

US Federal Direct Loans - Consumer Disclosure Information

Federal Student Aid Information and Borrower's Rights and Responsibilities

Full details of the US Federal Aid available to Glasgow School of Art (GSA) students including information on the procedures for applying, eligibility requirements and how aid is calculated can be viewed here:

<http://www.gsa.ac.uk/life/fees,-funding-finance/us-federal-direct-student-loans/>

The above webpage also contains important information on the rights and responsibilities of student borrowers and must be read by all students prior to applying for US Federal Aid to attend GSA.

Governance

GSA's list of current Governors, Statement of Corporate Governance, and Council and Committee remits can be viewed here:

<http://www.gsa.ac.uk/about-gsa/key-information/governance/>

Accreditation and Relationship with the University of Glasgow

Details of GSA's accreditation and relationship with the University of Glasgow can be viewed here:

<http://www.gsa.ac.uk/about-gsa/key-information/relationship-with-the-university-of-glasgow/>

<http://www.gsa.ac.uk/about-gsa/key-information/our-structure/academic-services/student-regulations/programme-and-course-regulations/>

<https://www.gsa.ac.uk/about-gsa/key-information/our-structure/academic-services/quality-assurance/>

<https://www.gov.uk/guidance/recognised-uk-degrees>

<https://www.gov.uk/check-a-university-is-officially-recognised/listed-bodies>

Academic Programmes

Undergraduate Degree Programmes: <http://www.gsa.ac.uk/study/undergraduate-degrees/>

Postgraduate Degree Programmes: <http://www.gsa.ac.uk/study/graduate-degrees/>

Please note, only eligible students enrolling on a Bachelor / Master's Degree or PhD programme of study are eligible for US Federal Loans. Students on non-degree awarding programmes, such as the Diploma in Architecture, are not eligible to apply for US Federal Loans. Students on any GSA programme that involves study in the USA are not eligible for US Federal Loans. Please contact g.fraser@gsa.ac.uk if you are concerned about course eligibility.

School Costs

Tuition Fees: <http://www.gsa.ac.uk/life/fees,-funding-finance/programme-fees/>

Cost of Living in the UK: <https://www.gsa.ac.uk/life/fees,-funding-finance/cost-of-living/>

Indicative Additional Costs (costs not including in tuition fees, e.g. materials):
<https://www.gsa.ac.uk/media/1825452/2021-2022-academic-year-additional-student-fees.pdf>

For further information on the cost of materials and other potential costs please refer to the specific programme of study pages on our website or contact your academic department.

Textbook Disclosure

Information about recommended textbooks for your programme will be provided to you by your academic department. There are no required book purchases. Should you require specific information about textbooks, please contact your academic department for advice. You may also wish to familiarise yourself with the services provided by the GSA Library:

<http://www.gsa.ac.uk/about-gsa/library-learning-resources/>

Admissions Policy

GSA's Admissions Policy and associated documents can be viewed here:

<https://www.gsa.ac.uk/about-gsa/key-information/our-structure/academic-services/admissions-policies/>

Guidance on how to apply to GSA can be found on the following web pages:

Undergraduate How to Apply: <http://www.gsa.ac.uk/study/undergraduate-degrees/how-to-apply/>

Postgraduate How to Apply: <http://www.gsa.ac.uk/study/graduate-degrees/how-to-apply/>

Mature Students

Prospective students who are also applying for US Federal Student Loans must possess a secondary school completion credential or its equivalent (see [CFR 600.54](#)) regardless of the degree level of study at GSA. We have the right to ask you for evidence of this qualification before processing any loan application. If you are 21 years old or over when you start your course, GSA considers you a mature student. All mature students are subject to the same application process and entry requirements as any other student joining GSA. You apply for undergraduate degrees through UCAS, which has specific guidance for mature applicants. For postgraduate courses, admissions onto these degree programmes must meet the minimum standards as described in the admissions policy and entry requirements regulations.

Withdrawal, Tuition Fee Liability and Return of Title IV (US Loan) Funds Guidance

Any student considering taking a Leave of Absence or withdrawing from their programme of study should contact the Student Welfare Service for advice and guidance: welfare@gsa.ac.uk

GSA's Student Withdrawal Procedure:

<http://www.gsa.ac.uk/media/1255904/Student-Withdrawal-Procedure.pdf>

GSA's Leave of Absence Guidance:

<http://www.gsa.ac.uk/media/1090495/LEAVE-OF-ABSENCE-GUIDANCE-2015.pdf>

GSA's Tuition Fee Policy:

<https://www.gsa.ac.uk/media/1617528/fees-policy-august-2018.pdf>

If a student in receipt of Title IV loan funds withdraws from their programme of study or interrupts their studies by more than 180 days or falls below a full-time (at least 50%) attendance level, their loan payments will stop and the Glasgow School of Art will follow the US Department of Education's requirements for returning loan funds.

Full details can be found in the **Return to Title IV Guidance** on the US Loans section of the GSA website.

Default Prevention and Management Plan

GSA has a Default Prevention and Management Plan to help our students with US Federal Loans to better understand the responsibility of borrowing loan funding for education. The purpose of this plan is to reduce the risk of students defaulting on their loan repayments.

