OXFORD BROOKES UNIVERSITY

US Federal Loans

CONSUMER INFORMATION

The US government requires institutions which offer federal student loans to disclose the following consumer information. If you require any further information about the content or would like a paper copy, please email us: us-federal-loan@brookes.ac.uk

Types of Federal Aid available at Oxford Brookes	• Subsidized and Unsubsidized Direct Loans • PLUS Loans (Parent and Graduate)
Terms and Conditions	Please refer to your Master Promissory Note (MPN) for the terms and conditions of your loan.
Criteria for eligibility	• General eligibility criteria • Basic Eligibility Criteria • Subsidized and Unsubsidized Direct Loans • PLUS loans (Parent and Graduate)
Course Eligibility:	The following courses are not eligible for Federal Loan funding: • Nursing, Midwifery or Paramedic related programmes, • Foundation, Foundation Degree, Certificate, Diploma, pre-Masters courses or Degree Apprenticeships courses. This includes Post Graduate Certificates and Diplomas, for example, the PGCE in Teaching and the Graduate Diploma in Law, • Any programme that has a compulsory online element or a compulsory distance learning element or where a student chooses to study by distance learning, • Students on a year-long work placement will not be eligible for a Federal Aid loan during the placement year. • Courses taught at partner institutions (for example Abingdon and Witney College)
Satisfactory Academic Progress (SAP) at Oxford Brookes	• Undergraduate SAP policy • Postgraduate Taught SAP policy • Postgraduate Research SAP policy
Rights and responsibilities of the student	https://studentaid.gov/understand-aid/types/loans
US loan process at Oxford Brookes	https://www.brookes.ac.uk/student-life/support-and-wellbeing/managing-your-money/united-states-student-loans/

Cost of attendance, including tuition fees, room and board, transportation, books and other additional costs	Cost of Attendance (COA) Information see: How much can I borrow? Living Costs Information Tuition Fee Information - Occasionally, there may be additional costs for your course; if so, this will be outlined to you by your Faculty.
Disbursements	Disbursement Information see: How will I receive my Loan?
Return to Title IV (R2T4) Policy	R2T4 Policy
Entrance counselling	Entrance counselling is required before a Direct or Graduate PLUS loan can be approved: https://studentloans.gov/myDirectLoan/index.action
Exit counselling	Exit counselling should be completed via Student Aid.gov by students who graduate, withdraw or become ineligible for Federal Aid.
Other types of aid	Funding your studies information
Private education loan	If you are applying for a private US student loan, the University will endeavour to work with whichever private lender you decide to use, if they are willing to work with us. Please note that we are only aware of one lender currently offering such loans, which is Sallie Mae℠. Sallie Mae℠ is not a preferred lender and this does not represent a preferred lender arrangement.
Preferred lender	Oxford Brookes does not endorse, promote or recommend any preferred United States based private education loan provider. Oxford Brookes is only authorised to offer Sallie Mae℠ private loans but any reference to Sallie Mae℠ on Oxford Brookes communications does not represent the existence of a preferred lender; merely that it is a lender. In the event that other companies decide to enter the market they will be given equal visibility. Terms and conditions of the loan.
Code of conduct for educational loans	The University's code of conduct for US education loans is as follows: In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, staff at the University with responsibility for Federal and Private Education Loans from the United States are prohibited from the following: ● 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; and ● Advisory board compensation All agents with responsibility for US loans are reminded at least annually of the code.

	*See Private Education Loan and Preferred Lender sections above
Contact information regarding Federal Aid	International Students Compliance Team, Headington Site Email: us-federal-loan@brookes.ac.uk
Who to contact for information regarding Student Finance	Student Finance Office, Headington Site finance-fees@brookes.ac.uk Tel: +44 (0)1865 483088
Complaints regarding Federal Aid	Should you have a complaint about the processing of your US Federal loan, you have the right to file a complaint with the US Department of Education. However, please do contact us first, so that we can attempt to resolve the problem.

Academic, programme and general institutional information	
General institutional information	http://www.brookes.ac.uk/
Accreditation, approval, licensure	https://www.officeforstudents.org.uk/for-providers/registering-with-the-ofs/the-ofs-register/#/provider/10004930 http://www.legislation.gov.uk/uksi/2013/2992/made https://www.brookes.ac.uk/about-brookes/structure-and-governance/
Academic programmes	For information on the current degree programmes available at Oxford Brookes University, including Instructional, laboratory, and other facilities that relate to the programme: https://www.brookes.ac.uk/study/courses
Faculties and teaching staff	https://www.brookes.ac.uk/about-brookes/structure-and-governance/faculties-and-schools
Textbook and library Information	http://www.brookes.ac.uk/library/
Credit transfer and APEL	http://www.brookes.ac.uk/studying-at-brookes/how-to-apply/credit-transfer/ and section 3.7 of the University Regulations
Study abroad and Exchanges	https://www.brookes.ac.uk/study/study-abroad-and-exchanges
Careers and Employment	http://www.brookes.ac.uk/students/careers/
Copyright infringement -policies and sanctions	https://www.brookes.ac.uk/library/how-to/reference-and-avoid-plagiarism
Regulation for the use of IT facilities	IT Policies
Privacy of student Records (US – FERPA)	Student Privacy Notice

	Key Information Security Policies
NSLDS	If you take out a US federal loan, Oxford Brookes will submit the details of your loan to NSLDS and this data will be accessible to those determined to be authorised users of the Data System, including guaranty agencies, lenders and schools. This can include information about both the student and parents (if applicable).
University withdrawal policy	https://www.brookes.ac.uk/students/your-studies/manage-your-programme/leaving-the-university/
University refund policy	https://www.brookes.ac.uk/study/fees/refund-policy
Gainful Employment	Oxford Brookes University does not offer US Federal Aid loans for non-degree Gainful Employment programmes. https://www.federalregister.gov/documents/2023/05/19/2023-09647/financial-value-transparency-and-gainful-employment-ge-financial-responsibility-administrative

Student Outcomes	
University retention, completion, graduation, employment statistics	Higher Education Statistics Agency (HESA)
Athletic programme participation data	There are very few sports scholarships and therefore Oxford Brookes will not disclose data about the recipients' ethnicities, gender, transfer-out or completion rates.
Intercollegiate athletic programme data	Oxford Brookes does not have an intercollegiate athletic programme.

Health and safety	
Services for students with disabilities	https://www.brookes.ac.uk/students/support
Student drugs and alcohol policy	Substance Misuse Policy
Federal aid eligibility with regards to drug Convictions	https://studentaid.gov/understand-aid/eligibility/requirements/criminal-convictions
Staff drug policy	https://www.brookes.ac.uk/staff/working-at-brookes/employment-policies/conduct-and-probity/code-of-conduct-for-staff

Last reviewed by the International Students Compliance Team, June 2026