

University of Hertfordshire Consumer Information Disclosures

The University participates in the US Federal Direct Loan programme and therefore required to provide the consumer information disclosures outlined in this document. Information relating to US Federal Direct Loans and Private Loans is on the [Welcome to students from USA](#) page. If you require further information, please email the Student Funding and Financial Support team at usloans@herts.ac.uk.

This policy highlights the need-based funding for US students. US students may be eligible to access non-need based financial assistance during their time at the University. All information about the different funds and bursaries are available on Ask Herts or a student may contact financial-support@herts.ac.uk to discuss their circumstances and receive financial wellbeing advice.

Institutional and Financial Assistance Information for students

General requirement for US financial aid

Our Federal Loan Guidance document contains all the relevant information relating to Title IV Direct loans. This document will be emailed to all prospective US students that send the University a copy of their Student Aid Report (SAR) report upon completion of the Free [Application For Student Aid \(FAFSA\)](#), along with specific instructions on how to apply and next steps. Funding applications cannot be considered without an offer of admission to the University of Hertfordshire. We will also email all continuing students that received Direct Loans in the previous academic year with information on how to access additional funding, if required.

General eligibility factors

To receive aid, including Federal Direct and PLUS Loans, a student must meet the following eligibility requirements:

- Must be a student enrolled or accepted for enrolment in an eligible programme at an eligible course at the University of Hertfordshire
- Must have a high school diploma or equivalent
- Must be enrolled at least half-time for the period for which the loan is originated
- Must comply with the University's satisfactory academic progress policy
- Must not be convicted of possessing or selling illegal drugs while receiving financial aid
- Must complete the Free Application for Federal Student Aid (FAFSA) each year
- If male and age 18-25, must be registered for Selective Service
- Must not be in default on an educational loan and must not owe a repayment on an adjusted federal grant
- Must not have come through Clearing. [Clearing](#) is a final opportunity to secure a place for home UK students who haven't had an offer with universities that still have unfilled places. Title IV students are not eligible for Clearing.

You **cannot** receive US government loans if you attend any of the following:

- Any medical programs
- Any nursing programs
- Any PhD programs
- Any Distance Learning Programs
- Any Diploma Programs
- Any Certificate Programs

- courses that require students to have settled UK immigration status
- If your program includes more than 25% period of study in the US
- any non-degree bearing course, eg undergraduate or graduate certificates and diplomas; courses which are less than half time
- courses such as foundation courses offered at any consortium or partner colleges of the University*
- courses involving study with an ineligible institution for more than 25% of the overall course duration
- courses involving telecommunications or correspondence (including distance education and/or self-directed; online teaching or by direct assessment) *;
- summer school courses.
- Study Abroad and Exchange option of a program

*Eligible programs and courses may only use telecommunications technologies to supplement and support instruction that is offered in a classroom located in College Lane campus or De Havilland campus i.e., where the students and instructors are physically present.

You will be advised by the student finance team during the application process if your programme is ineligible. However, for more information on general eligibility please email usloans@herts.ac.uk.

If you or the course, you are applying to is not eligible for US government loan funding you may apply to private loans. We currently only accept Sallie Mae private loans. More information can be found on the [Welcome to students from USA](#) page.

Accreditation

The University is a recognised higher education institution, registered with the [Office for Students](#), and a recognised degree awarding body.

Types of Federal Direct Loans

University of Hertfordshire is eligible to originate loan applications for Federal Direct Loans and PLUS loans. All the different types of loans are listed below, and more information can be found on the [Federal Student Aid](#) website.

Federal Direct Subsidized Loan: A Federal Direct Subsidized Loan is awarded on the basis of financial need. This is available to undergraduate. The U.S. government pays interest on a subsidized loan while you are enrolled at university at least half-time, for the first six months after you leave school and during deferment periods.

Federal Direct Unsubsidized Loans: A Federal Direct Unsubsidized loan is awarded regardless of need. This is available to undergraduate and graduate students. You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods. You are not required to pay the interest on this loan while at university, but we recommend that you do. You will be charged interest starting at disbursement until it is paid in full. If the interest accumulates, it will be added to the principal amount of the loan and increase the amount to be repaid.

