

US Federal Loans

CONSUMER INFORMATION

The US government requires institutions which offer federal student loans to disclose the following consumer information. If you require any further information about the content or would like a paper copy, please email the [International Students Compliance Team](#).

Student US Federal Aid

Types of Federal Aid available at Oxford Brookes	<p>Direct loans:</p> <ul style="list-style-type: none"> Subsidized and Unsubsidized (Stafford) https://studentaid.ed.gov/sa/types/loans PLUS (parent and graduate) https://studentaid.ed.gov/sa/types/loans
Terms and Conditions	<p>Please refer to your Master Promissory Note (MPN) for the terms and conditions of your loan. https://studentaid.ed.gov/sa/glossary#Master_Promissory_Note</p>
Criteria for eligibility	<ul style="list-style-type: none"> General eligibility criteria https://studentaid.ed.gov/sa/eligibility Sub and Unsub (Stafford) https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized PLUS (parent and graduate) https://studentaid.ed.gov/sa/types/loans/plus
Course Eligibility:	<ul style="list-style-type: none"> The following courses are not eligible for Federal Loan funding: Any programme that has a compulsory online element or distance learning element. Such programmes are ineligible for any US Federal Loan funds. Ref: US Higher Education Reconciliation Act (HERA), July 1, 2006 Nursing, Midwifery or Paramedic related programmes. Foundation, Foundation Degree, Certificate, Diploma, pre-Masters courses or Degree Apprenticeships courses. Students on a year-long work placement will not be eligible for a Federal Aid loan during that year and, for the purposes of Federal Aid loans, will not be considered enrolled at least half-time on campus by the University.
Satisfactory Academic Progress(SAP) at Oxford Brookes	<p>https://www.brookes.ac.uk/studying-at-brookes/finance/financial-aid/united-states-student-loans/</p>

Rights and responsibilities of the student	https://studentaid.ed.gov/sa/sites/default/files/responsible-borrower.pdf
US loan process at Oxford Brookes	https://www.brookes.ac.uk/studying-at-brookes/finance/hardship-funding/united-states-student-loans/
Cost of attendance, including tuition fees, room and board, transportation, books and other additional costs	<p>https://www.brookes.ac.uk/studying-at-brookes/finance/hardship-funding/united-states-student-loans/</p> <p>http://www.brookes.ac.uk/studying-at-brookes/finance/living-costs/</p> <p>http://www.brookes.ac.uk/studying-at-brookes/finance/ Occasionally, there may be additional costs for your course; if so, this will be outlined to you by your Faculty.</p>
Disbursements	https://www.brookes.ac.uk/studying-at-brookes/finance/hardship-funding/united-states-student-loans/
Return to Title IV (R2T4) Policy	https://www.brookes.ac.uk/studying-at-brookes/finance/hardship-funding/united-states-student-loans/
Entrance counselling	<p>Entrance counselling is required before a Stafford or Graduate PLUS loan can be approved</p> <p>https://studentloans.gov/myDirectLoan/index.action</p>
Exit counselling	<p>Exit counselling should be completed via StudentLoans.gov and students must submit proof of completion of exit counselling to the University, when a student falls below 50% on campus, withdraws or graduates. Oxford Brookes asks students to complete exit counselling annually.</p>
Other types of aid	<ul style="list-style-type: none"> Finance information for International undergraduate students http://www.brookes.ac.uk/studying-at-brookes/finance/undergraduate-finance---international-students/ Finance information for International postgraduate students http://www.brookes.ac.uk/studying-at-brookes/finance/postgraduate-finance---international-students/
Private education loan	Oxford Brookes does not endorse any private education loan provider located in the United States who offer loans for study at foreign schools. At the date of publication of this document only one private education provider issues loans to foreign schools, Sallie Mae. Oxford Brookes will certify loans from Sallie Mae, but only when a certification request is received from Sallie Mae, and only when a student has submitted a Cost of Attendance calculation to the University which is considered to be an accurate record of the student's cost of attendance.
Preferred lender	Oxford Brookes does not endorse, promote or recommend any preferred United States based private education loan provider. At the date of publication of this document only one private education provider issues loans to foreign schools, Sallie Mae; therefore any reference to Sallie Mae on Oxford Brookes communications does not represent the existence of a preferred lender; merely that it is a lender. In the event that other companies decide to exploit the market they will be given equal visibility.

