

CONSUMER DISCLOSURES FOR STUDENTS IN RECEIPT OF FEDERAL STUDENT AID

US Government regulations require institutions that offer federal student loans to disclose Consumer Information. The relevant Consumer Information for Swansea University can be found below.

(This information applies from March 2023 and will be updated accordingly).

If you require further information about the content or require a paper copy, please email usloans@swansea.ac.uk

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● Institutional and Financial Assistance Information for Students

- [These webpages](#) explain the things you need to know about paying your student fees at Swansea University. Part of our commitment to you is to be clear regarding our fees regardless of your funding source. It is very important before you start your studies with us that you ensure you will have sufficient funds available to pay for your studies, from initial registration through to completion. These pages explain why, and what you need to do if your circumstances change.
- Generic financial aid information about all need-based and non-need based local, private and institutional student financial assistance available to students at Swansea University can be obtained from the [My Finances - Fees and Scholarships](#) and [Fees and Funding](#) webpages.
- General institutional information can be found on [Swansea University's main website](#).
- Admissions information can be found on the [Admissions Policies webpages](#). For Admissions information specific to a particular course or for further advice please refer to the [Admissions website](#).

● Student Financial Aid Information

- Queries regarding Financial Aid can be directed to our Federal Aid Administrators via email usloans@swansea.ac.uk
- Federal Student Aid information can be found here [Home | Federal Student Aid](#)
- In order to access Direct Loans to support your studies, you must complete a Free Application for Federal Student Aid (FAFSA) which can be found on the above website, and confirm that Swansea is your nominated School. Upon receipt of the student's FAFSA information, Swansea University will contact the student by email to confirm any additional information that is required to support processing of their Direct Loan application.
- Before you apply for a loan, you should think about whether you can afford to make the repayments. StudentAid has a [Loan Simulator](#) to help you plan your education loans and repayment options.
- The office of Federal Student Aid provides publications, fact sheets, online tools, and other [helpful resources](#) to help you prepare and pay for college or career school, along with their own [Facebook page](#).
- Criteria for selecting recipients, determining the award amount and approving students for Federal Student Aid are dependent upon the recipient satisfying the Federal Student Aid rules for eligibility, and Swansea University's rules for admission and continuation of study.
- Eligibility requirements and procedures for applying for aid are available from our [US Federal Loans](#) webpage.
- The determination of the maximum amount of combined Federal Student Aid and/or private student loans is capped at the value of the 'Cost of Attendance' as determined by Swansea University see page 4.
- Federal Student Aid is disbursed at the start of each semester of the academic year (or as near to the start of the semester as possible for late applicants) and is disbursed through the means of GBP bank transfers. More information on the methods and frequency of disbursements of aid can be found [here](#).
- Students have a right to cancel all or part of their Federal Student Aid within 30 days of receipt of notification of the loans being originated.
- Students have the right to cancel all future disbursements at any point within the academic year prior to the relevant future disbursement dates. In accordance with Federal Student Aid regulations, students will be reminded that the disbursement is due at least 14 days before the disbursement date and will be given

an opportunity to cancel or reduce disbursements. Where a disbursement date has already passed, Swansea University will not be able to reduce the amount disbursed, however the student can return unrequired funds to their loan servicer or the US Department of Education within 120 days of the disbursement date without incurring interest or other fees. Students are solely responsible for doing so and should contact their Direct Loan Servicing Centre for guidance on how to return the unrequired funds.

- Students have the responsibility to remain in 'good-standing' with Swansea University. Good-standing means that the student has maintained: a) appropriate conduct within the student disciplinary regulations and does not have disciplinary procedures outstanding; b) appropriate conduct within Swansea University's Fees Policy and does not have outstanding debt which is older than its due-dates; c) appropriate conduct within the student academic regulations and does not have any Notices against them under the relevant regulations.
- Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program, and Swansea University's policy on Satisfactory Academic Progress is available in the Satisfactory Academic Progress (SAP) section of our [US Federal Loans](#) webpage.
- The terms and conditions of Title IV HEA (Higher Education Act) loans are available to all students through their Master Promissory Notes (MPN), and the Entrance and Exit Counselling requirements (information can also be found on our [Loan Application Process](#) webpage) of the Federal Student Aid process at Swansea University.

