

## **Programme Eligibility Policy**

### **1. Purpose**

In order to be eligible to receive Title IV Funds, a student at Cardiff Metropolitan University (the University) must meet a series of eligibility criteria:

- the basic eligibility criteria as listed on the [Federal Student Aid](#) website,
- the loan eligibility criteria as detailed here: [Loan Eligibility | Cardiff Metropolitan University](#)
- programme eligibility criteria as set out in this Policy.

This Policy is aimed to set out the programme of study eligibility criteria in accordance with [34 CFR 668.5](#); [CFR 668.8](#); [34 CFR 600.52](#); [34 CFR 600.54\(e\)](#); [34 C.F.R. §§ 600.51\(d\)](#) and [668.10\(d\)](#), that ensure all students receiving Title IV Funds at the University are enrolled on an eligible programme of study.

The policy is reviewed by Jael Rav-On, Gwen Jones and Cerys Bates as part of the US Loan Administration Team.

## 2. Programme Eligibility by Programme Type

Below outlines the programme eligibility by programme type:

Programme Type	Eligible for Federal Aid at Cardiff Met?	Information	Student type
Distance Learning/Telecommunications Programmes	Not Eligible	<p>Programmes offered in whole or in part by telecommunication or correspondence (including distance education) are not eligible for Title IV aid.</p> <p>NB: Eligible programmes may use telecommunication technologies only to supplement and support instruction that is offered in a classroom located in the country where the students and instructor are physically present. (34 C.F.R. §§ 600.51(d) and 668.10(d))</p>	N/A
Foundation courses (including the foundation programmes leading onto BA/BSc Programmes and International Foundation Course)	Not Eligible	As foundation year courses are not degree bearing, they are ineligible for Title IV aid	N/A
Top Up programmes	Not Eligible	As Top Up programmes (Level 6) are not degree bearing, they are ineligible for Title IV aid	N/A
Programmes in association with Further Education Partners	Not Eligible		N/A
Programmes delivered at the University's Transnational Education Partners	Not Eligible	Franchised or Validated Cardiff Met Programme is delivered by a TNE Partner overseas and therefore ineligible for Title IV aid from Cardiff Met.	N/A
Degree bearing course	Eligible	<p>There are some degree bearing programmes which may <b>not be eligible</b> as noted in the below columns and are <b>not eligible</b> as noted in Annex 1 of the Consumer Information Disclosure Policy found here: <a href="#">Consumer-Information-Disclosure.pdf</a></p> <p><b>Action:</b> Student is to contact the <a href="#">US Loan Administration Team</a> for advice on which programmes of study are eligible for title IV funds before making any arrangements. US Loan Administration Team will also at point of</p>	Undergraduate Graduate PhD

		student's FAFSA submission and part of eligibility check determine whether chosen programme of study is eligible.	
<b>Study Abroad</b>  Degree bearing courses with <b>compulsory</b> study abroad/work placement year	Eligible	<p>The study abroad period must be compliant with (34 CFR 668.5 (b), (c)(1) and (c)(3)) where an ineligible institution provides:</p> <p>a) 25% or less of the maximum credits undertaken for the whole programme and there is a written arrangement in place - in accordance with 34 CFR 602.22(b)(4);</p> <p><b>Action:</b> Global Opportunities Team are to contact US Loan Administration Team when student in receipt of US Federal Aid submits an interest in study abroad.</p> <p>US Loan Administration Team is to check if the destination institution is an eligible or ineligible institution and determine if there is a written arrangement in place with the chosen study abroad institution. Advise student accordingly.</p> <p>PhD- Exception such as independent research conducted by an individual student in the USA for not more than 1 academic year if it is during the dissertation phase of a doctoral programme under the guidance of School/department and the research can only be done in the United States.</p>	Undergraduate Graduate PhD
	Not Eligible	<p>Programmes where study abroad option <b>exceeds 25%</b> of credit undertaken for the whole programme are not eligible for Title IV aid.</p> <p>Programmes where the compulsory period abroad <b>is up to 25%</b> of the credits undertaken for the programme, but no written arrangement is in place, are not eligible for Title IV aid.</p> <p><b>Action:</b> Student is to be consulted by US Loan Administration Team at point of FAFSA application and eligibility check, that if this programme is chosen they will not be eligible for Title IV Aid.</p>	