The current interest rates are most updated in the Federal Aid Website, however listed below are the interest for Direct Subsidized Loans and Direct Unsubsidized Loans first disbursed on or after July 1, 2022 and before July 1, 2023.

- Direct Subsidized Loans and Direct Unsubsidized Loans for Undergraduate Borrowers is 4.99%

- Direct Unsubsidized Loans for Graduate or Professional Borrowers is 6.54

Federal Direct Parent PLUS Loan: Parents of dependent undergraduate students can borrow a Federal Direct Parent PLUS Loan to help pay for educational expenses at the university. Parents can borrow up to the total Estimated Cost of Attendance minus all other sources of financial aid their student receives. PLUS loans are the financial responsibility of the parents and not the student. A Parent PLUS loan borrower must meet the same citizenship and residency requirements as the student. The parent must not owe a refund on a Federal student financial aid grant or be in default on a Federal student loan. More information can be found on the [Federal Student Aid](#) website.

Federal Direct Graduate PLUS Loan: The Federal Direct Graduate PLUS Loan is a Federal loan that graduate students with good credit histories may borrow to help pay their educational expenses. A graduate student may borrow up to the total Cost of Attendance less all other financial aid received by the student. They also must have applied for their annual loan maximum eligibility under the Federal Unsubsidized Direct Loan Program before applying for a Graduate/Professional PLUS loan. More information can be found on the [Federal Student Aid](#) website.

Academic regulations and general student regulations:

Our [Academic Regulations Handbook for Undergraduate and Taught Postgraduate Programmes](#) contains our Academic Regulations, Admissions policy, Complaints Procedure, Code Of Conduct and other policies pertaining to the general regulatory framework of the University.

Application process

Please refer to the [StudentAid.gov](#) website for information on how to apply to the US Federal Student Aid.

The application process to apply for the US Direct loan with the University of Hertfordshire is on the [Welcome to students from USA](#) page. This page includes the entry requirements, video on how to apply, eligibility questionnaire, guidance notes, and the full application process. The University of Hertfordshire school code (OPE) is G10525.

Award amount determination

All information about how much you can borrow and how to fill the Cost of Attendance form is in the [US Loans Eligibility Questionnaire Guidance Notes](#).

Fees Policy

Compliance with the University [Fees and Finance Policy](#) forms part of a student's contractual obligation with the University of Hertfordshire.

Loan Disbursement

Loans will be disbursed in line with the measurement of University's Satisfactory Academic Policy (SAP).

For 22/23 academic year, the disbursement months for undergraduate and postgraduate are as follow:

Semester

Semester A

End of September 2022 - January 2023

	Disbursement of loan will be start of September
Semester B	January 2023 - May 2023
Semester C	Disbursement of loan will be end of February May 2023 - September 2023
	Disbursement of loan will be end of April

ED Materials

Please find information published by the [Department of Education](#). Please review this before applying for the loan. This link will also be provided any time information regarding loan availability is provided.

Student rights and responsibilities

Students in receipt of the US federal loan should make the Satisfactory Academic Progress. If they are unable to do so they should follow the process outlined in Satisfactory Academic Progress Policy (SAP) and contact usloans@herts.ac.uk for support.

Entrance counselling

By law, students are required to complete entrance counselling. This must be completed once for Direct Subsidised and Direct Unsubsidised Loans, and once for PLUS Loans. Normally this is to be completed by students new to Direct Loan borrowing. To ensure that University-complies with all relevant legislation all students (new and continuing) requesting Direct Loans for the academic year of 2022/23 are required to complete Entrance Counselling. We ask all students taking out a Direct Loan to complete entrance counselling at StudentLoans.gov

Exit counselling

Students in receipt of Title IV loans who have finished their studies are contacted via email to notify them that they must complete Exit Counselling as this is a mandatory step on their student loan journey. We provide a link to the relevant information within the Exit Counselling reminder email. We ask all students required to complete exit counselling to do this at StudentLoans.gov

Institutional Information

Academic information

All relevant academic information can be found on the University website.

The website includes:

- current [undergraduate degrees](#)
- current [postgraduate degrees](#)

Each course page highlights the entry requirement, the campus that the course is based on, fees and funding information, module breakdown, other facilities that are available to the students on that course and contact of the relevant staff that can answer any relevant academic queries.

