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| A logo of Bangor University   | **US Financial Aid****Consumer Information** |

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## **Family Educational Rights and Privacy Act (FERPA) (information for US Federal Student Loan Borrowers)**

## Under the Family Educational Rights and Privacy Act (FERPA), students have a right to review their educational records, request amendment of records, give consent to disclosures or personally identifiable information, and to file complaints within the US department of Education. We will not disclose your information to any individual or organisation without your consent, unless it is to a relevant US authority, law agency or accrediting agency and it pertains to a crime. 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](https://www.legislation.gov.uk/ukpga/2000/36/contents). For more information about your privacy rights please see the following link. FERPA – <https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

**Data Protection Act 2018**

The UK also has legislation to protect personal data called the General Data Protection Regulation and Data Protection Act 2018 (GDPR). Bangor University holds all student data as per the requirements of the Act. The UK Government's Data Protection Act is summarised [here.](https://www.gov.uk/data-protection)

**National Student Loan Data System (NSLDS)**

Bangor will confirm monthly reporting and academic progress with NSLDS as per the US Department of Education, Federal State regulations, if you study and receive US Loans whilst at Bangor. In applying and accepting US Loans, students acknowledge and consent to the exchange of such data.

### Student Financial Aid Information

### *For all information pertaining to US loans, please email b.y.jones@bangor.ac.uk.*

### All information relating to US Loans, terms and conditions, and the process by which the university determines award amounts, can be found [here](https://www.bangor.ac.uk/international/aid-us-students)

### You will find information on, but not limited to:

### Types of loan available

### Eligibility criteria

### Study costs

### Application process

### Disbursement of loans

### Repayments of loans

### Satisfactory Academic Progress (SAP) requirements

### Withdrawal procedures and refund of Title IV funds (RT24.)

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 institution.
* 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

**Ineligible Courses**

The following Bangor programs are**ineligible** for US Federal loans, *but may be funded via Private Loans*

* All medical programs (not for US students)
* All nursing programmes
* Any diploma programmes
* Any certificate programmes
* Any PGCE programme
* Foundation programmes
* Courses which are less than half time
* Courses that are not degree bearing
* Distance Learning or online programmes
* Pre-sessional programmes

***\*\*The above is not an exhaustive list of ineligible programmes. If you have any concerns regarding the eligibility of your intended programme, please contact*** ***the US Loans Officer*** ***b.y.jones@bangor.ac.uk***

##### **Study Abroad and Internships**

Bangor University offers optional study abroad opportunities for undergraduate students, adding a voluntary study abroad/exchange component to their studies.

Changes to US Legislation in July 2021 permits students to study part of their course away from Bangor, within restrictions.

* On the proviso of written arrangements with an **eligible institution (title IV eligible)** in the United States to provide no more than 25 percent of a student’s program. The 25 percent limitation in US includes a combination of coursework and internship.
* On the proviso of written arrangements between a foreign institution and an **ineligible entity (not title IV eligible)** for no more than 25 percent of a student’s program, provided that the ineligible entity satisfies definition of ‘‘foreign institution’’.
* The Department is declining to permit stacking of the allowance for a student to complete up to 25 percent of their program at an eligible institution in the United States under proposed § 600.52. However, an exception is permitted for independent research done by an individual student in the United States for not more than one academic year for research conducted during the dissertation phase of a doctoral program (where the research can only be performed at a facility in the United States) under current § 600.51.

**Therefore, to be eligible for US Federal Aid you must be aware that the internship/externship cannot exceed 25% of the course duration.**

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| **With what type of entity has the home foreign institution entered into a written arrangement?** | **What are the limitations on the amount of the program that the host institution (or entity) may offer?** |
| An ineligible organization or an ineligible foreign postsecondary institution that does not meet the definition of a foreign institution in 34 CFR 600.52 | The host organization may not offer any part of the home institution’s program. |
| An ineligible foreign postsecondary institution that meets the definition of a foreign institution in 34 CFR 600.52 | The host institution may offer no more than 25% of the home institution’s program. |
| An eligible foreign institution 34 CFR 668.5(a) | There is no limitation on the amount of the program that may be offered by the host institution. However, the home institution must provide the degree or recognized credential and offer at least some portion of the program. |
| An eligible institution in the United States where the student is enrolling in the coursework, research, work, or special studies offered by that institution, but the student is not conducting dissertation research as part of a doctoral program1 (34 CFR 600.52 see definition of a Foreign institution – section (1)(ii)(B) | The host institution in the United States may offer up to 25% of the home institution’s program. |
| An ineligible organization that is offering an internship or externship that is governed by the standards of an outside oversight entity, such as an accrediting agency or government entity, that require the oversight and supervision of the home institution, where the home institution is responsible for the internship or externship and students are monitored by qualified institutional personnel (34 CFR 600.52 see definition of a Foreign institution – section 1(ii)(C)(2) | The host organization may offer up to 25% of the home institution’s program. |
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***\*\* International Schools participating in Federal Student Loan programs*** <https://studentaid.gov/sites/default/files/international-schools-in-federal-loan-programs.pdf>