<p><b>Study Abroad</b></p> <p>Degree bearing courses with <b>optional</b> study abroad</p>	Eligible	<p>Programme where the study abroad period is compliant with (34 CFR 668.5 (b), (c)(1) and (c)(3)) where an ineligible institution provides:</p> <p>a) 25% or less of the maximum credits undertaken for the whole programme and there is a written arrangement in place - in accordance with 34 CFR 602.22(b)(4);</p> <p><b>Action:</b> Global Opportunities Team are to contact US Loan Administration Team when student in receipt of US Federal Aid submits an interest in study abroad.</p> <p>US Loan Administration Team is to check if the destination institution is an eligible or ineligible institution and determine if there is a written arrangement in place with the chosen study abroad institution. Advise student of alternative options where applicable.</p>	Undergraduate Graduate
	Not Eligible	<p>Programmes where study abroad option <b>exceeds 25%</b> of credit undertaken for the whole programme are not eligible for Title IV aid.</p> <p>Programmes where the optional period abroad <b>is up to 25%</b> of the credits undertaken for the programme, but no written arrangement is in place, are not eligible for Title IV aid.</p> <p><b>Action:</b> Student is to be consulted by US Loan Administration Team at point of FAFSA application and eligibility check, that if this module is chosen, they will not be eligible for Title IV Aid, and advice to be given on alternate module options where applicable.</p>	Undergraduate Graduate
<p><b>Compulsory integrated Internships/Work Placement</b></p> <p>Degree bearing courses with integrated internships/work placement elements</p>	Eligible	<p>Programme where internship/work placement module is in accordance with the Foreign School Handbook section 1-26 and compliant with 34 CFR 668.5(h)(2), where an ineligible organisation provides:</p> <p>25% or less of the maximum credits undertaken for the whole programme and meets the standards of an outside oversight entity, such as an accrediting agency or government entity, that require the oversight and supervision of the institution, where the institution is responsible for the</p>	Undergraduate Graduate

		<p>internship or externship and students are monitored by qualified institutional personnel.</p> <p><b>Action:</b> US Loan Administration Team to check and ensure that if internship/work placement is chosen that it meets one of the exclusions noted in 34CFR 668.5 (h)(2) by being overseen and supervised by the University and in accordance with QAA standards as noted within the Foreign School Handbook section 1-26 and the <a href="#">University's Academic Handbook</a>. If it does not meet the exclusions listed, then the programme will be ineligible.</p> <p>No limit on the percentage of the programmes that entails the work placement, as long as the School provides the training.<sup>1</sup></p>	
	Not Eligible	<p>Internship/Work Placement module, undertaken at an ineligible organisation and <b>exceeds 25%</b> of credit undertaken for the whole programme are not eligible for Title IV aid.</p> <p><b>Action:</b> Student is to be consulted by US Loan Administration Team at point of FAFSA application and eligibility check, that this programme is ineligible and therefore student is not eligible for Title IV Aid.</p>	Undergraduate Graduate
<p><b>Optional Internships/Work Placement</b></p> <p>Degree bearing courses with optional internships/work placement modules</p>	Eligible	<p>Programme where internship/work placement module is in accordance with the Foreign School Handbook section 1-26 and compliant with 34 CFR 668.5(h)(2), where an ineligible organisation provides:</p> <p>25% or less of the maximum credits undertaken for the whole programme and meets the standards of an outside oversight entity, such as an accrediting agency or government entity, that require the oversight and supervision of the institution, where the institution is responsible for the internship or externship and students are monitored by qualified institutional personnel.</p>	Undergraduate Graduate

