

USDL Consumer information.

In compliance with the William D Ford Federal Direct Loan Program Leeds Beckett University is required to provide the following consumer information.

Institutional and Financial Assistance information for students.

Leeds Beckett University as an institution provides for International students and Alumni discounts where appropriate for further information please click on the following link

<http://www.leedsbeckett.ac.uk/studenthub/bursaries/>

All queries regarding Financial Aid should be directed to our US Loans office

usloans@leedsbeckett.ac.uk

Federal Student Aid information can be found on the [StudentAid.gov](https://studentaid.gov) website.

General eligibility

To be eligible for a Federal Loan, you must:

- be a US citizen or permanent resident with a valid social security number
- hold a high-school diploma or equivalent
- not have any previous convictions for drug-related offences
- not be in default on any prior student loan or owe a refund on any grant
- be registered for Selective Services if you are male (or be exempt from registering)
- be accepted onto at least a half-time (part-time) program of study at the University of Leeds and hold a valid student ID number.
- not be undertaking any amount of study or research in the US during part of your program

Before you consider applying for Federal loans, you need to think about whether you can afford to make the repayments.

A repayment estimator is available to assist with looking at available repayment options and to help you plan your Federal loans.

[Loan Simulator | Federal Student Aid](#)

Student Financial Aid information.

For information regarding needs based and non needs based federal and private financial assistance available to US students attending Leeds Beckett University, please see the link below.

<https://www.leedsbeckett.ac.uk/studenthub/us-direct-loans/>

Which covers the following

- Loan amounts and loan limits.
- Student eligibility requirements.
- Process for applying for funding.
- Award amounts and type of loan. -The determination of the maximum amount of Federal and Private student loans is capped at the value of the 'Cost of Attendance' as determined by Leeds Beckett University.
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- VFAO – Virtual Financial Aid Office (completing of interview for loan application)
- Disbursement frequency.
- SAP requirements (SAP Policy)

Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program, and Leeds Beckett's policy on Satisfactory Academic Progress.

- Private Educational Loans (Sallie Mae)
- Entrance & Exit Counselling

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.

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.

New MPN's must be complete for each Federal loan for every year of study where Student Aid is requested.

- Loan repayments.

Paper copies are available for all the information above to students.

Students have a right to cancel all or part of their Federal Student Aid within 30 days of receipt of notification of any loan 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, Leeds Beckett 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.

Please see below the link to the Direct Loans Government website, published by the US Department of Education for further information.

<https://studentaid.gov/understand-aid/types/loans>

Institutional information

Academic Programmes at Leeds Beckett University

For information about current degree programmes and other educational and training programmes available at the University please click on the link below.

<https://www.leedsbeckett.ac.uk/studenthub/course-handbooks/>

All students at Leeds Beckett University are required to agree to follow the General Academic Regulations as part of our registration process. Information about the student contract can be found by clicking on the link below.

<https://www.leedsbeckett.ac.uk/our-university/information-for-students-and-applicants/>

Public information | Leeds Beckett University

For information on estimated Cost of Attendance at Leeds Beckett to include tuition fees, books, room and board and local transportation costs please click on the following links.

An estimated COA will be emailed out to students prior to them completing a loan application on the Virtual Financial Aid Office link. To include tuition fee costs/accommodation costs and general living costs.

For any additional information please contact your academic School.

<https://www.leedsbeckett.ac.uk/studenthub/us-direct-loans/>

For estimated COA's.

<http://www.leedsbeckett.ac.uk/international-students/financing-your-studies/>

<https://www.leedsbeckett.ac.uk/studenthub/international-student-advice/>

for information on accommodation costs, payment of Tuition fees and health and wellbeing.

For general information on choice and location of accommodation please see Accommodation.

<https://www.leedsbeckett.ac.uk/studenthub/accommodation/>

Books and other resources can be accessed through Libraries, please click on the link below for further information. Students also access their reading lists via their modules housed in the University's virtual learning environment (MyBeckett).