Swansea University requires:

- a) New MPNs to be completed during each year of access to Federal Student Aid.
- b) Entrance Counselling to be completed for all first-time Direct Loan borrowers (other than Parent PLUS loans whereby it is recommended but not required), at the beginning of each academic year of study where applicable and prior to the first disbursement. At Swansea University, entrance counselling is required to be completed via [Home | Federal Student Aid](#) before a loan will be approved. The student will be provided with comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities through entrance counselling.
- c) Exit counselling to be completed by borrowers (other than for Parent PLUS loans whereby it is recommended but not required) during the end of the final semester in the student's final year of study. Or shortly before/or as soon as, the Federal Aid office at the school becomes aware that the student borrower has ceased at least half-time study with Swansea University.

At Swansea University, exit counselling should be completed via [Home | Federal Student Aid](#) This ensures students are informed of the Federal Aid Terms & Conditions of their loans, provided with sample loan repayment schedules, and counselled in the necessity of repaying their loans. Any student who fails to complete exit counselling via [Home | Federal Student Aid](#) will be emailed a copy of the exit counselling web link, explaining the importance of its completion.

d) *PLUS counselling for student borrowers* – Prior to the first disbursement, borrowers who are informed by the US Department of Education that they have an adverse credit history (and have obtained an approved endorser or documented to the satisfaction of the US Department of Education that there are extenuating circumstances related to the adverse credit history), will be required to undertake PLUS counselling.

- All US Citizens and eligible non-US nationals receiving Federal Student Aid at Swansea University are obligated to meet the requirements of the following organisations to maintain their entitlement to US Student Federal Aid: Swansea University; Federal Student Aid and the US Department of Education; UK Visas & Immigration (UKVI) and the UK Home Office.

- Facilities and Services available to students with disabilities

- Swansea University's Disability Office can provide information and support for all students with disabilities. Information about the service, including contact details and their policies, can be found on their [webpage](#).

- Cost of Attendance

- The total Cost of Attendance (COA), and therefore the maximum amount of funding available, is the calculated cost of tuition and fees plus expected living expenses for the current academic year of study, converted into USD. Information on the Cost of Attendance can be found under 'Eligibility Assessment & Cost of Attendance' on our [Loan Application Process](#) webpage.
- Swansea University's tuition and fees vary depending upon the course being followed, the student's residency status and other criteria. Information on the tuition and fees for specific circumstances can be found on our [Undergraduate Fees and Funding](#) webpage or our [Postgraduate Fees and Funding](#) webpage.
- [Living costs](#) are assessed according to a local average for food and housing (and utilities costs), books, course materials, supplies and equipment (rental or purchase), transportation, miscellaneous personal costs and federal student loan fees. Students with exceptional additional essential costs (for example, dependent care or disability-related expenses) can request that these also be taken into consideration by emailing your US Loan Administrators via usloans@swansea.ac.uk
- The cost of attendance is an estimate of what it costs the typical student to attend Swansea University. It is an estimate of educational expenses and is based on average rather than actual expenses for different categories of students. Universities are only allowed to certify up to 'reasonable' costs with the cost of attendance being for education, not for luxuries
- Your COA covers both your university tuition and basic living expenses. When comparing financial aid packages from other universities, make sure you are comparing the total cost of attending that university, not just the total financial aid offered.
Tuition and fees vary by Faculty and by course.
- Here are some examples to give you a better understanding of the cost of attendance [cost-of-attendance.pdf \(swansea.ac.uk\)](#)
- See a full breakdown of estimated living costs here: [UK Living Costs and Finances: International Students - Swansea University](#)
- Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid
- Swansea University's Refund Policy can be found within the Fees and Funding pages [here](#).
- Refund policies with respect to living arrangements (e.g. housing and utilities costs) outside of Swansea University's own accommodation, will be dependent upon any contract that was signed by the student, and Swansea University is unable to advise on these. Information and clarification should be sought from the landlord (or their agents) and the relevant utility provider, as appropriate.

- Students wishing to Suspend/Withdraw from Swansea University before the completion of their studies must notify their academic School/Faculty of their wish to Withdraw, and follow the relevant Withdrawal process as advised by the School/Faculty.
- Once a student is considered Suspended/Withdrawn from study, Swansea University will calculate whether any loan funds are due to be returned to the US Department of Education in line with the Return of Title IV Funds Policy, which can be found on the following webpage under the heading [‘Suspend or withdraw, and other changes to enrolment status’](#).
- The Federal Aid Administrator receives a status update from the University’s Student Records Department (on a monthly basis), and/or a status update from the University’s MyUniHub Student Services Team and/or the University faculty, advising of any students in receipt of US Federal Aid who have withdrawn from studies. Student statuses are also checked before submission to the National Student Loan Data System (NSLDS) see page 9 below.

