



US Loans at the University of Edinburgh

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Welcome

Welcome to the University of Edinburgh's guide to navigating U.S. student loans. This guide is designed to help eligible borrowers and their families successfully access the funding they need to pay for their education at the University of Edinburgh.

U.S. loans are managed at the University by the Scholarships and Financial Support team within Student Administrative Services. Our role is make the process as straight forward as we can and to make sure you can find the information and resources needed to fund your studies.

Using the U.S. government loan programs outside of the United States might be different than what you and your family are used to. Here we outline how to get aid, what things are different and what you need to do to successfully fund your studies.

This guide gives you an overview of the aid available specifically for US Citizens and eligible non-US-citizens.

For the latest in University policies and procedures regarding US financial aid program at the University of Edinburgh visit our pages: www.ed.ac.uk/student-funding/us-loans

What's different at a 'foreign school'?

For the purposes of U.S. financial aid, the University is classified as a 'foreign school'. This designation means that there are slightly different rules and areas of eligibility than you may be used to if you've taken out Federal Aid before.

Most programs of study at the University - including Bachelors, Masters and PhD programs - do qualify for funding, but there are exceptions.

You **cannot** receive U.S. government loans if you attend any of the following:

- Undergraduate MBChB (Bachelor of Medicine and Bachelor of Surgery)
- Bachelor of Nursing
- EdD (Doctorate of Education) – distinct from PhD Education which is eligible
- All Distance Learning Programmes
- All Diploma Programmes
- All Certificate Programmes
- In most cases where your program includes a period of study in the US

Study in the United States or Abroad?

If your program includes an element of study outside of or away from the University you may not be eligible to receive government funds. In particular students who decide to return to the US for personal reasons and complete their studies from there become ineligible for government funds. Work based placements in the US and periods of independent research in the US are also ineligible for government funds, with one particular exception for PhD students. Check the **Study Abroad** section of this guide carefully for full details.

What to do 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 that could fund these programs. Check out the **Private Loan section** of this guide.

How is my aid determined?

Federal Direct Subsidized and Unsubsidized Loans are available to **eligible students, on eligible programs**, who complete the Free Application for Federal Student Aid (FAFSA) on the Web. This Federal student aid is made available through the William D. Ford Federal Direct Loan Program to help pay for educational expenses and does not require credit approval.

The Scholarships and Financial Support team awards a Direct Subsidized or Direct Unsubsidized Loan, or a combination of both loans, based on your financial need and grade level (note Subsidized loans are not available to graduate borrowers).

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) (see next page).

PLUS loans are also available to parents of undergraduate dependent students and to graduate students, providing they meet the credit check requirements.

How is my Cost of Attendance established?

Each academic year, the Scholarships and Financial Support team establishes standard student budgets that use cost of attendance (COA) estimates for awarding financial aid funds. Your COA is provided to you in an Excel spreadsheet once you have submitted your FAFSA.

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

- Direct educational costs - tuition, fees, books, supplies and computing costs.
- Indirect (maintenance) costs – rent, utilities, food, travel, miscellaneous personal expenses.
- The total amount is then increased to allow for origination fees and is rounded up to the next \$1000.

While your costs may vary depending on where you stay in Edinburgh we expect your cost of attendance to be roughly in line with our estimates. Requests for variation to the standard cost of attendance spreadsheet will be considered only exceptionally on a case by case basis by the Financial Aid Officer, up to four weeks prior to the end of the loan period. Students are advised to review their existing borrowings by completing Financial Awareness Counseling at <http://studentloans.gov> before requesting any increases and proof of costs will be required. If students borrow less than the maximum amount initially they may increase their borrowings up to the maximum amount, up to four weeks prior to the end of their loan period.

The most commonly used Postgraduate and Undergraduate COA files are available from our website

www.ed.ac.uk/student-funding/us-loans

For a COA tailored to your own circumstances please contact studentfunding@ed.ac.uk

Please note that the COA uses a theoretical exchange rate, reviewed annually, to convert UK costs into US dollar borrowing amounts. The value of funds received will vary according to the exchange rate at the time of each disbursement. Students are advised to monitor their pounds sterling educational expenses relative to the pounds sterling amounts included in the Cost of Attendance. If students receive extra funds due to a favourable exchange rate they are expected to utilise these funds for additional educational costs rather than requesting an increase in their borrowing amounts. It is also recommended that if students receive additional funds due to exchange rate levels they consider reducing the amount of disbursements which have not yet been disbursed in order to reduce their total debt.