. ***\*\* If you are considering going on an exchange, study abroad or a placement year, you must contact the US Loans Officer in the first instance*** ***b.y.jones@bangor.ac.uk***

*Bangor courses and their variations are overseen by the QAA* [*https://www.qaa.ac.uk*](https://www.qaa.ac.uk)

**First Year First Time Borrower**

Generally, a school may not make an early disbursement of a Direct Loan to a first-year, first-time borrower who is subject to the 30-day delayed disbursement requirements in 34 CFR 685.303(b)(5). The 30-day regulatory delay specifies that a school may not disburse the proceeds of a Direct Subsidized or Direct Unsubsidized Loan for a first-year, first-time borrower until 30 days after the first day of the student’s program of study. This means that if a first-year, first-time borrower’s program started on October 1, the school would be able to disburse Direct Loan proceeds as of October 31 (or by the 31st day).

Exception being if the school has a default rate below 15%. ***Please contact the US Loans Officer for further information.***

**Private Loans**

In addition to US Federal Loans, students may be able to access private loans, although they may be more expensive to borrow. Students must ensure that the lender will offer loans to support study outside the US. Whilst Bangor does not have a preferred lenders list, we are aware that Sallie Mae offers loans to non-US based students. However, that this is not a recommendation on Bangor’s part and we encourage prospective students to explore all funding sources both Federal and non-Federal. ***The onus is on the student to research all terms and conditions of a loan prior to proceeding.***

**Academic Programme Information**

***Information about all degree programmes offered by Bangor University can be found here.***

Undergraduate <https://www.bangor.ac.uk/study/undergraduate>

Postgraduate Taught <https://www.bangor.ac.uk/study/postgraduate>

Postgraduate Research <https://www.bangor.ac.uk/study/postgraduate-research>

Along with the Admissions Policy <https://www.bangor.ac.uk/regulations/codes/code09.php.en>

**Cost of Attendance**

Cost of attendance and exchange rates are set annually on 1st May.The average figures recommended are for general supplies, stationary/photocopying, transport, clothing, toiletries, and miscellaneous day to day living costs. An allowance for accommodation is based on a standard ensuite, self-catered room within our Halls of residence. Cost of Attendance rates can be found [here](https://www.bangor.ac.uk/sites/default/files/2021-07/how-much-i-can-borrow.pdf) Students with exceptional additional essential costs (due to disability or health for example) can request that these also be taken into consideration when determining a cost of attendance.

Please note the following additional charges

* Visa Charge <https://www.gov.uk/student-visa>
* NHS Health Surcharge <https://www.gov.uk/healthcare-immigration-application>

Our **Tuition fees** are published annually and can found <https://www.bangor.ac.uk/student-administration/fees/> Bangor offer several scholarships, details of which can be found <https://www.bangor.ac.uk/international/scholarship>

Further information can be found by contacting international@bangor.ac.uk

**Textbooks and Additional Course Costs**

Your school will confirm and outline if there are any recommended or required textbooks or materials for your modules. Please select your course [here](https://www.bangor.ac.uk/study) and contact your department directly for further information. Occasionally there may be additional costs for your course such as laboratory fees, which will be outlined to you by your School.

### Student Rights and Responsibilities

### All Bangor University students are required to conduct themselves in line with the [General Regulations for all Students](https://www.bangor.ac.uk/regulations/regulations/documents/BUReg13-2019v1.4.pdf)

### US Loan Students are expected to be registered, actively engaging and attending their course as per the [Attendance Engagement Policy](https://www.bangor.ac.uk/student-administration/documents/engagement-policy.pdf) to remain eligible for US Loans.

### Students in receipt of US Loans should also refer to the section ['Your Responsibilities'](https://www.bangor.ac.uk/admissions/documents/YourResponsibilities_v3June_2016.pdf) regarding the terms of receiving US Loans.

### Students should maintain [Satisfactory Academic Progress](https://www.cambridgestudents.cam.ac.uk/fees-and-funding/funding/student-loans/us-loans/satisfactory-academic-progress-policy) (SAP) throughout their program to continue to be eligible for Federal Student Aid. Information on satisfactory academic progress including the criteria by which a student who has failed to maintain satisfactory progress may re-establish his or her eligibility for financial assistance, can be found [here](https://www.bangor.ac.uk/admissions/documents/sap-policy.pdf)

### Entrance Counselling

### Entrance Counselling is a mandatory requirement for first-time borrowers (with the exception of Parent PLUS loan borrowers) and explains the borrower’s obligations. This counselling is completed by visiting <https://studentaid.gov/entrance-counseling/> and a record of completion will be kept on file with the University.

