

## 1. Student financial aid information

As a Foreign School, Hartpury University are registered with the US Department of Education meaning we are able to certify eligibility for the William D Ford Federal Direct Loan (Direct Loan) Program. This means that we can certify eligibility for Direct Subsidised, Unsubsidised, Grad PLUS and Parent PLUS loans for students who are studying here. We are unable to certify loans if any element of your course is distance learning. In addition, you must be attending a course that leads to one of the qualifications below:

- bachelor degrees
- masters degrees

Visit the [US Department of Education](#) website to:

- see if you are eligible ([Who Gets Aid](#))
- find out the details of annual and aggregate loan limits.

Please note, we are unable to certify loans for professional courses that do not lead to the above qualifications. Additionally we also are unable to certify loans for any courses where a student is due to study for any period of time at a foreign school that is not eligible for US funding. If you are uncertain regarding your course eligibility, please contact us on +44 (0)1452 702189.

Hartpury offers [Study Abroad programmes](#) for International students, for periods of one or two semesters, or for a full academic year. You may be able to receive [federal student aid for a study-abroad program](#), if you meet the aid eligibility criteria. To determine which types of aid you'll be able to use for your study-abroad program, contact the financial aid office at your American school. (If your American school doesn't participate in the federal student aid programs, then you won't be able to get federal student aid to help pay for your study abroad.)

### **Types of funding available**

For further information about the Direct Subsidised, Unsubsidised, Grad PLUS and Parent PLUS loans, along with guidance on annual and aggregate loan limits, please visit:

<https://studentaid.ed.gov/sa/types/loans/>

### ***How to apply***

Please note: Hartpury requires you to complete ALL the following steps for EVERY academic year in respect of which you are requesting a loan from the US Department of Education.

- **Step One: Free Application for Federal Student Aid (FAFSA)**  
Complete your [FAFSA application](#) ensuring you list Hartpury University as your chosen School.
- **Step Two: Master Promissory Note**  
[Complete and eSign Master Promissory Note \(MPN\)](#).



- **Step Three: Entrance Counselling**  
Complete your [entrance counselling](#).  
For one year / final year student please also complete [exit counselling](#).
- **Step Four: Register your details with the University**  
Complete our Federal Student Loan registration form which will collect details about you, the course on which you are studying and the loan (or loans) you are applying for. Once we have this information, we will be able to start assessing your eligibility for the loan.  
Having submitted the form, should any of your details change, please ensure you keep us up to date by [email](#).

### ***Calculation of your Loan Award***

The actual loan originated will be subject to all of the following:

- the annual and aggregate loan limits set by the government
- your cost of attendance, including your [tuition fees](#) and the living costs allowances calculated by the University, which forms part of our [International Information Guide](#).
- your Estimated Family Contribution (EFC) as shown on your Student Aid Report (SAR)
- any other Estimated Financial Assistance (EFA) you may be receiving (for example, scholarships or bursaries. Further information can be found on Hartpury University's [Bursaries & Scholarships](#) pages.)

### ***Notification of your Loan Award***

We normally start assessing eligibility for direct loans during the summer term. Once we have all the necessary information, it can take the University two weeks to process the loan and generate your loan notification letter.

We will calculate your loan entitlement and email you with confirmation of the loan amount and the dates the loan will be disbursed to the University. We will also provide you with a letter confirming the loan details for you to pass on to the UKVI in support of your visa application. Please note the first payment of the direct loan is normally available once your course starts, therefore loan funds are not available to pay any advanced payment you may be required to make to the University. However, in cases where a student does not have funds to pay the advance payment, and your total loan is sufficient to cover the advanced payment and balance of any tuition fees due for the 2019/20 academic year, the University may consider deferring any advanced payment until the loan is paid. Please contact us by email to discuss this further.

Please be aware that we cannot process your loan until you have completed all the necessary steps and we have been able to verify all the information necessary to determine your eligibility for the loan.



