

Consumer Information Disclosures

for Students Receiving U.S. Department of Education Title IV Financial Aid

Below we refer applicants and students to documents that should be reviewed and understood if you are considering receiving or are already in receipt of US federal loans. Please note for particular policies/documents for your year of entry to DMU may apply.

US Loans Information	
DMU US Loans Information	For information provided by DMU for students from the US please visit our International Students webpage
SAP	This policy relates to the principles and procedures for monitoring Satisfactory Academic Progress (SAP) for US students receiving US Loans ; setting out the minimum conditions required for students and the University's procedures for monitoring academic progression for students
Cost of Attendance (COA)	<p>For information about the cost of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any other additional costs, please visit the following pages:</p> <p>International Student Support - Money & Cost of Living International Tuition Fees</p> <p>Occasionally, there may be additional costs for your course; if so, this will be outlined to you by your Programme.</p> <p>DMU will perform a COA calculation on completion of the ISIR and MPN and let you know the loan amounts available to you.</p>
R2T4	This policy provides guidance on the University's approach to managing the Return of Title IV Funds (R2T4) . It provides students with information detailing how the University will calculate any return of Financial Aid should a student withdraw, be deregistered or take a leave of absence from their studies.
US Department of Education Loan Information	When a student or applicant contacts the University regarding funding, the information we provide will be the information published by the US Department of Education.
NLSDS	DMU will submit details of your loan to NSLDS if you received Federal Aid while you are studying with us and after your completion. Your registration 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
Entrance Counselling	Prior to the first disbursement, first-time borrowers will be provided with comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities through entrance counselling. Entrance counselling is required to be completed via StudentAid.gov before a loan will be approved
Exit Counselling	The University will direct borrowers of loans (other than for Parent PLUS loans) to complete exit counselling shortly before the student borrower ceases at least half-time study at the school. All exit counselling should be completed via StudentAid.gov. Any student who fails to complete exit counselling via

	StudentAid.gov will be emailed a copy of the exit counselling guide, produced by the US Department of Education.
Plus Counselling	Prior to the first disbursement, first-time borrowers will be required to undertake PLUS counselling . This includes any students who are informed by the US Department of Education that they have an adverse credit history (and have obtained an approved endorser or documented to the satisfaction of the US Department of Education that there are extenuating circumstances related to the adverse credit history). PLUS counselling is required to be completed via StudentAid.gov before a loan will be approved
Private Loans	<p>It is stated clearly on the US loans and Private loans pages that most students at DMU are eligible for federal loans and that these are normally much cheaper than private loans. Students/applicants considering a private educational loan in order to fund their studies should investigate their eligibility for Federal Student Aid. Please be aware Federal Student Aid funding may offer more favourable terms and conditions compared to those offered by private educational loans and the associated lenders.</p> <p>DMU does not have any current preferred lender arrangements with private lenders. Any such arrangements would be published here. Please note we are only aware of Sallie Mae and Earnest in terms of private lenders that are willing to work with us. This does not mean Sallie Mae or Earnest are preferred lenders, we are willing to work with any private lender students decide to use. The University does not solicit, extend or make private educational loans so is not subject to the Federal Reserve's regulations on private educational lenders.</p>
Educational Loans Code of Conduct	<p>The University's code of conduct for US education loans is as follows: In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, all staff at the University with responsibility for US loans are prohibited from:</p> <ol style="list-style-type: none"> 1. Securing Revenue-Sharing Agreements with Lenders 2. Accepting Gifts from Lenders 3. Guarantors or Loan Servicers Entering into contract arrangements with Lenders 4. Directing Borrowers to Particular Lenders Offering Funds for Private 5. Loans such as Opportunity Pool Loans 6. Refusing to Process or Delaying Process of Loan Applications 7. Receiving Compensation for Serving on a Lender's Advisory Board
Ineligible Programmes and Educational Requirements for Eligibility	<p>The following courses are NOT eligible to receive a Federal Direct Loan</p> <ol style="list-style-type: none"> 1. Courses leading to a diploma of certificate 2. Medicine or medical courses 3. Nursing and Midwifery courses 4. Courses taught by any partners who are not eligible to deliver US loans 5. A course offered in whole or in part by distance learning <p>A key requirement for eligibility (but not the only requirement) is students must have a High School Diploma (or equivalent) to register.</p>
University Information, Policies and Regulations	
Availability of Staff for Information Dissemination Purposes	For any queries about Title IV Financial Aid, applicants, students and parents can contact our US Loan administration team via – studentfunding@dmu.ac.uk . Staff are normally available 9.00 - 17.00 (UK time), Monday to Friday. Appointments can be arranged with a member of the team via the above email address.

Data Protection Policy	DMU's Data Protection Policy set out our approach for the secure processing of personal data ensure that DMU complies with relevant privacy laws most notably the Data Protection Act (DPA) 2018, the General Data Protection Regulation (GDPR), and the Privacy & Electronic Communications Regulations (PECR).
Admissions Policy	DMU's Admissions Policy details De Montfort University's (DMU) aims for the recruitment and admission of students and explains the guidelines, principles and processes that are used to select and admit new students to our programmes
Tuition Fee Charging and Refunding Policy	Information on how fee liability and charging structures are outlined in our Tuition Fee Charging and Refunding Policy
Academic Regulations	Academic Regulations affecting student registration and academic study at DMU, from assessment and progression, through to awards are covered by the Academic Regulations
General (Student) Regulations	Rules and Regulations which apply to all DMU students including student discipline, payment of fees, examination regulations, extenuating circumstances, academic appeals, and health and safety policy are covered in this document.
Student Code of Conduct	All our students are expected to adhere to the University's regulations in relation to expected standards of behaviour. For more information please refer to our Student Code of Conduct .
Student Complaints Policy	Through our Student Complaints Policy DMU welcomes feedback from all our students and recognises the right of students or alumni to raise issues of concern about the services provided by the university which may affect the quality of their student experience. We recognise the importance of effective complaint management as both a tool and a source of information for service improvement.
Health and Safety	The University is committed to provide and maintain a healthy and safe environment for employees, students, contractors and visitors. The Student Regulations includes a Chapter on Health and Safety
Student Support Information	
Disability Student Advice	The Disability Advice and Support (DAS) service supports students with a wide range of physical and sensory disabilities, medical conditions, autism and specific learning differences (SpLD).
Students Union	Staffed by a professional team of experienced DSU Advisers, the De Montfort Student Union is here to help with welfare or academic related queries including; your course; finance; immigration; private sector housing.
Textbooks	Information about any required and recommended textbooks for your course will be provided to you by your programme. Should you require specific information about textbooks, please contact the relevant programme for advice.
Performance Indicators Information	
Performance Indicators	Information of Continuation Rates and Employment of Leavers is available via The Office for Students
Graduate Destination & Satisfaction Data	For Information on employment rates and types of employment along with other information from the Destination of Leavers of Higher Education (DLHE) and National Student Survey is available on Discover Uni .