What aid is available?

There are different categories of funds and you can get different amounts depending on your program, year of student and other factors.

Federal Direct Subsidized Loan

A Federal Direct Subsidized Loan is awarded on the basis of financial need to undergraduate borrowers only, subject to annual and aggregate limits. If you are a first-time borrower on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans.

Federal Direct Unsubsidized Loans

A Federal Direct Unsubsidized loan is awarded regardless of need to undergraduate and postgraduate students providing annual and aggregate limits have not already been reached.

Subsidized and Unsubsidized loans are sometimes referred to as Stafford Loans.

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 of Edinburgh.

Parents can borrow up to the total estimated COA 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 or when the loan is originated. Undergraduates whose parents do not qualify for a PLUS loan can borrow additional Federal Direct Unsubsidized loan funds.

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 COA 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.

Further Information on Different Loan Types

Interest rates for all Federal loan types are set annually by the US Department of Education – current information is available from

<http://studentaid.ed.gov/sa/types/loans/interest-rates#what-are-the-interest-rates-of-federal-student-loans>

Information on origination fees for all Federal loan types is available from

<http://studentaid.ed.gov/sa/types/loans/interest-rates#fees>

The University's COAs take origination fees into account so that maximum net borrowings are sufficient to cover educational costs.

Information on repayment of loans is available from

<http://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized#when-repay>

<http://studentaid.ed.gov/sa/types/loans/plus#when-repay>

A comparison of Federal and Private loans may be found at

<http://studentaid.ed.gov/sa/types/loans/federal-vs-private>

Direct Loan Annual Loan Limits

The amount in 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.

There are also aggregate loan limits which limit overall borrowings for certain loan types.

Annual and aggregate loan limits are available at

<http://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

Private Alternative Loan

A private alternative loan is a non-Federal education loan, through a private lender, typically in the student's name and requiring a co-signer. Approval and interest rates are based on the creditworthiness of the borrower and co-signer. 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. We recommend that you utilise 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, we are 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 loan programs for undergraduates, graduates and parents (or other credit-worthy adults) can be found here:

<http://www.salliemae.com/>

<https://www.myglobaled.com/InternationalStudentLoans/usstudents.html>

Veterans Affairs Benefits

The University of Edinburgh is approved to process Veterans Affairs Benefits for eligible students on eligible programs of study (Online/Distance Learning programs at foreign schools are excluded).

For information on how to request program approval and enrolment certification for VA Benefit purposes please consult

<http://www.ed.ac.uk/schools-departments/student-funding/financial-support/additional-financial-assistance/va>

AmeriCorps National Service Awards

As a Title IV institution the University of Edinburgh is able to approve AmeriCorps National Service Awards. For further assistance please contact studentfunding@ed.ac.uk

Other Federal Aid

There are additional types of U.S. Federal Aid, however as you are receiving your degree from a foreign institution, you cannot access funds from those programs (such as Pell Grants, SEOG Grants, Perkins Loans, etc.) even if you would otherwise be eligible.

Deferment of Previous Loans

Students funding their studies by US Federal Loans will automatically have their enrolment details reported to the National Student Loan Data System (NSLDS) every two months but if a student not currently in receipt of US Federal Loans wishes to be reported to NSLDS for loan deferment purposes they should email studentfunding@ed.ac.uk to request this.

Any student requiring a paper loan deferment form to be completed for a loan servicer not linked to NSLDS should hand the form to a member of staff in the Student Information Point in Old College (normal opening hours 9am-5pm Mon to Fri except Wednesday which has a later opening time of 10am) or email the form to studentfunding@ed.ac.uk

General eligibility conditions for financial aid

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

- Must be a student enrolled or accepted for enrollment in an eligible programme at an eligible institution. Undergraduate MBChB, Bachelor of Nursing, ED (Doctorate of Education), all Certificate, Diploma and e-learning/Distance/Online Learning students are not eligible for loans at the University of Edinburgh
- Must have a high school diploma
- Must be enrolled at least half-time for the period for which the loan is originated (PhD students who have submitted their thesis for examination do not meet this requirement)
- Must comply with the University's satisfactory academic progress policy
- Must not be convicted of possessing or selling illegal drugs while receiving financial aid
- Must be a US citizen or eligible non-citizen with a valid Social Security number
- Must complete the Free Application for Federal Student Aid (FAFSA) each year
- If male and age 18-25, must be registered for Selective Service
- Must not be in default on an educational loan and must not owe a repayment on an adjusted federal grant

How to apply steps

1. Submit a FAFSA

Each year new and continuing students must complete the FAFSA at www.fafsa.ed.gov
The University of Edinburgh's school code is G06839.