### ***Information on Disbursing (paying) the loan***

Loan disbursements will be received directly into the University's bank account at the start of each of the three academic terms and then credited against any tuition fees you have due and accommodation costs, if applicable.

For 2019/20 the Disbursement Dates would therefore be as follows:

Disbursement 1 – 23<sup>rd</sup> September 2019

Disbursement 2 – 6<sup>th</sup> January 2020

Disbursement 3 – 20<sup>th</sup> April 2020

From the advised disbursement date, you may need to allow up to 14 working days for the release of the funds to be completed. While there may be surplus funds available after the university fees are deducted, please do not depend on these funds being credited to your account on the actual disbursement date shown in your notification letter. As the first disbursement is available after your course starts we would advise you to have sufficient funds to see you through until then. This will allow time for you to open a UK bank account where any surplus loan funds that may be due to you can be credited.

Each term the process will be as follows:

- If the loan instalment is in excess of the amount required to cover tuition fees, the balance will be credited to any university accommodation costs (where applicable). Should there still be excess funds then the balance will be credited to your bank account. We will contact you in due course if we require your bank details.
- If the loan is not sufficient to cover tuition fees and any university accommodation costs due, we will require you to provide credit or debit card details to cover the balance due. The University will contact in due course if we require your card details.
- Each term the University will email you to confirm the loan received and how it has been processed

N.B. Loan Fee: For each disbursement, there is an origination fee charge made which is subtracted from the gross amount. Please refer to your master promissory note for further information.

### ***Satisfactory Academic Progress (SAP) regulations for students in receipt of Federal Aid***

Prior to the payment of subsequent instalments of your direct loan, the University is required by the US Department of Education to check that you are progressing satisfactorily in your studies. The Student Funding Team will liaise directly with academic staff to obtain this information and if there is a problem that might affect your ability to receive the loan funding, we will contact you.

Hartpury determines our Satisfactory Academic Progress (SAP) requirements as part of our [Academic Regulations](#), our [Student Charter](#) and our [Terms and Conditions](#). For students requiring a UKVI Tier 4 Student visa, and in line with UKVI compliance regulations, Hartpury also monitors all students' attendance and achievement on their courses.

Hartpury's [Satisfactory Academic Progress process](#) can be found in appendix 2 of this disclosure.

## ***Return to Title IV (R2T4) regulations***

When a student withdraws from their course at the University prior to the end of their loan period, the University is required to make a calculation to determine the amount of loan that has been 'earned' and the amount of loan that has been 'unearned'. All unearned income attributed to institutional charges must be returned to the US Department of Education by the University.

Please refer to our [Return of Title IV refunds policy](#) (appendix to this document) for full details.

## ***Leaves of Absence (LOA) and Withdrawals***

Before withdrawing from your course, or suspending your studies, it is essential that you seek advice from the University's US Loans Administrator within the Student Funding Team (Tel: +44 (0) 1452 702189), so we may assess the impact on your federal direct loan funding.

## **2. Entrance counselling for student loan borrowers**

Prior to the first disbursement, student loan borrowers (first-time borrowers and returning borrowers) will be provided with information on the terms and conditions of the loan and on their responsibilities. All are requested to complete entrance counselling via [www.studentloan.gov](http://www.studentloan.gov) before the loan is approved.

## **3. Exit counselling for student loan borrowers**

All student borrowers will be provided with exit counselling shortly before the end of the academic period. Exit counselling must be completed via NSLDS. Students will be sent several reminders and those who fail to complete exit counselling via NSLDS will be emailed a copy of the Exit Counselling Guide, produced by the US Department of Education.

## **4. Facilities and services available to students with disabilities**

Information about services and support available for student with disabilities and dyslexia is available from the [Equality and Diversity](#) tab in the Governance and Policies section of our website.

## **5. Price of attendance**

Hartpury offers two options for payment: tuition only or an all-inclusive package that covers all tuition, accommodation, food and extras. The cost of the international tuition fees is found on each of the [Course Pages](#) on our website and these are updated on a yearly basis.

The cost of the all-inclusive rate is, again updated on a yearly basis and can be found on our [International](#) page.



