

Consumer Information 2026/7

US Federal Loans

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Consumer Information for Students Receiving US Federal Loans in 2026/7

General Student Disclosures.

Brunel University of London participates in the William D. Ford Direct Loan Program (Federal Student Aid - FSA) administered by the United States Department of Education. The US government requires institutions that participate in the federal student loan program to disclose the following consumer information.

Terms and Conditions of US Federal Student Loans.

For information on the terms and conditions please refer to your cost of attendance (COA). Updated information will be available on our [US Loans](#) web pages shortly. Please also refer to the Federal [Student Aid](#) website.

Eligibility for Federal Student Aid (FSA).

To be eligible for FSA students must meet the eligibility criteria which includes:

- Be a US Citizen or eligible non-citizen.
- Enrolment on an eligible course.
- Studying at least half-time
- Have a UK bank account in their name.

For comprehensive information on eligibility please refer to your cost of attendance (COA). Updated information will be available on our [US Loans](#) web pages shortly. Please also refer to the [Federal Student Aid website](#).

Application Process.

For information on how to apply for loan(s) please refer to your cost of attendance (COA). Updated information will be available on our [US Loans](#) web pages shortly. Please also refer to the [Federal Student Aid website](#).

How Much Will My Course Cost?

The fees for each course are listed on its course page. Some courses will charge additional fees for things like accreditation exams for a professional body. A general breakdown of fees by school, and information on fees in previous years can be found on the [undergraduate](#) and [postgraduate](#) tuition fee pages.

Will I pay International or Home fees?

This depends on a number of factors. If you are not sure whether you can be classed as a home student the UKCISA [website](#) has useful advice. Brunel will only assess in detail an applicant's fee status after an offer is made. If you are made an offer and there is a question about your fee status we will send you a fee status questionnaire.

Consumer Information for Students Receiving US Federal Loans in 2026/7

How much money will I need on top of my fees?

If you need to apply for a student visa to study at Brunel, you will need to meet the Finance requirements in the visa application. This is to show that you have enough money to support yourself while you are in the UK in addition to the first year's Tuition Fees. Please see the [Financial Requirement](#) information on the UK Government Website.

If you have applied to live in on-campus accommodation, the **maximum** amount you may deduct from the living costs part of your visa application's Finance Requirement will now be **£1,529**.

We therefore recommend that students do not pay more than £1,529 to the University for accommodation before arriving in the UK. Instead, you should retain further accommodation payments in your bank account, to support your visa application.

Please start planning in advance to make sure you will have enough money in your bank account for your Student visa application. For more information, please see our [Immigration web pages](#).

Beyond this you should ensure that you budget sensibly. [Find out more about budgeting your money while at university](#).

Cost of Attendance.

- The Funding Team will provide you with a cost of attendance each year if you are on an eligible course and you are eligible to receive this funding.
- Some costs on the cost of attendance are estimated (flight costs), some are updated based guidance from the National Association of Money Advisers (NASMA) and some are capped (accommodation costs).
- Mandatory additional costs are included in the cost of attendance – optional costs are not included.

Award Amount Determination.

please refer to your cost of attendance (COA). Updated information will be available on our [US Loans](#) web pages shortly. Please also refer to the Federal [Student Aid](#) website

Student's Rights and Responsibilities.

All students must abide by our [Student Code of Conduct](#). Students must also make Satisfactory Academic Progress (SAP). Our updated [SAP Policy](#) is available on the University's [Policies](#) web pages.

Consumer Information for Students Receiving US Federal Loans in 2026/7

Student Financial Aid.

More information about the financial assistance available to international students can be found on our [Fees and Funding webpages](#). For further details on [Postgraduate](#) and [Undergraduate](#) funding please visit the relevant webpages.

Ineligible Courses.

Some of our courses are not eligible for FSA. These are:

- Research Degrees (PhD and MPhil as these are designated as direct-assessment and not eligible for loans at a foreign school.
- All courses in the Brunel Medical School
- All courses delivered through an ineligible college (for example The Brunel Pathway College - BPC)
- All short courses including courses in the Brunel Language Centre
- Postgraduate Certificates
- Postgraduate Diplomas
- Degree Apprenticeships
- Distance Learning Courses
- Part-time courses (for students who require a student visa).
- Courses that are less than half-time.
- Courses involving study outside the UK for more than 25% of the course
- Postgraduate courses that include a placement element which is more than 25% of the course, including all Postgraduate courses with an extended placement.
- Any course where the student participates in a Study Abroad Scheme even if the study abroad is less than 25% of the course duration.