<http://libguides.leedsbeckett.ac.uk/welcome/resources>

Unfair practice including plagiarism, self-plagiarism, collusion, cheating, ghost writing (i.e. soliciting a third party to do some or all of a piece of work) and falsification of data will be deemed to be serious misconduct. Further information can be found by clicking on the link below

<http://www.leedsbeckett.ac.uk/studenthub/academic-integrity/>

To view the Universities travel and transport information please visit

<http://www.leedsbeckett.ac.uk/studenthub/travel-and-transport/>

Students with Disabilities:

Information about Leeds Beckett's services offered to students with disabilities is available through the following link

<http://www.leedsbeckett.ac.uk/studenthub/disability-advice/>

Any additional costs related to a student with a disability will be considered for inclusion into their cost of attendance when applying for Federal and Private Loans.

Refund Policy

The Leeds Beckett withdrawal /refund policy in relation to Tuition fees can be accessed via the following link

[ups fee schedule and liability policy.pdf \(leedsbeckett.ac.uk\)](#)

Students wishing to Suspend/Withdraw from Leeds Beckett University before the completion of their studies must notify their academic College/School/US Loans officer of their wish to withdraw, and follow the relevant Withdrawal process as advised by the College/School.

[WITHDRAWAL POLICY \(leedsbeckett.ac.uk\)](#)

<http://www.leedsbeckett.ac.uk/public-information/student-regulations/>

US student's leave of absence must not exceed 180 days as per the guidelines set out by the US Department of Education, in any 12 month period. Any student who is granted a leave of absence by the University but exceeds the 180 days in the 12 month period will be reported to the US Department of Education as withdrawn for Title IV purposes.

Return of Title IV Financial Aid:

Where a student has been in receipt of Title IV funding and then withdraws prior to the end of a payment period, the University is required by the US Education Department to complete a Return of Funds (R2T4). Please see below the Return of Title IV (r2t4) Policy.

<http://www.leedsbeckett.ac.uk/student-hub/us-direct-loans-and-veteran-affairs/r2t4-policy-update.pdf>

Leeds Beckett 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 Leeds Beckett University or shared between Leeds Beckett 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 (stand- alone)/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.

Leeds Beckett 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 Leeds Beckett University, regardless of the proportion of time spent at the other institution or which institution awards the qualification.

If your programme involves study abroad please indicate this on the Student Information form and the US loans Office will be in touch to discuss eligibility of the programme.

The University does not have a study abroad policy.

Please note 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.

Collaboration and Partnerships

A student who is enrolled on a programme at Leeds Beckett will not have the opportunity to complete any part of the programme with one of our overseas collaborative partners, as listed below:

Asian Institute of Built Environment

AMC College

APAC

Coach Mentoring Ltd

College of Allied Educators

Defence Medical Academy

Educate Teacher Training

Gaborone University College

Hong Kong college of Technology

IBA

Leeds Teaching Hospital Trust

Levy Mwanawasa Medical University

MDIS

Rushmore Business School

Sheffield NHS Foundation Trust

The British College

Wakefield College

Zhejiang University of Technology

Please note a comprehensive list of courses which are ineligible for Federal funding due to the programme being taught partly with one of our overseas collaborative partners can be found on the US loans website, link below, under eligible programmes of study.

<https://www.leedsbeckett.ac.uk/studenthub/us-direct-loans/>

Programmes which involve any credited study in the United States are ineligible for Federal Student Aid

PhD candidates that are intending to perform research in the United States should contact the US loans office 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.

Safeguarding Customer information:

The University is bound by the General Data Protection Act (GDPR) in how we manage and retain information about students. US regulations require Institutions of Higher Education to comply with the Federal Trade Commissions regulations for implementing the Gramm-Leach-Bliley Act in regard to ensuring confidentiality and security of customers information.

The University also has cyber essentials accreditation which is a UK government security scheme to ensure the relevant protective measures are in place. [About Cyber Essentials - NCSC.GOV.UK](https://www.ncsc.gov.uk/about-cyber-essentials)

Please see the list of security controls we have in place. This is not an exhaustive list but should provide confidence in our ability to protect our systems and data.

