

# CONSUMER DISCLOSURES FOR STUDENTS IN RECEIPT OF FEDERAL STUDENT AID

Norwich University of the Arts is certified to process and administer U.S. Federal Loans (Title IV).

**School Code:           042445**

**Federal Aid Queries**  
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The relevant Consumer Information for Norwich University of the Arts ('the School'), as required by U.S. Federal Regulations, can be found below.

## 1. Institutional and General Financial Aid Information

- 1.1. General institutional information can be found on [the website of Norwich University of the Arts](#). Information about the School's governance and equality and diversity information is also available [on the website](#).
- 1.2. Admissions information can be found on [the School's Admissions site](#) and in [the School's Student Regulations and Procedures](#). For admissions information specific to a particular course, students can contact the Norwich University of the Arts International Office for further advice by emailing [International Admissions](#) or by phoning +44 (0) 1603 756 249.
- 1.3. The Higher Education Statistics Agency (HESA) is the official agency for the collection, analysis and dissemination of quantitative information about higher education. Information on the School's completion, graduation, employment and retention rates are provided on the [HESA website](#).
- 1.4. To access Direct Loans to support their studies, students must complete a [Free Application for Federal Student Aid \(FAFSA\)](#) and confirm that Norwich University of the Arts is their nominated school each year. Upon receipt of the student's FAFSA information, the School will contact the student by email to confirm any additional information that is required to support the processing of their Direct Loan application. It will then undertake the process of notifying the student of their loan package for the upcoming academic year.
- 1.5. Details of the U.S. Financial Aid Loan (U.S. Federal Aid) Programme available at Norwich University of the Arts (including contact information) can be obtained from [the School's U.S. Federal Aid webpage](#) and scholarship details can be obtained from the [School's Fees and Scholarship webpage for international students](#). These pages include specific financial aid information for U.S. Citizens, including for the U.S. Department of Education's Direct Loan programmes.
- 1.6. Queries regarding this can be directed to the [Fed Aid Office directly via email](#).

## 2. U.S. Student Financial Aid Eligibility and Procedures

- 2.1. Need-based, non-need-based government and institutional student financial assistance programs for U.S. citizens can be accessed on [School's Fees and Scholarship webpage for international students](#). Specific U.S. Federal aid (Fed Aid) and U.S.-based private student loan information is available from [the School's U.S. Federal Aid webpage](#).
- 2.2. The Terms and Conditions in force at Norwich University of the Arts for recipients of Student Loans from Title IV Federal funding and Private providers (such as Sallie Mae) are available from the School's Federal Aid Handbook ([US Federal Loans Handbook](#)), which is updated annually and available automatically upon application to the Fed Aid or by contacting the [Fed Aid Office directly via email](#).
- 2.3. To receive Federal Student Aid, students must satisfy the Federal Aid rules for eligibility and the School's rules for admission and continuation of study. The determination of the amount of the Aid package for a single academic year is capped at the value of the Cost of Attendance (COA) as determined by the School. Eligibility requirements and procedures for applying for aid are available from [the School's U.S. Federal Aid webpage](#). They are also sent out directly to students when the School receives notification of your FAFSA application or when an offer for a place at the School has been made.
- 2.4. Every year the School will contact all registered students who are identified by the Norwich University of the Arts student record system as being U.S. citizens to confirm that the School is a participating Title IV school and that we participate in the Direct Loan Program (including Stafford Loans and PLUS loans). Candidates who are applying to the School for the first time are supplied with guidance on how to progress their U.S. Federal Aid application.
- 2.5. Federal Student Aid is disbursed at the start of each term of the academic year (or as near to the start of term as possible for late applicants) and is disbursed through the means of GBP bank transfers. Students are notified of the disbursement dates and the amounts due to be disbursed at the start of the academic year. They are also notified shortly before the disbursement is made.
- 2.6. Students have a right to cancel their disbursements at any point prior to the disbursement date of the loan. Students also have a right to cancel up to two weeks after the actual disbursement date however, as the origination and disbursement process will involve foreign currency exchange from USD to GBP (and any post-disbursement cancellation from GBP back to USD), the School strongly recommends that the right to cancel is invoked at least one week prior to the disbursement date,

before any currency exchange has occurred. Requests received later than two weeks after the disbursement date cannot be processed.

- 2.7. Students have the responsibility to remain in good academic standing with the School. Good-standing means that the student has maintained not infringed [the School's Student Regulations and Procedures](#), does not have disciplinary procedures outstanding, that they have maintained appropriate conduct within the student academic regulations, including attendance requirements. Section L and M therein provide details on unacceptable behaviours and disciplinary procedures, including for academic misconduct.
- 2.8. Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program and the School's policy on Satisfactory Academic Progress (SAP). That document is issued when students are notified of their U.S. Federal Aid package, or on [the School's U.S. Federal Aid website](#). Further details are available in [the School's Student Regulations and Procedures](#).
- 2.9. The terms of any loans received through Federal Student Aid are available to all students through the Master Promissory Notes (MPN), and the Entrance and Exit Counselling requirements of the Federal Aid process at the School. The School requires new MPNs to be completed during each year of access to Federal Student Aid, Entrance Counselling, which is completed at the beginning of each academic year of study, and Exit counselling, which is completed before the end of the final term in the student's final year of study. These are standard platforms for informing students of the Federal terms & conditions of their loans, provided with sample loan repayment schedules and counselled in the necessity of repaying their loans.
- 2.10. All U.S. Citizens and eligible non-U.S. nationals receiving Federal Student Aid at the School are obliged to adhere to the terms and conditions of their visa requirements as set out by the Home Office/UK Visas & Immigration. These conditions are explained to visa holders upon receipt of their visa and in advance in the School's visa guidance materials, submitted directly to candidates who accept their offer of a place at the School and who require a visa to study in the UK.