• Programmes ineligible for Federal Student Aid

- US law implemented by the Higher Education Reconciliation Act (HERA) means there are restrictions on the University’s ability to offer federal loan funds to students on certain programmes. Ineligible programmes include those which are less than half-time, are not degree-bearing, or with a limited exception, include any online element or distance learning, or are offered in whole or in part in the United States by a US institution (more information below).
- A foreign institution is not prohibited from offering a programme in whole or in part in the United States. However, any such programme is not recognised for Direct Loan Program purposes if the institution in the US is not eligible to administer Federal Student Aid, and/or the credits undertaken in the eligible US school is more than 25% of the maximum credits undertaken for the whole programme. As a result, student attending that programme may not receive Direct Loan Programme funds for any part of the programme.
- The following programmes/degrees at Swansea University, where partial instruction is provided by another institution are ineligible for Title IV borrowers: *Joint/Collaborative Research Degrees, Dual and Double Degrees, Joint/Collaborative Masters Degrees, Validation Degrees, Franchised Degrees and Flying Faculty degrees.*
- **Study Abroad Students – Inbound students:** If you are an American citizen attending Swansea University through a Study Abroad Programme sponsored by your US domestic school, your Federal student aid application for a short term, or a study abroad programme is processed by your home institution in the US. Swansea University is not authorised to certify student loans or deferments for US study abroad students who only plan to attend for a semester or for a one year study abroad experience to earn credits that apply toward or transfer into a degree programme in which the student is enrolled in the US.

Outbound Study/Work Students: Students in receipt of, or eligible for US Financial Aid can go on Outbound Exchange to any institution outside of the US that is either eligible or ineligible to administer Federal Student Aid, as all of our Outbound Exchange programmes do not offer more than 25% of the maximum credits undertaken for the whole programme (that is one complete year of a four year Study Abroad programme at Swansea University). If the Outbound Exchange is to a US institution that is ineligible to administer Federal Student Aid, then the whole programme cannot receive Direct Loan Programme funds at any time. As such if students are interested in going on an Outbound Exchange they must notify one of the Financial Aid

administrators at Swansea University in advance of applying for the degree that includes this option, so that they can identify the eligible institutions that students may attend. Please contact usloans@swansea.ac.uk for advice before making any arrangements.

- If you attend a study/work abroad year/semester at an institution in the US that is ineligible to administer Federal Aid, then the whole degree programme becomes ineligible for Federal Aid funding.
- In terms of international work placements, students can return to the US on their placement as long as they are not able to achieve more than 25% of the maximum credits undertaken for the whole programme (all of our placements have QAA oversight which allows this).
- Programmes offered in whole or in part by telecommunications or correspondence (including distance education and/or self-directed; or by direct assessment) are not eligible for Federal Student Aid. Eligible programmes and courses may use telecommunications technologies only to supplement and support instruction that is offered in a classroom located in the country where the students and instructors are physically present.
- Undertaking any part of your study or research outside of the UK is not normally possible for students in receipt of US Federal Aid (unless mentioned above). However, independent research conducted by an individual student in the US for no more than one academic year is permissible if it is conducted during the dissertation phase of a doctoral programme under the guidance of faculty, and the research can only be performed in the US. PhD candidates that are intending to perform research in the United States should contact the US Loan Administrators on email usloans@swansea.ac.uk for advice before making any arrangements or applying for your loan so that your eligibility can be assessed first.
- Swansea University is prohibited from offering Federal Student Aid for their medical instruction programmes that lead to a degree of medical doctor, doctor of osteopathic medicine, their Nursing programme or the equivalent.

- **Academic Program Information (Educational Program, Instructional Facilities, and Faculty)**

- Prospective and enrolled students can obtain the latest information about instructional, laboratory and other facilities relating to academic programmes for each School/Faculty, as well as information on faculty and instructional personnel, plus any plans by the school for improving the academic programme, through the academic department's webpages or the School/Faculty themselves. For information about current degree programmes and other educational and training programmes available at the University, please visit our main [website](#).

