Consumer Information

The US loan team is responsible for reviewing and updating the following information.

Notice of Availability of Institutional and Financial Aid Information

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.

In addition, if the student is under 21 or is dependent as defined by the IRS, then we may disclose information to a parent regarding the violation of a law regarding alcohol or drug abuse. If any student wishes to refuse the right for the university to disclose such information about themselves regarding the above criteria, they must notify the US loans team in writing before they commence study at the institution, with the reasons for the request.

Contact Information for Assistance in obtaining Institutional or Financial Aid Information.

If you wish to review your education record, you can log into your Portico account and review the details, or you can approach your academic department for full details.

Student Financial Aid Information

For all information about US loans, please email the US loans team at us-cdn-loans@ucl.ac.uk and someone will respond promptly. All information about financial assistance programs, terms and conditions, and the process by which the university determines award amounts, can be found at http://www.ucl.ac.uk/prospective-students/scholarships/us

Whilst enrolment in a program of study abroad approved for credit by the home school may be considered enrolment in the home school for purposes of applying for federal student financial aid, please contact the US Loan team before applying for any program with a study abroad component, as your US Loan eligibility may be affected. We do not provide employment as part of the financial aid package.

Information and requirements on Exit counselling can be found on our website.

Safeguarding Customer Information

Please see our policies on Safeguarding Customer Information here: https://www.ucl.ac.uk/students/policies/information-security
Facilities and Services Available to Students with Disabilities

In order to see more information on facilities and services available to students with disabilities, including students with intellectual disabilities, please visit our disability support page here: https://www.ucl.ac.uk/students/support-and-wellbeing/disability-support

Price of Attendance

Information about costs of tuition fees for Undergraduate students can be found here: http://www.ucl.ac.uk/prospective-students/undergraduate/fees-funding

Information about costs of tuition fees for Postgraduate Students can be found here: http://www.ucl.ac.uk/prospective-students/graduate/taught/fees-funding

We recognise that it can be daunting to live away from home, so please visit http://www.ucl.ac.uk/prospective-students/scholarships/us for more information about living costs.

If you should require any information about additional costs for a program, then please email the US loans team.

Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

For information about UCL’s refund policy, requirements and procedures for official withdrawal, please visit https://www.ucl.ac.uk/students/student-status/changes-your-studies/interrupting-or-withdrawing-your-studies

For information about UCL’s Return of Title IV policy, please visit section 4.5 of the ‘Terms and Conditions‘ tab here: http://www.ucl.ac.uk/prospective-students/scholarships/us

Academic Program (Educational Program, Instructional Facilities, and Faculty)

For all information about academic programs, including facilities that relate to academic programs, please visit: https://www.ucl.ac.uk/prospective-students/

For information about UCL policies on criteria relating to the transfer of credit earned at another school or in another program within UCL, please visit: http://www.ucl.ac.uk/srs/academic-manual/c2/prior-learning/definitions

Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

Unauthorised distribution of copyrighted material may be subject to civil and criminal liabilities. This includes copyright infringement using on-line peer-to-peer file sharing.

You can find details of UCL’s policy on copyright protection and the possible consequences of infringement here.

You can find details of UCL’s computer use policy and the possible consequences of infringement here.

School and Program Accreditation, Approval, or Licensure

For information about UCL’s degree accreditation, please visit https://www.gov.uk/guidance/recognised-uk-degrees#Alpha_L
If you wish to obtain or review documents describing accreditation, approval or licensing, please email the US Loans team.

