

Title IV Direct Loans How we report your student enrolment status National Student Loans Data Systems (NSLDS)

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Introduction

In accordance with US regulations, we are required to submit and report personal data about you and your studies in relation to your Title IV Direct education loans to the US Department of Education (USDE). This includes any existing loan servicers from previous loans you may have had, who may contact us for information about you.

The details of your enrolment information will be submitted to the National Student Loan Data System (NSLDS), which is maintained by the USDE. This information will be accessible to guarantee agencies, lenders, and schools who are determined by the USDE to be authorised users of this data system.

We will report your attendance e.g. full time or at least half time or less than half time, your course type and expected course end date. We will also report your contact details and any final onward information once you have graduated or left studies.

If you are not planning to take out any Title IV loans for study at Bath but want to have your student status reported via NSLDS to defer any repayments for any so any historic loans you may have, as appropriate, then please <u>contact us</u>.

How we report your student status

Each month we will run reports against your student SAMIS record to review your course and enrolment status. This is to check to see if you have made any changes that you have not informed US loans administration team about.

You should always update us, as well as your academic department, if you plan to make any changes to your studies so we can ensure that any loan eligibility reviewed and reported accordingly.

NSLDS enrolment statuses

NSLDS has the following reporting statuses that we will monitor:

- if you are in full time studies you will be reported as 'full time' (F)
- if you are studying part time you will be reported as 'half time' (H)
- if you are studying part time that is less than half time attendance, or by distance learning you will be reported as 'less than half time' (L)
- When you receive your degree award you will be reported as 'graduated' (G)
- If you withdraw from studies you will be reported as 'withdrawn' (W)
- If you are an undergraduate student at the end of your final year of studies, you will be reported as 'less than half time' (L). When your graduation has been confirmed, your status will be changed to 'graduated' (G)
- If you are a postgraduate master's student, you will be reported as 'less than half time' (L) at the end of the academic year. When your graduation has been confirmed, your status will be changed to 'graduated' (G)
- If you are a postgraduate research student, you will be reported as 'less than half time' (L) at the end of your academic studies or once you have submitted your thesis (as the majority of the academic activity that leads to your degree will have been completed), whichever is the earliest. When your graduation has been confirmed, your status will be changed to 'graduated' (G)

- If you are a PhD student and you take <u>an authorised leave of absence</u> for less than 180 days you will be reported as 'approved leave of absence' (A). If it is more than 180 days, you will be reported as 'withdrawn' (W)
- If you are a undergraduate or postgraduate taught student and you suspend from studies you will be reported as 'withdrawn' (W).

These statuses are only for NSLDS reporting purposes and are separate to any university enrolment status regulations.

How your status affects loan repayments or deferment requests

US regulations do not allow Title IV loans to be disbursed if your mode of attendance is reported as 'less than half time', 'withdrawn' or 'graduated'.

If you have already received a loan disbursement for the period in which your status changes, then we will have to recalculate your loan entitlement for that payment period. This may result in an overpayment and loan funds may have to be returned to the USDE. For more information please refer to our guidance on how we calculate a return of Title IV Direct Loans.

You won't be eligible for any more loan deferment requests if your status is reported as less than half time, withdrawn or graduated. Any grace periods for loan repayments will start from this point and you should <u>refer to your loan repayment terms</u> so you are aware of when your repayments will become due.

Contact us by email: USLoans@bath.ac.uk

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