



## Consumer Information Disclosure

Federal regulations require schools to disclose specific information to prospective and enrolled students. The following is a summary of the consumer information topic areas with links to policies, information and resources.

If you require further information about the content or require a paper copy, please [contact us](#).

### 1. Institutional and Financial Assistance Information for Students:

- Please visit our [Fees and Finance](#) pages for generic financial aid information about all need-based and non-need based local, private and institutional student financial assistance available to students at Cardiff Metropolitan University. Please pay particular attention to the advice for International Students [here](#), for all you need to know about paying your student fees as an international student at Cardiff Metropolitan University.

Part of our commitment to you is to be clear regarding our fees regardless of your funding source. It is very important before you start your studies with us that you ensure you will have sufficient funds available to pay for your studies, from initial registration through to completion of studies. These pages explain why, and what you need to do if your circumstances change. If you are in receipt of Federal Aid, a US-based private student loan and/or Veteran Affairs (GI Bill) funding, please visit our [US Federal Loan](#) webpage.

- General institutional information can be found on the University's main website [here](#). With details on policies, regulations and governance [here](#).
- For information on [How to Apply](#) and all admissions requirement for study at a Cardiff Met programme please review the How to Apply pages. For further advice specific to a particular course or for further advice please refer to the [How to Apply – International Students](#).

### 2. Student Financial Aid Information

- Queries regarding Financial Aid can be directed to our [Federal Aid Administrators](#).
- Federal Student Aid information can be found on the [StudentAid.gov](#) website.
- In order to access Direct Loans to support your studies, you must complete a [Free Application for Federal Student Aid \(FAFSA\)](#) and confirm that Cardiff Met is your nominated School. Upon receipt of the student's FAFSA information, the University will contact the student by email to confirm any additional information that is required to support processing of their Direct Loan application.
- Before you apply for a loan, you should think about whether you can afford to make the repayments. [StudentAid](#) has a repayment estimator to help you plan your education loans and repayment options.
- The US Department of Education has produced some helpful [video guides](#) about the types of loans that are available including eligibility, guidance on responsible borrowing and repayments, along with their own [Facebook page](#).
- Criteria for selecting recipients, determining the award amount and approving students for Federal Student Aid are dependent upon the recipient satisfying the Federal

Student Aid rules for eligibility, and Cardiff Metropolitan University's rules for admission and continuation of study.

- Eligibility requirements and procedures for applying for aid are available from our [US Federal Loan](#) webpage.
- The determination of the maximum amount of combined Federal Student Aid and/or private student loans is capped at the value of the 'Cost of Attendance' as determined by Cardiff Metropolitan University see point 4.
- 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. More information on the methods and frequency of disbursements of aid can be found on the [US Federal Loan](#) pages.
- Students have a right to cancel all or part of their Federal Student Aid within 30 days of receipt of notification of the loans being originated.
- Students have the right to cancel all future disbursements at any point within the academic year prior to the relevant future disbursement dates. In accordance with Federal Student Aid regulations, students will be reminded that the disbursement is due at least 14 days before the disbursement date and will be given an opportunity to cancel or reduce disbursements. Where a disbursement date has already passed, the University will not be able to reduce the amount disbursed, however the student can return unrequired funds to their loan servicer or the US Department of Education within 120 days of the disbursement date without incurring interest or other fees. Students are solely responsible for doing so and should contact their Direct Loan Servicing Centre for guidance on how to return the unrequired funds.
- Students have the responsibility to remain in 'good-standing' with Cardiff Metropolitan University. Good-standing means that the student has maintained: a) appropriate conduct within the student disciplinary regulations and does not have disciplinary procedures outstanding; b) appropriate conduct within the University's Fees Policy and does not have outstanding debt which is older than its due-dates; c) appropriate conduct within the student academic regulations and does not have any Notices against them under the relevant regulations.
- Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program, and the University's policy on Satisfactory Academic Progress is available in the Satisfactory Academic Progress (SAP) under the Policies section of our [US Federal Loans](#) webpage.
- The terms and conditions of Title IV HEA (Higher Education Act) loans are available to all students through their Master Promissory Notes (MPN), and the Entrance and Exit Counselling requirements of the Federal Student Aid process at Cardiff Metropolitan University. The University requires:
  - a) New MPNs to be completed during each year of access to Federal Student Aid via [StudentAid.gov](#).
  - b) Entrance Counselling to be completed for all first-time Direct Loan borrowers (other than Parent PLUS loans whereby it is recommended but not required), at the beginning of each academic year of study where applicable and prior to the first disbursement. At Cardiff Met, entrance counselling is required to be completed via [StudentAid.gov](#) before a loan will be approved. The student will be provided with comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities through entrance counselling.
  - c) Exit counselling to be completed by borrowers (other than for Parent PLUS loans whereby it is recommended but not required) during the end of the final term in the student's final Or shortly before/or as soon as, the Federal Aid office at the school becomes aware that the student borrower has ceased at least half-time study with Cardiff Met University. At Cardiff Met, exit counselling should be completed via [StudentAid.gov](#). This ensures students are informed of the Federal Aid Terms &