- **Transfer of Credit Policies and Articulation Agreements**

- Prospective and enrolled students can obtain general information on the accreditation of prior learning (APL) from [Swansea University's Academic Guide](#) or Section E5 of our [Admissions Policy](#).
- To find out whether prior learning qualifies for accreditation for a specific course, students should contact the relevant College or School.

- **Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)**

- Swansea University's policy on copyright can be found on the [Information Services and Systems](#) webpages.
- Federal Copyright law does not apply in the UK, however the UK is covered by its own Copyright law (the Copyright, Designs and Patents Act 1988) of similar standing, enforcement and penalties. This can be found at the UK Government website [here](#)
- Swansea University's Policies on computer use, including file sharing restrictions, can also be found on the [Information Services and Systems](#) webpages.

Misrepresentation

Swansea University does not engage in misrepresentation, which is prohibited by US Department of Education regulations as explained here:

- Misrepresentation is defined as a false, incorrect, or misleading statement made directly or indirectly to a student, prospective student, any member of the public, an accrediting agency, a government agency or the US Department of Education.
- A statement is any communication made in writing, visually, orally or through other means. This definition applies to statements made by an eligible institution, the institution's representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programmes or those that provide marketing, advertising, recruiting, or admissions services.
- Substantial misrepresentation occurs when a misrepresentation upon which a person could reasonably be expected to rely causes harm. Substantial misrepresentations are prohibited in all forms, including those made in any advertising or promotional materials or in the marketing or sale of courses or programs of instruction offered by the Institution. An institution, one of its representatives, or a related party engages in substantial misrepresentation when it does so about the nature of its educational program, its financial charges, or the employability of its graduates.
- If the US Department of Education determines that an eligible Institution has engaged in substantial misrepresentation, it may impose sanctions against the institution.

• School and Program Accreditation, Approval, or Licensure

- Swansea University is recognised as a higher learning institution degree-awarding body in its own right as listed by the [UK Department for Education](#)

• Alcohol and Drugs Policy at Swansea University

- Swansea University's Alcohol Policy and Appendices and Illegal Drugs Policy, plus additional regulations and policies for all students can be found [here](#)

• Vaccinations

- Although Swansea University does not require students to be vaccinated, the UK Department of Health recommends that international students be vaccinated for the following diseases before beginning their studies in the UK:

Meningitis (ACWY)

MMR (measles, mumps, and rubella also known as German measles).

Diphtheria Polio Tetanus

Tuberculosis

- Prospective students should check with their local medical practitioner to ensure that their vaccinations are current, and for up-to-date information relevant to the UK.
- **Textbook Information**
- College modules are accompanied, where relevant, with reading lists and textbook suggestions. Online resources are also listed within the module documentation or within Swansea University's online academic portal 'Blackboard'. Details of how to access Blackboard will be provided to students on enrolment.
- **Privacy of Student Records – Family Educational 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 (DP) Act 2018. Swansea University's Data Protection policies [available here](#) fulfil our requirements under the GDPR.
- The UK Government's Data Protection Act/GDPR is summarised [here](#).
- These provide you with your right to review your educational records, to request amendment of records, to consent to disclosures or personally identifiable information, procedures for reviewing educational records and requesting amendment of records, and your right to complain if you are dissatisfied
- Access to your personal information is detailed here [Access to Personal Information - Swansea University](#) The GDPR and the DP Act 2018 (the data protection laws) give individuals a right of access to the personal data which organisations (i.e. Data Controllers) hold about them, subject to certain exemptions (more information on this in the link above). Requests for access to personal data are known as subject access requests. The above link explains how to submit a subject access request to the University, how we will handle your request, and your right to complain if you are dissatisfied.
- Swansea University will also 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.
- **Student Loan Information Published by the U.S. Department of Education - (Including Entrance and Exit Counselling for Federal Student Loan Borrowers).**

Master Promissory Note (MPN) for Federal Student Loan Borrowers

Prior to any origination of Direct Loans (this could be a set combination of Subsidized, Unsubsidized, Graduate Plus or Parent PLUS depending on eligibility), all applicants are required to complete a digitally signed copy of the relevant Master Promissory Note (MPN) through [Home | Federal Student Aid](#). The Master Promissory Note (MPN) is a legal document which contains information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs and in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans.

