



UNIVERSITY<sub>OF</sub>  
WINCHESTER

## U.S. Federal Aid Procedures

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<b>Policy Summary:</b>  This document defines the procedures for compliance with the United States Department of Education for regulations relating to the administration of US Federal Aid Funding (Title IV Funding).  These procedures are specific to the University of Winchester. They are reviewed annually but may be amended sooner in response to United States Department of Education Policy changes.	

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## 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 [international.support@winchester.ac.uk](mailto:international.support@winchester.ac.uk)

### Section 1. Institutional and Financial Assistance Information

#### U.S. Financial Aid Information

For information on the areas below please visit the US Federal Student Loans section of this page [International student support - University of Winchester](#)

- 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 for students on Federal Student Aid at [studentaid.gov](http://studentaid.gov)

### Section 2. University of Winchester Information

#### Location

Our teaching takes place on our King Alfred or West Downs quarters, see: [Campus-Map.pdf \(winchester.ac.uk\)](#)

#### 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.

Procedures for application for admission to University of Winchester, and admission requirements, are located on the following website under USA: [Entry requirements - University of Winchester](#)

The University has academic regulations setting out enrolment, contractual obligations, and attendance/workload obligations. They also cover progression, interruption, repeat study and transfers, alongside credit, programme structure, grade point average, periods of registration and academic misconduct and appeals and complaints. For the full policy please see: [Policies and Regulations - University of Winchester](#)

## **Ineligible Programs**

Some programs are not eligible for Federal Student Aid at University of Winchester, these include:

- programs that are classified as 'non-degree'
- Degree apprenticeships
- any program delivered by telecommunications (unless allowed under COVID exceptions)
- nursing programs
- programs that require an extended period (>25%) of study not at the University
- Shoei exchange programs

If you are unsure about your program status, please contact your Federal Student Aid administrator via [international.support@winchester.ac.uk](mailto:international.support@winchester.ac.uk).

## **School Costs**

Tuition fees vary according to degree programs. Please consult:

[Undergraduate financial information - University of Winchester](#)

[Postgraduate financial information - University of Winchester](#)

## **Refund Policy**

University of Winchester has an institutional refund policy for international students attending the institution.

The return policy for Title IV funds overrules the institutional refund policy. Information about the Title IV refund policy (R2T4) can be found on page 13 of this policy document.

## **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 U.S.*

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 U.S. 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 U.S.*

If a student chooses study abroad at an institution NOT in the U.S. they may attend up to 25% of the program, provided there is a written arrangement between the University of 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.

### **Accreditation**

In the process of institutional accreditation, the quality system of the entire institution is assessed by the Quality Assurance Agency (QAA) [The Quality Assurance Agency for Higher Education \(qaa.ac.uk\)](http://www.qaa.ac.uk) and the University of Winchester awards and classification rules summary is published online: [Policies and Regulations - University of Winchester](#)

## **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 ICT acceptable use policy here: [Policies and Regulations - University of Winchester](#)

## **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 in the Data Protection Policy: [Policies and Regulations - University of Winchester](#)

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 on 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:  
[The Family Educational Rights and Privacy Act](#)  
[Guidance for Parents](#)
- FERPA General Guidance for Students:  
[Guidance | Protecting Student Privacy \(ed.gov\)](#)

## **Section 4. Misrepresentation**

The 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.

The 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 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.



## Satisfactory Academic Progress Policy (SAP)

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal Aid. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree requirements. SAP includes two standards; qualitative and quantitative. Students must meet both standards to continue receiving financial aid. Both the qualitative and quantitative SAP standards are reviewed at each progression point.

This policy sets out the University's procedures for monitoring the academic progression of those students that seek to access US Higher Education Act Title IV aid, and specifically the Federal Direct and PLUS loans. These guidelines apply to all students studying on University of Winchester taught awards, including those undertaking undergraduate, and postgraduate programmes and those studying on a full-time or part-time basis.

Please note in addition to the following policy, all students will be subject to UK Visas and Immigration legislation and requirements.

The following policy is as strict (or can be stricter) than the standard assessment at the university for student who do not receive Direct Loan Funds. This policy applies uniformly to students in a particular category equally, such as all undergraduate students.

Progress is measured cumulatively for both the Qualitative and Quantitative as described throughout the policy.