**Notice of Federal Student Financial Aid Penalties for Drug Law Violations**

For information on UCL’s policy on drug-related offenses, please visit [https://www.ucl.ac.uk/students/policies/health-and-wellbeing/substance-use-and-misuse-amongst-students](https://www.ucl.ac.uk/students/policies/health-and-wellbeing/substance-use-and-misuse-amongst-students)

**Vaccinations Policy**

Our vaccinations policy is available here: [http://www.ucl.ac.uk/new-students/meningitis](http://www.ucl.ac.uk/new-students/meningitis) and here: [https://www.ucl.ac.uk/students/policies/health-and-wellbeing](https://www.ucl.ac.uk/students/policies/health-and-wellbeing)

**Textbook Information - Information for Students**

Information on reading lists for all courses can be found here: [http://www.ucl.ac.uk/library/teaching-support/reading-lists/student](http://www.ucl.ac.uk/library/teaching-support/reading-lists/student)

All course reading lists will be provided by your academic department. Before the start of the academic year, these are To Be Determined.

**Drug and Alcohol Abuse Prevention Program Certification**

Information on drug abuse prevention for students can be found here: [http://studentsunionucl.org/services/active-uclu/uclu-lifestyle/drink-and-drugs/drugs](http://studentsunionucl.org/services/active-uclu/uclu-lifestyle/drink-and-drugs/drugs)

[https://www.ucl.ac.uk/students/support-and-wellbeing/look-after-yourself/coping-drug-addiction](https://www.ucl.ac.uk/students/support-and-wellbeing/look-after-yourself/coping-drug-addiction)

Information on drug abuse prevention for staff can be found here:

[http://www.ucl.ac.uk/hr/occ_health/eap.php](http://www.ucl.ac.uk/hr/occ_health/eap.php)
[http://www.ucl.ac.uk/hr/occ_health/promotions/emp_assistance_drugs_heroin.php](http://www.ucl.ac.uk/hr/occ_health/promotions/emp_assistance_drugs_heroin.php)
[http://www.ucl.ac.uk/hr/occ_health/promotions/emp_assistance_drugs_crack.php](http://www.ucl.ac.uk/hr/occ_health/promotions/emp_assistance_drugs_crack.php)

**Intercollegiate Athletic Program Participation Rates and Financial Support Data (Equity in Athletics Disclosure Act)**

UCL does not offer athletically related student aid.

**Completion/Graduation and Transfer-out Rates; Retention Rate; Placement in Employment**

For information about our student numbers and other student statistics, please visit [https://www.ucl.ac.uk/srs/statistics](https://www.ucl.ac.uk/srs/statistics)

For information about the employment rates of our graduates, please visit [http://www.ucl.ac.uk/prospective-students/undergraduate/employability/careers-skills/destinations](http://www.ucl.ac.uk/prospective-students/undergraduate/employability/careers-skills/destinations)

This information is for all programmes, including 4-year degree programmes.

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](https://www.hesa.ac.uk/shortcuts/indicators/)
For leaver’s employment destinations see: **Table E1**
(for the methodology click here)

For information about UCL’s most recent retention rates please visit https://www.hesa.ac.uk/news/08-03-2018/non-continuation-tables and search for University College London.

It is not UCL’s policy to disaggregate retention, dropout, or graduation rates by either of the following:

- Gender
- Race
- Recipients of Stafford US Loans or Pell Grants (this is due to insufficient number of US students compared to the UCL population, which might result in personally identifiable information being revealed)

For the most recent information about UCL’s student makeup, please visit https://www.theguardian.com/education/2009/may/10/universityguide-uc-london

**Types of Graduate and Professional Education in Which the School’s Graduates Enroll**

Students should refer to the ‘Careers’ section of the relevant programme page on the online prospectus (http://www.ucl.ac.uk/prospective-students) for examples of recent career destinations for the degree as well as information on employability. If you would like further information (for example, on the source of the information), please contact the US loans team at us-cdn-loans@ucl.ac.uk.

**Job Placement Rates**

UCL does not advertise job placement rates as a means of recruiting students.

**Security Report- Missing Person Notification Policy**

For information about our policy regarding what to do if you are concerned with a student, please visit http://www.ucl.ac.uk/srs/prevent/student-of-concern

For information about our policy regarding missing student notification procedures, please visit https://www.ucl.ac.uk/srs/parents/current-students

For information regarding our Campus relations, including free Speech on Campus, please visit http://www.ucl.ac.uk/srs/governance-and-committees/governance/campus-relations

For information about safeguards and wardens in our on-campus accommodation, please visit https://www.ucl.ac.uk/students/life/accommodation/wardens On this page you’ll be able to find out who to contact if you’re concerned about a student, or if a student has been missing for 24 hours. Any missing student report must be referred immediately to either University Security or the Wardens in halls. In the absence of those, please contact the police on 999.

