Consumer Disclosure Information

The U.S. government requires institutions which offer federal student loans to disclose the following consumer information. If you require any further information about the content, please email usloans@essex.ac.uk.

1. **U.S. Loans Information**

**Loan information**
For information about all need-based and non-need-based federal, local, private and institutional student financial assistance available to students at the University, please see our Fees and Funding pages. For US Loan specific information, please see our US Loans webpage.

**Application process**
For information regarding the process of how to apply for assistance, please refer to our US Loans webpage.

**Cost of Attendance**
For information about the cost of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any other additional costs, please see our US Loans webpage. Occasionally, there may be additional costs for your course; if so, this will be outlined to you by your Programme.

**U.S. Department of Education links and guidance**
The 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 (Higher Education Act) loan programs.

<table>
<thead>
<tr>
<th>Information</th>
<th>Description</th>
<th>Webpage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types of loan available</td>
<td>Subsidized</td>
<td><a href="http://www.studentaid.ed.gov/sa/types/loans">http://www.studentaid.ed.gov/sa/types/loans</a></td>
</tr>
<tr>
<td></td>
<td>Unsubsidized</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PLUS</td>
<td></td>
</tr>
<tr>
<td>Loan Terms and Conditions</td>
<td>Master Promissory Note (MPN)</td>
<td><a href="https://studentaid.ed.gov/sa/glossary">https://studentaid.ed.gov/sa/glossary</a></td>
</tr>
<tr>
<td>Eligibility criteria</td>
<td>General criteria</td>
<td><a href="https://studentaid.gov/understand-aid/eligibility/requirements">https://studentaid.gov/understand-aid/eligibility/requirements</a></td>
</tr>
<tr>
<td></td>
<td>Subsidized and Unsubsidized</td>
<td><a href="https://studentaid.gov/sa/types/loans/subsidized-unsubsidized">https://studentaid.gov/sa/types/loans/subsidized-unsubsidized</a></td>
</tr>
<tr>
<td></td>
<td>PLUS</td>
<td><a href="https://studentaid.gov/sa/types/loans/plus">https://studentaid.gov/sa/types/loans/plus</a></td>
</tr>
<tr>
<td>Rights and Responsibilities of the student</td>
<td></td>
<td><a href="https://studentaid.gov/understand-aid/eligibility/staying-eligible">https://studentaid.gov/understand-aid/eligibility/staying-eligible</a></td>
</tr>
<tr>
<td>Counselling</td>
<td>Entrance</td>
<td><a href="https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance">https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance</a></td>
</tr>
<tr>
<td></td>
<td>Exit</td>
<td><a href="https://studentaid.gov/app/counselingInstructions.action?counselingType=exit">https://studentaid.gov/app/counselingInstructions.action?counselingType=exit</a></td>
</tr>
</tbody>
</table>

**Student eligibility**
For information on eligibility requirements, please see our US Loans webpage.

**Rights, Responsibilities and Satisfactory Academic Progress**
Review the information regarding your rights and how to stay eligible for funding on our US Loans webpage.

Details of satisfactory academic progress is outlined in the University regulations, policies and procedures. It has also been summarised in relation to US Federal Loans on our US Loans webpage.

**Entrance counselling**
Information regarding requirements of completing Entrance Counselling as part of your application process, can be found on our US Loans webpage.

2. **Institutional Information**

**Admissions Policies and Procedures**
The links below provides an overview of the University of Essex general admissions policies.

- [Undergraduate](#)
- [Postgraduate Taught](#)
- [Postgraduate Research](#)
Tuition Fees
We publish a list of our tuition rates, a full list of our course fees including specific information on our dedicated course pages, please use the search tool to locate the specific course you wish you find.

Ineligible Programmes
Students receiving US Federal Aid are governed by stringent US Department of Education regulations. Only campus based students studying on a full time or at least half time basis are eligible to apply. The following programmes are not eligible:

- Nursing and medicine courses (including the MD programme)
- Joint qualifications and dual awards with French Law Schools
- Courses with any period of study abroad where the period of study abroad equates to more than 25% of the entire course.
- Non-degree programmes (e.g. certificate, diploma or English language programmes)
- Programmes studied less than 'half-time' (part-time)
- Any programmes delivered by distance learning
- Any programmes delivered (wholly or by joint study) at one of our partner institutions

Students on ineligible courses can apply for a private loan to fund the full cost of their course via a private loan provider, such as Sallie Mae.

