

Consumer Disclosure Information for Students in Receipt of US Federal Financial Aid (Title IV Aid)

Federal regulations require schools to disclose specific consumer 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 need assistance or paper copies, please contact the University of Aberdeen US Loans Office.

Records and Privacy Policies will be reviewed on an annual basis.

Admissions Policies and Procedures

The links below provides an overview of the University of Aberdeen's general admissions policies.

- Undergraduate <https://www.abdn.ac.uk/study/undergraduate/admissions-policy.php>
- Postgraduate Taught <https://www.abdn.ac.uk/study/postgraduate-taught/admissions-policy.php>
- Postgraduate Research <https://www.abdn.ac.uk/study/postgraduate-research/pgr-admissions-policy.php>

To receive Federal Direct and PLUS Loans, you must have a high school diploma or equivalent. Entry requirements can be found on the [Study Here pages](#) for each degree programme. www.abdn.ac.uk/study

University Policies for Students and Student Agreement

The terms of the relationship between you and the University of Aberdeen are set out in the University of Aberdeen Student Terms and Conditions. This page also lists the key documents you will need and directs you to the policy documents.

<https://www.abdn.ac.uk/students/academic-life/student-terms-and-conditions-3473.php>

Tuition Fees

<https://www.abdn.ac.uk/students/finance/tuition-fees.php>

Accommodation

We offer a mix of on-campus and off-campus accommodation, and also with our Partners.

Information on the types of accommodation and costs <http://www.abdn.ac.uk/accommodation/>

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 to receive Federal Direct Loans.

- Certificate and Diploma Programmes
- Online or Distance Learning Programmes
- Programmes with study of less than half-time
- Medicine/Dentistry Programmes
- Foundation Year Programmes
- Programmes undertaken through Interactive Design Institute (IDI)
- Programmes undertaken at Qatar Campus
- Programmes undertaken at South China Normal University (SCNU) Campus
- Programmes undertaken at Shandong Normal University (SDNU) Campus
- Visiting and Exchange students. You are required to apply for Financial Aid through your home institution.
- All degree programmes that are joint, double or dual with other partner institutions.

Study Abroad

Degree programmes which involve study outwith the University of Aberdeen through a formal arrangement (Written Agreement) with another institution must satisfy the following conditions in order to remain eligible for Federal Aid:-

- For study located outside of the USA, the institution does not have to be approved to participate in the Federal Aid (Title IV) Programme
- For study located in the USA, the institution must be a participating and approved Federal Aid (Title IV) School
- The study abroad period must account for no more than 25% of the total length of the programme of study
- Agreement that the Host institution will sign the Consortium / Contractual Agreement with the University of Aberdeen.

Information about our existing Partnership and Consortium agreements with can be found here:

Where can I go? <https://www.abdn.ac.uk/study/undergraduate/where-can-i-go-3067.php>

Please email usaloans@abdn.ac.uk before applying for your loan so that we can assess your eligibility.

Code of Conduct for Financial Aid Professionals

In compliance with the Higher Education Opportunity Act (HEOA) of 2008, the following Code of Conduct was written in respect to the Title IV Stafford Loan program. Financial Aid employees are held to the following standards:

- Prohibited from conflicts of interest in respect to loans.
- Prohibited from revenue sharing arrangements with any lender.
- Prohibited from the soliciting or accept of gifts from a lender, guarantor, or servicer. Gifts include a "gratuity, favour, discount, entertainment, hospitality, loan, or any other item having a monetary value of more than a de minimis amount, including services, transportation, lodging, and meals. A gift does not include the following:
 - Standard materials, activities, or programs related to a loan being provided.
 - Food, refreshments, training, or informational materials provided as part of a training session conducted by the lender in order for the institution to improve services.
 - Favourable terms, conditions, or borrower benefits provided to a student employed by the institution if comparable terms are provided to all students of the institution.
 - Entrance and Exit Counselling services provided to borrowers as long as a covered institution's staff is in control of the counselling and the counselling does not promote one specific lender.
 - Philanthropic contributions to an institution unrelated to education loans.
 - State education grants, scholarships, or financial aid funds.
- Prohibited from receipt of any fees, payments, or any other financial benefits for consulting services by anyone with responsibilities in respect to education loans.
- Prohibited from assigning first-time borrower's loans to a particular lender and not delaying certification of any loan regardless of the lender or guaranty agency the borrower selects.
- Prohibited from accepting any funds to be used for private education loans in exchange for the institution providing concessions to the private lender.