Conditions of their loans, provided with sample loan repayment schedules, and counselled in the necessity of repaying their loans. Any student who fails to complete exit counselling via StudentAid.gov will be emailed a copy of the exit counselling web link, explaining the importance of its completion.

d) PLUS counselling for student borrowers – Prior to the first disbursement, borrowers 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), will be required to undertake PLUS counselling.

- All US Citizens and eligible non-US nationals receiving Federal Student Aid at Cardiff Metropolitan University are obligated to meet the requirements of the following organisations to maintain their entitlement to US Student Federal Aid: Cardiff Metropolitan University; Federal Student Aid and the US Department of Education; UK Visas & Immigration (UKVI) and the UK Home Office.

### **3. Facilities and service available to students with disabilities**

Information about facilities and services available to students with disabilities is available from the Student Services department. Guidance on support and how to contact the relevant department can be found [here](#).

### **4. Cost of Attendance**

- The total Cost of Attendance, and therefore the maximum amount of funding available, is the calculated cost of tuition fees plus expected living costs for the current academic year of study, converted into USD.
- Cardiff Metropolitan's University's tuition fees vary depending upon the course being followed, the student's residency status and other criteria. Information on the tuition fees for specific circumstances can be found on our [Fees and Money Matters](#) webpage.
- 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 also be taken into consideration by emailing our [US Loan Administrators](#).

### **5. Refund Policy, Requirements for Withdrawal and Return of Title IV policy**

- The University's [Refund Policy](#) can be found within the [Fees and Money Matters](#) pages here.
- Refund policies with respect to living arrangements (e.g. rent and utilities costs) outside of the University's own accommodation, will be dependent upon any contract that was signed by the student, and Cardiff Met is unable to advise on these. Information and clarification should be sought from the landlord (or their agents) and the relevant utility provider, as appropriate.
- Students wishing to Suspend/Withdraw from the University before the completion of their studies must notify their academic College/School of their wish to Withdraw, and follow the relevant Withdrawal process as advised by the College/School.
- Once a student is considered Suspended/Withdrawn from study, the University will calculate whether any loan funds are due to be returned to the US Department of

Education in line with the Return of Title IV Funds Policy, which can be found on the [Policies](#) webpage.

- The Federal Aid Administrators receive a status update on a monthly basis from the International Compliance Team, advising of any students in receipt of US Federal Aid who have withdrawn from studies. Student statuses are also checked before submission to the National Student Loan Data System (NSLDS) see point 10. below.

## 6. Programmes ineligible for Federal Student Aid

- Cardiff Metropolitan University is only authorised to provide Federal Student Aid for full Bachelors, Masters and Doctoral programmes, with study entirely at Cardiff Metropolitan University.
- Certificates of Higher Education, Foundation Degrees/Associate Degrees, Graduate Certificates and Graduate Diplomas are not eligible for Federal Student Aid.
- US students who receive any portion of an educational programmes inside the United States cannot receive Direct Loan Program funds. Cardiff Met cannot certify or disburse Direct Loan program funds under a 'study abroad' or 'student exchange' agreement for US students to attend educational institutions located in the United States.
- If your programme involves a Study Abroad element contact the [US Loan Administrators](#) for advice before making any arrangements. They will be able to advise on whether your programme is eligible.
- Programmes offered in whole or in part by telecommunications or correspondence (including distance learning and/or self-directed; or by direct assessment) are not eligible for Federal Student Aid. Eligible programmes and courses may use telecommunications technologies only to supplement and support instruction that is offered in a classroom located in the country where the students and instructors are physically present.