### Section 1. Qualitative Measure of Satisfactory Academic Progression (using Academic Results)

To maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at the University of Winchester. A University Award Board will conduct a review at each progression point, to determine the student's successful progress toward obtaining a degree by comparing the modules passed and credits accumulated for the relevant level of study. See [Policies and Regulations - University of Winchester](#)

#### Undergraduate

Students must achieve at least an aggregate module mark of **no less than 40%** and accumulate 120 credits to complete the level of study. Student profiles are reviewed annually, at the normal progression point, to ensure that they have met the academic requirements to progress to the next level of study. Students may progress to the next level of study outstanding no more than 30 of the 120 credits. The outstanding 30 credits must be retrieved at the next assessment opportunity. Further details are available on the Policies and Procedures website, under, '[Academic Regulations for Taught](#)

## [Programmes](#)

### **Postgraduate**

Students must pass each module with an aggregate module mark of **no less than 50%** and accumulate 180 credits to achieve their award. For full time students it is expected that this is within 1 calendar year and for part time students this is 2 calendar years. Further details are available on the Policies and Procedures website, under, "[Academic Regulations for Postgraduate Research Programmes](#)."

### **Other**

All students must maintain a level of academic progression as specified in the University's Academic Award Regulations. Students who fail to maintain sufficient academic progress may be given one opportunity to repeat the year. Failure to progress successfully will lead to the student's withdrawal from the University in line with policies and procedures outlined in the Academic Award Regulations. A student may appeal against the decision of the Award Board with reference to the [Academic Appeals Regulations](#). If an academic appeal is upheld, the University will re-evaluate the financial eligibility aid status.

Students with (student route) visas should be aware that University/Government visa policies may not align with University satisfactory academic progress policies.

## **Section 2. Quantitative Satisfactory Academic Progress (using time periods)**

### **Maximum Time Frame and Pace of progression**

Eligible undergraduate students are entitled to receive financial aid for up to **150%** of the published course length.

Example: Undergraduate degree program

Usual timeframe = 120 credits / 3 years

Maximum timeframe = 150% x 3 years = 4.5 years

Required minimum pace of progression = 67%.

Postgraduate students are required to complete their course of study within 150% of the standard timeframe for that programme. For PGT students the usual timeframe is one year, therefore the maximum timeframe is 1½ years.

Postgraduate students enrolled in programs of more than two years in length (e.g. PhD) must at the end of two years have achieved academic standing that will allow for completion within the maximum timeframe.

If a student fails the Maximum Time Frame, they will lose eligibility for financial aid (Title IV).

### **In General**

Students attending full time courses are not eligible for student aid if their enrolment is below 50% (less than half time).

## SAP Evaluation Points

Evaluation points differ depending on the length of a course:

Course Length	SAP Evaluation Point(s)
One year or less	Progress assessed on payment period basis
More than one year	Progress assessed at the end of the academic year

For students on courses that are more than one year in length, who are required to re-sit a failed unit, there will be a further evaluation point at the end of the resubmission period and prior to the first disbursement for the new academic year. Students will be notified in writing if they have not met SAP requirements, by the International Student Support Officer.

## SAP Evaluation Status

For courses that are one year or less, students are evaluated with the one of following statuses:

1. Good Standing
2. Warning
3. Denied

For courses that are more than one year, students are evaluated with the one of following statuses:

1. Good Standing
2. Denied

## Appeals and Financial Aid Probation

Students may appeal their failure to meet SAP requirements (Denied status) by submitting a written letter of appeal to the Head of Operations, Student Support and Success (email [studentservices@winchester.ac.uk](mailto:studentservices@winchester.ac.uk)) The appeal must show, (a) that there has been a material error or irregularity, for example that examinations or assessments were not conducted in accordance with the current regulations of the award; or (b) that the student's performance was adversely affected by injury or illness, the death of a relative, or other special circumstances, to declare in accordance with the provisions of the [Supporting Students to Succeed Procedures](#) (Extenuating Circumstances and Support to Study).

The appeal must explain what has changed in the student's situation that will allow the student to achieve SAP at the next evaluation. If the appeal is successful, the student will then enter Student Loan Probation status.

## Student Loan Probation Status

Students who successfully appeal a failure to make SAP are placed on Student Loan Probation for the subsequent payment period. At the end of that period SAP will be

evaluated. If the student has not made SAP, the student will lose eligibility unless they have entered into an acceptable [Support to Study](#) action plan (academic and/or wellbeing) with the University.