### **6. Refund policy, requirements for withdrawal and return of Title IV financial aid**

Our [Tuition Fee Policy](#) provides detailed information on the University refund policy. Requirements for the return of Title IV funds are published in the [Return of Title IV \(R2T4\) Regulations](#) (Appendix to this disclosure). Procedures for withdrawal are also available from your International Funding Advisor.

### **7. Academic programme information (educational programme, instructional facilities and faculty)**

Information about current courses and programmes available at Hartpury University can be found on each of the individual [course pages](#) on the website. From each course page, there is a downloadable Course Information Sheet and Programme Specification for each course of study. Any changes in our academic programmes will be communicated by the relevant department. Please note that Hartpury's Veterinary Nursing Science programmes and non-university programmes are exempt from funding.

### **8. FERPA (Family Education Rights and Privacy Act)**

Our [General Privacy Policy](#) outlines your rights under the General Data Protection Regulation (the "GDPR"). Information on how to request access to personal data under the [Data Protection Act](#) may be obtained by our Data Protection Officer by email: [dpo@hartpury.ac.uk](mailto:dpo@hartpury.ac.uk) or by post: Data Protection Officer, Hartpury College, Hartpury House, Gloucester, GL19 3BE. Further information, including details on sharing personal information, can be found within the General Privacy Policy.

### **9. Student loan information published by the US Department of Education**

Hartpury University will provide information published by the US Department of Education to students at any time that information regarding loan availability is requested, including the rights and responsibilities of students and schools under Title IV, HEA loan programs.

### **10. National Student Loan Database System (NSLDS)**

If a federal loan is taken out at Hartpury University, the institution will submit the details to NSLDS and this data will be accessible to guarantee agencies, lenders and schools determined to be authorized users of the data system.

### **11. Private education loan disclosures**

Most students at Hartpury University are eligible for federal loans; these loans offer better interest rates and repayment terms than private loans. Nevertheless, students who cannot get federal loans or cannot cover the full cost of attendance with their federal loans are able to apply for private loans. Please contact the [International Funding Advisor](#) to find out more about these private loan options.

### **12. Code of conduct for education loans**

In order to comply with federal loans' regulations Hartpury University does not work with recruitment agents in the USA. For further information please contact the International Funding Advisor.



### APPENDIX 1 - RETURN TO TITLE IV (R2T4) Policy

- As part of Hartpury's participation in the William D Ford Federal Direct Loan (Direct Loan) Program, Hartpury University is required to follow the appropriate procedures set out by the US Federal Law for administering the Scheme.
- When a student withdraws from their course at Hartpury, by ceasing attendance, leaving the institution or withdrawing from 100% of the scheduled modules within the payment period, Hartpury is required to make a calculation to determine the amount of loan that has been 'earned' and the amount of loan that has been 'unearned'. All unearned income attributed to institutional charges must be returned to the US Department of Education by Hartpury. Please note that this process is not applicable for any student who reduces their course load.
  - Any student on an academic Leave of Absence (LOA) is considered withdrawn for the purposes of Title IV.
    - However, provided that the LOA is for a period of 180 days or less and the period of leave has been academically approved, the student may resume academically at the point at which they left off.
    - Should the LOA be longer than 180 days or not be approved, the student will be classed as withdrawn.
- Hartpury disburses federal funds on an instalment basis: usually one instalment is disbursed at the start of each academic term. The payment period is the term for which the loan was certified.
- The amount of 'earned / unearned loan' is calculated on a pro-rata basis based on the percentage of attendance during a payment period. Percentage of attendance is calculated by dividing the number of days attended by a student by the total number of days in the payment period. For example, if the student completes 30% of the payment period, the student has earned 30% of the assistance they were originally scheduled to receive.
- If a student attended for 60% or less of the payment period, Hartpury will follow the procedures set out by Federal law for the return of appropriate funds for institutional charges.

Where a student withdraws after Hartpury has disbursed funds for a payment period, but the student is found not to have attended in that payment period, Hartpury will return all Direct Loan funds that were attributed to institutional charges for the relevant payment period.