### **3. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid**

- 3.1. The School's Refund Policy can be found within the current Student Fees Payment Policy (of which there is one for undergraduate students and one for postgraduate students), as well as in the Refund and Compensation Policy. The latest policies are available on [the School's Admissions Policies webpage](#). Refund policies with respect to your living arrangements (e.g. rent and utilities costs) will be dependent upon

any contract that was signed by the student. Information and clarification should be sought from the landlord (or their agents) and/or the relevant utility provider.

- 3.2. Students wishing to withdraw from the School before the completion of their studies must follow the requirements within the Student Fees Payment Policy. This requires them to complete a withdrawal form and send it to the Course Administration Office. Students should not assume that simple non-attendance will signify their formal withdrawal from the School. Contact details are provided to students prior to their enrolment.
- 3.3. If a student in receipt of Title IV loan funds withdraws from their programme of study or interrupts their studies by more than 180 days or falls below a full-time (at least 50%) attendance level, their loan payments will stop, and the School will follow the U.S. Department of Education's requirements for returning loan funds. The School's leave of absence – or intermission – policy is stated in [the School's Student Regulations and Procedures](#).
- 3.4. Once a student is considered withdrawn, the School will review the student's current loan and decide if any funds are due to be returned to the U.S. Department of Education in line with the Return of Title IV Funds Policy. That Policy can be obtained [the School's U.S. Federal Aid website](#) or by contacting the [Fed Aid Office directly via email](#).

#### **4. Cost of Attendance (COA)**

- 4.1. The total Cost of Attendance (COA), and therefore the maximum amount of loan available, is the calculated cost of tuition fees plus living costs for the current academic year of study. A breakdown of the COA can be found in the [US Federal Loans Handbook](#).
- 4.2. Living costs are assessed according to a local average for room rental, board (food and utilities costs), course books and stationery, travel, and personal costs. Students with exceptional additional essential costs (due to a disability, for example) can request that these be taken into consideration. To initiate that discussion, students should email our [Fed Aid Office](#).
- 4.3. The School's tuition fees are publicly available. Updates to fees are announced by the spring of the year of entry. A full breakdown of fees by level of study and a breakdown of what is included in the fee calculation is available on [the School's Fees and Funding webpage](#).

**5. Student Loan Information Published by the U.S. Department of Education**

- 5.1. Prior to any origination of Direct Loans, all applicants are required to submit a digitally signed copy of the relevant Master Promissory Note (MPN). That document states the rights and responsibilities of students and schools under Title IV, HEA loan programs.
- 5.2. Prior to any origination of Direct Loans all applicants are required to submit a proof of completion of Entrance Counselling conducted through the [studentaid.gov website](http://studentaid.gov). The counselling advises on the rights and responsibilities of students and schools under Title IV, HEA loan programs. This counselling complies with all Federal Entrance Counselling requirements.
- 5.3. Prior to any origination of Graduate PLUS or Parent PLUS Loans, all loan applicants are required to submit a digitally signed copy of the PLUS Loan Master Promissory Note (MPN), which advises on rights and responsibilities of students and schools under Title IV, HEA loan programs.
- 5.4. Prior to any origination of Graduate PLUS all loan applicants are required to submit a proof of completion of PLUS Loan Entrance Counselling conducted on the [studentaid.gov website](http://studentaid.gov). The counselling procedure advises on the rights and responsibilities of students and schools under Title IV, HEA loan programs. This counselling complies with all Federal Entrance Counselling requirements.
- 5.5. After leaving school. Dropping below half-time or graduating, students must complete and submit proof of completion of Exit Counselling, as provided on [the studentaid.gov Exit Counselling webpage](http://the.studentaid.gov/Exit-Counselling-webpage). This counselling complies with all Federal Exit Counselling requirements.

**6. National Student Loan Data System (NSLDS)**

- 6.1. Details of all disbursed Direct Subsidized, Unsubsidized and Graduate/Parent PLUS Loans will be submitted to the National Student Loan Data System (NSLDS), which is maintained by the U.S. Department of Education. This information will be accessible to guarantee agencies, lenders, and schools, determined by the U.S. Department of Education to be authorised users of the data system.