Code of conduct for educational loans	<p>All Oxford Brookes staff with a responsibility for US loans are prohibited from:</p> <ul style="list-style-type: none"> • Revenue-sharing arrangements with any lender • Receiving gifts from a lender, a guarantor, or a loan services • 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 <p>Oxford Brookes staff are informed annually of the code.</p>
Who to contact for information regarding Federal Aid	<p>International Students Compliance Team, Student Central, Headington Site us-federal-loan@brookes.ac.uk Tel: +44 (0)1865 484279</p>
Who to contact for information regarding Student Finance	<p>Student Finance Office, Headington Site finance-fees@brookes.ac.uk Tel: +44 (0)1865 483088</p>
Complaints regarding Federal Aid	<p>Should you have a complaint about the processing of your US Federal loan, you have the right to file a complaint with the US Department of Education. However, please do contact us first, so that we can attempt to resolve the problem.</p>

Academic, programme and general institutional information	
General institutional information	http://www.brookes.ac.uk/
Accreditation, approval, licensure	http://www.hefce.ac.uk/reg/register/search/Provider/10004930 http://www.legislation.gov.uk/uksi/2013/2992/made https://www.brookes.ac.uk/about-brookes/structure-and-governance/
Academic programmes	For information on the current degree programmes available at Oxford Brookes University, including Instructional, laboratory, and other facilities that relate to the programme: http://www.brookes.ac.uk/studying-at-brookes/courses/
Faculties and teaching staff	http://www.brookes.ac.uk/about-brookes/faculties-and-departments/
Textbook and library information	http://www.brookes.ac.uk/library/
Credit transfer and APEL	http://www.brookes.ac.uk/studying-at-brookes/how-to-apply/credit-transfer/ and http://www.brookes.ac.uk/regulations/current/specific/b3/b3-4/
Study abroad and exchanges	http://www.brookes.ac.uk/international/study-abroad-and-exchanges/
Careers and employment	http://www.brookes.ac.uk/students/careers/
Copyright infringement -policies and sanctions	https://www.brookes.ac.uk/library/library-services/copyright-guidelines-and-information/
Regulation for the use of IT facilities	http://obis.brookes.ac.uk/ITRegulations.html
Privacy of student Records (US – FERPA)	Student Privacy Notice: https://www.brookes.ac.uk/about-brookes/structure-and-governance/policies-and-financial-statements/privacy-policy/student-privacy-notice/ Data Protection and Privacy Policy: https://www.brookes.ac.uk/it/information-security/?acc=data2#2
NSLDS	If you take out a US federal loan, Oxford Brookes will submit the details of your loan to NSLDS and this data will be accessible to those determined to be authorised users of the Data System, including guaranty agencies, lenders and schools.
University withdrawal policy	http://www.brookes.ac.uk/regulations/current/general/
University refund policy	http://www.brookes.ac.uk/studying-at-brookes/finance/paying-your-fees/
Gainful Employment	Under clarification of the Gainful Employment Regulations page 34389 of 13 June 2011, for implementation 1 st July 2011: <i>The Program Integrity Issues final regulations (75 FR 66832)-- Clarified that only certificate or credentialed non-degree programs of at least one academic year that are offered by a public or non-profit institution of higher education are Gainful Employment programs.</i> Oxford Brookes University does not offer US Federal Aid loans for non-degree Gainful Employment programmes.

Student outcomes	
University retention, completion, graduation, employment statistics	Higher Education Statistics Agency (HESA)
Athletic programme participation data	There are very few sports scholarships and therefore Oxford Brookes will not disclose data about the recipients' ethnicities, gender, transfer-out or completion rates.
Intercollegiate athletic programme data	Oxford Brookes does not have an intercollegiate athletic programme.

Health and safety	
Services for students with disabilities	http://www.brookes.ac.uk/students/wellbeing/
Vaccination policy	http://www.brookes.ac.uk/student/services/health/advice.html
Student drugs and alcohol policy	http://www.brookes.ac.uk/regulations/current/other/ and http://www.brookes.ac.uk/students/your-studies/student-disputes/student-conduct/general-misconduct
Federal aid eligibility with regards to drug convictions	https://studentaid.ed.gov/sa/eligibility/criminal-convictions
Staff drug policy	http://www.brookes.ac.uk/services/hr/handbook/terms_conditions/conduct.html

Last reviewed by the International Students Compliance Team, January 2022