For students who are repeating a unit, student loans can be received during the period of probation for one payment period. Further student loan disbursements will be held until the marks or grades and module completions have been reviewed for the period of the Student Loan Probation. If the student passes the required module(s) they will resume normal financial aid status and will no longer be on Student Loan Probation.

The student and the University may develop an academic plan that will allow the student to meet the SAP standards by a specific point in time. If the student needs more than a single payment period to return to a good SAP standing, the student can continue to receive FSA as long as he/she follows the academic plan.

A student on an academic plan will have modified SAP requirements for the duration of the plan. If the student fails to meet the terms of the academic plan, the student is not eligible for federal financial aid.

SAP will continue to be checked at the end of each payment period while the student is on an academic plan until the student is again making SAP.

### **Student Loan Denied Status**

Students failing to satisfy the minimum requirement of passing all failed modules and successfully progressing, after a repeat year of study, will be considered as academic failure leading to withdrawal from the course and will not be eligible for Direct Loans.

### **Withdrawals, Transfers, Interruptions, Repeat or Fails within SAP Standards**

Normally, all periods of a student's enrolment count when assessing progress, even when the student did not receive federal student loans. Some examples of changes to enrolment and how these impact the measurement of SAP are outlined below.

### **Withdrawal or Non-completion**

Withdrawal or non-completion of a course does not count towards SAP qualitative measurement in another course but will affect the quantitative evaluation – maximum timeframe allowed and pace of progression. At the end of each academic year the Award Board will consider whether the student has achieved sufficient credit to progress to the next stage of their course, or will be offered the opportunity to retrieve any failed credit, or repeat the year. The regulations which apply are the Link to academic rules.

Students achieve credit by passing a module. For undergraduate modules a module is normally passed if the student achieves an overall score of 40% and for postgraduate modules a student must normally achieve an overall score of 50%.

If the student submits late, an assessment will be given a mark of zero for that assessment opportunity. However, providing the submission is made prior to the release of unratified marks, the assessment will be marked as if for the next assessment opportunity. The submission will be capped at 40% for undergraduate courses and 50% for postgraduate courses. If no reassessment opportunity exists, the

student will have failed the assessment.

## **Transfer Students**

Transfer students' transcripts will be evaluated by the Course Leader. Any modules which can be used in advance standing on a new course will be accepted and will be used to measure the quantitative SAP requirement (150% timeframe). Module credit accepted in advanced standing in accordance with the Recognition of Prior Learning Policy will not contribute towards the degree classification.

## **Internal Transfer of Degree**

Students who decide to change their degree course will be evaluated similarly to transfer students with the exception that the credits previously earned at University of Winchester will be used to measure the qualitative requirements if the module credit can contribute towards the new course.

## **Reassessment or partial repeat due to academic failure**

Students who achieve a passing grade may not repeat a module. Students who fail a module must submit work for reassessment within the academic year. Failure to successfully complete a re-assessment, within the academic year, will require the student to repeat study. Students have only one opportunity to repeat study and details of reassessment and opportunity for partial or full repeat study are found in the Academic Award Regulations. There are no non-credit remedial courses. Successfully repeated courses will count toward maximum timeframe and qualitative assessment.

## **Additional Degrees**

Students who have completed a degree and wish to pursue another degree must apply for admission to that course as would any other applicant and meet the admission requirements for the new course. Federal loan eligibility will be limited to the aggregate program maximums under Federal Regulations.

## **Questions**

If you have any questions regarding this policy, please contact the International Student Success team via email: [international.support@winchester.ac.uk](mailto:international.support@winchester.ac.uk)

## **Return of Title IV Funds (R2T4) Policy**

This policy specifies how University of Winchester 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 and the withdrawal process. The University of Winchester - International Student Support is responsible for calculating Return of Title IV Funds (R2T4) and the Financial Department is responsible for the actual transfer of any resulting funds.

International Student Support uses worksheets and software provided by the US Department of Education to calculate the R2T4 funds. All funds will be returned to the U.S. Department of Education within 45 days of the date of when University of Winchester determines that a student withdrew. If a student has queries regarding

their Title IV programme funds, they can call the US Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1- 800-730-8913. Information is also available on *Student Aid on the Web* at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

When a student who began attendance withdraws during a payment period, the amount of Title IV programme assistance that has been earned up to that point is determined by a specific formula. **The date of withdrawal is the earlier of the date the student notified the University of their intent to withdraw or the date the student submitted the** withdrawal form, found here: [Forms and Documents for Students | Winchester \(omniacloud.net\)](http://Forms and Documents for Students | Winchester (omniacloud.net))

If the student received (or the University received on the student's behalf) less assistance than the amount that was earned, then the student may be able to receive those additional funds. If the student received more assistance than was earned, the excess funds must be returned by the University and/or the student.