2. Receive a copy of your Student Aid Report (SAR)

The SAR is the result of your FAFSA and includes your Expected Family Contribution (EFC). The EFC is needed in order to determine exactly how much aid of different types you can qualify for at the University.

3. Review the Cost of Attendance (COA) Sheet issued to you by the University

The COA spreadsheet will help explain how much in loans, of various types, you can qualify for at the University.

What you need to know to review your COA sheet

- *The tuition charges for your program (check your Offer of Admission or other communication from the Fees team)
- *Your EFC from Step 2.
- *Any other aid/scholarships that you will receive at the University (excluding VA funds)
- *Any other essential educational costs, subject to the approval

4. Return the COA Spreadsheet to Scholarships and Financial Support

After reviewing the sheet, and deciding how much you and your family wish to borrow, return the completed sheet, including declarations, to Scholarships and Financial Support.

5. Complete the necessary Master Promissory Notes (MPN)

You (and your Parent for a Parent PLUS loan) must complete and E-Sign the applicable MPN's for your loans. No funds will come if you (and parent if needed) don't complete each MPN as required.

Students at the University must sign new MPNs each year - this is a requirement for all borrowers at a 'foreign school'.

You can find the MPN's here <https://studentloans.gov>

Quick tips to completing MPN's

- *Make sure to list University of Edinburgh (School Code **G06839**)
- *You'll need your FSA user ID to complete the MPNs
- *You must do separate MPNs for PLUS and Subsidized/Unsubsidized loans.
- *For PLUS loans a US postal address is needed to trigger the required credit check. An overseas address will automatically result in the credit check being pended. This can delay your funding.

6. Private loans

If part of your program is ineligible for Direct Loans or if you decide to use private funds instead of the Federal funds you need to complete a Private Master Promissory note (apply directly to the lender).

If you elect for this option, you need to email studentfunding@ed.ac.uk to ask the University to certify the private loan.

7. Loan Entrance Counseling

A loan counseling session provides you with information that will help you understand your rights and responsibilities as a loan borrower, as well as other tools to assist you with managing your loans.

All first time borrowers at the University must complete either Entrance Counseling for Graduate/Professional Students or Entrance Counseling for Undergraduate Students, as appropriate, both of which you can find at <https://studentloans.gov>

Quick tips

- *Make sure to list the University of Edinburgh (G06839) as your school
- *Not completing entrance counseling will result in delays to your funding

8. Review your Financial Aid Award Letter

Once your loans have been originated satisfactorily you will receive an award letter which details the loan amounts, net of origination fees, and the disbursement dates.

This award letter will be emailed to you and should be used to satisfy visa requirements.

How are funds managed?

Direct Loan funds are disbursed based on your program of study and payments are required by law to be paid in equal disbursements.

The number of disbursements is based on the number of terms in your program of study and no funds will be disbursed prior to the commencement of the program of study. Disbursement dates and amounts in US dollars are clearly set out in the Financial Aid Award Letter. Borrowers will be contacted around 30 days prior to each disbursement date and will have the opportunity to decrease or cancel the scheduled disbursement up to seven days prior to the disbursement date.

Funds are paid directly to the University and aid may be used to cover all or part of your charges to the University. A portion of tuition fees will be retained from each disbursement, depending on the number of disbursements. For example, for a student with three loan disbursements the University will seek to retain one third of the tuition fees from each disbursement. Additional programme costs will be retained from the first disbursement and any tuition fee deposits paid in advance will be offset against the fees due from the first disbursement.

Any deficit due towards an instalment of tuition fees must be paid by other means immediately after each loan disbursement, once the pounds sterling value of the disbursement is known. Please note that if you choose to pay your fees by direct debit you will be subject to the University's standard direct debit dates and will lose the flexibility to pay fees in instalments based on the loan disbursement dates.

Other fee types such as material costs will not automatically be retained from US loan disbursements and must be paid in full by the invoice due date.

