



Consumer Information

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Institutional Information

The following information is provided for review to any student wishing to receive a Federal US Loan while studying at the University of Birmingham. Loans at the University are administered by the [Funding, Graduation & Awards](#) team who are available to be contacted by phone or email to assist with the loan process.

If you require any further information on any of the content of this document, please contact the Funding, Graduation & Awards team by email to USLoans@contacts.bham.ac.uk.

Federal Loan Information

For full information on the loan available for you during your study at the University of Birmingham, you can review our [financial aid for American students](#) website. There you will find information on, but not limited to:

- Types of loan available



- Eligibility criteria
- Study costs
- Benefits you may be eligible for
- Application process
- Disbursement of loans
- Repayments of loans
- Satisfactory academic progress requirements

The University can provide information to students at any time on policies, procedures published by the Department of Education, including the rights and responsibilities we have as a school under the Title IV Higher Education Act.

Under the Federal Code of Regulations both current and prospective students are advised to review the [codes of practice, policies and guidance](#), in particular, the areas of:

- Student attendance and diligence (see 'Reasonable Diligence')

Private Loan information

If you are considering a Private Loan to support your study at the University of Birmingham, you can view our information on our [Private Loan pages](#). The University does not have a preferred lender, however the only lender we are currently able to certify loans with is [Sallie Mae](#). At a time that another lender becomes available, all information will be made available on our website. If you require further information you can contact the Funding, Graduation & Awards team by email to USLoans@contacts.bham.ac.uk.

Disability Support

In addition students should be aware of the services available from [the Disability and Learning Support Service](#). Any costs related to a disability can be included in their Cost of Attendance when applying for Federal or private loans. For more information, please email USLoans@contacts.bham.ac.uk and an advisor from the Funding, Graduation & Awards team will be in contact with you.

Academic Program Information

For more information on the current programs offered at the University of Birmingham, please visit the following websites:

- [Undergraduate Programs](#)
- [Postgraduate Taught Programs](#)
- [Postgraduate Research Programs](#)

Program Eligibility

The University of Birmingham cannot originate **Federal Direct Loans** for the following degree-level programs:

- Bachelor of Medicine and Bachelor of Surgery (MBChB)



- Bachelor of Nursing (BNurs)
- Veterinary Science
- Distance Learning (off-campus) programs
- Pre-sessional programs
- Students planning to undertake any amount of study or research in the US during part of their program;
- Any programs delivered with a 'Joint Institution' - where the 'Joint Institution' is not eligible to disburse Title IV funds;
- Any programs delivered at the University of Birmingham Dubai campus

The University of Birmingham cannot originate **Federal Direct Loans** for the following levels of program:

- University Certificate
- University Diploma
- Certificate of Higher Education
- Diploma of Higher Education
- Foundation Degree in Arts
- Foundation Degree in Science
- Advanced Certificate
- Graduate Certificate
- Graduate Diploma
- Postgraduate Certificate
- Postgraduate Diploma
- Certificate in Education (Further Education)
- Foundation Certificate

Exchange Rates

The University of Birmingham has set the exchange rate at 1.40 for the academic year 2019-20. This is set on 1 June each academic year and has been calculated using the exchange rate on the 1st day of every month for the previous 12 months. For 2019-20, an additional 10% has been added to the average to account for volatility in the market that is predicted due to the United Kingdom leaving the European Union.

Please note this is may not be the actual exchange rate you receive when you receive your loan – but intended as a guide to help convert the costs of studying here in Birmingham from GBP to US Dollars for the purposes of applying for your loan. The actual exchange rate will be that on the day when the University receives your loan in the University's UK bank account from the US Treasury.



Cost of Attendance (COA)

The Cost of Attendance is supplied after following steps 1 to 3 of the [US Loans application process](#).

The average figures recommended for supplies, books/photocopying, transportation, utilities can be found on our [Study costs and benefits](#) website.

The University will allow a maximum accommodation figure of £10,392 for the 2019/20 academic year. This is reflective of the most expensive single person University-owned studio apartment. You can only borrow the cost of your accommodation and the Funding, Graduation & Awards team will verify this with you during the loan application process.

The average Cost of Attendance during the 2017-18 academic year was \$48,547 for Postgraduates; \$40,935 for Undergraduates and \$34,018 for Professionals.

Entrance Counselling

The Funding, Graduation & Awards team will provide information on how to complete Entrance Counseling which is a mandatory requirement for first-time borrowers (with the exception of Parent PLUS loan borrowers), this counseling is completed by visiting [StudentLoans.gov](#) and a record of completion will be kept on your file at the University.

Veteran Affairs (VA) GI Bill Benefits

The University of Birmingham has been approved by the U.S. Department of Veterans Affairs (VA) to administer GI Bill benefits to eligible students. For Further information, please refer to our [Study costs and benefits](#) website.

Satisfactory Academic Progress

All students who are in receipt of US Federal Aid whilst studying at the University of Birmingham, are required to make satisfactory academic progress on their course of study and abide by the University's Ordinances and Regulations.

Please refer to our [Satisfactory Academic Progress Policy](#) for further information.

National Student Loan Data System (NSLDS)

The University of Birmingham will submit details of your loan to NSLDS if you received Federal Aid while studying with us. Your enrolment information will be updated every 60 days and will be accessible to guaranty agencies, lenders and schools who are authorised users of the NSLDS system.

Return to Title IV Funds

Students can only access Federal funds if they are 'earning' them by being enrolled on an eligible programme. If full-time enrolment status changes, students are legally required to inform the University so that disbursements can be amended and subsequent disbursements cancelled where necessary.

You should refer to the [Return to Title IV Funds Policy](#) for further information.



Exit Counseling

The University will contact you following completion or withdrawal from your course to signpost you to Exit Counseling. You will be requested to inform the University that you have completed the Exit Counseling.

Data Protection

Please refer to the [University's Data Protection](#) website for more information on your rights in relation to your personal data.

Contact Details

If you have any questions on the Consumer Information included in this document, you can contact Funding, Graduation & Awards by email at USLoans@contacts.bham.ac.uk