The University of Winchester maintains an attendance monitoring system that runs over the course of the year, ensuring that students are compliant with the regular attendance requirement of their student visa. **Without an official Withdrawal Form, the University will use the last date of attendance from system (Academic Engagement Dashboard/SITS Student Record System) to calculate earned Title IV funds.**

In the case where a student notifies the University that he or she intends to withdraw, the student is informed of the need to complete the official withdrawal form. The member of staff advising the student is required to document the date the student notified them that they wished to withdraw and forward the relevant documentation to the central Registry department. Should the student fail to file the Withdrawal Form or if there is a lag between the notification and the completion of the form, then the earlier date of notification will be used in calculating the return to Title IV formula.

The University of Winchester will always seek to identify withdrawal dates and determine a student has withdrawn within 14 days.

In the event a student receives all failing grades for a semester, the Faculty Student Support and Success Advisor (SSSA) will consult with Programme Lead/Academic Engagement Dashboard to determine if the failed grades were earned or represent a lack of attendance. If it is determined that resulting grades are the result of lack of attendance, the SSSA will determine the last day of attendance and this is the date that will be used in the return to Title IV calculation. Our policy does not allow retrospective breaks in studies and withdrawals to be permitted, except where exceptional circumstances apply.

Students who do not attend any classes are ineligible for Title IV funds, and all of the loan proceeds will be returned to the lender.

The amount of assistance earned is determined on a pro rata basis. The percentage is calculated based on days completed, divided by days in a payment period, but not including leaves of absence less than five days. The payment period is the term for which the loan was certified, and the percentage attendance is calculated by dividing the number of days attended by the total number of days in the payment period. For example, if the student completes 30% of the payment period or term of enrolment, the

student has earned 30% of the assistance they were originally scheduled to receive. Once the student has completed more than 60% of the payment period or term of enrolment, all the assistance that the student was scheduled to receive for that period is considered to have been earned.

If the student did not receive all of the funds that were earned, they may be due a post-withdrawal disbursement. The University will notify the student within 30 days of the date that it has been determined the student has withdrawn of the amount of a post-withdrawal disbursement for which the student is eligible. The student may choose to accept any loan funds or to decline some or all of them. Any post-withdrawal loan funds that are disbursed, like loan funds disbursed previously, will have to be repaid by the student. International Student Success team will use the R2T4 worksheets provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned.

The University of Winchester may automatically use all or a portion of the post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition, fees, and accommodation charges (to the extent they are contracted with the University). For all other charges, the University needs the student's permission to use the post-withdrawal disbursement.

The student will be required to inform the University whether they wish to accept some or all of the available post-withdrawal loan funds within a specified period of time of not less than 14 days after the student is contacted by the University. The University may honor a late response but will not honor a response that is more than 180 days late. The University will only disburse post-withdrawal funds upon documented confirmation by the borrower. Any repayment by the University will be no later than 180 days after the date of determination.

There are some Title IV funds that students are scheduled to receive but which cannot be *earned* once a student withdraws because of other eligibility requirements. For example, in certain circumstances, if a first-time, first-year undergraduate student has not completed the first 30 days of their programme before withdrawal, the student will not earn any Title IV funds that he or she would have received had the student remained enrolled past the 30<sup>th</sup> day.

If the student receives (or the University receives on behalf of the student) excess Title IV programme funds that must be returned, the University will return a portion of the excess equal to the lesser of:

1. The institutional charges multiplied by the unearned percentage of the funds, or
2. The entire amount of excess funds.

The University will return this amount even if it did not keep this amount of the Title IV programme funds. If the University is not required to return all of the excess funds, then the student must return the remaining amount. For any loan funds that must be returned, the student must arrange repayment in accordance with the terms of the promissory note - that is, scheduled payments are made to the holder of the loan over a period of time. Students who have received a refund of their loan proceeds before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:



1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford loans
3. PLUS Loans

The requirements for Title IV programme funds when students withdraw are separate from any refund policy that the University has. Therefore, in the event of withdrawal, the student may still owe funds to the University to cover unpaid institutional charges. The University may also attempt to collect from the student any Title IV programme funds that the University was required to return. The student may review a copy of the 'Refund and Compensation Policy' here: [Policies and Regulations - University of Winchester](#)

## **Leaves of Absence (LOA) and Withdrawals**

A Leave of Absence is a temporary interruption in a student's programme of study. In the context of Title IV funds, an LOA refers to the specific time period during a programme when a student is not in attendance and will return to complete the programme. The maximum period allowed as a leave of absence for students on a Student Route visa is 2 weeks. Students requesting a LOA must request this through an online form, which notifies Student Support & Success of the LOA start and end date, they not required to re-apply for admission to their programme of study.