Loan Counselling.

Entrance Counselling for recipients of FSA at Brunel University of London. The counselling procedure should be conducted through the [StudentAid.gov](#) website. All students beginning a new program of study must complete a [loan counselling session](#) before a loan can be certified and disbursed. This ensures borrowers understand the terms and conditions of their loan and their latest rights and responsibilities under Title IV, HEA (Higher Education Act 1965) loan programs. This only needs to be completed in the first year of a new program.

PLUS Credit Counselling for Federal Direct PLUS Loan Borrowers. This counselling is required by eligible graduate students, or eligible parents of undergraduate students, if the US Department of Education (the Department) has informed you that you have an adverse credit history, but you have done one of the following:

- obtained an endorser

Consumer Information for Students Receiving US Federal Loans in 2026/7

- documented extenuating circumstances to the satisfaction of the US Department of Education.

PLUS Credit Counselling can be completed voluntarily at any time. If PLUS Credit Counselling is completed voluntarily and you are determined to have an adverse credit history by the US Department of Education within 30 days of PLUS Credit Counselling completion, your PLUS Credit Counselling requirement will be fulfilled.

Annual Student Loan Acknowledgement. From 2021, the Department recommends that borrowers complete an [Annual Student Loan Acknowledgment](#) each year before accepting a new federal student loan. The goal is to help understanding of loans and how they affect a borrower's financial future.

- First-time borrowers accepting a federal student loan are acknowledging that they understand their responsibility to repay the loan.
- Existing federal student loan borrowers are acknowledging that they understand how much is owed and how much more they are eligible to borrow.
- Borrowers will also see other federal student aid information, including the interest rates and repayment options to make managing student loans easier.

Exit Counselling for Federal Student Direct Loan Borrowers. The Funding Team will send a message to student borrowers of Direct Loans to complete exit counselling each time they drop below half-time enrolment, graduate or leave school. This may include students whose program of study ends prior to the date of their actual graduation.

- This message meets the Department exit counselling requirements by copying in non-institution email addresses, attaching the FSA Exit Counselling Guide and linking to the Exit Counselling module on StudentAid.gov.
- The University will update the National Student Loan Data System (NSLDS) with the new student status.
- Exit counselling is required by federal law to help Direct Loan borrowers to review their rights and responsibilities as a borrower and to understand their obligations and choices for repayment.
- The US Department of Education [Studentaid.gov exit counselling pages](#) contains all the information about individual loans and borrowers could save thousands of dollars by being well informed and planning repayment options long before they become due by following the guidance online.

Private Education Loans.

A private education loan is a non-FSA loan that is made to a borrower expressly for postsecondary education expenses, regardless of whether the loan is provided through

Consumer Information for Students Receiving US Federal Loans in 2026/7

the educational institution that the student attends or directly to the borrower from the private educational lender.

The only private company that we are currently work with is [Sallie Mae](#).

Students taking a non-Title IV (standard degree) authorized program at Brunel University of London may be eligible for private loan funding.

Unless otherwise requested, private loans will be disbursed as per federal loans. Paying the loans in disbursements rather than a single payment at the start of the year will reduce the amount of interest the loans accrue.

Private student loans are still limited to your cost of attendance in exactly the same way as Direct Loans. Students are allowed to hold both types of loans, but the total cannot exceed the respective cost of attendance.

Disclosures Required for Private Education Loans.

The [Sallie Mae loan application and solicitation disclosures](#) cover all regulatory information required by 15 U.S.C. 1638(e)(1) [12 CFR 226.47(a) in the Federal Reserve System regulations].

It is important for prospective borrowers to note that you may qualify for FSA loans and that the terms and conditions of an FSA loan may be more favourable than the provisions of private education loans.

Preferred Lender Lists

Brunel University of London does not have a preferred lender agreement with any specific lender of private education loans and will not endorse, promote or recommend any United States-based private student loan provider who may offer loans for study at foreign schools.

The University will, in most cases, work with whichever private lender a prospective borrower decides to use. However, prospective borrowers should be aware that most private lenders choose not to offer loans to students studying outside the USA.

Any reference to Sallie Mae in University communications or on the University website does not represent the existence of a 'preferred' lender and is merely used as an example of a lender. In the event that other companies begin to offer private student loans for study at foreign schools, they will be given equal visibility.

Brunel University of London has no affiliation with, and received no financial incentives from, Sallie Mae or any other private lender.

Misrepresentation.

Brunel University of London is committed to operating in an environment of integrity and strives to offer students and parents accurate and timely information.

