

## The EU General Data Protection Regulation (GDPR)

Privacy Statement for US students applying for the various funding options available including:

- US Federal Direct Loans (Title IV Aid)
- Sallie Mae Private Study Loans
- Earnest Student Loans

The University of Westminster is the data controller of the personal data held in relation to applications for the above funding and similar requests

### **Confidentiality**

The University of Westminster takes its data protection obligations very seriously. Access to any personal information you give us when making an application for the loans listed above or similar requests is subject to a staff confidentiality agreement. Access to your personal information is limited by permissions to only those staff and administrators who need access to manage, assess and respond to your application(s).

### **Personal data**

Personal data in our application processes for these loans has either been sourced from the University student records system or has come directly from you via your FAFSA submissions summary (FSS), one of the Federal Student Aid databases (COD, NSLDS etc), your loan agreement (MPN) or the secure databases of Sallie Mae and Earnest

The categories of personal information held in relation to your loan application(s) are for the most part personal data relating to your identity, including contact information, your social security number, and personal circumstances.

### **Use of personal data**

The University of Westminster uses your personal information in the Student Funding team for the purposes of:

- Reviewing and managing your application for the above loans
- Communications with you on these matters
- Reporting on student's loans for regulatory, audit, management and quality purposes. Legal basis for processing and data retention

Your personal details are necessary for the University to assess your eligibility for the above loans.

The University Student Funding team will process and retain your personal information relating to your loan application on site for two years after your final application.

After that point, your application and personal data will be securely archived for a further period of 5 years and then destroyed, in line with the University retention policy [retention policy](#)

### **Special category personal data**

When applying for additional loans under these schemes, you may, in rare cases, be asked to provide sensitive personal data relating e.g. to a disability or personal circumstances.

Any sensitive personal data of this nature provided as part of your loan application will only be used for the purposes of assessing and making a decision on your application.

### **Data transfers and sharing**

If relevant, by providing us with your bank details you agree as a term of your award to the University of Westminster having access to, using and sharing your details with relevant internal departments in order to disburse your funding.

None of your personal information is shared by the University with any other third-party organisation, other than where this is necessary for the provision of a service you have agreed to, or where otherwise allowed by UK law.

We produce annual statistics for analytical purposes and all personal data is anonymised for these reports. Some of our applicants are also sent a survey – no personal data is requested as part of this exercise.

Where services involve a third party processing your information, such services will be covered by a contract, and details of the services and the legal mechanism for any data transfers outside the EU and EEA can be initially requested from [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk)

### **Your rights**

If you have any questions relating to your personal information and your information rights, including right of access, rectification and erasure, please see [the University's data protection web pages](#).

Or contact the University Information Compliance Team [dpa@westminster.ac.uk](mailto:dpa@westminster.ac.uk)

You can also [contact the Information Commissioners' Office](#) in relation to any concerns or issue you may have with the processing of your personal information.

**Last reviewed and updated May 2025**