In general, University of Aberdeen Financial Aid employees hold themselves to the following standards:

- Refrain from taking any action for their personal benefit.
- Refrain from taking any action they believe is contrary to law, regulation, or the best interests of the students and parents they serves.
- Ensure that the information they provide is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising their institution regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating, or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or part of a training activity of or sponsored by any such entity.
- Disclose of their institution, in such manner as their institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.

All University of Aberdeen employees are held to very high standards in order to provide the best service to our students and their families.

Privacy of Student Records - Family Education 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. The University of Aberdeen's Data Protection policies, available here, fulfil our requirements under the GDPR.

<https://www.abdn.ac.uk/staffnet/governance/data-protection-6958.php>

The UK Government's Data Protection Act is summarised here. <https://www.gov.uk/data-protection>

The UK Government's guide to GDPR can be found here -

<https://www.gov.uk/government/publications/general-data-protection-regulation-policy>

The University of Aberdeen 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.

Safeguarding Consumer Information

Information Security Policy

The University of Aberdeen has a robust information security policy which is reviewed at least once a year based on ongoing monitoring and reporting. The policy covers information which belongs to The University of Aberdeen as well as information which does not necessarily belong to The University of Aberdeen, but for which The University of Aberdeen can be made responsible. This includes all staff and student data, financial data, all the data which contributes to the administration of The University of Aberdeen, as well as information which has been passed to The University of Aberdeen by others.

This policy covers all the University of Aberdeen's information, irrespective of the way in which it is stored and communicated.

Legal and Compliance <https://www.abdn.ac.uk/staffnet/governance/legal-and-compliance-248.php>

Disciplinary Regulations

The Code of Practice on Student Discipline (Academic) and the Code of Practice on Student Discipline (Non-Academic) set out the procedures to be followed in the case of disciplinary offences by students.

- [https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/Code%20of%20Practice%20in%20Student%20Discipline%20\(Academic\).pdf](https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/Code%20of%20Practice%20in%20Student%20Discipline%20(Academic).pdf)
- [https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/Code%20of%20Practice%20in%20Student%20Discipline%20\(Non%20academic\).pdf](https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/Code%20of%20Practice%20in%20Student%20Discipline%20(Non%20academic).pdf)

Disciplinary offences are defined in academic and non-academic terms. Academic offences include, for instance, cheating in an assessment or at an examination, while non-academic offences include, for instance, damaging University property.

In addition to the electronic version, you can also access the Code in hard copy on request from undergraduate@abdn.ac.uk

Appeals and Complaints Procedure

Information on the University's Appeals and Complaints Procedures, through which students may formalise their concerns about aspects of their academic experience or complain when they feel that standards of non-academic service have fallen short of that which they expected.

<https://www.abdn.ac.uk/students/academic-life/appeals-complaints-3380.php>

Satisfactory Academic Progress

Students are expected to meet requirements for progression:

- General Regulations
<http://www.abdn.ac.uk/registry/calendar/generalregulations.php>
- Undergraduate students - Supplementary Regulations
<https://www.abdn.ac.uk/registry/calendar/undergraduate-regulations.php>
- Postgraduate students – Supplementary Regulations
<http://www.abdn.ac.uk/registry/calendar/postgraduate.php>
- Programme Specifications - <https://www.abdn.ac.uk/registry/calendar/specifications/>

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal aid. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree requirements. SAP includes two standards; qualitative and quantitative. Students must meet both standards to continue receiving financial aid.