Students can submit emergency contacts during the Admission process. This person will be notified within 24 hours if the student is determined by the school security department or local law enforcement to be missing. This information will be registered confidentially. If students are
determined to be missing, the university will notify the appropriate law enforcement agency. If a student is under the age of 18 and not emancipated, then we are required to notify a custodial parent or guardian within 24 hours when the student is determined to be missing in addition to any additional contact person designated by the student in the Admission process.

**Gainful Employment (GE)**

UCL does not administer any US Federal Loans for GE Programs.

**Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members**

We have not adopted the Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members.

We do administer VA Benefits, please visit [https://www.ucl.ac.uk/prospective-students/scholarships/us/gi_bill](https://www.ucl.ac.uk/prospective-students/scholarships/us/gi_bill) for more information.

**Student Loan Information Published by the U.S. Department of Education**

For more information regarding loan availability and information about rights and responsibilities of students and schools under the Title IV, HEA Loan programs, please visit [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action)

At any time that the US Department of Education publishes information regarding loan availability, including information about rights and responsibilities of students and schools under Title IV, HEA Loan programs, the school will provide that to information to students.

Prior to the first disbursement, the university will provide to all first-time borrowers of a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrowers’ responsibilities.

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

Any loan administered by the university will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and schools determined to be authorised users of the data system.

**Entrance Counseling for Student Loan Borrowers**

Information on this can be found under the ‘Terms & Conditions’ tab of our website: [http://www.ucl.ac.uk/prospective-students/scholarships/us](http://www.ucl.ac.uk/prospective-students/scholarships/us)

**Exit Counseling for Student Loan Borrowers**

The university will provide information and instructions to students on how to complete exit counselling before the student borrower ceases at least half-time study at the school. This will be sent out by email to the student, and will contain important information about subjects such as repayment plan options as well as the seriousness of the student’s repayment obligation. To see information about Exit Counselling please visit [https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=exit](https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=exit)
Private Education Loan Disclosures (Including Self-Certification Form)

As well as Federal loans, there are student loans for provided by a private, non-federal, lenders. There are many US private lenders but very few will lend to students studying outside the US. You can check if your state has a non-federal student loans agency which can lend to students abroad. A private company which US students studying at UCL have used recently is Sallie Mae.

UCL has no affiliation with and receives no financial incentives from Sallie Mae or any other private lender.

The lending terms for federal loans may be preferable to private loans. See the Dept of Education website for a guide.

Our role in the private loans process is to confirm your Cost of Attendance and certify your enrolment.

Note that private student loans are still limited to your Cost of Attendance similar to Direct Loans (see 'Costs' tab for an idea of how much we are prepared to certify). You are allowed to hold both types of loans but the total cannot exceed your Cost of Attendance.

Students should be aware that they may qualify for Title IV HEA Program loans, and that the terms and conditions of the TITLE IV, HEA program loans may be more favourable than the provisions of the private education loans. Students are advised that UCL do not offer any advice on which loan to take out, and that they should conduct their own research into what loans would best meet their needs.

Upon request, the university will provide in written or electronic form the self-certification form for private education loans to enrolled or admitted student applicants for a private education loan. We can provide information required to complete the form to the extent that we possess the information. This form is developed by the US Department of Education.

Code of Conduct for Education Loans

UCL prohibits a conflict of interest with the responsibilities of UCL staff with respect to private education loans. The following actions are prohibited for any member of UCL staff:

- 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 center or financial aid office staffing assistance
- Advisory board compensation

Preferred Lender Lists

UCL does not have a Preferred Lender Agreement with any specific lender of private education loans.