### **Unapproved Leaves of Absence**

University of Winchester may grant a student a LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes.

### **Official Withdrawal**

A "withdrawal" refers to a student's intent to completely terminate studies at the University with no expectation of return. Students who subsequently decide to return to their studies must re-apply for admission through the University's International Admissions Office: [How to apply - University of Winchester](#).

**Note:** Students who withdraw from their programmes of study will receive a transcript detailing any grades/credits earned during their period of study. Where there are insufficient credits to award the degree, the grade is considered the same as an "F" grade in calculating the quantitative aspect of the Satisfactory Academic Progress standards and may affect the student's future eligibility for Financial Aid.

### **Deferral/LOA and Withdrawal Request Forms**

The forms required by the University to request an LOA or Withdrawal are available from the University intranet page: [Forms and Documents for Students | Winchester \(omniacloud.net\)](#) (access via student login) and in person with guidance via the Student Support and Success department, Winton Building.

### **Approved LOAs**

An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring the University



to perform a Return Calculation. If a Deferral or LOA does not meet the conditions in that the student is considered to have ceased attendance and to have withdrawn from the University, then the University will perform a Return Calculation.

### **In order for an LOA to qualify as an approved LOA**

1. All requests for LOAs must be submitted on the online Extenuating Circumstances Form (EC Faculty Form or EC-SSS Form), see 'Extenuating Circumstances' on the University Policies and procedures page: [Policies and Regulations - University of Winchester](#) and must include the reason for the student's request. The form must specify the date the student wants the LOA to begin and end. The maximum period for a short-term leave of absence is 10 days.
2. A student may request an interruption of study themselves by completing the Registry, "Interrupting University Study Form," (login required) [Forms and Documents for Students | Winchester \(omniacloud.net\)](#)
3. Where the student is acutely unwell the Supporting Students to Succeed Policy may apply and the and a longer term LOA may be enforced see: [Policies and Regulations - University of Winchester](#)
4. Any LOA granted will be no more than 180 days in a twelve-month period and the student must return to the same point in the curriculum that they left off. LOA's will be granted on a case-by-case basis.
5. Students must apply in advance for a LOA, unless unforeseen circumstances prevent the student from doing so, with the LOA being subject to approval.
6. The situation described as the reason for the LOA will be generally non-academic in nature, and it must be one that leads to a reasonable expectation that the student will return from the LOA within the allowed time frame specified to complete the overall award on which they have enrolled.
7. The LOA, together with any additional leaves of absence, must not exceed 180 days in a twelve- month period.

All requests for LOA's will be reviewed by International Student Support/SSSA and the appropriate academic lead. The student will be notified by email of the University's decision.

During the LOA, the University will not assess the student any additional institutional charges, meaning that the student's financial needs will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Stafford Loan recipient, the University will explain to the student, prior to granting the LOA, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted an LOA that meets the criteria stated above is not considered to have withdrawn, and no Return Calculation is required. Upon the student's return from the

leave, he or she will continue to earn the Federal Student Aid previously awarded for the period.

### **Completion of coursework upon return**

In as much as approved LOAs are viewed as temporary interruptions in a student's attendance, and since the academic programmes at the University are considered as term-based programmes where the payment period is the term, a student returning from an LOA must do so at a time when he or she can complete the term in order to complete the payment period and be eligible to receive a second or subsequent disbursement. Therefore, for students enrolled on term-based programmes, the University will allow a student returning from an LOA to complete the coursework that he or she began prior to the LOA.

### **Students who fail to return from LOAs**

If a student does not return to the University at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is determined as the date that the student began the LOA.