Any queries about alternative payment methods should be addressed to finance.helpline@ed.ac.uk

What currency rate is used and how will funds for living expenses be paid?

Funds are paid to the University in U.S. Dollars and are immediately converted to British Pounds Sterling at the prevailing exchange rate at the time of the funds are received. Funds which are not being retained by the University for Tuition Fees are made available to the student in the form of a pounds sterling cheque for the first disbursement, with funds taking approximately one week to clear.

Subsequently payments may be made by electronic payment direct to the student's UK bank account through the University's payment provider Western Union Business Solutions (WUBS). The student is responsible for accurately entering their bank account details in WUBS' Payee Manager system and for updating any subsequent changes. Any student wishing to sign up for this service should contact studentfunding@ed.ac.uk

Funds will not be released to students until they are fully enrolled at the University of Edinburgh and it can take time for new students to open a UK bank account. Students are therefore advised to have access to alternative funds for their initial costs on arrival in Edinburgh.

Where a parent is borrowing Parent PLUS loans for their dependent student child the University will seek permission from the parent borrower to pass surplus funds, not required for tuition fees, directly to the student.

Accommodation Charges

Accommodation charges are not retained from loan disbursements and students must make their own arrangements to make payments for accommodation. Students in University accommodation may request to have their accommodation payment schedule adjusted to take loan disbursement dates into consideration.

<http://www.accom.ed.ac.uk/>

Where can I view information on my tuition fee and accommodation payments?

Details of students' tuition fee accounts (including receipt of loan funds) and accommodation services accounts may be viewed through the Finance Channel of MyEd (the University of Edinburgh student portal).

Exit Counselling

Upon ceasing enrollment and prior to beginning repayment, Direct Stafford (Subsidized and Unsubsidized) and Direct Graduate PLUS loan borrowers are required to complete an Exit Counselling session. The Exit Counselling session provides invaluable information about borrower rights and responsibilities regarding repayment of your Federal student loans.

When must you do Exit Counselling?

You are required to complete loan Exit Counselling when:

- You graduate
- You drop to less than half-time
- You withdraw from the University
- You leave the University due to transfer, drop-out etc.

NOTE: You must complete Exit Counselling after graduation even if you will be returning to the University for a new degree.

To complete Exit Counselling <https://studentloans.gov/myDirectLoan/index.action>

Key Policies Regarding Aid

Satisfactory Academic Progress for Financial Aid Recipients

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.

Full details regarding the University's SAP requirements are here:

<http://www.ed.ac.uk/schools-departments/student-funding/financial-support/student-loans/usa/academic-progress>

Return to Title IV (R2T4) Policy

The law specifies how the University must determine the amount of Title IV program assistance (Direct Loans) that students earn if they withdraw or interrupt.

The Scholarships and Financial Support team is responsible for calculating R2T4 and the Finance Office is responsible for transferring the funds.

When a student withdraws during a payment period, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula.

To view the full R2T4 Policy go here: <http://www.ed.ac.uk/schools-departments/student-funding/financial-support/student-loans/usa/policy>

Tuition Fee Policy

The University's tuition fee policy is applied independently of the R2T4 policy described above. Please note that annual tuition fees are due in full at the start of the programme of study. Please refer to the link below for full details, particularly for policy relating to withdrawal from study <http://www.ed.ac.uk/schools-departments/student-funding/tuition-fees/postgraduate/fee-policy>

Leave of Absence and Withdrawals

A Leave of Absence/Interruption of Studies is a temporary withdrawal in a student's programme of study. It refers to the specific time period during a programme when a student is not in attendance. This is a temporary period of time which the student has requested with the intention to return and complete their programme. Students returning from an Interruption of Studies are not required to re-apply for admission.

Students should notify the Scholarships and Financial Support team to discuss how their interruption will affect their eligibility for Federal Aid. No funding can be awarded for a period of interruption and it is likely that existing loans will go into repayment during the period of interruption. Please note that a Leave of Absence or Interruption is different to an agreed Study Away period (see the following Study Abroad information).

