



University of Essex



University of Essex

Consumer Disclosure Information 2026-2027

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Introduction

The U.S. government requires institutions who offer federal loans to students, to disclose the consumer information outlined in this document. A paper copy of this information is available upon request.

If you require any further information about the content, please email usloans@essex.ac.uk.

Financial Assistance 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](#).

Award amount determination (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 programmes.

Information	Description
Types of Loan Available	Subsidised
	Unsubsidised
	PLUS
Loan Terms and Conditions	Master Promissory Note (MPN)

Information	Description
Eligibility criteria	General Criteria
	Subsidised and Unsubsidised
	PLUS
Rights and Responsibilities of the Student	Staying Eligible
Counselling	Entrance
	Exit

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 the [US Loans webpage](#).

Entrance and Exit counselling

Information regarding requirements of completing Entrance and Exit Counselling, can be found on our [US Loans webpage](#).

Institutional Information

Student Code of Conduct

The University outlines the [Student Code of Conduct](#) to ensure that all students are made clear of their standards of behaviour that is expected and the necessary actions that will be taken where behaviour falls below these standards.

Admissions Policies and Procedures

The links below provides an overview of the University of Essex general admissions policies.

- [Undergraduate](#)
- [Postgraduate Taught](#)
- [Postgraduate Research](#)

Current programmes of study

The University of Essex offers a wide range of Undergraduate (UG), Postgraduate Taught (PGT) and Postgraduate Research (PGR) courses to UK, EU and International students.

You can find courses using one of the following methods:

- The University webpage by [Department or School](#)
- The [Course Finder search tool](#)
- The [Undergraduate](#), the [Postgraduate](#) or [International](#) prospectus

For each course, you will find all relevant academic information, including entry requirements, course structure, fees and funding, academic options and routes, as well as instructional, laboratory and other physical facilities available.

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:

- Any non-degree bearing course, e.g. undergraduate or graduate certificates and diplomas
- Foundation programmes or Top ups
- Professional Degree programmes
- Any joint qualifications or dual awards programmes

- Courses which are less than half time
- Courses involving telecommunications or correspondence (including distance education and/or self-directed; online teaching or by direct assessment)*
- Some instances where there is a period of study at another institution in the UK or outside of the UK (contact usloans@essex.ac.uk for confirmation)
- Some instances where the course includes internship/externship at an organisation (contact usloans@essex.ac.uk for confirmation)
- Any programmes delivered (wholly or by joint study) at one of our partner institutions without a prior written agreement in place
- Nursing, medical or medical training courses (this also includes the MD programme)
- Summer school courses

*Eligible programmes and courses may only use telecommunications technologies to supplement and support instruction that is offered in a classroom located in Colchester, Southend or Loughton (UK) i.e., where the students and instructors are physically present.

Private loans

University of Essex will, where possible, work with whichever private lender a prospective borrower decides to use.

Students should be aware that the majority of private lenders choose not to offer loans when borrowers are studying outside the USA. Due to this, the only loans we list as being accessible are the USA Federal Direct Loan, [Sallie Mae](#) loans, or [Earnest Loans](#). If you have access to another lender, please contact us should they require us to certify your enrolment.

It is recommended that students investigate Title IV Federal Aid funding before applying for a private student loan, as Federal Aid is often cheaper and may have more favourable provisions. Before you borrow, ensure you have received all the disclosure information from your private lender as required under [12 CFR 226.47\(a\) in the Federal Reserve System regulations](#).

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.

Book List

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

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)

The requirements for Title IV funds when students withdraw are separate from the University's tuition fee liability and refund policies. A student may still owe funds to the University to cover unpaid charges when they withdraw from their course. For example:

A self-funded undergraduate student who has borrowed using federal aid to fund their study withdraws on day 42 of their course and is liable for one third (33.3%) of their tuition fees following withdrawal. This student's Return to Title 4 calculation determined they only earned 15% of their federal aid at their date of withdrawal. As a result of this, the university would need to return tuition fee's (already deducted from the loan before a disbursement as an Institutional Charge in this scenario) that exceed the 15% earned. The student in this scenario would owe the university the remainder of their tuition fee as a debt.

More detailed 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](#) on our US Loans Webpage.

Studying abroad information

You need to contact the Funding Team **before** planning any study-related travel outside the UK.