### **Explanation of consequences of withdrawal to loan recipients**

A student who is granted an approved LOA is considered to remain an enrolled University student for Title IV loan repayment purposes. If a student on an approved Deferral or LOA fails to return, then the University will report that student to the US Department of Education giving the student's change in enrolment status as the withdrawal date. One possible consequence of not returning from a LOA is that a student's grace period for a Title IV programme loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, the University will inform a student who is a Title IV loan recipient of the possible consequences that a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

### **Unapproved LOAs**

Winchester may grant a student a LOA that does not meet the conditions to be an approved LOA for Title IV purposes (as for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The student's withdrawal date is the date the student begins the LOA. An unapproved LOA is treated as an official withdrawal with the University using the specified withdrawal date in the Return Calculation.

### **Further Questions**

The International Student Success team can be contacted with any question regarding eligibility, earning of Title IV aid and changes to student status via email [international.support@winchester.ac.uk](mailto:international.support@winchester.ac.uk)

## **Federal Aid Eligibility**

### **General eligibility conditions for financial aid**

To receive aid, including Federal Direct and PLUS Loans, a student must meet the following eligibility requirements:

- Must be a student enrolled or accepted for enrolment in an eligible programme at an eligible institution.
- Must have a high school diploma or equivalent
- Must be enrolled at least half-time for the period for which the loan is originated
- Must comply with the University's satisfactory academic progress policy
- Must complete the Free Application for Federal Student Aid (FAFSA) each year
- Must not be in default on an educational loan and must not owe a repayment on an adjusted federal grant

You **cannot** receive US government loans if you attend any of the following:

- Any Distance Learning Programs
- Any Diploma Programs
- Any Certificate Programs
- In most cases where your program includes a period of study in the US above 25%
- Study Abroad with a school that is not approved for Title IV (Federal) Aid

The following University of Winchester programs are **ineligible** for US government loans:

- Any programs that are classified as 'non-degree'
- Any program delivered by telecommunications (unless allowed under COVID Exceptions)
- Nursing programs
- Programs that require an extended period (>25%) of study not at the University.

If you do want to study in the non-eligible areas or programs, you will need to look at your financial plan carefully. There are private non-governmental loans, for U.S. citizens that may fund these programs.

## Professional Judgement

Federal regulations govern the majority of decisions made by the University of Winchester regarding U.S. Federal aid but federal regulations give financial aid administrators discretion to professional judgement on a case-by-case basis and with adequate documentation to make adjustments to the data elements on the Free Application for Federal Student Aid (FAFSA) form that impact your Expected Family Contribution (EFC) to gain a more accurate assessment of your family's ability to contribute to your cost of education.

Professional Judgement may be used by the University to adjust your Cost of Attendance to take into consideration any special circumstances. A special circumstance is used to take into consideration factors which have not been reflected on the FAFSA. The special circumstance may either increase or decrease data elements used to calculate a student's EFC and the reason for the adjustment must be documented.

Professional judgement differs between schools and therefore, any adjustment made by the University of Winchester is only valid at the University of Winchester.

The Department of Education does not have the authority to override a school's professional judgment decision, therefore all decisions are final and there is no appeal process to the U.S. Department of Education.

## **Types of Federal Loans**

As a foreign school University of Winchester is eligible to originate loan applications for Federal Direct Loans and PLUS loans.

### **Federal Direct Subsidized Loan**

A Federal Direct Subsidized Loan is awarded on the basis of financial need. The U.S. government pays interest on a subsidized loan while you are enrolled at university at least half-time and during deferment periods. Direct Subsidized loans for undergraduate students will have an interest rate of 6.53% (from 1<sup>st</sup> July 2024, and before 1<sup>st</sup> July 2025).

### **Federal Direct Unsubsidized Loans**

A Federal Direct Unsubsidized loan is awarded regardless of need. The interest rate for Federal Direct Unsubsidized loans is fixed at 6.53% (from 1<sup>st</sup> July 2024, and before 1<sup>st</sup> July 2025) for undergraduate borrowers and 8.08% (from 1<sup>st</sup> July 2024, and before 1<sup>st</sup> July 2025) for graduate borrowers.

You are not required to pay the interest on this loan while at university but we recommend that you do. You will be charged interest starting at disbursement until it is paid in full. If the interest accumulates, it will be added to the principal amount of the loan and increase the amount to be repaid.

**Fees:** A fee of 1.057% will be deducted from the gross amount of the loan you borrow, so you may wish to take this into consideration when determining the amount you need to borrow.

### **Federal Direct Parent PLUS Loan**

Parents of dependent undergraduate students can borrow a Federal Direct Parent PLUS Loan to help pay for educational expenses at the university.