Study Abroad

If your degree programme involves study out with the University of Edinburgh through a formal arrangement with another institution, then the following conditions must be satisfied in order to remain eligible for Federal Aid:

- your study abroad institution must also be a participating and approved Federal Aid (Title IV) School.
- your study abroad institution must not be in the USA.
- your study abroad period must account for no more than 25% of your programme of study

To check if your institution participates in this scheme, please refer to the studentaid.ed.gov website and **find out which international schools participate in the federal student aid programs.**

<http://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/types/international#participating-schools>

For all other periods of study out with the University of Edinburgh including work based placements and periods of independent research and writing up you are advised to check your eligibility for Federal Aid with the Scholarships and Financial Support team at studentfunding@ed.ac.uk with the following details:

- the dates of your study abroad period or work based placement
- the location of your study abroad period or work based placement including details of any institution to which you will be attached
- the academic reason for your study abroad period or work based placement
- the name of the University of Edinburgh supervisor with whom you will be in regular contact during your study abroad period or work based placement
- confirmation of all of the above details from your principal supervisor in writing

Our staff will check your eligibility and inform you whether you are entitled to receive Federal Aid during your study abroad. **In general periods of study in the USA are not eligible for Federal loans (Masters students and Undergraduate students may not complete ANY portion of their programme of study in the USA).** However there is one specific exception for PhD students whose studies require them to be based in the US. Please note that any period(s) of independent research or writing up in the USA for PhD students must be essential for academic reasons and are limited to a maximum total period of 12 months, beyond which eligibility for Federal Aid will no longer apply.

Part-time study

If you are studying part time at the University of Edinburgh this may affect your entitlement for Federal Aid. Periods of study on a less than half-time basis are ineligible for Federal Aid. In particular students who have submitted their PhD thesis for examination no longer meet the eligibility requirements for Federal Aid.

Visiting Students

Students offered admission for either one semester or one academic year as a visiting student should apply for Federal Aid through their home school in the US.

Consumer Disclosure Information

Admissions Policies and Procedures

The link below provides an overview of the University of Edinburgh's general admissions policies.

<http://www.ed.ac.uk/student-recruitment/admissions-advice/admissions-policy>

Completion/Graduation and Transfer Out Rates

Information on the University's completion and transfer-out rates is available from the Higher Education Statistics Agency (HESA). Due to the very low non-continuation rate, the University is unable to supply a breakdown of completion or transfer-out rates by gender, ethnicity or recipients of need-based Subsidised loans, as this may reveal personally identifiable information about an individual student, which would break the Data Protection Act 1998.

For the latest rates please refer to the links below. In tables where information is available at an institutional level you will find data for the University of Edinburgh in the Scotland section.

<http://www.hesa.ac.uk/pis/>

<http://www.hesa.ac.uk/pis/noncon>

Drug and Alcohol Policy

Students found guilty within the legal jurisdiction of the UK during their period of study, will lose their eligibility for Federal Direct Loans.

The University regards the following as misconduct - "Possessing, using or supplying a controlled drug as defined by the Misuse of Drugs Act 1971 (as amended from time to time)"

Please refer to the University's Code of Student Conduct and Code of Practice on Drug and Alcohol Abuse

<https://www.ed.ac.uk/academic-services/staff/discipline/code-discipline>

https://www.ed.ac.uk/files/atoms/files/alcohol_and_drugs_policy.pdf

Financial Assistance Available

The Scholarships and Financial Support team provides information on a wide variety of funding sources.

<http://www.ed.ac.uk/student-funding/financial-support/student-loans/usa>

<http://www.ed.ac.uk/student-funding>

Fire Safety Policies and Statistics

Please refer to the Fire Safety Unit information below.

<http://www.ed.ac.uk/schools-departments/health-safety/fire-safety/home>

Freedom of Information Act (US FERPA and Safeguarding Customer Information)

Please refer to the Records Management information on Data Protection and Freedom of Information below.

<http://www.ed.ac.uk/records-management/policy/data-protection>

<http://www.ed.ac.uk/records-management/freedom-information>

Gainful Employment

The University of Edinburgh is approved only to provide Federal lending for students on a degree programme. Therefore there are no Gainful Employment Disclosures to report.

Health and Insurance

For information on health and insurance matters, including vaccinations, please refer to the page below.

<http://www.ed.ac.uk/staff-students/students/new-students/health-insurance/overview>

Students applying for a visa to study in the UK are required to pay a healthcare surcharge payable at the same time as the visa fee

<http://www.gov.uk/healthcare-immigration-application>

This payment allows access to a number of NHS healthcare services.