## 7. Academic Programme Information (Education Programme, Instructional Facilities and Faculty)

Prospective and enrolled students can obtain the latest information about instructional, laboratory and other facilities relating to academic programmes for each Academic School, as well as information on faculty and instructional personnel, plus any plans by the school for improving the academic programme, through the academic department's webpages or the Academic School themselves. For information about current degree programmes and other educational and training programmes available at the University, please visit our [website](#).

## 8. Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)

- 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 General Data Protection Regulation (GDPR) and Data Protection Act 2018. Cardiff Metropolitan University's Data Protection policies, [available here](#), fulfil our requirements under the GDPR.
- The UK Government's Data Protection Act is summarised [here](#). The UK Government's guide to GDPR can be found [here](#).
- Cardiff Metropolitan University will confirm ongoing attendance and academic achievement with the US Department of Education as required by Federal Student Aid regulations. By applying for, and accepting Federal Student Aid, students are acknowledging and consenting to this sharing of data. Further information of who your data may/can be shared with can be found within your Master Promissory Notes(s) (MPN(s)) that you completed and signed to obtain Federal Aid.
- [FERPA General Guidance for Parents](#)



- [FERPA General Guidance for Students](#)

## 9. Student Loan Information Published by the U.S. Department of Education – (Including Entrance and Exit Counselling for Federal Student Loan Borrowers).

- Master Promissory Note (MPN) for Federal Student Loan Borrowers

Prior to any origination of Direct Loans (this could be a set combination of Subsidized, Unsubsidized, Graduate Plus or Parent PLUS depending on eligibility), all applicants are required to complete a digitally signed copy of the relevant Master Promissory Note (MPN) through the [StudentAid.gov](http://StudentAid.gov) website. The Master Promissory Note (MPN) is a legal document which contains information 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 different MPN for Direct PLUS Loans.

- Entrance Counselling for Federal Student Loan Borrowers

Prior to any origination of Direct Loans, applicants (where applicable) are required to complete Entrance Counselling which is conducted through the [StudentAid.gov](http://StudentAid.gov) website. The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs.

- PLUS Credit Counselling for Federal Student Loan Borrowers

PLUS Credit Counselling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have:

- a). Obtained an endorser or
- b). Documented extenuating circumstances to the satisfaction of the U.S. Department of Education.

PLUS Credit Counselling can be completed voluntarily at any time. If PLUS Credit Counselling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Credit Counselling completion, your PLUS Credit Counselling requirement will be considered to be fulfilled.

- Exit Counselling for Federal Student Loan Borrowers

Exit counselling provides important information to prepare the student to repay their federal student loan(s). Prior to the end of the final academic year for Direct Subsidized, Direct Unsubsidized, and/or Direct Graduate PLUS Loans, students who have received a subsidized, unsubsidized or PLUS loan(s) under the Direct Loan Program, must complete Exit Counselling on the [StudentAid.gov](http://StudentAid.gov) website each time they drop below half-time enrolment, graduate, or leave school. This counselling complies with all Federal Exit Counselling requirements.

## 10. National Student Loan Data System (NSLDS)

The 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 US Department of Education. This information will be accessible to guarantee agencies, lenders, and schools, determined by the US Dept. of Education to be authorised users of the data system.

## 11. Code of Conduct for Education Loans

Cardiff Metropolitan University prohibits a conflict of interest with the responsibilities of Cardiff Met staff with respect to private education loans. The following actions are prohibited for any member of Cardiff Met staff:

- 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

## 12. Private Student Loan Disclosures and Preferred Lender List

- Cardiff Metropolitan University does not have a Preferred Lender Agreement with any specific lender of private education loans. The University will, in most cases, work with whichever private lender a prospective borrower decides to use. However, prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the USA.
- Cardiff Metropolitan University does not endorse, promote or recommend any United States based private Student Loan provider who may offer loans for study at Foreign Schools. However, at the date of publication we are only aware of one such provider: Sallie Mae. Any reference to Sallie Mae in University communications or on Cardiff Metropolitan University website does not represent the existence of a 'preferred' lender and is merely used as an example of a lender. In the event that other companies begin to offer private Student Loans for study at Foreign Schools they will be given equal visibility.
- Cardiff Metropolitan University has no affiliation with and receives no financial incentives from Sallie Mae or any other private lender.
- Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. You are allowed to hold both types of loans but the total cannot exceed your Cost of Attendance.
- Students should be aware that they may qualify for Title IV HEA Program loans, and that the lending terms and conditions of the Title IV HEA Program loans may be more favourable than the provisions of the private education loans. Students are advised that Cardiff Metropolitan University do not offer any advice on which loan to take out, and that they should conduct their own research into what loans would best meet their needs.

