

Consumer Disclosure Information

The U.S. government requires institutions offering federal student loans to disclose the following consumer information. If you require further information, please email the Federal Student Aid administrator at studentadvice@winchester.ac.uk

Section 1. Institutional and Financial Assistance Information

U.S. Financial Aid Information

Please visit the our [US Federal Student Loans program page](#) for information about:

- Student Eligibility Requirements
- How to apply and loan amounts
- Cost of attendance
- Entrance counselling
- How and when your aid will be disbursed
- Withdrawal procedures, refund policies and return of Title IV funds
- Satisfactory Academic Progress
- Financial Aid Probation and Suspension
- Exit counselling

Please note that mature students are ineligible for Federal Student Aid. USA federal regulations state that you must have a secondary school completion credential (high school diploma) or the recognized equivalent of a secondary school completion credential to be eligible to receive Federal Student Aid.

The U.S. Department of Education provides information or student on Federal Student Aid at studentaid.gov

Section 2. University of Winchester Information

Degree Programs, Admission Policies and Procedures

The list of degree programs offered at University of Winchester is available online. Instructional, laboratory and other physical facilities are included in the degree program descriptions. Courses for each degree are listed accordingly and link directly to the course catalogue where detailed descriptions of each course can be found.

Each academic program has its own set of academic regulations. The academic regulations include lists of mandatory and elective courses, exam regulations as well as information about registration and withdrawal.

Procedures for application for admission to University of Winchester, and admission requirements, are located on the following website under USA: www.winchester.ac.uk/study/international/entry-requirements/

Ineligible Programs

Some programs are not eligible for Federal Student Aid at University of Winchester, these include programs that are classified as 'non-degree', any program delivered by telecommunications (unless allowed under COVID exceptions), nursing programs and potentially programs that require an extended period (>25%) of study not at the University. If you are unsure about your program status, please contact your Federal Student Aid administrator.

School costs

Tuition fees vary according to degree programs. Please consult:

www.winchester.ac.uk/accommodation-and-winchester-life/students-and-money/undergraduate-financial-information/

www.winchester.ac.uk/accommodation-and-winchester-life/students-and-money/postgraduate-financial-information/

Refund Policy

University of Winchester has an institutional refund policy for international students attending the institution. www.winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/?download=true&id=606 The return policy for title IV funds overrides the institutional refund policy. Information about the title IV refund policy (R2T4) is available here:

www.winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/

Study Abroad Information –

Students who are actively enrolled as a full-time student at the University of Winchester are eligible for study abroad. Study abroad must not prolong your studies at University of Winchester or the total duration of your degree program. If you are unable to obtain a full ECTS load (30 ECTS per semester) during your exchange, you must make an agreement on how to catch up on the missing ECTS points. The courses passed abroad will be inserted in your University of Winchester degree program once you return home and become an integrated part of your University of Winchester degree.

Please note that if you are receiving U.S. financial aid you are only allowed to study abroad where this meets the following conditions:

Study abroad within the US

If a student wishes to take up a study abroad opportunity in the U.S they remain eligible for federal Loans as long as it is not over 25% of their programme of study. The study must take place at a university that participates in US Federal Aid (Title IV programs).

A student may also do an internship/work-study in the U.S. provided it does not exceed more than 25% of their programme of study.

Finally, independent research done by an individual student is permitted in the United States for not more than one academic year if it is conducted during the dissertation phase of a doctoral program under the guidance of faculty and the research can only be performed in the United States.

These provisions cannot be combined or exceed 25% of a program of study.

Study abroad outside the US

If a student chooses study abroad at an institution NOT in the US they may attend up to 25% of the program as long as there is a written arrangement between Winchester and the other school. The other school is not required to participate in the U.S. Direct Loan program.

Withdrawal Procedures

If you intend to withdraw from your program of study at the University of Winchester, please follow the withdrawal procedures in the link in line with university policy. Please note that withdrawal will affect your Federal Student Aid eligibility, see: <https://winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/?download=true&id=103>

Accreditation

In the process of institutional accreditation, the quality system of the entire institution is assessed by the Quality Assurance Agency (QAA) <https://www.qaa.ac.uk/> and the University of Winchester awards and classification rules summary is published online: <https://winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/?download=true&id=107>

Section 3. Data Protection

Information Security Policies

University of Winchester has a robust set of Information security Policies that are reviewed at least once a year based on ongoing monitoring and reporting. The set of policies covers any information, which belongs to University of Winchester in addition to information which does not necessarily belong to University of Winchester, but for which University of Winchester can be made responsible. This includes all staff and student data, financial data, all the data which contributes to the administration of University of Winchester, as well as information which has been passed to University of Winchester by others.

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

Please see the acceptable use policy and guidelines below

<https://winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/?download=true&id>

<https://winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/?download=true&id=238>

Privacy Information for Students

University of Winchester receives and processes large quantities of personal information about students. In handling and storing this data, University of Winchester complies with national GDPR legislation. Information regarding data protection for students is given on our [webpage](#) and University of Winchester's policy is online below

www.winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/?download=true&id=133

The university will confirm ongoing attendance and academic achievement with the U.S. 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 whom data may/can be shared with can be found in the Master Promissory Notes(s) (MPN(s)) that students complete and sign to obtain Federal Aid.

- FERPA General Guidance for Parents

<https://www2.ed.gov/policy/gen/guid/fpco/ferpa/parents.html>

- FERPA General Guidance for Students

<https://www2.ed.gov/policy/gen/guid/fpco/ferpa/students.html>

Section 4. Misrepresentation

University of Winchester will hold itself to the highest levels of integrity and will not provide any false, erroneous, or misleading statements to a student or prospective student, to the family of an enrolled or prospective student, or to the U.S. Department of Education.

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

Published information in the bulletin, on the University website, and in the University's marketing materials are reviewed carefully by multiple persons who check for accuracy as well as composition of the content.

Section 5. Private Education Loans

Code of Conduct for Education Loans

University of Winchester prohibits a conflict of interest with the responsibilities of university staff with respect to private education loans.

The following actions are prohibited for any member of 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

University of Winchester 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.

University of Winchester 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 University of Winchester 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.

University of Winchester has no affiliation with and receives no financial incentives from Sallie Mae or any other private lender.

Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. 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 University of Winchester 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.