The Student Financial Support Service is responsible for calculating R2T4 and the Finance Office is responsible for transferring the funds. The Student Financial Support Service uses worksheets provided by the US Department of Education to calculate the R2T4 funds.

- Any Title IV Funds to be returned by Hartpury will be returned in the following order within 45 days of becoming aware of the student's withdrawal:
  - Unsubsidized Direct Loans
  - Subsidized Direct Loans
  - Direct PLUS Loans



- If a student has completed more than 60% of the payment period, all the assistance that the student was scheduled to receive for that period is considered to have been earned.
- If the student did not receive all of the funds that were earned, he or she may be due a post-withdrawal disbursement. This will be dealt with on a case-by-case basis, following the US government guidance as follows:
  - Hartpury will provide a written notification within 30 days of the date of determination of withdrawal;
    - identifying the type and amount
    - explaining the option to accept or decline some of all funds
    - explaining obligation to repay any loan fund disbursed
    - giving a specific deadline of 14 in which the student must respond.
  - Hartpury must receive a confirmation from the student or parent borrower prior to disbursement;
    - This does not have to be in writing but it must be documented
    - If confirmation is received after the 14 day deadline, Hartpury may choose to honour the late response but this will be on a case by case basis.
    - Any confirmations received later than 180 days after the date of determination will be considered to be too late.
  - It is noted that if a student withdraws, Hartpury cannot make second or subsequent disbursements, even if the amount of the disbursement may be included as aid that could have been disbursed for purposes of determining earned Title IV Funds.
- The date of withdrawal for Title IV Refund purposes, will be taken as the date the student informs Hartpury in writing of their confirmation of withdrawal, in line with Hartpury's withdrawal requirements as set out in the [Terms & Conditions](#), [Academic regulations](#) and [Tuition Fee Policy](#). If a student does not promptly submit confirmation of withdrawal in writing, their date of withdrawal will be deemed as the date they informed Hartpury verbally of their withdrawal. If the student does not formally withdraw from their course, their date of withdrawal for the purpose of return of Title IV funds will be taken as the date the student stopped attending Hartpury.
- Where a student notifies Hartpury of their withdrawal after the disbursement of funds, but is found not to have attended at all during the relevant payment period, the date of withdrawal will be the last day of the previous term and all funds taken by Hartpury directly for fees/institutional charges, will be returned to the US Department of Education within 30 days of Hartpury becoming aware of the student's nonattendance.
- Remaining unearned funds must be repaid by the student in accordance with the terms of the loans and conditions according to the promissory note.

### **Hartpury University Fee Payment Conditions**

The requirements for Title IV program funds when students withdraw are separate from Hartpury's Fee Payment Conditions. Therefore, the student may still owe funds to Hartpury to cover unpaid tuition fees. Hartpury may also attempt to collect from the student any Title IV program funds that

## Student Consumer Disclosure



**HARTPURY**

Hartpury was required to return. Please note that this R2T4 policy applies only to Title IV funds and is separate to the Withdrawals and Refunds process of the [Hartpury Tuition Fee Policy](#).

Hartpury will advise students in writing of any amounts it is required to return to the Department of Education, along with details of any resulting liability/refund arising from the student's withdrawal and return of funds. This liability/refund will be calculated using Hartpury's withdrawal policy and fee payment conditions.



### APPENDIX 2: Students in receipt of William D Ford Federal Direct Loan (Direct Loan) Program funding at Hartpury: arrangements for determining Satisfactory Academic Progress (SAP)

#### 1. Background and context

Hartpury University is registered to administer US Federal student aid. US Federal regulations state that, in order to be eligible to receive federal aid from the US Department of Education and receive their full loan entitlement each academic year, a student must be fully enrolled on an eligible education course and be judged to be making satisfactory academic progress (SAP). Loan schemes governed by these regulations are:

