

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.

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

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](#).

Owner: Funding Team (Student Services)

Information correct: August 2020

Review date: August 2021

Updated: May 2021