<https://www.abdn.ac.uk/students/finance/us-federal-direct-loans.php#panel2207>

Transportation

Information about travel to and around Aberdeen <https://www.aberdeencity.gov.uk/services/roads-transport-and-parking/public-transport>

Exploring Aberdeen and Aberdeenshire is easy by foot, by road or by rail. <https://www.visitabdn.com/plan-your-trip/getting-around/>

Visit Scotland Website www.visitscotland.com/places-to-go/aberdeen

Student Health and Wellbeing

Information regarding registration with a General Practitioner and Dentist along with guidance on how to stay safe in Aberdeen. <https://www.abdn.ac.uk/students/support/health-3628.php>

Information regarding the various support and guidance for a variety of different academic, non-academic or wellbeing issues during your time at University can be found here. <https://www.abdn.ac.uk/students/support/index.php>

Services and Facilities for Students with Disabilities

The University of Aberdeen welcomes disabled students and has dedicated Disability Advisers to offer support.

- Advice and Assistance <https://www.abdn.ac.uk/students/support/disability-services-3395.php>

If you require additional funds to support your disability, please email usaloans@abdn.ac.uk to discuss.

Drug and Alcohol Abuse Prevention

The Institution's Student Alcohol and Drugs Misuse Policy
<https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/Policy%20on%20Drugs%20and%20Alcohol%20Misuse.pdf>

Drug-related offenses will be subject to a non-academic misconduct investigation as outlined in our Code of Practice on Student Discipline.

[https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/Code%20of%20Practice%20in%20Student%20Discipline%20\(Non%20academic\).pdf](https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/Code%20of%20Practice%20in%20Student%20Discipline%20(Non%20academic).pdf)

Cost of Living Information

The University of Aberdeen sets the Living Expenses budget that is used for Federal and US private student loan assessments. All costs are based on limitations to the amounts and other criteria outlined in Federal Regulations. Cost of attendance is the University's estimate of a student's educational expense for the period of enrolment. The University may not certify more financial aid than a student's cost of attendance budget unless under professional judgment of special circumstances.

The Living expenses budget includes the following items. More detailed information can be found here – <https://www.abdn.ac.uk/students/finance/us-federal-direct-loans.php#panel2228>

- Rent / Housing
- Utilities (Gas / Electric / Internet)
- Food
- Local Travel Expenses
- Personal Costs (detailed information is available on CoA link)
- Books / Computer Equipment / Printing
- 2 Return Flights
- Visa (1st year students only) – if an extension is required, please email usaloans@abdn.ac.uk to discuss.
- Healthcare surcharge (1st year students only for duration of programme)
- Approximate Origination Fees (Federal Loans only)
- Childcare or nursery cost (awarded on a case-by-case basis)

Other information related to living costs in Aberdeen -

<http://www.abdn.ac.uk/study/international/tuition-fees-and-living-costs-287.php>

Book List

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

Completion/Graduation and Transfer Out Rates

Information on the University's completion and transfer-out rates is available from the Higher Education Statistics Agency (HESA). Due to the very low non-continuation rate, the University is unable to supply a breakdown of completion or transfer-out rates by gender, ethnicity or recipients of need-based Subsidised loans, as this may reveal personally identifiable information about an individual student, which would break the Data Protection Act.

For the latest rates please refer to the links below. In tables where information is available at an institutional level you will find data for the University of Aberdeen in the Total Scotland section.

Higher Education Statistics Agency <https://www.hesa.ac.uk/data-and-analysis/performance-indicators>
HESA Non-Continuation Rates <https://www.hesa.ac.uk/data-and-analysis/performance-indicators/non-continuation>

Campus Safety

We want to ensure that our students stay safe by following some simple steps and taking basic precautions.

Safety Advice <https://www.abdn.ac.uk/students/support/safety-3396.php#safezone>

Equality, Diversity, and Inclusion Policy

The University of Aberdeen is committed to a comprehensive Equality, Diversity and Inclusion Policy for all its staff and students.

https://www.abdn.ac.uk/staffnet/documents/policy-zone-governance-and-compliance/Equality_Diversity_Inclusion_Policy.pdf

University Policies

University of Aberdeen policies, procedures, plans and guidelines can be found here:

<https://www.abdn.ac.uk/staffnet/governance/policies-procedures-plans-and-guidelines-399.php>

Sports and Athletics Programmes

The UK does not have an 'intercollegiate athlete programme' in the same way as US schools. Sports information can be found here:

<https://www.abdn.ac.uk/students/student-life/student-faqs-3731.php#panel3744>