CONSUMER DISCLOSURES FOR STUDENTS IN RECEIPT OF FEDERAL STUDENTAID

US Government regulations require institutions that offer federal student loans to disclose Consumer Information. The relevant Consumer Information for the University of Bath can be found below.

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Introduction

Institutions which offer federal loans are required by the US government to disclose consumer information as part of our duties as an administrator of Title IV loans.

This document brings together this information as required by the US Department of Education.

The University of Bath is a 'recognised body' that offers degree level courses in the UK. You can check online via Gov.UK to check if a university is recognised.

Code of conduct for education loans

To prevent a conflict of interest with the responsibilities of an agent with respect to private education loans, all staff at the University with responsibility for Federal and private education loans from the USA are prohibited from:

- revenue-sharing arrangements with any lender
- receiving gifts from a lender, a guarantor or a loan servicer
- contracting arrangements 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

The University will, in most cases, work with whichever private lender a prospective borrower decides to use. Prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the USA. We cannot advise you about lenders.

Course information

Course information and entry requirements for all our undergraduate, postgraduate taught and PhD/Doctoral courses can be found in our online prospectus.

Discover Uni is a UK government online tool where you can find out more about student satisfaction, average earnings and more for our undergraduate courses.

Admissions

In order to ensure that candidates for admission are appropriately qualified for their programme of study, and to ensure high standards of fairness and consistency, the University maintains a core set of entry requirements. All admissions staff are required to adhere to these Regulations.

To secure admissions for study at Bath will require you to have for example a High School Diploma or its equivalent for study. All entry requirements for individual courses can be found in the course information where you will find specific country qualification information contained within.

Transfer credits

The University will support transfers onto courses at Bath from other higher education providers and vice versa. More information can be found on our student transfer arrangements information.

Data about degree studies at Bath and in the UK

You can find out more about progression rates, qualifications, graduate survey data and more via the Higher Education Statistical Agency (HESA).

Our regulatory body, the Office for Students, provides information and reports on the teaching, learning and outcomes for our students and our course provision at Bath.

Finance, tuition fees and course costs

You can find information about tuition fees for all courses online. This includes information about:

- Understanding your fees status and the fees you will pay
- Paying your tuition fees
- What your tuition fees cover
- University income and expenditure

If you suspend or withdraw from studies, please read the University's terms and conditions for tuition fee payments and refund policy. This is separate to any refund calculations we may be required to make under Title IV Direct loans regulations and a Return of Title IV Funds.

You may have to pay additional costs to study your course. These could be for things like textbooks, printing, fieldwork and travel to your work placement. Your department is responsible for telling you about these costs, you can check the course information for details.

If you are a postgraduate research student, you may also have to pay writing-up and training support fees (bench fees).

You can find out more about considering the cost of studying at university and advice about living in the UK in our online guides.

Disability support and advice

If you have a disability, impairment, long-term health condition or specific learning difficulty, the Disability Service can provide you with confidential advice, guidance and support.

If you stated in your course application that you have a disability, the Disability Service will contact you as part of this process to discuss your needs. If you have not mentioned a disability in your application, but still need help, contact the Disability Service for support at any point during your course.

Disability related costs can be included in your cost of attendance when applying for federal or private loans.

Student Services

Our Student Services team at Bath provide support and guidance to all students, including counselling and mental health sessions, disability support, money management advice and a well-being service.

Careers advice and guidance

The University's Careers Service offers advice, guidance and support to all students, researchers

and graduates. This includes careers planning, job search strategies, CVs and job applications, alongside a range of skills and employer events to help you in your future career opportunities.

Student Regulations

All registered students of the University are subject to rules and regulations during their time at Bath. Comprehensive information about these are available in the regulations for students information pages.

Copyright infringement, plagiarism and sanctions

US Federal copyright law does not apply in the UK; however, the UK is governed by its own Copyright Law (Copyright, Designs and Patents Act 1988, as amended) which is of a similar standing and has its own enforcement and penalties. Copyright guidance for students and staff are available on our legal pages.

Advice and guidance on matters relating to referencing your written work, using images and plagiarism can be obtained from the Library Services.

Privacy of student records, data management and IT security

The Federal Family Education Rights and Privacy Act (FERPA) and Gramm-Leach Bliley (GLB) Act does not apply within the UK. However, the UK Government has similar legislation designed to protect personal data called the General Data Protection Regulation (GDPR) and the Data Protection Act 2018 (as amended).

The University's Digital, Data & Technology Group has comprehensive policies and procedures that incorporate this legislation and covers areas such as:

- Records management
- Data protection under GDPR
- IT security
- Freedom of information

Further information and guidance can be found relating to policies on:

Data protection (general guidance)
Data protection statement for student registration
Student applicants' privacy notice

We will confirm ongoing attendance and academic achievement information with the US Department of Education, in line with Federal student loans regulations. By applying for and accepting Title IV Loans, you are acknowledging and consenting to this sharing of data. Further information about who your data may be shared with can be found in your completed Master Promissory Note(s) (MPNs) that you completed as part of your loan application.

Mature students

Prospective students who are also applying for Title IV loans must possess a secondary school completion credential or its equivalent (see CFR 600.54) regardless of the degree level for study at Bath. We have the right to ask you for evidence of this qualification before processing any loan application.

If you are 21 years old or over when you start your course, the University considers you a mature student. You might be applying to University after a break or taking a slightly different route to get to University, but the application process and qualifications for entry is the same for you as it is for anyone else. You apply for undergraduate degrees through UCAS, which has specific guidance for mature applicants.

For postgraduate courses, admissions onto these degree programmes must meet the minimum standards as described in the admissions regulations and conditions for the award of higher degrees and online prospectus.

Health, safety, fire and campus security

The University is committed to ensuring the management of health and safety is embedded into our day to day business operations. This is to ensure that staff and students can carry out research, work and studies safely and securely.

Our Security Team are on campus 24/7 every day of the year and always on hand to provide advice and support should you need it. We have regularly been seen to be one of the safest campuses in the UK. Find out more about independent crime statistics from police.uk or crimestats.com and enter the postcode of the university or your student residence.

The University's fire safety policy sets out our commitment to ensuring the safety of all members of the University community in the event of a fire.

Many students at Bath undertake a placement or study year abroad with a wide range of employment or study opportunities being taken up. The University, the student, and the employer/host institution all have a role to play in ensuring the health and safety of the student during this time.

Alcohol and drugs and be healthy

Regulations and information about substance misuse can be found in the general regulations for students – disciplinary regulations for students.

If you need advice with drugs, alcohol or other substance misuse there are independent sessions available should you not wish to speak with the Well-being Service or Students' Union.

There is also lots of information on our Be-healthy pages including advice about eating well, quitting smoking, sleep, sexual health and more.

Rights and responsibilities

Information is given in your Master Promissory Notes (MPNs) about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs and in which you promise to repay your Federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a separate MPN for Direct PLUS Loans.

Updates to this document

The rules and guidance about Title IV loans within this document are governed by US regulations

and therefore subject to change if new legislation/regulation is introduced. Similarly UK legislation and university policy is subject to change and this document will be updated as appropriate.

Document Control
US Loans Administration Team
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