**7. Private Student Loan Disclosures and Preferred Lender List**

- 7.1. The School does not endorse any particular private student loan provider located in the United States who may offer loans for study at Foreign Schools. At the date of publication, however, the School has only been made aware of a single provider: Sallie Mae. Any reference

to Sallie Mae in School communications or on the School website does not mean this provider is a preferred lender – it should be seen as an example of the lenders available for US students studying overseas. In the event that other companies decide to enter the foreign aid market, they will be included in the [School's Federal Loans Handbook](#), the website and communications with eligible U.S. students.

- 7.2. The School will certify loan requests from Sallie Mae but only when a request to do so is received from the student and the ability to certify the request is available on the Sallie Mae secure website. Sallie Mae loans will only be certified up to the standard Cost of Attendance.

## **8. Academic Programmes, Admissions Policies and Updated Information**

- 8.1. Prospective and enrolled students can find the most up-to-date information about the School's degree programmes, staff details, updates regarding facilities and plans to change or improve the academic programmes on [the School's website](#). The School's Admissions Policies can be found on the [Admissions Policies webpage](#).

## **9. Transfer of Credit Policies and Articulation Agreements**

- 9.1. Prospective and enrolled students can obtain general information on the accreditation of prior learning by contacting the International Office directly. To find out whether prior learning qualifies for accreditation for a specific course, email [international@norwichuni.ac.uk](mailto:international@norwichuni.ac.uk). Students can also consult the [Universities and School's Admissions Service \(UCAS\)](#).

## **10. Facilities and Services available to students with disabilities**

- 10.1. The Disability and Specific Learning Differences exists to provide information and support for all students with disabilities. Information about the service, including contact details, can be found on [the Disability and Specific Learning Differences website](#). Further details of support available and the use of School facilities can be found on the [Student Support webpage](#).

## **11. Copyright Infringement Policies and Sanctions**

- 11.1. The School policy on copyright is issued to students directly by Library Services and via the School's intranet, a storehouse for student policies and procedures. Students can also find the policy in [the School's Student Regulations and Procedures](#).
- 11.2. Federal Copyright law does not apply in the UK, however the UK employs a Copyright law of similar standing, enforcement and penalties. This can be found on the [UK Government website](#).

- 11.3. The School's policy on computer use, including file sharing restrictions, is issued to students when they enroll and it remains available on the School's intranet. That policy can be obtained by emailing [Information Technology Services](#) directly.

## 12. School and Program Accreditation, Approval, or Licensure

- 12.1. Norwich University of the Arts is a degree-awarding body in its own right. To find a full list of degree-awarding universities in the UK, visit the [UK Government website](#).

## 13. Misrepresentation

- 13.1. Norwich University of the Arts does not engage in misrepresentation, which is prohibited by U.S. Department of Education regulations as explained here:

*Misrepresentation is defined as a false, incorrect, or misleading statement made directly or indirectly to a student, prospective student, any member of the public, an accrediting agency, a government agency or the Department.*

*A statement is any communication made in writing, visually, orally or through other means. This definition applies to statements made by an eligible institution, the institution's representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programmes or those that provide marketing, advertising, recruiting, or admissions services.*

*Substantial misrepresentation occurs when a misrepresentation upon which a person could reasonably be expected to rely causes harm. Substantial misrepresentations are prohibited in all forms, including those made in any advertising or promotional materials or in the marketing or sale of courses or programs of instruction offered by the Institution. An institution, one of its representatives, or a related party engages in substantial misrepresentation when it does so about the nature of its educational program, its financial charges, or the employability of its graduates.*

*If the U.S. Department of Education determines that an eligible Institution has engaged in substantial misrepresentation, it may impose sanctions against the institution.*

## 14. Textbook Information

- 14.1. Recommended texts will be provided by the academic member of staff leading the unit. However, there are no required book purchases.

Specific information about recommended reading should be obtained from the relevant academic department and/or the [Norwich University of the Arts Library](#).

**15. Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)**

- 15.1. The Federal Family Educational Rights and Privacy Act (FERPA) does not apply within the UK. However, the UK has similar legislation designed to protect personal data called the Data Protection Act (DPA) which complies with the requirements of the European Union's General Data Protection Regulation (GDPR). The School's Data Protection policies fulfil these requirements. Data protection policies are available on the [School's Data Protection webpage](#). For more details, please contact [registry@norwichuni.ac.uk](mailto:registry@norwichuni.ac.uk).
- 15.2. Under the Data Protection Act (DPA), students can request a copy of their personal information which the School holds on record. Students should submit a written request to the Data Protection Officer by emailing [dataprotection@norwichuni.ac.uk](mailto:dataprotection@norwichuni.ac.uk).
- 15.3. A copy of the School's [Privacy Notice](#) is available on [the School's website](#). Information about data protection and privacy is also provided to all students prior to enrolment.

**16. Further Information**

- 16.1. The School makes every effort to ensure that the information published or contained on its website is accurate. We cannot guarantee that information may not be altered owing to circumstances beyond the School's reasonable control. Such circumstances include (but are not limited to) changes in Government policy (UK and/or U.S.) or changes to applicable laws. Any changes will be incorporated into the School's website as soon as possible. Any person wishing to get further details about any item listed in this document, to make a complaint or seek further guidance should contact the School by emailing [our Fed Aid Office](#).