aid the rest of the aid will be terminated.
- Students that are found guilty of drug offenses within ~~the~~ legal jurisdiction of Great Britain and Northern Ireland during their period of study will lose their eligibility for Federal Student Aid.
- Swansea University's Alcohol Policy and Appendices and Illegal Drugs Policy, plus additional regulations and policies for all students can be found [here](#)

12. Vaccinations

- Although Swansea University does not require students to be vaccinated, the UK Department of Health recommends that international students be vaccinated for the following diseases before beginning their studies in the UK:
 - Meningitis (ACWY)
 - MMR (measles, mumps, and rubella also known as German measles).

Diphtheria

Polio

Tetanus

Tuberculosis

- Prospective students should check with their local medical practitioner to ensure that their vaccinations are current, and for up-to-date information relevant to the UK.

13. Textbook Information

- College modules are accompanied, where relevant, with reading lists and textbook suggestions. Online resources are also listed within the module documentation or within Swansea University's online academic portal 'Blackboard'. Details of how to access Blackboard will be provided to students on enrolment.

14. 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 called the General Data Protection Regulation (GDPR) and Data Protection Act 2018. Swansea University's Data Protection policies, [available here](#), fulfil our requirements under the GDPR.
- The UK Government's Data Protection Act is summarised [here](#). The UK Government's guide to GDPR can be found [here](#).
- Swansea 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 Federal Student Aid, students are acknowledging and consenting to this sharing of data. Further information of who your data may/can be shared with can be found within your Master Promissory Notes(s) (MPN(s)) that you completed and signed to obtain Federal Aid.

15. Student Loan Information Published by the U.S. Department of Education - (Including Entrance and Exit Counselling for Federal Student Loan Borrowers).

Master Promissory Note (MPN) for Federal Student Loan Borrowers

Prior to any origination of Direct Loans (this could be a set combination of Subsidized, Unsubsidized, Graduate Plus or Parent PLUS depending on eligibility), all applicants are required to complete a digitally signed copy of the relevant Master Promissory Note (MPN) through the [StudentAid.gov](https://studentaid.gov) website. The Master Promissory Note (MPN) is a legal document which contains

information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs and in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans.

Entrance Counselling for Federal Student Loan Borrowers

Prior to any origination of Direct Loans, applicants (where applicable) are required to complete Entrance Counselling which is conducted through the [StudentAid.gov](https://studentaid.gov) website. The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs.

PLUS Credit Counselling for Federal Student Loan Borrowers.

PLUS Credit Counselling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have a). Obtained an endorser or b). Documented extenuating circumstances to the satisfaction of the U.S. Department of Education.

PLUS Credit Counselling can be completed voluntarily at any time. If PLUS Credit Counselling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Credit Counselling completion, your PLUS Credit Counselling requirement will be considered to be fulfilled.

Exit Counselling for Federal Student Loan Borrowers

Exit counselling provides important information to prepare the student to repay their federal student loan(s). Prior to the end of the final academic year for Direct Subsidized, Direct Unsubsidized, and/or Direct Graduate PLUS Loans, students who have received a subsidized, unsubsidized or PLUS loan(s) under the Direct Loan Program, must complete Exit Counselling on the [StudentAid.gov](https://studentaid.gov) website each time they drop below half-time enrolment, graduate, or leave school. This counselling complies with all Federal Exit Counselling requirements.

16. National Student Loan Data System (NSLDS)

- The details of all disbursed Direct Subsidized, Unsubsidized and Graduate/Parent PLUS Loans will be submitted to the National Student Loan Data System (NSLDS), which is maintained by the US Department of Education. This information will be accessible to guarantee agencies, lenders, and schools, determined by the US Dept. of Education to be authorised users of the data system.

17. Code of Conduct for Education Loans

- Swansea University prohibits a conflict of interest with the responsibilities of Swansea University staff with respect to private education loans. The following actions are prohibited for any member of Swansea University 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

18. Private Student Loan Disclosures and Preferred Lender List

- Swansea 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.
- Swansea 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 Swansea 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.
- Swansea University has no affiliation with and received no financial incentives from Sallie Mae or any other private lender.
- Swansea University will certify loan requests from Sallie Mae, but only when a request to do so is received from the student and the ability to certify the request is available on the Sallie Mae secure website. Our role in the private loans process is to confirm your Cost of Attendance and certify your enrolment.
- Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. Information on the Cost of Attendance can be found under 'Eligibility Assessment & Cost of Attendance' on our [Loan Application Process](#) webpage. 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 Swansea 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.

