**University of Westminster US Federal Direct Loans – Consumer Information**

The US government requires all eligible institutions offering US Direct Loans to disclose the following consumer information. If you require any further information about the contents below, please email [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk)

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| **Consumer Information** | **Description and links** |
| **Information on Student Financial Aid** | For specific information about US Federal Direct Loans and private US study loans including the financial aid available and how to apply, please go to our US loans webpages [US loans](https://www.westminster.ac.uk/study/fees-and-funding/funding/international-student-funding/us-loans) |
| **Federal Student Aid** | For information on the terms and conditions of the loan’s students receive under the William D. Ford Federal Direct Student Loan Program and the procedures and forms by which students apply for assistance please go to [studentaid.gov](https://studentaid.gov/)  To find out about student eligibility requirements and the criteria for determining the amount of a student's award, please go to our US loans webpages [US loans](https://www.westminster.ac.uk/study/fees-and-funding/funding/international-student-funding/us-loans) |
| **University Scholarships** | The University has its own scholarships programme. For details on how to apply and when, please go to our [University Scholarships](https://www.westminster.ac.uk/study/fees-and-funding/scholarships) |
| **Alternative funding options** | For information on alternative funding and UK Government funding please go to our [fees-and-funding](https://www.westminster.ac.uk/study/fees-and-funding) website. We do not have a list of preferred lenders so US students wishing to take out private study loans should research their options – previous students have used Sallie Mae [SallieMae](https://www.salliemae.com/) as they offer loans for study at Foreign Schools |
| **How is my Cost of Attendance (CoA) estimated?** | To find out how we estimate your CoA, see our US loans webpages [US loans](https://www.westminster.ac.uk/study/fees-and-funding/funding/international-student-funding/us-loans) specifically the section on ‘How much can I borrow?’ |
| **How do I continue to receive Financial Aid?** | A student must maintain a certain academic standard in order continue receiving financial aid. To see the criteria used for continued student eligibility under each program and the University Satisfactory Academic Progress (SAP); please go to our US loans webpages [US loans](https://www.westminster.ac.uk/study/fees-and-funding/funding/international-student-funding/us-loans) under the section ‘How do I guarantee to continue receiving my loans?’  This policy document also contains the criteria by which the student who has failed to maintain satisfactory progress (SAP policy) may re-establish their eligibility for financial assistance; |
| **How do I get my loans?** | Please go to our US loans webpages [US loans](https://www.westminster.ac.uk/study/fees-and-funding/funding/international-student-funding/us-loans) under the section ‘How and when do I receive my loan?’ |
| **What are the terms of my loan and how do I repay them?** | To find out about the terms of your loan, you should read the information contained within your Master Promissory Note (MPN). For information on loan interest rates, loan repayments, deferring payments or consolidating loans, please go to [studentaid.gov](https://studentaid.gov/) |
| **What is Exit Counselling?** | Exit Counselling is required when you graduate, leave school, or drop below half time enrolment. Please email [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk) to find out what constitutes half time enrolment.  Exit Counselling provides important information to prepare you to repay your federal student loan(s). For more details and a demonstration, please go to [Exit-counseling](https://studentaid.gov/help-center/answers/article/do-i-have-to-complete-exit-counseling) |
| **What happens if I decide to withdraw from my studies?** | If you are considering leaving your program of study, you should visit our [Interrupting or withdrawing from studies](https://www.westminster.ac.uk/current-students/guides-and-policies/academic-matters/interrupting-or-withdrawing-from-studies). This gives advice on guidance on additional support you may get to avoid this. However, if you've explored all your options and decide that you'd still want to withdraw or interrupt your studies, you'll need to complete the Withdrawal from Studies Form or Interruption of Studies Form and submit it to your [registry office](https://www.westminster.ac.uk/current-students/support-and-services/registry-offices).  You should also inform the Student Funding Office [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk) if you decide to withdraw from your course. The University is required by Federal Law to start a process that recalculates your financial aid eligibility based on your actual period of attendance and return any unearned tuition and fees paid to the institution. This process is called Return to Title IV (R2T4). For details on how this is calculated and processed, please see the R2T4 policy on our US loans webpages [US loans](https://www.westminster.ac.uk/study/fees-and-funding/funding/international-student-funding/us-loans) under ‘How do I guarantee to continue receiving my loans?’ |
| **Employment opportunities** | The UK study visa scheme restricts you to 20 hours per week paid employment. The University does not offer employment as part of its financial aid package, However, job opportunities are available through the [University Talent-Bank](https://www.westminster.ac.uk/current-students/employability-and-career-development/jobs-and-work-experience/talent-bank) |