<sup>1</sup> 2024-2025 FSA Handbook Volume 2 Chapter 2 Section *Apprenticeships*

		<p><b>Action:</b> US Loan Administration Team to check and ensure that if internship/work placement is chosen that it meets one of the exclusions noted in 34CFR 668.5 (h)(2) by being overseen and supervised by the University and in accordance with QAA standards as noted within the Foreign School Handbook section 1-26 and the University's Academic Handbook here <a href="https://www.cardiffmet.ac.uk/registry/academichandbook/Documents/AH2_08_01.pdf">https://www.cardiffmet.ac.uk/registry/academichandbook/Documents/AH2_08_01.pdf</a> . If it does not meet the exclusions listed, then the programme will be ineligible.</p> <p>No limit on the percentage of the programmes that entails the work placement, as long as the School provides the training.<sup>2</sup></p> <p><b>OR</b></p> <p>Student does not select the optional Internship / Work Placement module.</p>	
	Not Eligible	<p>Internship/Work Placement module, undertaken at an ineligible organisation and <b>exceeds 25%</b> of credit undertaken for the whole programme are not eligible for Title IV aid.</p> <p><b>Action:</b> Student is to be consulted by US Loan Administration Team at point of FAFSA application and eligibility check, that if this module is chosen, they will not be eligible for Title IV Aid.</p>	Undergraduate Graduate
Inbound Study Abroad Students	Federal Aid processed by your home institution in the USA	<p>If you are an American citizen attending Cardiff Metropolitan University through a Study Abroad programme sponsored by your US domestic school, your Federal student aid application for a short term, or a study abroad programme is processed by your home institution in the USA. Cardiff Metropolitan University is not authorised to certify student loans or deferments for US study abroad students who only plan to attend for a semester or for a one year study abroad experience to earn credits that</p>	N/A

<sup>2</sup> 2024-2025 FSA Handbook Volume 2 Chapter 2 Section *Apprenticeships*

		apply toward or transfer into a degree programme in which the student is enrolled in the USA.	
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### **3. Programme Eligibility Assessment:**

- To ensure that all applicants to Cardiff Metropolitan University are applying onto eligible programmes and that those programmes maintain eligibility for Title IV Funds, the US Loan Administration Team reviews the University programme portfolio as well as the list of ineligible programmes detailed in Annex 1 of the Consumer Information Disclosure on a monthly basis as well as ahead of each award year to determine any new programme approvals, or any changes to current programmes that may impact eligibility to Title IV Funds. The University programme portfolio that is eligible for Title IV Funds is documented in a central repository for reference.
- The US Loan Administration Team then review Programme Eligibility for each applicant for Title IV Funds at the point of the submission of the FAFSA and receipt of the student ISIR/FSS as part of the application eligibility checks.
- Where a programme has been identified as either being ineligible for Title IV aid, or if choosing an optional study abroad/work placement would deem it ineligible, the US Loan Administration Team will consult with the student at the point of their application and eligibility checks to provide them with their options.
- No Title IV funds will be awarded to students for programmes of study at the University that are ineligible for Title IV aid in accordance with this Policy.
- Where a student registers interest for a study abroad opportunity, the Global Opportunities Team is to notify the US Loan Administration Team to review whether the opportunity will have an impact on the student's Title IV aid entitlement. This is also noted on the Global Opportunities [web page](#) referring any students who are interested in an outgoing mobility and in receipt of US federal aid to contact the US Loan Administration Team.

The information on undertaking study or research outside of the UK and eligibility for Direct Loan funds is made readily available to enrolled and prospective students through the [website](#), mailings, etc.

If any of your programme includes any time outside of the UK, please email the US Loan Administration Team immediately on [usloans@cardiffmet.ac.uk](mailto:usloans@cardiffmet.ac.uk) as this may affect your Title IV aid eligibility for US loans.