



Consumer Disclosure Information

As per the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), and the Family Educational Rights and Privacy Act of 1974, the University is required to annually provide a notice of the availability of institutional and financial aid information. This notice must list the required information and include a statement of the procedures required to obtain the information. That list is shown below. If you need any further help after reviewing the sources shown here or after contacting the individual departments, contact the Student Financial Support Office at 0191 208 5538 for additional assistance.

Paper copies of these documents are available from Student Financial Support upon request.

1. Newcastle University financial aid information

Information on centrally-managed scholarships available for students studying at Newcastle University can be found here:

Undergraduate applicants: <https://www.ncl.ac.uk/undergraduate/fees-funding/scholarships-bursaries/>

Postgraduate applicants: <https://www.ncl.ac.uk/postgraduate/funding/>

Information on financial support provided by the Student Financial Support Team can be found here:

<https://www.ncl.ac.uk/student-financial-support/hardship/>

Additionally, students are advised to contact their academic school for information on scholarships managed by the school.

1.1 US Federal Aid information

Newcastle University provides the following information for students considering US Federal Aid and Title IV Direct Loans:

- How to apply and loan amounts
- Student eligibility requirements
- Types of loan available
- Cost of attendance
- Entrance counselling
- Disbursement of loans
- Withdrawal procedures, refund policies and return of Title IV funds
- Satisfactory Academic Progress
- Exit counselling

This information can be accessed here: <https://www.ncl.ac.uk/student-financial-support/loans/non-uk/#usloans>

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 Aid.

The U.S. Department of Education provides information for students on Federal Aid at studentaid.gov.

1.2 Default Management Plan

Newcastle University has a [Default Management Plan](#) for Title IV Federal Aid.

1.3 Code of conduct for educational loans

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 lenders
- Receiving gifts from a lender or loan servicer
- Obtaining financial benefits from lenders or loan servicers
- Providing a preferred list of lenders.
- Offers of funds for private loans

1.4 Private loans

Newcastle University does not have a preferred lenders list but will, where possible, work with whichever private lender a prospective borrower decides to use. Students should be aware that the majority of private lenders choose not to offer loans when borrowers are studying outside the USA. Due to this, the only loans we list as being accessible within the below links are the USA Federal Direct Loans, Parent PLUS loans, and the private Sallie Mae loans.

It is recommended that students investigate Title IV Federal Aid funding before applying for a private student loan, as Federal Aid is often cheaper. To the best of our knowledge, Sallie Mae is the only current private lender that will lend for study outside of the USA.

2. Academic Information

2.1 Degree programmes, admissions policies and procedures

A full list of degree programmes offered at all study levels at Newcastle University can be found here: <https://www.ncl.ac.uk/study/>

Modules for each degree are listed accordingly within the degree information, including information of instructional, laboratory and other physical facilities, if applicable.

Admissions requirements for U.S. Title IV students: must provide an official High School Diploma or its equivalent.

Students wishing to study at Newcastle University are advised to view the following webpages prior to submitting an application for admission:

- Admissions policies : <https://www.ncl.ac.uk/undergraduate/applications-offers/policies/>
- Undergraduate application process: <https://www.ncl.ac.uk/undergraduate/applications-offers/ucas/>
- Postgraduate application process: <https://www.ncl.ac.uk/postgraduate/apply/>

Information on University-specific entry requirements can be found within the above application process links as well as under course-specific requirements found within the degree information.

2.2 Ineligible degree programmes

Newcastle University is unable to certify Title IV Direct Loans for the following programmes:

- Internships/Externships
- Medical programme
- Foundation programmes
- Courses that are less than half-time
- Non-degree Programmes
- Distance learning programmes
- Written Arrangements with Partial Instruction
- Telecommunications
- Dual award programmes
- Programmes which include a compulsory study abroad/student exchange for a year
- Programmes which include a compulsory work placement for a year

Programmes offered at the University's Malaysia and Singapore campuses:

Malaysia

Newcastle University Medicine Malaysia
No1, Jalan Sarjana 1
Kota Ilmu, Educuity@Iskandar
79200 Iskandar Puteri (formerly Nusajaya)
Johor, Malaysia
Telephone: +6 07-555 3800

Singapore

Newcastle Research & Innovation Institute (NIIS)
SIT Building @ Ngee Ann Polytechnic
537 Clementi Road #06-01
Singapore 599493
Telephone: (+65) 6908 6001

Whilst US students are eligible to apply for these programmes, they will be unable to fund their studies with Federal Aid Loans.