### Exit Counselling

### Students will be contacted towards the end of their course (or withdrawal) and asked to complete Exit Counselling. Evidence of completion will be required for the student file. <https://studentaid.gov/exit-counseling/>

### Please refer to the attached Exit Counselling Guide <https://studentaid.gov/sites/default/files/exit-counseling.pdf>

**Withdrawal, Refunds and Return to Title IV Policy.**

Any student considering withdrawing, suspending, or taking a Leave of Absence should contact the Student Services team for further guidance prior to reaching their decision. <https://www.bangor.ac.uk/studentservices/leaving/index.php.en> A withdrawal or Suspension is deemed completed once processed by the University.

A termination or break in study will affect your Student Aid eligibility and will be administered as per the [Leave of Absence Policy](https://www.bangor.ac.uk/admissions/documents/leave-of-absence-policy.pdf) or [Withdrawal and Return of Title IV Funds Policy](https://www.bangor.ac.uk/admissions/documents/refund-policy.pdf). The University is required to complete a Return to Title IV (R2T4) calculation if you withdraw from your studies or transfer to an ineligible programme with the University whilst you are borrowing federal loans.

Please note that Bangor University also has a standard Refund Policy for all students found [here](https://www.bangor.ac.uk/international/future/payment), which must not be confused with the Withdrawal and Return of Title IV Funds Policy. All refunds will be dealt with in accordance with the University's policies

Students in receipt of US Loans should also refer to the section ['Your Responsibilities'](https://www.bangor.ac.uk/admissions/documents/YourResponsibilities_v3June_2016.pdf) and Refund policy [here](https://www.bangor.ac.uk/admissions/documents/refund-policy.pdf).

### Academic Information and Transfer Credit

Individual School sites will have information regarding academic program details, facilities, lab requirements and instructional practices. It will also have information on faculty, personnel, and research specialties. Transfer credit from previous education is assessed on a case-by-case basis depending on what the applicant has studied previously and where, and to which program at Bangor University they are applying.

The University's policy on RPL (Recognition of Prior Learning) can be found within section 1.5 [here](https://www.bangor.ac.uk/regulations/regulations/documents/BUReg01-2021v1.1.pdf)

### University Accreditation, Licensure, and Approval

Bangor University is an accredited UK Higher Education awarding institution.
[www.gov.uk/check-a-university-is-officially-recognised](http://www.gov.uk/check-a-university-is-officially-recognised)
[www.bangor.ac.uk/about/management](https://www.bangor.ac.uk/about/management-and-governance)

## **1098T Forms**

Bangor University does not currently complete 1098T tax forms for its students.

**Gainful Employment**

Bangor University does not administer any US Loans for GE Programs.

### Copyright Infringement Policies

Bangor University's policies and regulations are outlined in the University's IT Regulations found here including our acceptable use guidelines. Any unauthorised sharing or distribution may subject the user to civil and criminal liabilities. <https://www.bangor.ac.uk/governance-and-compliance/policy-register/documents/information-security-policy.pdf>

UK legislation: [www.legislation.gov.uk](http://www.legislation.gov.uk/) includes information on copyright: [Copyright, Designs & Patents Act 1988](http://www.legislation.gov.uk/ukpga/1988/48/contents)

### Vaccinations and Health

Information on Bangor University's health resources for International Students can be found [here](https://www.bangor.ac.uk/international/support/health). Students should ensure that they are up to date with all routine vaccinations as recommended by the Department of Health (UK) <https://www.nhs.uk/conditions/vaccinations/>

### Criminal, Drug and Alcohol Misbehaviour and Influence on Loan Eligibility

### Bangor University has a legal obligation to act when it becomes aware of illegal activities, including the possession, supply or production of classified/controlled drugs or criminal behaviour. Bangor University will report any such occurrence to the Police and internal disciplinary procedures will be conducted as per the [General Regulations for all Students](https://www.bangor.ac.uk/regulations/regulations/documents/BUReg13-2019v1.4.pdf)

Under the US Higher Education Act, a student may become ineligible for US federal loans if convicted of a criminal offence and may have to return any federal aid received during the period of ineligibility. Further information regarding eligibility is available on the [Federal Student Aid website.](https://studentaid.gov/understand-aid/eligibility/requirements/criminal-convictions)

**Mature Students**

Mature students are students who are 21 years and over at the beginning of their programme of study. Mature students are eligible to receive US Loans providing they meet the Admissions entry criteria for our programmes, including relevant high-school diplomas and meet the eligibility criteria for US Loans. Further information for Mature students can be found [here](https://www.bangor.ac.uk/studentservices/mature-students/index.php.en)

### Missing Person Procedure

### Concern about the whereabouts of a student - if a student is thought to be missing in circumstances which cause concern, it should be brought to the attention of the Head of Student Support & Wellbeing  studentservices@bangor.ac.uk who will undertake further enquiries.