Campus information

University of Hertfordshire has three campuses in the UK. The campus you will study at will be mentioned on each of the course webpage.

- [College Lane](#): This is the main campus where most of the programs are offered. This campus has the main reception, the Vice-Chancellor's Office, Hutton Hub, Forum Hertfordshire and Innovation centre. If you are studying in one of the courses in the following schools, your lectures are most likely to be on College Lane- School of Creative Arts, School of Health and Social Work, School of Life and Medical Sciences, Science Building, School of Physics, Engineering and Computer Science and School of Humanities and Education.
- [De Havilland Campus](#): This is about 15 mins away from main campus and 0.8 miles in distance. You can walk between the campuses or there is a free bus service that runs between the two campuses. You are most likely to be on this campus if you are studying a course in any of the following schools- Hertfordshire Business School and Hertfordshire Law School.
- [Bayfordbury campus](#): This is a 20-minute drive from College Lane. This is not a teaching campus; however you can visit this to explore the glasshouses, laboratories, grassland, woodland or get a chance to use one of the University's telescopes.

School Cost

Course Cost:

The University of Hertfordshire charges one fee for both undergraduate lab and classroom-based courses. The standard fee for Undergraduate International students for the academic year 22-23 is £14,000 while the standard fees for Postgraduate student is £14,750. This is charged annually. Some of our courses have a different (non-standard) tuition fee for international students. We advise you to check on your individual course page under the fees and funding tab to check the exact fee for your course. The fee will also be stated in your offer if you are offered a place to study at the University. More information can be found on [What are my tuition fees](#) page.

Cost of Living

The most updated figures for the cost of living in the UK are stated on the [Cost of Living](#) page on the University website. If you would like to request information about something specific, please email usloans@herts.ac.uk.

Living on Campus

We recommend our international students to stay with us on campus. Student accommodation gives you the freedom to experience university life hassle free on our Hatfield campuses. As the costs of commuting continuously get higher, living on campus means you'll spend less money and time on travel, with lectures, libraries, shops, cafes and pubs all close by. Plus, living on campus is a great way to connect with new people and form friendships! Most updated information about the cost of living on campus can be found the [living on campus](#) page.

Living off campus

Cost related to living off campus can be found on the [living off campus](#) page.

Student Support

Student support information can be found on our [Student Support Services page](#), including details on campus life and welfare, finance and careers.

Disability-related services and facilities

Our Student Wellbeing Service provides support and advice for students with disabilities and specific learning difficulties such as dyslexia. More in-depth information can be found on our [Student Wellbeing](#) page.

Refund policy

University of Hertfordshire [Student Refund and Compensation Policy](#) can be found on [the Fees and Finance policy documents](#) page.

Return of funds requirements

The return policy for title IV funds overrules the institutional refund policy linked above. Further information about this is in the title IV refund policy (R2T4).

Study Abroad information

Study abroad programs are ineligible to Title IV students.

Withdrawal procedures

If you intend to withdraw from your program of study at University, please follow the withdrawal procedures outlined in the [Student Withdrawal Regulations](#) policy. Please note that withdrawal will affect your Federal Student Aid eligibility. This change will be communicated to you by the Student Funding and Financial Support Officer. More information about withdrawal for a Title IV student is outlined in the return to Title IV policy.

Written arrangements (consortium and contractual agreements) with other institutions

The University of Hertfordshire has arrangements (consortium or contractual agreements) with institutions and more information about these agreements can be found on the University [website](#). Any programs offered jointly or in partnership or any other institution are not eligible for Title IV students.

Student Retention Rates and Performance Indications

Information on student retention and the employment or further study of graduates is provided by [HESA](#) (the Higher Education Statistical Agency).

Default Management Plan

The University of Hertfordshire follows the Secretary's Default Management plan which is designed to help students in receipt of Title IV funds to understand their responsibilities when taking on loans to fund their education. Our aim is to reduce, if not eliminate, the possibility of students defaulting on their scheduled loan repayments.

National Student Loan Data System (NSLDS)

We carry out monthly attendance monitoring of our Title IV recipients via the National Student Loan Data System (NSLDS). This ensures that any changes in student status are reported back to the US Department of Education at the earliest available opportunity.

