



Advisory Service | US Direct Loans | Consumer Disclosure

1 Applying for US Financial Aid (Direct Loans¹)

Information about US Financial Aid and the process for applying can be found [here](#) and covers the following areas:

- How to apply
- Completion of Student Aid Report (SAR)
- Cost of Attendance (COA)
- How to complete the FAFSA (Free Application for Federal Student Aid)
- Entrance Counselling
- Information on disbursement of loans
- Satisfactory Academic Progress (regulations for students in receipt of Federal Aid) including withdrawals
- Return of Title IV Funds (R2T4)

2 Entrance Counselling for Student Loan Borrowers

Before any funds are disbursed, students (first time borrowers and returning borrowers) are required to read the terms and conditions of their loan and related responsibilities. Students are then required to complete an online [entrance counselling](#) questionnaire before the loan can be approved.

3 Exit Counselling for Student Loan Borrowers

Prior to the end of the student's course of study, they will be required to complete exit counselling via NSLDS. Students are sent reminders to do so and any incomplete will be emailed a copy of the Exit Counselling Guide, produced by the US Department of Education.

4 Student and Academic Services

Abertay has a range of [student services](#) available to support any student at any point in their student journey

- Advisory Service
 - Student Funding, International Student Support, Access and Disability, SpLD (Specific Learning Difficulties), Navigating Studies, Peer Mentoring, student welfare and pastoral care
- [Careers Service](#)
- [Counselling and Mental Health](#)

5 Financial Information

- [Tuition Fees](#)
- Cost of Attendance (COA), please email international@abertay.ac.uk
- [Scholarships](#)
- Return of Title IV Funds, please see the R2T4 policy
- [General living expenses](#)

6 Policies and Procedures

For information relating to all Abertay policies, processes and procedures please see [here](#)

¹ Subsidised, Unsubsidised and Parent PLUS

7 Abertay University

- Information on [Courses](#) including modules can be found on the University webpages
- Information about reading lists, assessments and examination is provided once you have enrolled on your programme of study.
- School and Programme accreditation, approve or licensure
 - In the UK, the power to award degrees is regulated by law and the Privy Council is responsible for the granting of degree awarding powers and university titles. The University's power to award degrees derives from [The University of Abertay Dundee \(Scotland\) Order of Council 1994](#) and the [Abertay University \(Scotland\) Order of Council 2019](#)
 - Information on Professional accreditations can be found under each [course](#) listing
- [Transfer of Credits](#)
- [Completion, Retention Rates](#) and Graduation rates can be found on the HESA website
- The timeframes and methodology associated with this survey are also explained on this website
- Employability and Graduate Positions - [Graduate Outcomes](#) survey is available on the HESA website.
 - Please also see our [Careers Service](#) for more information
- Disabled Student Support
 - Students who have a disability or medical condition requiring help or assistance in practical or academic matters, should contact the University's Advisory service. Phone: 01382 308833. Email: advisory@abertay.ac.uk
 - The Advisory service will support on a range of matters, including special exam arrangements and the Disabled Student Allowance - an allowance to help cover additional equipment or support costs that students may have.
 - In addition, the Advisory Service will support and offer advice to academic schools to ensure that a comprehensive package is in place with the most appropriate means of supporting students with a disability throughout their time at the university. All information shared is confidential with appropriate staff members, and only once in receipt of student consent.

8 US Department of Education

- Direct Loan information published by the US Department of Education
 - Abertay can provide information published by the US Department of Education to students at any time loan availability is requested which includes the rights and responsibilities of Abertay and students under the Title IV, HEA loan programmes.
- Private Loans
 - Students who apply for US Direct Loans may also be eligible to apply for a loan via a Private Loan Lender such as SallieMae. Please check with your provider to ensure that they offer loans for international institutions. For more information please email international@abertay.ac.uk

9 Privacy of student records

Our [Data Protection Policy](#) outlines your rights under the Data Protection Act 1998. Information on how to request access to personal data under the Act may be obtained by our Director of Student and Academic Services who is the institution's Data Protection Officer. Further information on can be found on our [legal pages](#).

10. Misrepresentation

Abertay does not engage in misrepresentation, which is prohibited by US 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.

11 Student loan information published by the US Department of Education

Abertay University will provide information published by the US Department of Education to students at any time that information regarding loan availability is requested, including the rights and responsibilities of students and schools under Title IV, HEA loan programs.

12 National Student Loan Database System (NSLDS)

If a federal loan is taken out at Abertay University, the institution will submit the details to NSLDS and this data will be accessible to guarantee agencies, lenders and schools determined to be authorized users of the data system.