NEW REGULATIONS 07/01/2021

- Amended to permit **written arrangements** with an eligible institution in the United States to provide **no more than 25 percent of a student's program**.
- Amended to permit **written arrangements between a foreign institution and an ineligible entity** for no more than 25 percent of a student's program, provided that the ineligible entity satisfies definition of "foreign institution".

The Department is **declining to permit stacking** of the allowance for a student to complete up to 25 percent of their program at an eligible institution in the United States under proposed § 600.52. However, an **exception** is permitted for **independent research** done by an individual student **in the United States for not more than one academic year for research conducted during the dissertation phase of a doctoral program** (where the research can only be performed at a facility in the United States) under current § 600.51.

2.3 School costs

Tuition fee costs vary according to degree programmes. Information on tuition fee costs for individual programmes can be found within the degree information for that programme, available on the University's website: <https://www.ncl.ac.uk/undergraduate/fees-funding/tuition-fees/> as well as on individual degree programme pages: <https://www.ncl.ac.uk/study/>

Accommodation, transportation and additional costs: <https://www.ncl.ac.uk/study/student-life/cost/>

Information for living costs can be found at: <https://www.ncl.ac.uk/student-financial-support/loans/non-uk/#usloans>, under heading Cost of Attendance.

These costs will be used to calculate cost of attendance and are reviewed on an annual basis.

Reading lists outlining specific course texts can be found within the specific module information listed on the module catalogue, which can be accessed here: <https://www.ncl.ac.uk/mobility/experience-newcastle/module-catalogue/>

Specific titles may be available for borrowing from the University Library: <https://www.ncl.ac.uk/library/>

2.4 Telecommunication teaching

During the academic years 2019/20 and 2020/21, students undertaking elements of their programme via telecommunication methods as a result of the Covid-19 pandemic remain eligible to receive Title IV funding until such a time when Newcastle University is able to offer in-person teaching, as per the relaxation of UK Government guidelines.

After this point, any student in receipt of Title IV funding must resume in-person teaching at University's campus to remain eligible for funding. Courses delivered via online method, including telecommunication delivery, are not eligible for Title IV funding.

2.5 Study abroad, placements and internships

Whilst Newcastle University offers optional study abroad opportunities to all students, USA students will be ineligible to receive USA Federal Aid for the duration of the study abroad element. Information on all our opportunities, including those with partnership institutions, can be found on our Global Opportunities website: <https://www.ncl.ac.uk/mobility/experience-world/>

Students undertaking a programme that includes a placement or internship as part of their delivery will not be eligible for Title IV funding unless the programme and the placement meet US regulations. US students are eligible to apply for such programmes, but will need to find alternative funding.

2.6 Satisfactory Academic Progress (SAP) policy

Newcastle University is required by US Federal Law (34CFR 668.16) to define and enforce standards of Satisfactory Academic Progress (SAP) for students who wish to access US Federal Aid, namely William D. Ford Federal Direct Loans. The full guidelines can be found within the SAP policy, <https://www.ncl.ac.uk/student-financial-support/loans/non-uk/#usloans>

2.7 Return of Title IV Funds policy

The Return of Title IV (R2T4) policy (<https://www.ncl.ac.uk/student-financial-support/loans/non-uk/#usloans>) specifies how Newcastle University will determine the amount of U.S. Higher Education Act Title IV programme assistance (Direct and PLUS Loans) that students earn if they withdraw from the University.

2.8 Completion, graduation and transfer rates

Information on the University's completion and transfer out rates is available from the Higher Education Statistics Agency: <https://www.hesa.ac.uk/data-and-analysis/performance-indicators>

The University's non-completion rates can also be found on the HESA website.