Courses that are taught or part taught with another institution that is not eligible or not certified to participate in the William D Ford Direct Loans (Direct Loan) programme - Worldwide eligible institutions

Accommodation
We offer on-campus and off-campus accommodation and provide information on private accommodation. The costs of each accommodation is included in this information - Accommodation information

Transportation
Find out more information about how to get to our campuses on each campus webpage -
- Colchester campus
- Southend campus
- Loughton campus

Cost of Living Information
Information related to cost of living at one of our campuses can be found on our Cost of Living webpage. This information provides averages and estimates of the average costs associated with University. You can also find additional information on our US Loans webpage.

Services and Facilities for Students with Disabilities
At Essex, we offer a range of services and facilities for students with disabilities. More information, including academic support and support for specific needs can be found on the Access and Disability webpage.

Health Services Registration
Registration with the Police and healthcare providers

Drug and Alcohol Abuse Prevention
Being under the influence of alcohol or drugs will not normally be accepted as a mitigating factor or an excuse for behaviour leading to breaches of the Student Conduct Regulations and you may be referred to a drug and alcohol awareness course as part of your sanction.

Read the University drug and alcohol policy and find out more information, advice and guidance.

Book List
Information about required and recommended textbooks and materials will be made available to you by your Department.

Federal tax forms
Foreign educational institutions are not required as a matter of Title IV eligibility to complete form 1098-T for U.S. students. If such a form is required to be completed then it will be up to the student (or parent) to do so. The University of Essex Employer Identification Number (EIN) is 98-1450743.
Campus Safety
We want to ensure that our students stay safe by following some simple steps and taking basic precautions.

**Health and safety advice**

**Security on campus**

Equality and Diversity Policy
The University of Essex is committed to a comprehensive policy on Equality and Diversity for all its staff and students.

Find out more information on our dedicated webpage.

Refund Policy
Information regarding our refund policy and liability can be found on our webpage or in our Compensation and Refund Policy.

Return of Fund Requirements (Title IV)
Information on the return of Title IV funds, including your requirements and responsibilities, can be found in our Policy for Return of Title IV Funds.

Study Abroad
Registration on a program of study abroad approved for credit by the University of Essex may be considered enrollment at the University of Essex for the purpose of applying for assistance under the title IV, HEA programs. For more information on whether you would be eligible to receive funding, please contact usloans@essex.ac.uk.

Withdrawal procedures and support
For detailed information on the process of withdrawing from your program and the implications on your funding, please refer to the following support and guidance –

- Leaving Essex: [https://www1.essex.ac.uk/fees-and-funding/current/us-direct-loans/default.aspx](https://www1.essex.ac.uk/fees-and-funding/current/us-direct-loans/default.aspx)
- Thinking of leaving the University? Get support: [https://www.essex.ac.uk/student/leaving-or-returning](https://www.essex.ac.uk/student/leaving-or-returning)
- Tuition fee payment and liability Policy: [https://www1.essex.ac.uk/fees-and-funding/documents/payment-liability-policy.pdf](https://www1.essex.ac.uk/fees-and-funding/documents/payment-liability-policy.pdf)

3. Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal law that protects the privacy of student education records. The law applies to all institutions that receive funds under an applicable program of the U.S. Department of Education.

As part of the FERPA, students have the right to the following in relation to their education records:

- Inspect and review information in their education record
- Request amendment of their education record
- Consent to disclosure of personally identifiable information in their education record
- File a complaint with the U.S. Department of Education (Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202)

For more information or if you wish to gain access to any of your educational information, please contact usloans@essex.ac.uk.

4. Safeguarding Customer Information

At Essex, we ensure that all personal information that is disclosed to us is kept safe and secure and within regulated timescales. More information can be found on our My Information webpage and in our Data Protection Policy.