Entrance Counselling for Federal Student Loan Borrowers

Prior to any origination of Direct Loans, applicants (where applicable) are required to complete Entrance Counselling which is conducted through [Home | Federal Student Aid](#). The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs.

PLUS Credit Counselling for Federal Student Loan Borrowers.

PLUS Credit Counselling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have a). Obtained an endorser or b). Documented extenuating circumstances to the satisfaction of the U.S. 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 U.S. Department of Education within 30 days of PLUS Credit Counselling completion, your PLUS Credit Counselling requirement will be considered to be fulfilled.

Exit Counselling for Federal Student Loan Borrowers

Exit counselling provides important information to prepare the student to repay their federal student loan(s). Prior to the end of the final academic year for Direct Subsidized, Direct Unsubsidized, and/or Direct Graduate PLUS Loans, students who have received a subsidized, unsubsidized or PLUS loan(s) under the Direct Loan Program, must complete Exit Counselling via [Home | Federal Student Aid](#) each time they drop below half-time enrolment, graduate, or leave school. This counselling complies with all Federal Exit Counselling requirements.

● National Student Loan Data System (NSLDS)

- The details of all disbursed Direct Subsidized, Unsubsidized and Graduate/Parent PLUS Loans will be submitted to the National Student Loan Data System (NSLDS), which is maintained by the US Department of Education. This information will be accessible to guarantee agencies, lenders, and schools, determined by the US Dept. of Education to be authorised users of the data system.

● Code of Conduct for Education Loans

- Swansea University prohibits a conflict of interest with the responsibilities of Swansea University staff with respect to private education loans. The following actions are prohibited for any member of Swansea University staff:
 - Revenue-sharing arrangements with any lender
 - Receiving gifts from a lender, a guarantor, or a loan servicer
 - Contracting arrangements 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 compensation

• Private Student Loan Disclosures and Preferred Lender List

- Swansea University does not have a Preferred Lender Agreement with any specific lender of private education loans. The University will, in most cases, work with whichever private lender a prospective borrower decides to use. However, prospective borrowers should be aware that the majority of private lenders choose not to offer loans to students studying outside the USA.
- Swansea University does not endorse, promote or recommend any United States based private Student Loan provider who may offer loans for study at Foreign Schools. However at the date of publication we are only aware of one such provider: [Sallie Mae](#). Any reference to Sallie Mae in University communications or on Swansea 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.
- Swansea University has no affiliation with and received no financial incentives from Sallie Mae or any other private lender.
- Swansea University will certify loan requests from Sallie Mae, but only when a request to do so is received from the student and the ability to certify the request is available on the Sallie Mae secure website. Our role in the private loans process is to confirm your Cost of Attendance and certify your enrolment.
- Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. Information on the Cost of Attendance can be found under 'Eligibility Assessment & Cost of Attendance' on our [Loan Application Process](#) webpage. You are allowed to hold both types of loans but the total cannot exceed your Cost of Attendance.
- Students should be aware that they may qualify for Title IV HEA Program loans, and that the lending terms and conditions of the Title IV HEA Program loans may be more favourable than the provisions of the private education loans. Students are advised that Swansea University do not offer any advice on which loan to take out, and that they should conduct their own research into what loans would best meet their needs.

• Mature Student Policy

- In order for U.S. students to be eligible to receive federal financial assistance, they must possess a secondary school completion credential or its equivalent (See 34 CFR 600.54). Swansea University does not have a Mature Student Policy. Regardless of age, the same minimum entry requirement under our admission selection criteria will apply to all applicants. Whereby, Swansea University will always require a student to possess a secondary school completion credential or its equivalent at the very least. For a Postgraduate programme, Swansea University will **also** require a student to demonstrate at least three years full-time significant experience in addition to this, if they do not have a bachelor's degree (or equivalent).

• Health and Safety and Campus Security

- At Swansea University, we take a sensible approach to health and safety management and are guided by our [comprehensive health and safety policy](#). We are committed to ensuring that the management of health and safety is embedded in the way we manage our day-to-day business operations. Our team of dedicated health and safety professionals work with students and staff across the University to embed a health and safety culture and continuously improve our health and safety-related processes and procedures in order to ensure our students and staff can carry out

their research, work and studies safely and securely.