Continuation and attainment data can be found here:

<https://www.officeforstudents.org.uk/data-and-analysis/access-and-participation-data-dashboard/>

3. Student support information

3.1 Equality, diversity and inclusion

Newcastle University is an inclusive community where everyone is treated with dignity and respect. Through our institutional EDI strategy and dedicated working groups, events and projects we aim to create a positive, supportive culture for everyone to reach their potential. Our commitment to diversity extends beyond our duties under the Equality Act and Public Sector Equality Duty. For further information, please visit: <https://www.ncl.ac.uk/who-we-are/equality/>

The University's Dignity and Respect Policy can be found here: <https://www.ncl.ac.uk/student-progress/policies/policies/dignity-respect/>

3.2 Student support and welfare

Newcastle University provides a range of support services for students, including health and wellbeing advice, support for international students, and disability support. Further information can be accessed via our Student and Staff Wellbeing pages: <https://www.ncl.ac.uk/wellbeing/>

3.3 Mature students

Mature students are students who are 21 years and over at the beginning of their programme of study. Mature students are eligible to receive Title IV Aid providing they have met the standard entry criteria for our programmes, including relevant high-school diplomas.

3.4 Disciplinary procedure

The Student Disciplinary Procedure ensures that reports of any breach of the University rules and regulations (misconduct) are dealt with fairly and promptly. Further information can be found here: <https://www.ncl.ac.uk/student-progress/policies/procedures/disciplinary/>

3.5 Withdrawal procedure

The University's withdrawal process can be found here: <https://www.ncl.ac.uk/student-progress/circumstances/>

Withdrawing from your programme will affect your Federal Aid eligibility. Further information on this can be found within the Return to Title IV Policy.

Detailed information on taking a temporary break from your studies, i.e. a leave of absence, can be found within <https://www.ncl.ac.uk/student-progress/circumstances/>

3.6 Refund policy

The University's refund and compensation policy for all students can be found here: <https://www.ncl.ac.uk/pre-arrival/regulations/#termsandconditions>

3.7 Data protection

General information regarding student records, data protection policies and privacy notices can be found here: <https://www.ncl.ac.uk/data.protection/>

3.8 US Federal Aid applications

The following information relates to the specific handling of applications for USA Direct Loans and Sallie Mae private loans at Newcastle University. This information does not apply to any external applications made; for example, applications submitted directly on the Sallie Mae website.

Data storage

Applications and supporting documentation are held securely electronically on Student Financial Support Team's US loans shared drive. Access to this drive is restricted to 6 members of the Student Financial Support Team.

Additional supporting documentation submitted via email will be held securely electronically within Outlook . Access to this mailbox is restricted to members of the Student Financial Support Team.

Information on disbursements made may be held within the University's finance systems and within Western Union Business Solutions.

Data sharing

Information on USA Direct Loans recipients and disbursement amounts will be shared by the Student Financial Support Team with members of the Tuition Fees Team in the Finance Office for payment purposes.

Information on SAP and/or withdrawals will be shared with the Student Financial Support Team via email prior to each disbursement period.

The University will be subject to an annual audit, conducted by Ernst & Young LLP, as per U.S. Department of Education requirements. Applications and supporting documentation for a sample number of students provided by the auditor will be shared with named persons from Ernst & Young for the purposes of this audit.

Deletion of data

Applications and any information submitted alongside will be destroyed once six full academic years have passed. For example, for applications submitted in 2019/20, they will be destroyed on 1st August 2026.

3.9 University facilities

The full list of University facilities can be found here:

<https://www.ncl.ac.uk/pre-arrival/arriving/>

3.10 Freedom of Information – information about procedures for reviewing educational records can be found here: <http://www.ncl.ac.uk/foi/>

3.11 Current campus policies regarding procedures for the reporting of criminal actions or other emergencies occurring on campus can be found here:

<https://newcastle.sharepoint.com/hub/estates/Pages/incidentreport.aspx>