- Unsubsidised Direct Loans
- Subsidised Direct Loans
- Direct PLUS Loans

#### 2. Hartpury University Regulations for determining satisfactory academic progress

Hartpury has robust academic regulations that set out the parameters of satisfactory academic progress, across all of our university programmes (honours degrees, masters degree and postgraduate programmes):

[https://www.hartpury.ac.uk/media/5290/hartpury\\_academic\\_regulations\\_2018-19\\_approvedv3.pdf](https://www.hartpury.ac.uk/media/5290/hartpury_academic_regulations_2018-19_approvedv3.pdf)

In addition, Hartpury is required to adhere to UK Visa and Immigration regulations (UKVI) relating to enrolment, repeating and duration of study at a specific academic leave for students studying in the UK on Tier 4 visas.

#### 3. Procedure for assessing Satisfactory Academic Progress of US Federal Aid recipients at HARTPURY

The academic progress of students will be assessed prior to the disbursement of Federal Aid at the start of each academic term to determine continued eligibility. The Student Financial Support Officer will seek confirmation from the student's academic school that satisfactory academic progress has been made under the following criteria in line with US Federal Regulations:

- a. The student is on track to complete their academic course in no more than 150% of the published length of the programme measured as appropriate in academic terms. This time scale includes any previous period of study at other institutions for the same programme. You can find further information about Hartpury's Tier 4 responsibilities in the [International Information guide](#).
- b. The student's progress is in line with the level expected for his/her academic programme, as defined in Hartpury's Assessment Regulations, and sufficient to enable continued academic progression on their course.
- c. The student has appropriate standing at the time of the SAP assessment consistent with the institution's requirements for the successful completion of course.

Where SAP is confirmed, the student's financial aid will be processed as normal.

## Financial Aid Warning

Where the academic school is unable to confirm that the student is making satisfactory academic progress (though the student is still enrolled on the course and is still in a position to complete their course within the stipulated timeframe), the student will be issued with a **financial aid warning** for the next academic term in writing. The student will continue to receive their financial aid during this period but will be expected to have resumed satisfactory academic progress at the end of the next academic term / prior to the next disbursement of financial aid. Where satisfactory academic progress is not confirmed by the end of the academic term, the student will be advised in writing that their financial aid will be suspended.

### 4. Appeals - exceptional circumstances affecting satisfactory academic performance

A student who has received written advice that their financial aid will be suspended may appeal (within 10 days of receiving written notification) if they consider that exceptional circumstances surrounding their progress can be demonstrated.

Exceptional circumstances may include:

- a. Death or extended illness of an immediate family member (parent, spouse, sibling, dependent child).
- b. Extended illness or personal injury of the student.
- c. Other relevant exceptional circumstances.

Students will be required to indicate why they believe financial aid should not be terminated and provide reasons for failing to meet the satisfactory academic progress requirements. Students will also be required to supply documentary evidence in support of their appeal. This may include:

- Copy of death certificate
- Medical certificate from a registered doctor or psychiatrist
- Statement from tutor or other senior School official
- Bank statements
- Financial accounts
- Other relevant evidence specific to the appeal

All appeals should be submitted in writing along with supporting documentation to the Student Services Manager (Frontline Services). Disbursement of loan funding will not be made while an appeal is being processed.

The circumstances of the appeal will be considered further and a decision of the appeal will be communicated to the student in writing within 14 days of submission, if all necessary supporting evidence is complete.

### 5. Financial Aid Probation

Where student's appeal is upheld, the student will have their financial aid reinstated, but will be placed on financial aid probation for next academic term. The student will be expected to have resumed SAP prior to the next disbursement of financial aid or where appropriate, meet the conditions of an academic action plan that has been put in place for the student through consultation with the student's academic tutor and other relevant specialist staff, to ensure that the student is able to meet the institution's satisfactory academic progress standards by an agreed time in the future.

Further advice and support is available from:

**Student Funding Team**

**Tel:** +44 (0) 1452 702189

**E-mail:** [studentfinance@hartpury.ac.uk](mailto:studentfinance@hartpury.ac.uk)