Parents can borrow up to the total Estimated Cost of Attendance minus all other sources of financial aid their student receives.

PLUS loans are the financial responsibility of the parents and not the student.

A Parent PLUS loan borrower must meet the same citizenship and residency requirements as the student. The parent must not owe a refund on a Federal student financial aid grant or be in default on a Federal student loan.

A credit check is conducted when your parent begins the loan application process. Undergraduates whose parents do not qualify for a PLUS loan can borrow additional Federal Direct Unsubsidized loan funds.

The interest rate is fixed at 9.08% (from 1<sup>st</sup> July 2024, and before 1<sup>st</sup> July 2025) and repayment begins within 60 days after your loan is fully disbursed and lasts ten years.

**Fees:** Origination fees for Direct Parent PLUS loans are set at 4.228%.

**Federal Direct Graduate PLUS Loan**

The Federal Direct Graduate PLUS Loan is a federal loan that graduate students with good credit histories may borrow to help pay their educational expenses.

A graduate student may borrow up to the total Cost of Attendance less all other financial aid received by the student.

They also must have applied for their annual loan maximum eligibility under the Federal Unsubsidized Direct Loan Program before applying for a Graduate/Professional PLUS loan.

The interest rate is fixed at 9.08% (from 1<sup>st</sup> July 2024, and before 1<sup>st</sup> July 2025) and repayment begins within 60 days after your loan is fully disbursed and lasts ten years.

**Fees:** Origination fees for Direct Graduate PLUS loans are set at 4.228%.

Repayment begins on the date of the last disbursement of the loan and the first payment is due within 60 days after the date the loan is fully disbursed. A Graduate PLUS borrower may receive a deferment while he or she is enrolled on at least a half-time basis at an eligible school. Upon dropping to less than half-time enrollment status, the borrower is not entitled to a grace period on his or her PLUS loans.

The amount in Federal Direct Loan funds that you are eligible to borrow each academic year is limited by your grade level; whether you are a dependent or an independent student; your financial need; and your cost of attendance.

You cannot borrow more than your financial need or the cost of attendance.

**Annual aggregate loan limits applicable to Federal Direct Loans**

Undergraduate Dependent Students:

DEPENDENT STUDENT	BASE AMOUNT (SUBSIDIZED OR UNSUBSIDIZED)	ADDITIONAL UNSUBSIDIZED LOAN	TOTAL ANNUAL COMBINED MAXIMUM AMOUNT OF SUBSIDIZED & UNSUBSIDIZED LOANS
FIRST-YEAR UNDERGRADUATE	\$3,500	\$2,000	\$5,500

<b>SECOND-YEAR UNDERGRADUATE</b>	\$4,500	\$2,000	\$6,500
<b>THIRD-YEAR AND BEYOND UNDERGRADUATE</b>	\$5,500	\$2,000	\$7,500

Undergraduate Independent Students:

<b>INDEPENDENT STUDENT (AND DEPENDENT STUDENTS WHOSE PARENTS ARE DENIED A PLUS LOAN)</b>	<b>BASE AMOUNT (SUBSIDIZED OR UNSUBSIDIZED)</b>	<b>ADDITIONAL UNSUBSIDIZED LOAN</b>	<b>TOTAL ANNUAL COMBINED MAXIMUM AMOUNT OF SUBSIDIZED &amp; UNSUBSIDIZED LOANS</b>
<b>FIRST-YEAR UNDERGRADUATE</b>	\$3,500	\$6,000	\$9,500
<b>SECOND-YEAR UNDERGRADUATE</b>	\$4,500	\$6,000	\$10,500
<b>THIRD-YEAR AND BEYOND UNDERGRADUATE</b>	\$5,500	\$7,000	\$12,500

Postgraduate Students:

<b>POSTGRADUATE STUDENT</b>	<b>BASE AMOUNT (SUBSIDIZED)</b>	<b>ADDITIONAL UNSUBSIDIZED LOAN</b>	<b>TOTAL ANNUAL COMBINED MAXIMUM AMOUNT OF SUBSIDIZED &amp; UNSUBSIDIZED LOANS</b>
<b>YEARLY ELIGIBILITY</b>	n/a	\$20,500	\$20,500

**Direct Loan Aggregate Loan Limits**

	<b>SUBSIDIZED ONLY</b>	<b>TOTAL AGGREGATE (SUBSIDIZED AND UNSUBSIDIZED COMBINED)</b>
<b>DEPENDENT UNDERGRADUATES</b>	\$23,000	\$31,000
<b>INDEPENDENT UNDERGRADUATES</b>	\$23,000	\$57,500
<b>POSTGRADUATE STUDENTS</b>	\$65,500	\$138,500

## How is aid eligibility determined?

Federal Direct Subsidized and Unsubsidized Loans are available to eligible students who complete the Free Application for Federal Student Aid (FAFSA) on the Web: [FAFSA® Application | Federal Student Aid](#). This Federal student aid is made available through the William D. Ford Federal Direct Loan Program to help pay for educational expenses.