Loan Disclosures

For information about US loans, please visit our dedicated US Loans pages

<http://www.ed.ac.uk/student-funding/us-loans>

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

Preferred Lenders List

The 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. This is why, on our US Loans information the only loans we list as being accessible are the US Federal Direct Stafford and PLUS loans or the private Sallie Mae loans.

Misrepresentation

The University is approved by the Quality Assurance Agency (QAA) and The Scottish Further & Higher Education Funding Council (SFC) to deliver education to the required standards. The University is responsible for its academic standards and the quality of the student learning experience. It is committed to reflecting on and systematically reviewing its provision and taking action to enhance it. The Quality Framework supports the management of academic standards and the student experience across the University's academic provision and student services and aligns with external body requirements, including the Scottish Quality Enhancement Framework (QEF).

<https://www.qaa.ac.uk/about-us/where-we-work/our-work-in-scotland>

View the latest QAA report on the University of Edinburgh -

<https://www.qaa.ac.uk/reviewing-higher-education/quality-assurance-reports/provider?UKPRN=10007790#>

Missing student guidelines

Students are requested to provide an emergency contact person on their MyEd records. This information is confidential and covered by the UK Data Protection Act. Reports of missing students can be made to the University security team:-

University of Edinburgh Security: security@ed.ac.uk, Tel: +44 (0) 131 650 2257

Or alternatively by contacting the Scottish Police

If it is an emergency and you feel the person maybe at risk of harm, immediately call 999. In other circumstances dial 101 or visit a police office or make contact with a police officer.

The University security team provides out of hours support to students

<http://www.ed.ac.uk/contacts/out-of-hours-support>

Textbook Information

Information about any required and recommended textbooks for your course will be provided to you by your department. Should you require specific information about textbooks, please contact the relevant department for advice.

<http://www.ed.ac.uk/schools-departments/colleges-schools>

You may also wish to consult with the University Library Services.

<http://www.ed.ac.uk/schools-departments/information-services/library-museum-gallery/overview>

Additional Resources**University of Edinburgh Financial Aid Pages**

For the latest in all information about accessing your financial aid at the University of Edinburgh visit our pages

<http://www.ed.ac.uk/student-funding/us-loans>

Direct Loans

Information for University students about the US Department of Education's Direct Loan Program.

<http://studentaid.ed.gov/sa/>

Repay Your Loans

Get all the information you need to manage repayment of your federal student loans.

<http://studentaid.ed.gov/sa/repay-loans>

FAFSA on the web

Apply for federal assistance with the Free Application for Federal Student Aid

<http://FAFSA.ed.gov>

Federal Student Aid ID

An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. Your FSA ID identifies you as someone who has the right to access your own personal information on ED websites such as the Free Application for Federal Student Aid (FAFSA®) at fafsa.gov.

You can create an FSA ID when logging into certain ED websites or at the Federal Student Aid page below.

<http://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>

Help in completing the FAFSA

Useful guide on how to complete the FAFSA from the U.S. Department of Education.

<http://studentaid.ed.gov/sa/fafsa/filling-out>

Loan Consolidation Information

Find out how loan consolidation can simplify and lessen the burden of loan repayment.

<http://studentaid.ed.gov/sa/repay-loans/consolidation>

National Student Loan Data System (NSLDS)

The National Student Loan Data System (NSLDS) is a national database of information about loans and grants awarded to students under Title IV. NSLDS provides a centralised view of Title IV loans.

https://nsls.ed.gov/nsls/nsls_SA/

Selective Service Registration

All males over the age of 18 years are required to register. Register online or check the status of your registration.

<http://www.sss.gov/>

StudentLoans.gov

This site provides useful information from the U.S. Department of Education. Use your FSA ID to sign in and sign your Master Promissory Note (MPN) and complete your Entrance Counselling.

<https://studentloans.gov/>

Contact the Financial Aid Office
(Scholarships and Financial Support)

Please feel free to contact the Financial Aid staff about any questions that you may have.

Address and Email	Contact numbers and Hours
E-mail: studentfunding@ed.ac.uk	Tel : +44 (0)131 651 4070
Scholarships and Financial Support	Fax : +44 (0)131 650 8223
The University of Edinburgh	
Old College, South Bridge	Hours:
Edinburgh	Monday-Friday
EH8 9YL	9.00am to 5.00pm
United Kingdom	