A student's enrolment in a program of study abroad approved for credit by the home institution may be considered enrolment at the home institution, for the purposes of applying for assistance under the Title IV, HEA programs.

Federal aid may be permitted where there are written arrangements between University of Essex and an institution that is not eligible under Title IV funding. This period of study must be no more than 25 percent of a student's program, provided that the ineligible entity satisfies definition of *foreign institution* as paid out in 34 CFR 600.52 of the [Code of Federal Regulations](#).

Federal aid may be permitted where there are written arrangements between University of Essex and an eligible Title IV funded institution based in the US. This period of study must be no more than 25 percent of a student's program.

Research in the USA during writing up period of PhD

You can do independent research in the United States for no longer than one academic year if it is conducted during the dissertation phase of a doctoral program under the guidance of faculty and the research can only be performed in the USA. This is the only exception to the rules regarding study abroad in the USA outlined above.

Placements

If you are applying for a course that includes a period of placement offered by an organisation, please declare this to the Funding Team by contacting usloans@essex.ac.uk who will review your course eligibility to ensure you are entitled to federal aid.

To be entitled to federal aid, your placement may be either compulsory or optional (i.e. one you are required to or have the option to participate in) and it must meet the following conditions:

- provided by an organisation other than University of Essex;
- students must be monitored and assessed by University of Essex staff;
- the period of placement cannot equate to more than 25% of your course.

Written arrangements (consortium or contractual)

The University of Essex doesn't currently have any written arrangements (consortium or contractual agreements) with any other institutions, as we meet the requirements as laid out in 34 CFR 668.5(h)(2) of the [Code of Federal Regulations](#).

If you are intending to undertake a period of placement or study either in the UK or outside of the UK, please contact the Funding Team at usloans@essex.ac.uk and we will advise you.

Attendance monitoring

Regular and appropriate attendance has been a University requirement for many years, as outlined in our current Regulations for Conduct and Statement of Learner Responsibilities.

It is an external UKVI requirement that Universities monitor [the attendance and engagement of visa national students](#). Persistent failure to comply might put a student's visa status at risk. You can find out about [your responsibilities and immigration conditions](#).

Withdrawal procedures and support

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

- [Leaving Essex](#)
- Thinking of leaving the University? [Get support](#)
- [Tuition fee payment and liability Policy](#)

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](#)
- [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 the [US Loans webpage](#).

Services and Facilities for Students with Disabilities

At Essex, we offer a range of services and facilities for students with physical, mental and intellectual 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](#).

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.

Default Management Plan

We follow the Secretary's Default Management plan which is designed to help students in receipt of Title IV funds to understand their responsibilities when taking on loans to fund their education. Our aim is to reduce, if not eliminate, the possibility of students defaulting on their scheduled loan Repayments. More information regarding our Default Management Plan can be found on the [US Loans webpage](#).

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](#).

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 programme 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.

Safeguarding Customer Information

At Essex, we take your data privacy very seriously and use your information to provide the products and services you have requested from us. We may, under legitimate interest (see our [Privacy Policy](#)), provide other opportunities which may be of interest. We will not sell, license, or trade your information without your consent. For more information about how your data will be processed, please see our [Privacy Policy](#). Where required, we may share your information across the University and with our commercial subsidiaries. You can opt out of marketing communications from us at any time.

Private Loan disclosures

Code of Conduct concerning private loans

The University's [Financial Regulations](#) provide sound arrangements for internal financial management, accounting, and control, to promote best value for money and fulfil the University's legal and financial

obligations. Conduct in relation to U.S. loans prohibits a conflict of interest with the responsibilities of an agent of the school with respect to the previous FFEL Program or private education loans. All agents with responsibility for loans are informed annually of the provisions of the code which prohibits:

- Revenue-sharing arrangements with any lender
- Receiving gifts from a lender, a guarantor, or a loan services
- Contracting arrangement 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 compensations

Sallie Mae and Earnest Loans are organisations experienced in lending to and dealing with U.S. students studying outside the U.S. They are also the only lenders we are aware of that will lend funds for private loans to U.S. students studying outside the U.S. We therefore do not have a preferred lender list.

Document Control Panel

Field	Description
Title	Consumer Disclosure Information 2026-27
Policy Classification	Guidelines, Regulations, and Code of Practice
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Nominated Contact	usloans@essex.ac.uk
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If you require this document in an alternative format, such as braille, please contact the nominated contact at usloans@essex.ac.uk.