Per federal regulations (34 CFR 668 Subpart F), The University will hold itself to the highest levels of integrity and will not knowingly provide any false, erroneous, or

Consumer Information for Students Receiving US Federal Loans in 2026/7

misleading statements to a student or prospective student, to the family of an enrolled or prospective student, or to the US Department of Education.

The University is committed to operating in an environment of integrity. Each member of the University's community is responsible for assuring that the actions and activities conducted at the University promote such an environment.

Fraud and Misrepresentation for Financial Aid Purposes.

The Funding Team at Brunel University of London is committed to maintaining the highest level of integrity in all interactions with students, parents, and the Department of Education. The Funding Team carefully monitors all financial aid documents for potential errors or discrepancies – including wilful misrepresentations or fraud.

Per Federal regulations, the University is required to report to the Department's Office of Inspector General (OIG) any individual who is suspected of fraud, or deliberate misrepresentation of information which may affect an applicant's eligibility for Title IV aid (see statute 34 CFR 668.16(g)).

Family Educational Rights and Privacy Act of 1974 (FERPA) Information.

The [Federal Family Education Rights and Privacy Act \(FERPA\)](#) does not apply within the UK. The UK has similar legislation called the [Freedom of Information Act 2000 \(FOIA\)](#) - please see below for further information.

The UK also has legislation to protect personal data called the [General Data Protection Regulation \(GDPR\)](#) and [Data Protection Act 2018](#). The UK Government's Data Protection Act is summarised here (see below for further information).

Data Protection.

To learn more about what we do with your data and view general Policies and Guidance relating to Data Protection please see our [Data Protection](#) web pages.

Please also see our [Privacy Policy & Copyright Statement](#) and [Privacy Statement](#).

Freedom of Information.

If you have a freedom of information request or you require more information, please visit [Freedom of Information Policies and Guidelines](#)

Safeguarding Consumer Information.

Financial data is processed in accordance with the [General Data Protection Regulation \(GDPR\)](#) and the [Data Protection Act 2018](#).

To learn more about what we do with your data and view general Policies and Guidance relating to Data Protection please see our [Data Protection](#) web pages.

Consumer Information for Students Receiving US Federal Loans in 2026/7

Refund Policy

For more information on refunds, please see the Student Financial Policy for 2026/7 which will be published on the University's [Policies](#) webpage.

Return of Title IV Funds.

For more information please see our [R2T4 Policy](#) which is available on the University's [Policies](#) webpage shortly.

Study Abroad

Undertaking a study abroad scheme is likely to impact your eligibility for US Federal Student Loans. Before committing to any study abroad scheme please contact the Funding Team by email to Funding@Brunel.ac.uk

Withdrawal Procedures.

Should you wish to withdraw from your course please submit a request in eVision. You will be notified when your record has been updated and the changes to your US Federal Student Loans.

Non-Attendance Withdrawals.

These are processed in accordance with our [Student Attendance Policy](#) and if you are on a student visa you will be required to adhere to your visa conditions – failure to do so may result in withdrawal from the University for academic non-engagement.

Written Arrangements

Brunel University of London doesn't have any written arrangements (consortium or contractual agreements) with any other institutions for the provision of US Federal Student Loans.

Gainful Employment Programmes.

Brunel University of London is approved only to provide Federal lending for students on a standard, degree-granting program. Therefore, there are no Gainful Employment Disclosures to report.

Consumer Information for Students Receiving US Federal Loans in 2026/7

Academic Information – Courses

For information about current degree programmes and other educational and training programmes available at Brunel University of London, please use the [Course Finder](#).

Academic Information – Facilities.

For information about instructional, laboratory, and other physical plant facilities that relate to your academic programme, and for faculty and other instructional personnel, please contact your [Department](#).

Campus Facilities.

Brunel is a single site University. For more information about campus facilities please see our website: [Life on our London Campus | Brunel University of London](#)

Emergency Services on Campus.

Brunel Security Office. The University has its own security office, accessible at all times. Call 66943 from an internal phone or +44 (0)1895 255786 from an outside line) for reporting a security incident or crime of any type.

Brunel Medical Centre. The University has its own [medical centre](#) on campus. Call +44 (0)1895 234426 during opening hours or +44 (0)845 8501568 out of hours (if you are registered with the Medical Centre).

Emergency Services off Campus.

Police, Fire or Ambulance. dial 999 in the event of an emergency or 112 for non-emergency situations.

Hillingdon Hospital Accident & Emergency. Call +44 (0)1895 252212.