Family Educational Rights and Privacy Act of 1974 (FERPA)

The Federal Family Education Rights and Privacy Act (FERPA) does not apply within the UK. However, the UK has similar legislation called the [Freedom of Information Act 2000 \(FOIA\)](#).

The University will provide all Title IV students an annual notice of the following:

- The student reserves the right to review their educational records, to request amendment of records, to consent to disclosures or personally identifiable information and to file complaint with the U.S. Department of Education.
- Procedures for reviewing educational records and requesting amendment of records.
- If applicable, information about the school's policy regarding disclosures to school officials with legitimate educational interest in the educational records.

Safeguarding Customer Information

The University follow the UK legislation to protect personal data called the [General Data Protection Regulation \(GDPR\)](#) and [Data Protection Act](#). The UK Government's guide to GDPR and data protection can be found [here](#).

Under the Data Protection Act 2018, you have the right to find out what information the government and other organisations store about you. These include the right to:

- be informed about how your data is being used
- access personal data
- have incorrect data updated
- have data erased
- stop or restrict the processing of your data
- data portability (allowing you to get and reuse your data for different services)
- object to how your data is processed in certain circumstances

You also have rights when an organisation is using your personal data for:

- automated decision-making processes (without human involvement)
- profiling, for example to predict your behaviour or interests

Misrepresentation

University of Hertfordshire does not engage in misrepresentation, which is prohibited by US Department of Education regulations as explained here:

- **Misrepresentation** is defined as a false, incorrect, misleading statement made directly or indirectly to a student, any member of the public, an accrediting agency, a state agency, or the Department. Misrepresentation includes any statement that omits information in such a way as to make the statement false, erroneous, or misleading. A statement may still be misleading even if it is true on its face.
- **Nature of educational program** - This definition applies to statements made by an eligible institution, the University's representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs or those that provide marketing, advertising, recruiting or admission service. Misrepresentation includes the dissemination of a student endorsement or testimonial that a student gives either under duress or because the University required the student to make such an endorsement or testimonial to participate in a program.
- **Nature of Financial charges** – Misrepresentation concerning the nature of an eligible institution's financial charges includes but is not limited to false, erroneous or misleading statements concerning— offers of scholarships to pay all or part of a course charge; whether

a particular charge is the customary charge of the course; cost of program and institutional refund policy if the student does not complete the program.

- **Employability of graduates** - A University, one of its representatives, or a related party engages in substantial misrepresentation when it does so about the nature of its education program, its financial charges, or the employability of its graduates; availability or nature of any financial assistance offered to students; and the student's right to reject any particular type of financial aid or other assistance.

If the US Department of Education determines that an eligible Institution has engaged in substantial misrepresentation, it may impose sanctions against the institution.

Loan Disclosures

Exit Counselling

Students in receipt of Title IV loans who have finished their studies, are leaving, or dropping below half-time enrolment they must complete Exit Counselling as this is a mandatory step on their student loan journey. The University provides a link to the relevant information within the Exit Counselling reminder email. If the student drops out without notifying the University, the University will confirm that the student has completed online counselling or mail exit counselling material to them at the student's last known address within 30 days. We ask all students required to complete exit counselling to do this at [StudentLoans.gov](https://studentloans.gov)

Providing borrower information at separation

Personal information collected for exit counselling provided by the University will be given to students' loan servicer within 60 days. No permission is needed since students granted authorization when they signed the promissory note.

Private Education Loans

The University offers private loans such as Sallie Mae however the student must be informed 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. Information on both can be found on the [Welcome to students from USA](#) page.

Schools as private lender

If a university solicits, makes, or extends private education loans, it will be considered a private education lender that is subject to the Federal Reserve's regulations on private educational lenders.

Preferred lender list

For any year in which the University has a preferred lender list arrangement, it will at least annually compile, maintain, and make available for students attending the University and the families of such student a list in print or other medium of the specific lenders for private education loans that the University recommends, promotes, or endorses in accordance with such preferred lender arrangement.

Code of conduct concerning loans

The University prohibits a conflict of interest with the responsibilities of university staff with respect to private education loans.

The following actions are prohibited for any member of 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

About Us

US Federal Loans at the University are managed by the Student Funding and Financial Support team (SFFS). If you require any additional information, you can contact us at via usloans@herts.ac.uk.