| **Students with disabilities** | The University of Westminster provides a range of services for students with disabilities. For information on these services, please visit our webpage for [disability-learning-support](https://www.westminster.ac.uk/current-students/support-and-services/disability-learning-support). Specific costs relating to a disability can be added to the costs of attendance for US Federal Loans – please contact the student funding office for more details. |
| **Family Educational Rights and Privacy Act** **(FERPA)** | The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.  FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students”.  Eligible students have the right to inspect and review their education records maintained by the school. For details on the rights of "eligible students” to access or amend their records and the processes for doing so, please go to [FERPA](https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html).  You also have data privacy rights protected by UK and European law under the Data Protection Act 1998 and the new General Data Protection Regulations that came into effect in May 2018. For further information regarding the privacy of student records, please see our [GDPR - University personal data protection](https://www.westminster.ac.uk/about-us/our-university/corporate-information/information-compliance-records-management-and-information-security/personal-data-protection/data-subject-rights) webpage |
| **How much will it cost to study in London?** | To find out the cost of attending the University, you should access the following University links:   * Tuition and fees charged to full-time and part-time students plus any additional cost of a program:  [course search](https://www.westminster.ac.uk/course-search) * Estimates of costs for necessary books and supplies; [Student-life/affordable-london](https://www.westminster.ac.uk/study/student-life/affordable-london) * Estimates of typical charges for room and board; [Accommodation](https://www.westminster.ac.uk/study/accommodation) * Estimates of transportation costs for students; [Student-life/affordable-london](https://www.westminster.ac.uk/study/student-life/affordable-london) |
| **Academic Programs available at Westminster** | To view the list of academic programs available, go to our [course search](https://www.westminster.ac.uk/course-search). Please note that not all the courses offered at Westminster may be *‘eligible programs’* for US Federal Direct Loans. If you are unsure, please email [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk) |
| **Support and Services for students** | The University provides a wide range of support and services for students. For information on academic support, study skills and training, health and wellbeing, student advice and funding, sport and leisure, and careers and employability, please go to [support-and-services](https://www.westminster.ac.uk/current-students/support-and-services)  Whilst the University will always try and support a student, the University reserves the right to take unilateral action if they feel a student’s health, mental well-being or behaviour deteriorates to the point where it may become impossible for them to continue with their studies. For more details, please see the [student code of conduct](https://www.westminster.ac.uk/study/current-students/resources/student-code-of-conduct) |
| **Method of Disclosure/Availability of Employee for Dissemination Purposes** | If you require clarification or have any queries relating to the information provided above, please contact the Student Advice and Funding team staff located on the ground floor, 35 Marylebone Road, London NW1 5LS. We’re currently working remotely but will be returning on site when appropriate. In the meantime you can contact us:  T: +44 (0)20 7911 5730 E: [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk)  For queries relating to your course, you may also wish to contact your [Registry office](https://www.westminster.ac.uk/current-students/support-and-services/registry-offices). |
| **Safety, Health and Wellbeing** | Please see our safety, health and wellbeing webpage for information on our [health and safety policies](https://www.westminster.ac.uk/about-us/our-university/corporate-information/policies-and-documents-a-z/safety-health-and-wellbeing) |
| **Misrepresentation concerning an Eligible Institution:**  **Nature of Education Program** [**34 CFR 668.72**](https://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=31e39a95a99010fac26d5f0a4c46e4df&rgn=div8&view=text&node=34:3.1.3.1.34.6.39.2&idno=34)  **Nature of Financial Charges** [**34 CFR 668.73**](https://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=31e39a95a99010fac26d5f0a4c46e4df&rgn=div8&view=text&node=34:3.1.3.1.34.6.39.3&idno=34)  **Employability of graduates** [**34 CFR 668.74**](https://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=31e39a95a99010fac26d5f0a4c46e4df&rgn=div8&view=text&node=34:3.1.3.1.34.6.39.4&idno=34) | The University has obligations to you as a student and expects, in turn, for you to adhere to certain standards as a University student. For details on our student charter and other student matters, please go to [student-matters](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters).  If, however, you experience dissatisfaction with the standard of service provided by the University, or with the actions or lack of actions by the University or members of staff, you are entitled to make a complaint. Any complaint against a named member of staff will be addressed as a complaint against the University.  Grounds for complaint might include:   * Dissatisfaction with the standard of academic or service provision (e.g. course design, curriculum content and structure, assessment arrangements and information, resources and facilities, halls of residence). * Dissatisfaction with the quality of supervision or tuition. * Issues of inappropriate conduct by a member of staff. * Failure, on the part of the University, to meet stated obligations (e.g. those set out in the prospectus or on the website).   For details on how to complain, please go to [student-complaints](https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/student-complaints) |

**Updated April 2021**