For undergraduate students Direct Subsidized or Direct Unsubsidized Loan, or a combination of both loans, are based on your financial need.

The information you report on your FAFSA is used to determine your Expected Family Contribution (EFC), which is a calculated formula that allows the University to determine your financial need. To determine your financial need, your EFC is subtracted from your cost of attendance (COA) for need based awards. The University will also deduct any other aid paid to you or on your behalf for educational expenses. This is referred to as Estimated Financial Assistance (EFA).

## How much can I borrow?

Each academic year, the university establishes standard student budgets that use cost of attendance (COA) estimates for awarding financial aid funds.

The budgets reflect typical student expenses and consist of two basic components:

- Direct educational costs - tuition, fees, books and supplies
- Indirect (maintenance) costs - accommodation, board, travel, miscellaneous personal expenses
- Your living expenses reflect living for students in the U.K. during the academic year for your program

While your costs may vary depending on where you stay, we expect your cost of attendance to be roughly in line with our estimates. If you believe that the costs relating to your education are significantly higher than those we have estimated, you may contact the federal aid administrator via [international.support@winchester.ac.uk](mailto:international.support@winchester.ac.uk) to review those costs.

The University may not certify more financial aid than a student's cost of attendance unless under professional judgement.

## Cost of Attendance

We use an excel file to calculate eligible COA, example costs (taken from 2022/23 academic year COA) are shown below:

<b>Cost of Attendance: For the Period Loan period</b>	<b>Local Currency</b>	<b>US Dollar</b>
Tuition	14,700	\$19,845
Fees	0	\$0
Housing	7,100	\$9,585
Food	2,100	\$2,835

Miscellaneous	1,200	\$1,620
Personal	1,000	\$1,350
Visa fees	2100	\$2,835
Average Loan Fees	1,200	\$1,620
Transportation	2,500	\$3,375
<b>Total</b>	<b>31,900</b>	<b>\$43,065</b>

These are estimated figures based on an averaged assessment of local and national figures. These figures do not guarantee to represent the actual costs you may incur, and actual costs may be higher or lower than the figures shown.

Whilst visa fees have been included in the COA, disbursements are not released to you until you have enrolled at the University. You will need to have been granted your visa to enrol onto your course at the University.

One off costs include return travel home, costs towards a laptop in the first year of study and visa costs. They may include, for example, specialist medical care where supported by medical evidence.

Categories here match US Federal Loan breakdowns. Converted figures are calculated from the answers and data above, the data given in the SAR, and the US Federal Loan permitted figures. Figures are converted using a standardised rate of exchange and may not represent the actual figure received, as the US Federal Government uses the rate on the day the money is transferred.

### Private Student Loan Information

A private alternative loan is a non-Federal education loan, provided by a private lender, typically in the student's name and requiring a co-signer.

Approval and interest rates are based on a credit assessment of the borrower and cosigner. Each alternative lender has different eligibility requirements, loan rates, terms, and conditions.

Students who are eligible for Federal student aid should complete the FAFSA and exhaust all Federal loans and scholarship opportunities, before applying for a private alternative loan. Federal student loans generally have more favourable terms and conditions than private loans. University of Winchester recommends that you utilize all Federal loan eligibility before turning to private loans.

The University is willing to work with any lender who offers alternative educational loans to students enrolled at Foreign Institutions.

Currently, University of Winchester is aware of only one such lender, Sallie Mae, but students are advised to explore all options available to them and can opt to use any lender.

[More information about Sallie Mae's programs](#)

The federal Truth in Lending Act requires a lender to obtain a [self-certification](#) signed by the applicant before disbursing a private education loan. The university is required upon request to provide the form or the required information only for



students admitted or enrolled at the university.

Instructions: Submit the signed Self-Certification form to your private lender.

To apply for a private loan, you must be an American student enrolled in a degree-granting program at University of Winchester.