

US Federal Loans and Coronavirus – Frequently Asked Questions

How will eligibility for US federal loan funding be affected by the University of Edinburgh’s decision to switch to online delivery of teaching due to the Coronavirus?

Congress passed the CARES Act on 27th March 2020, which allows online delivery of teaching at foreign schools for the duration of the current emergency situation and for one further payment period (part academic year), for eligible programmes of study at foreign schools.

The Consolidated Appropriations Act has increased the duration for which the Secretary may permit an otherwise eligible program to be offered by distance education. While previously the CARES Act permitted otherwise eligible programs to be offered via distance education for the duration of the qualifying emergency and the following payment period, the amendments now use a “covered period”. The “covered period” ends on whichever is later of June 30, 2022 or the June 30 following the end of the emergency as declared by the country in which the foreign school is located.

I am already in the dissertation phase of my taught Masters degree - will I also be affected by the switch to online delivery of teaching?

You may have received a small element of online teaching at the start of the crisis and going forward supervision will be delivered online rather than in person.

If I switch from a Masters programme to a Postgraduate Diploma how will my US federal loans be affected?

Unfortunately, Postgraduate Diploma programmes at the University of Edinburgh are not eligible for federal loans under any circumstances. If you switch to a Postgraduate Diploma you will become ineligible for future disbursements and the university may have to return a portion of funds already received for tuition fees. However, the university can assist with certifying an alternative loan through a private lender to cover outstanding tuition fees (there is no fee reduction). If this is an option you are considering please note that it is important that the change in programme isn’t backdated to the start of your programme as this would invalidate your entire federal funding.

I am a research student - will I also be affected by the switch to online delivery?

As supervision is likely to be delivered online rather than in person the CARES Act is also relevant to your situation.

What should I do if I am unable to complete my research project as planned, for example due to being unable to complete necessary fieldwork?

Please discuss with your supervisor if there are other options for completing your research, such as a desk-based dissertation or online interviews with research participants.

How will my US federal loan funding be affected by my decision to return to the US due to Coronavirus?

Congress passed the CARES Act on 27th March, which allows study in the US for the duration of the current emergency situation and for one further payment period (part academic year).

I have a disbursement scheduled in the next couple of months – can I rely on this funding?

The university is continuing with loan disbursements providing that students continue to meet all other eligibility criteria for US federal loans, with exceptions relating to online learning and study in the US.

Will the amount of the disbursement remain the same as previously specified on my award letter?

Disbursement amounts in US dollars will normally remain as previously specified unless there has been a change such as the award of a scholarship. However, changes in the dollar pound exchange rate may produce a higher value of funds in British pounds and students may wish to take advantage of this and request a lower future disbursement amount in order to reduce their long term debt.

Requests for changes in future disbursement amounts must be communicated to studentfunding@ed.ac.uk at least seven days in advance of the disbursement date.

How will I receive funds for living expenses?

It is not currently possible for the university to issue loan cheques so all students receiving federal loan funds will be required to enter their UK bank details in Payee Manager, a direct deposit system offered by the university's payment provider Western Union Business Solutions. We are contacting students who are not already set up for electronic payment in that system to arrange this. If students have a UK bank account they should enter those details but if students have returned to the US and have closed their UK bank account then US bank details can be entered. It is recommended that students remaining in the UK, or intending to return to the UK, do not submit US bank details as this will result in unnecessary foreign exchange charges.

I have a loan arranged through Sallie Mae – how will this loan be affected?

Sallie Mae loans already allow online learning and study in the US so Sallie Mae loans will not be affected providing you are continuing with your studies. Students receiving Sallie Mae loan funds for living expenses should submit their bank details to studentfunding@ed.ac.uk if they have not already, so that electronic payment can be arranged.

I am enrolled on a programme which is normally delivered online – am I now eligible for Direct Loans?

No, there is no change in eligibility for programmes which are normally delivered online.

I receive funding from the US Department of Veterans Affairs – how will this funding be affected?

The US Department of Veterans Affairs has worked with Congress to preserve GI Bill benefits for impacted students during this difficult time. The new law allows for VA to continue to pay benefits regardless of the fact that the program has changed from resident training to online training. Also, students will continue to receive the same monthly housing allowance payments that they received for resident training until January 1, 2021. The period after January 1, 2021 is currently subject to review.

I will commence a new programme of study in August/September 2020 – what funding is available?

Applicants for programmes of study which are normally delivered on campus will be assessed for US federal loan eligibility, as allowed for by the CARES Act. Depending on the duration of the current emergency situation it may become necessary for students to return to on-campus study in order to maintain eligibility for US federal loans.

Coronavirus (COVID-19) updates

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