US Federal Aid Consumer Information 2018-19

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, where to find further information or would like a paper copy, please email the Office of the Academic Director at R.Saunders-Hindley@cliffcollege.ac.uk

US Federal Aid	**Further information available from**
Types of Federal Aid available at Cliff College	Direct loans: • Subsidized and Unsubsidized (Stafford) www.studentaid.ed.gov/sa/types/loans • PLUS (parent and graduate) https://studentaid.ed.gov/sa/types/loans
Loan terms and conditions	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
Eligibility criteria	• For general eligibility criteria https://studentaid.ed.gov/sa/eligibility • Subsidized and Unsubsidised loans https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized • PLUS (parent and graduate) https://studentaid.ed.gov/sa/types/loans/plus • Only students studying within the UK
Satisfactory Academic Progress (SAP) at Cliff College	• https://www.cliffcollege.ac.uk/wp-content/uploads/Cliff-College-Satisfactory-Academic-Progress-Policy-June-2019.pdf
Rights and responsibilities of the student	https://studentaid.ed.gov/sa/sites/default/files/responsible-borrower.pdf
US loan process at Cliff College	For further information please see "Guide to US Federal Loans at Cliff College"
Cost of attendance, including tuition fees, room and board, transportation, books and other additional costs	For further information please refer to the "Guide to the completing the Cost of Attendance".

	Occasionally, there may be additional costs for your course; if so, this will be outlined to you by your Course/School.
Return to Title IV (R2T4)	https://www.cliffcollege.ac.uk/wp-content/uploads/Return_of_Title_IV_Funds_Policy-Cliff-College-June-2019.pdf
Policy Default Management	Cliff College has adopted the US Education Department's Default Management Plan.
Entrance Counselling	Entrance counselling is required before a Stafford or Graduate PLUS loan can be approved https://studentloans.gov/myDirectLoan/index.a ction
Exit Counselling	Exit counselling should be completed via https://studentloans.gov/myDirectLoan/counsel ingInstructions.action?counselingType=exit Students must submit proof of completion of exit counselling to the College, when a student falls below 50% on campus, withdraws or graduates.
Other Types of Aid	Cliff College does not currently offer other types of Financial Aid for International Students.
Private Education loan	Cliff College 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. Cliff College 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 College which is considered to be an accurate record of the student's cost of attendance.
Preferred lender	Cliff College 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 institutions,

	schools, Sallie Mae; therefore any reference to Sallie Mae on Cliff College 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	All Cliff College staff with a responsibility for US loans are prohibited from: • 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 Cliff College staff with a responsibility for US loans are informed annually of the code.
Who to contact for information regarding Federal Aid	Richard Saunders-Hindley, Academic Director R.Saunders- Hindley@cliffcollege.ac.uk Tel: +44 01246 584 200
Complaints regarding Federal Aid	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, at the Office of the Academic Director, so that we can attempt to resolve the problem.

Academic programme and general institutional information

General institutional information	cliffcollege.ac.uk

Accreditation, approval, licensure	http://www.hefce.ac.uk/reg/register/search/Provider/10006022 http://www.legislation.gov.uk/uksi/2013/2992/ made
Academic programmes	For information on the current degree programmes available at Cliff College http://www.cliffcollege.ac.uk
Transfer Credit Policy	Refer to the Office of the Academic Dean
Academic Staff	http://www.cliffcollege.ac.uk/about/faculty/
Library information	http://www.cliffcollege.ac.uk/about/library/
Student conduct and complaints	Document available from the Office of the Academic Director
Employment Opportunities	http://www.cliffcollege.ac.uk/jobs/
IT facilities	http://www.cliffcollege.ac.uk/students/resources/
Privacy of student records	Your rights under the Data Protection Act are available from the Office of the Academic Director. This includes how to make a data access request.
NSLDS	If you take out a US federal loan, Cliff College will submit the details of your loan to NSLDS https://www.nslds.ed.gov/ and this data will be accessible to those determined to be authorised users of the Data System, including guaranty agencies, lenders and schools.
College Withdrawal (Debtor) policy	Document available from the Office of the Academic Director.

College Refund policy	https://www.cliffcollege.ac.uk/wp-content/uploads/Cliff-College-Refund-Policy.pdf
College Attendance	Document available from the Office of the Academic Director.
Drugs and alcohol misuse	Refer to the student handbook. This policy is reviewed annually.
Gainful Employment	Under clarification of the Gainful Employment Regulations page 34389 of 13 June 2011, for implementation 1st July 2011: *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.* Cliff College does not offer US Federal Aid loans for non-degree Gainful Employment programmes.
Retention rate	Information on the College's retention rate is available from the Higher Education Statistics Agency www.hesa.ac.uk
Intercollegiate athletic programme	There are no intercollegiate athletic programmes at Cliff College.
Vaccinations	Vaccinations are not required for US students entering the UK.
Textbook information	All courses at Cliff College have a recommended reading list, but there are no required text purchases.