### Completion and Graduate Statistics

### Where possible Bangor University publishes graduate, employment, and student satisfaction statistics on each course profile. More information regarding Bangor University student statistics can be found [here](https://www.bangor.ac.uk/planning-and-student-data/facts-figures.php.en)

### Further information may also be sourced via

### UNISTATS <https://www.officeforstudents.org.uk/advice-and-guidance/student-information-and-data/discover-uni-and-unistats/unistats-collection-and-dataset/>

### Discover Uni <https://discoveruni.gov.uk/>

### All student retention and graduate placement data for all UK Universities can be found at the Higher Education Statistics Agency web page - [Performance Indicators in Higher Education in the UK (HESA.)](https://www.hesa.ac.uk/?option=com_content&task=view&id=2072&Itemid=141)

### Bangor University Polices

Bangor University Policies can be found [here](https://www.bangor.ac.uk/governance-and-compliance/policy-register/index.php.en).

### Default Management Plan

Please click here for the Default Management Plan in place at Bangor University.

**Student Support and Welfare**

Bangor University provides a range of support services for all students, including health and wellbeing advice Further information can be accessed via [Student Services website](https://www.bangor.ac.uk/studentservices/index.php.en) and the [International Student Support Office](https://www.bangor.ac.uk/international/support)

### Facilities and Services for students with Disabilities

Information on Bangor University's disability services can be [found here.](https://www.bangor.ac.uk/studentservices/disability/index)
The University's Code of Pastoral Support can be [found here](https://www.bangor.ac.uk/regulations/codes/code15)[.](https://bangor.ac.uk/regulations/codes/code15.php.en)
The University's Code of Practice on Provision for Disabled Students can be [found here](https://www.bangor.ac.uk/regulations/codes/code11)[.](https://bangor.ac.uk/regulations/codes/code11.php.en)

**Equality, Diversity and Inclusion**

Bangor University welcomes students from all over the world and from varying backgrounds. Bangor is committed to valuing and celebrating diversity, and to promoting equality and inclusive practice in both its academic and non-academic activities. Further information can be found [here](https://www.bangor.ac.uk/inclusive-community/).

**Student Athletes**

**Bangor has an active Athletics Union with around 60 varying clubs. Further information can be found here** [**https://www.bangor.ac.uk/sportbangor/athletic-union**](https://www.bangor.ac.uk/sportbangor/athletic-union) **A recently installed new Gym and Sport facilities** <https://www.bangor.ac.uk/sportbangor>

**Scholarships available for elite athletes** <https://www.bangor.ac.uk/sportbangor/elite>

**Health and Safety**

**Health and Safety Information and Guidance policies can be found here** <https://www.bangor.ac.uk/hss/policies-guidance/pol-notes.php.en>

Students are encouraged to visit the Student Health and Safety page <https://www.bangor.ac.uk/hss/students-staff.php.en>

where they can access a Student specific page and review the **Student Health and Safety Handbook**

<https://www.bangor.ac.uk/hss/students/documents/Student%20Handbook.pdf>

**Crime Rates**

**Students are advised to familiarise themselves with the following link** <https://www.bangor.ac.uk/welcome/crime-prevention.php.en>

**Local crime rates can be found here** <https://www.crime-statistics.co.uk/postcode>

**Code of Conduct for US Loans**

In order to prohibit a conflict-of-interest t between agents and University staff. Bangor University expects its staff to adhere to the following code of conduct and are reminded of this requirement.

* Revenue-sharing arrangements with any lender
* Receiving gifts from a lender, a guarantor, or a loan service
* Contracting arrangement 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

### Misrepresentation

### Bangor University operates to a high standard of integrity and will never knowingly provide any misleading information, either verbally or electronically to any person approaching or associated with the University.

### Further Information

Every effort has been made to ensure that all information contained within this document is accurate. Should you require any further information on any matter discussed, please email b.y.jones@bangor.ac.uk

**Resources for Students**

### https://www.bangor.ac.uk/

[https://studentaid.gov](https://studentaid.gov/)

<http://www.bls.gov/>

<http://www.ed.gov/about/offices/list/fsa/index.html>

<http://www.affordablecollegesonline.org/college-resource-center/student-loan-guidebook/>