- Annual Penetration Testing
- Monthly Vulnerability scans and remediation
- Patch management
- Enhanced AV protection against Ransomware
- Passwords need to be complex enough to be secure
- User accounts are also protected by Multi-factor Authentication when accessing resources from outside the organisation.
- Email protect against malware and phishing
- Firewall and IPS protection
- Access management

For general information about student records and data protection please refer to the following

<http://www.leedsbeckett.ac.uk/studenthub/regulations-and-policies/> .

This covers the following

- Safeguarding ,Health and Wellbeing
- Data protection
- Personal details required for administration and registration.
- Educational records.

[upig_student_privacy_notice.pdf \(leedsbeckett.ac.uk\)](#)

[upig_information_management_and_security_policy.pdf \(leedsbeckett.ac.uk\)](#)

[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. The UK has similar legislation designed to protect personal data called the General Data Protection Regulation (GDPR) and Data Protection Act 2018. Leeds Beckett University's Data Protection policies, available here, fulfil our requirements under the GDPR.

[upig_data_protection_policy.pdf \(leedsbeckett.ac.uk\)](#)

Leeds Beckett 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.

Careers and Employability:

For information regarding what the University is offering please click on the link below for further information

<http://www.leedsbeckett.ac.uk/studenthub/careers/>

www.hefce.ac.uk/it/nss/results/ National Student Survey

Attendance Monitoring:

For information regarding how the University monitors attendance please refer to the link below for further information.

<http://www.leedsbeckett.ac.uk/studenthub/tier-4-compliance/>

National Student Loan Data System (NSLDS)

On applying for a federal loan at Leeds Beckett details about your loan will be submitted to NSLDS via our Thirty party provider. This data will be accessible to guarantee agencies, Lenders and Schools determined to be authorised users of the data system.

Loan Disclosures:

Entrance counselling – Students applying for their Direct loans will complete Entrance Counselling on the Virtual Financial Aid Office portal on completing their Unsubsidised and Subsidised Direct loan. The terms and conditions are available on the document, that the

student can print out. Students applying for Graduate Plus loans will be provided with a link to the US entrance counselling website (see link below) before a loan will be approved.

<https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance>

Credit counselling -Plus loan borrowers - PLUS Credit Counselling is required if the U.S. Department of Education has informed you that you have an adverse Credit history.

- Obtained an endorser.
- Have extenuating circumstances which will satisfy the US Department of Education.

[PLUS Loan Credit Counseling | Federal Student Aid](#)

Exit Counselling – The University will provide an exit counselling link (see below) on the US loans website, to Direct loan student borrower who are graduating, leaving school, or dropping below half-time enrolment.

[Exit Counseling | Federal Student Aid](#)

Any student who fails to complete exit counselling will be emailed a copy of the exit counselling guide produced by the US Department of Education within 30 days.

Private Loans – As the University does provide information regarding private education loans from a lender, students should be aware that they may qualify for FSA loans and that the terms and conditions of FSA loans may be more favourable than the provisions of private education loans.

<https://studentaid.gov/understand-aid/types/loans/federal-vs-private>

The University does not recommend any preferred private lender.

The University will, in most cases, work with whichever private lender a prospective borrower decides to use.

At the date of publication we are only aware of one such provider: Sallie Mae. Any reference to Sallie Mae on Leeds Beckett's University website does not represent the existence of a 'preferred' lender and is merely used as an example of a lender.

Leeds Beckett can certify loans requested from Sallie Mae when requested by a student.

Our role in the private loans process is to confirm your Cost of Attendance and certify your enrolment. A student taking out a private loan cannot exceed the calculated COA.

A student is allowed to hold both types of loans but the total cannot exceed your Cost of Attendance.

Code of Conduct concerning Loans-

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

- revenue sharing arrangement with any lender.
- receiving gift from lender, a guarantor or a loan servicer.
- contracting arrangement providing financial benefits from any lender.
- directing borrowers to particular lenders or refusing or delaying loan certifications.
- offer of funds for private loans.
- advisory board compensation.