- Swansea University is committed to ensuring all activities undertaken in its premises, or by staff and students working off site i.e. field trips or site visits, are carried out to the highest possible standards to ensure safety and protect health and the environment.
- We take the safety of our staff, students and visitors very seriously. If you've experienced an adverse event, please report it [here](#). You can also get in touch with the Health and Safety Team on +44 (0) 1792 295405.
- Staying safe and secure at Swansea University is our priority. More information on Security and Safezone can be found [here](#).

• Fire Safety: policies and statements.

- Swansea University's Fire and Premises Manager is [Phil Moremon](#) 07889 646209 (UK mobile)
- [Fire Safety in Residence](#) policy
- [Premises Safety](#) - Fire information.

• Crime Statistics

- For full and independent details of all campus crime, go to www.police.uk or www.ukcrimestats.com and enter the school's postcode or the postcode of your residence to see details of all crimes in those areas.

• Careers and Employability

- Here at Swansea University we make sure that from the moment your journey starts with us, you have all the careers advice and employment opportunities joined up. You will have the opportunity to engage with a wide range of employers, take on placement opportunities and work experience, so that you are fully equipped for the world of work when you leave us. We make sure that your learning and employability experiences exist in tandem, leading to your successful graduate career.
- You'll find answers to your questions on our [Swansea Employability Academy](#) webpages. You can find out about [estimated salaries by occupation](#) in the USA from the US Department of Labour.

• Third Party Debt Relief

- Students and Alumni should be aware that some third party debt relief companies are misusing University and Department of Education logos and seals, attempting to give the impression that they are working with or on behalf of your University, and charging fees to help you manage your debt, in some cases without payments being made to reduce your balance.

We are not aware of this affecting any Swansea University students, but you should remain vigilant and wary of communications of this nature. If you have any concerns you should contact your loan servicer in the first instance. More information can be found on our webpages [here](#).

• Our Policies and Procedures

- You will find details of [Swansea University's policies and procedures for delivering our services and responsibilities here](#).

- You will find our [Academic Guide, which provides an information resource for all of our students, about aspects of study, academic life here](#). It offers general guidance information and also specific academic and general University regulations, policies and procedures.
- Swansea University uses the Education Department's loan default and management plan. If you would like to receive a copy then please [email usloans@swansea.ac.uk](mailto:usloans@swansea.ac.uk)
- **1098T:** Swansea University does not currently complete 1098T tax forms for its students, as we are not registered with the IRS.
- You can access our [Leave of Absence Policy \(only applicable to PHD students\) here](#).

Professional Judgement

The Federal regulations governing the administration and disbursement of US Federal Loans determine the majority of the decisions that the Financial Aid Administrators (FAAs) at Swansea University make. However, in certain circumstances we may exercise discretion under Professional Judgement (PJ). For example, we may be able to consider a student's special circumstances to make small adjustments to their calculated Cost of Attendance or Expected Family Contribution (EFC). (Allowed COA components are determined by law and specified in statute). We are also able to perform a dependency override for an undergraduate student, under Professional Judgement.

Swansea University has statutory authority to use PJ to adjust the COA (HEA Section 479(a) and 480(d)(7)). Students may pursue an adjustment based on special or unusual circumstances and Swansea University will consider, make and document all such PJ requests on a case by case basis without regard to how broadly an event may affect its student population.

Please note a student has no appeal rights.

Special circumstances refer to the financial situations that justify the FAAs at Swansea University considering adjusting data elements in the student's COA or in the EFC calculations under PJ.

Unusual circumstances refer to the conditions that justify the FAAs at Swansea University making an adjustment to a student's dependency status based on a unique situation, more commonly referred to as a 'Dependency Override'.

- They can determine that a student who does not meet any of the basic independence criteria should still be treated as an independent student

• Further Information

- Swansea University makes every effort to ensure that the information published or contained on its website is accurate. However, we cannot guarantee that information may not be altered owing to circumstances beyond Swansea University's reasonable control. Such circumstances include (but are not limited to) changes in Government policy (UK and/or US) or changes to applicable laws. Any changes will be incorporated into Swansea University's website as soon as possible. Any person wishing to obtain confirmation of any particular item should contact the University via our US Federal Aid Administrators on email usloans@swansea.ac.uk
- 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 us first on email usloans@swansea.ac.uk so that we can try to resolve the problem for you.

Last reviewed March 2024