19. Mature Student Policy

- In order for U.S. students to be eligible to receive federal financial assistance, they must possess a secondary school completion credential or its equivalent (See 34 CFR 600.54). Swansea University does not have a Mature Student Policy. Regardless of age, the same minimum entry requirement under our admission selection criteria will apply to all applicants. Whereby, Swansea University will always require a student to possess a secondary school completion credential or its equivalent at the very least. For a Postgraduate programme, Swansea University will **also** require a student to demonstrate at least three years full-time significant experience in addition to this, if they do not have a bachelor's degree (or equivalent).

20. Health and Safety and Campus Security

- At Swansea University, we take a sensible approach to health and safety management and are guided by our [comprehensive health and safety policy](#). We are committed to ensuring that the management of health and safety is embedded in the way we manage our day-to-day business operations. Our team of dedicated health and safety professionals work with students and staff across the University to embed a health and safety culture and continuously improve our health and safety-related processes and procedures in order to ensure our students and staff can carry out their research, work and studies safely and securely.
- Swansea University is committed to ensuring all activities undertaken in its premises, or by staff and students working off site i.e. field trips or site visits, are carried out to the highest possible standards to ensure safety and protect health and the environment. We therefore also have a [Safety, Sustainability and Resilience Handbook](#) for Postgraduate students and staff. The handbook is for guidance on general safety, health, environment, and Swansea University's rules and emergency procedures.
- We take the safety of our staff, students and visitors very seriously. If you've experienced an adverse event, please report it [here](#). You can also get in touch with the Health and Safety Team on +44 (0) 1792 295405.
- Staying safe and secure at Swansea University is our priority. More information on Security and Safezone can be found [here](#).

21. Fire Safety: policies and statements.

- Swansea University's Fire and Premises Manager is [Phil Moremon](#) 07889 646209 (UK mobile)
- [Fire Safety in Residence](#) policy
- Click here to read Swansea University's [Fire Safety Document](#)
- [Premises Safety](#) - Fire information.

22. Crime Statistics

- For full and independent details of all campus crime, go to www.police.uk or www.ukcrimestats.com and enter the school's postcode or the postcode of your residence to see details of all crimes in those areas.

23. Careers and Employability

- Here at Swansea University we make sure that from the moment your journey starts with us, you have all the careers advice and employment opportunities joined up. You will have the opportunity to engage with a wide range of employers, take on placement opportunities and work experience, so that you are fully equipped for the world of work when you leave us. We make sure that your learning and employability experiences exist in tandem, leading to your successful graduate career.
- You'll find answers to your questions on our [Swansea Employability Academy](#) webpages. You can find out about [estimated salaries by occupation](#) in the USA from the US Department of Labour.

24. Third Party Debt Relief

- Students and Alumni should be aware that some third party debt relief companies are misusing University and Department of Education logos and seals, attempting to give the impression that they are working with or on behalf of your University, and charging fees to help you manage your debt, in some cases without payments being made to reduce your balance.

We are not aware of this affecting any Swansea University students, but you should remain vigilant and wary of communications of this nature. If you have any concerns you should contact your loan servicer in the first instance. More information can be found on our webpages [here](#).

25. Our Policies and Procedures

- You will find details of [Swansea University's policies and procedures for delivering our services and responsibilities here](#).
- You will find our [Academic Guide, which provides an information resource for all of our students, about aspects of study, academic life here](#). It offers general guidance information and also specific academic and general University regulations, policies and procedures.
- Swansea University uses the Education Department's loan default and management plan. If you would like to receive a copy then please [email Jan Gosling](#).
- **1098T:** Swansea University does not currently complete 1098T tax forms for its students, as we are not registered with the IRS.
- You can access our [Leave of Absence Policy \(only applicable to PHD students\) here](#).

26. Further Information

- Swansea University makes every effort to ensure that the information published or contained on its website is accurate. However, we cannot guarantee that information may not be altered owing to circumstances beyond Swansea University's reasonable control. Such circumstances include (but are not limited to) changes in Government policy (UK and/or US) or changes to applicable laws. Any changes will be incorporated into Swansea University's website as soon as possible. Any person wishing to obtain confirmation of any particular item should contact the University via [Jan Gosling](#) or [Sarah Charles](#) our US Federal Aid Administrators.
- Should you have a complaint about the processing of your US loan, you have the right to file complaints with the Us Department of Education, although it would be preferable that you contact us first, [Jan Gosling](#) or [Sarah Charles](#), so that we can try to resolve the problem for you.