## 13. IT Security

Details of Cardiff Metropolitan University's IT Security can be found [here](#).

## 14. Mature Student Policy

Cardiff Metropolitan University is not permitted to offer Federal Student Loans to US students who are enrolled at Cardiff Metropolitan University under our non-graduate policy (mature student provision). In order for U.S students to be eligible to receive federal financial assistance, they must possess a secondary school completion credential or its equivalent. Students enrolled under the mature student provision do not satisfy this requirement. Therefore, Cardiff Metropolitan University does not have the authority to obligate funds under the Direct Loan Program for current or new US students enrolled under the mature student provision.

## 15. Health and Safety and Wellbeing

- Cardiff Metropolitan University, via the [Global Student Advisory Service](#) offer a comprehensive advice and support service to all international students. Follow the link above to view guidance and contact details for arranging to speak with a member of the team. The [Student Services](#) department also offer guidance and support to students throughout their studies.
- At Cardiff Metropolitan University, we take a sensible approach to health and safety management and are guided by our comprehensive health and safety policy. We are committed to ensuring that the management of health and safety is embedded in the way we manage our day-to-day business operations. Our team of dedicated health and safety professionals work with students and staff across the University to embed a health and safety culture and continuously improve our health and safety-related processes and procedures in order to ensure our students and staff can carry out their research, work and studies safely and securely.
- Cardiff Metropolitan University is committed to ensuring all activities undertaken in its premises, or by staff and students working off site i.e. field trips or site visits, are carried out to the highest possible standards to ensure safety and protect health and the environment.

## 16. Third Party Debt Relief

Federal student aid services offered by the Department of Education and its student loan services are free. Such services include:

- Consolidating federal student loans;
- Changing repayment plans;
- Resolving defaults;
- Filing requests for borrower defence loan cancellation; and
- Other benefits and services that students are entitled to receive at no charge

Please be aware of so-called debt relief companies. These debt relief companies may utilise sophisticated strategies to target unsuspecting borrowers and inappropriately use the Department of Education's logo or other identifying information to give the impression that they are working with or for the US Government. These companies may also state or imply that the company is working with a post-secondary institution to provide benefit to student loan borrowers, so please be extra vigilant, as students do not need to pay for loan benefits for Federal student loans.

There are four warning signs of third party debt relief companies that student loan borrowers should avoid, including:

- Pressure to pay high upfront fees;



- Promises of immediate loan forgiveness or debt cancellation;
- Demands that you sign a 'third party authorisation' or
- Requests for a student's Federal Student Aid PIN or FSA ID

We are not aware of this affecting any Cardiff Metropolitan University students, but you should remain vigilant and wary of communications of this nature. If you have any concerns you should contact your loan servicer in the first instance.

## 17. Our Policies and Procedures

- Full guidance and links to information you will need to know during your studies at Cardiff Metropolitan University can be found in the [Student Handbook](#). It offers general guidance information and also specific academic and general University regulations, policies and procedures
- Details of Cardiff Metropolitan's University's polices and procedures can be found [here](#).
- Cardiff Metropolitan University's Academic Regulations can be found in the [Academic Handbook](#).

## 18. Further Information

- Cardiff Metropolitan University makes every effort to ensure that the information published or contained on its website is accurate. However, we cannot guarantee that information may not be altered owing to circumstances beyond Cardiff Metropolitan University's reasonable control. Such circumstances include (but are not limited to) changes in Government policy (UK and/or US) or changes to applicable laws. Any changes will be incorporated into Cardiff Metropolitan University's website as soon as possible. Any person wishing to obtain confirmation of any particular item should contact the University via our [US Federal Aid Administrators](#).
- Should you have a complaint about the processing of your US loan, you have the right to file complaints with the Us Department of Education, although it would be preferable that you contact us first, [US Federal Aid Administrators](#), so that we can try to resolve the problem for you. The Cardiff Metropolitan University Complaints Procedure can be found [here](#).