Telephone Helplines and Websites.

[Call 111](#) (the NHS non-emergency number) available 24 hours a day, 265 days a year. Calls are free from UK landlines and mobile phones.

[The Samaritans.](#) 24 hour listening service for people experiencing feelings of distress or despair. Call 116 123 (free to call from UK landlines or mobile phones) or text +44 (0)7725 909090.

[The Mix.](#) A free, confidential helpline for young people. A webchat service is available from 1pm to 11pm or you can email them. Call +44 (0)808 8984994.

[Family Lives](#) provides help and support in all aspects of family life – available 24 hours a day. Call +44 (0)0808 800 2222.

Consumer Information for Students Receiving US Federal Loans in 2026/7

Alcohol and Drug Prevention.

In line with UK Law, Brunel University of London University London does not tolerate drug abuse.

The University enforces drug and alcohol and smoking policies consistent with UK law and will notify any infringement to the appropriate national and local law enforcement agencies.

Please note that the UK police have powers to arrest and test anyone they have reason to believe may be under the influence of drugs. Similarly, breath testing for alcohol is mandatory for everyone involved in a road traffic accident.

The [National Health Service \(NHS\)](#) promotes and offers information, advice and help specifically for students.

The UK legal sanctions for possession and supply of non-prescription, sometimes called recreational drugs, can be found at [Drugwise](#)

To ensure that our environment is safe for all students and staff, Brunel University of London has a zero-tolerance policy towards drug dealing by students both on and off campus. If you are found to have been dealing drugs, or intending to deal drugs, you will face serious disciplinary action. This will almost certainly result in you being expelled from the University, with the possibility that you would not retain any credits already achieved in your academic studies or any award (whether intermediate or final, see our [Senate Regulations](#)). These penalties may be applied even if it is your first offence, and even if you have been found not guilty in a Court of Law.

The University is aware of the detriment to an individual's health, finances and future which is caused by drug and alcohol and tobacco misuse and dependency. The school's own health service works as part of the National Health Service to support and encourage addicts to recover.

The University encourages students to learn about various drugs and their effects at:

- [NHS drugs](#)
- [Drugwise](#)

There are also support services available to Brunel University of London students:

Counselling.

- [Brunel University of London Counselling Service](#)
- [Substance abuse Hillingdon Drug and Alcohol Service:](#)

Please note that your US Direct Loans eligibility may be at risk if you are convicted of a drug related crime. To learn more about possible loss of loan eligibility and rehabilitation, see the [Student Aid website](#).

Alcohol. The sale and consumption of alcohol, on or off campus, is governed by UK law. For further information visit [Drinkaware](#).

The [UK National Health Service](#) offers practical guidance on safe and unhealthy drinking.

If you are a Campus Resident please see [Drug and Alcohol Regulations](#).

Consumer Information for Students Receiving US Federal Loans in 2026/7

Vaccinations.

We have vaccination clinic sessions for MMR and Meningitis C during the first few weeks of the new academic year; these will be advertised around the campus. Please see our [Medical Centre](#) website for further details.

Safety.

The University has a commitment to ensure that all students, staff and members of the public affected by University services can pursue their activities in a manner and environment that supports high standards of health, safety and welfare. Please see our [Health and Safety Policy](#) for more information. More information is available in our [Health & Safety in Fieldwork \(off campus\) Policy](#) and our [Health & Safety in Research Policy](#).

Missing Student Information.

For further details on a Missing Student Notification Procedure, please contact the [Student Support and Welfare Team](#) or the Security Office.

The Security Office is staffed 24 hours all year round by trained and professional security officers. Call 66943 from an internal phone or +44 (0)1895 255786 from an outside line).

Disabled Students.

For details on the facilities and services available to Disabled Students please see our [Disability and Dyslexia Service](#) web pages.

EIN numbers and Form 1098-T

The University does not have an EIN number and therefore we are unable to complete Form 1098-T. If you require a breakdown of fees paid for a specific period of time then this may be requested in the form of a bespoke letter which can be obtained from the Student Hub ([BrunelHelp](#)) or in the form of an itemised receipt which you can request from the Student Finance team (stufin@brunel.ac.uk).

Complaints.

Should you have a complaint about the processing of your US loan, you have the right to file complaints with the US Department of Education, although it would be preferable that you contact the University's Funding Team in the first instance so that they can try

Consumer Information for Students Receiving US Federal Loans in 2026/7

to resolve the problem for you – email Funding@Brunel.ac.uk. For more information please also see the [University Complaints Procedure](#).