The Default Prevention and Management Plan can be viewed here:

https://www.gsa.ac.uk/media/1959596/US-Loans-Default-Management-Plan_Mar22.pdf

Disability Services

For information on the services available to support students with a disability please contact Student Support Services:

<http://www.gsa.ac.uk/life/student-support-services/support-for-students-with-a-disability/>

Equality and Diversity Information

Information on equality and diversity at GSA, including statistics, can be found on our website:

<http://www.gsa.ac.uk/about-gsa/key-information/equality/>

Misuse of Alcohol and Drugs

GSA has a legal obligation to take action when it becomes aware of illegal activities, including the possession, supply or production of classified/controlled drugs. It is GSA's policy to report any such incidents to the Police and GSA's Disciplinary Procedures may be invoked. GSA will act on any information received concerning activity involving classified/controlled drugs and will investigate any allegations thoroughly.

GSA's Student Conduct Policy and Misconduct Procedure:

<https://www.gsa.ac.uk/media/1955541/Code-of-Student-Conduct-Oct-21-Final-with-Flowchart.pdf>

GSA's Staff Disciplinary Policy and Procedure:

<https://www.gsa.ac.uk/media/1943171/staff-disciplinary-policy-and-procedure.pdf>

If a student in receipt of Title IV loan funds is convicted of a drug-related offence, the student may lose their eligibility for federal aid and may have to return any federal aid received during the period of ineligibility. Further details and information on how to regain eligibility is available on the Federal Student Aid website:

<https://studentaid.ed.gov/sa/eligibility/criminal-convictions#drug-convictions>

GSA endeavours to ensure that employees and students do not misuse alcohol and drugs and that the legal use of such substances does not impair the safe running of operations or the health and safety of employees or students.

The GSA Department of Human Resources provides guidance and support to staff with concerns relating to the misuse of drugs and alcohol: hr@gsa.ac.uk
Student Support Services provides guidance and support to students with concerns relating to the misuse of drugs and alcohol: welfare@gsa.ac.uk

For information on the misuse of alcohol:

<http://www.nhs.uk/conditions/Alcohol-misuse/Pages/Introduction.aspx>

For information on the misuse of drugs:

<http://www.nhs.uk/livewell/drugs/Pages/Drugshome.aspx>

Completion, Graduation and Retention Rates

The Higher Education Statistics Agency (HESA) is the official agency for the collection, analysis and dissemination of quantitative information about higher education. Information on GSA's completion, graduation and retention rates are provided annually on the HESA website:

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

<https://www.hesa.ac.uk/data-and-analysis/students/releases#ukpi>

<https://www.hesa.ac.uk/data-and-analysis/students/outcomes>

Study Abroad Rules

Students coming to GSA on exchange/study abroad programmes should consult their home institution for information on US Federal Loan eligibility.

GSA offers some students the opportunity to undertake part of their study abroad as part of a formal exchange:

<http://www.gsa.ac.uk/study/exchange-study-abroad/>

If you are considering taking part in an exchange, please email welfare@gsa.ac.uk immediately, as your eligibility for US Federal Loans may be affected.

To remain eligible for US Federal Loans your period of study out with GSA must be at an institution that GSA has a formal exchange partnership with:

<https://gsa.moveon4.com/publisher/1/eng>

The following conditions must also be satisfied in order to remain eligible for Federal Aid:

- Your exchange/study abroad institution must also be a participating and approved US Federal Loan (Title IV) School: <https://fsapartners.ed.gov/knowledge-center/library/resource-type/Federal%20School%20Code%20Lists>
- Your exchange/study abroad institution must not be in the USA
- Your exchange/study abroad period must account for no more than 25% of your programme of study

Please note participating in an exchange is not an automatic entitlement. Students must apply via the GSA International Office and academic approval is required. If you are in receipt of US Federal Loans and intend to undertake any study or research outside of the UK please email welfare@gsa.ac.uk prior to applying as your US Federal Loan could be affected.

Data Protection and Freedom of Information

(FERPA, Safeguarding Consumer Information and Student Right to Know Act)

GSA is required to collect and use data in a fair and safe manner and to not disclose data unlawfully, as governed by the UK Data Protection Act of 1998. The Glasgow School of Art Data Protection Policy can be viewed here:

<https://www.gsa.ac.uk/media/1889799/gsa-gdpr-june2021.pdf>

GSA's Departments Privacy Notices can be viewed here:

<https://www.gsa.ac.uk/media/1889799/gsa-gdpr-june2021.pdf>

Under the Data Protection Act students can request a copy of their personal information which the Glasgow School of Art holds on record. Students should submit a written request, known as a Subject Access Request, to a member of staff.

Individuals also have the right to request information from the Glasgow School of Art via the Freedom of Information (Scotland) Act 2002. Information on the Glasgow School of Art Freedom of Information policy and procedures can be found here:

<https://www.gsa.ac.uk/about-gsa/contact-us/foi-requests/>

<https://www.gsa.ac.uk/media/1893461/GSA-MPS-2021.pdf>

Information on the Glasgow School of Art Record Management Strategy can be found here:

<https://www.gsa.ac.uk/about-gsa/key-information/records-management/>

Misrepresentation

GSA has procedures in place to avoid misrepresenting the nature of our educational programs, financial charges, and employability of graduates. Institutional information published on our website and shared with students, applicants and other stakeholders is reviewed on an annual

basis by multiple staff members/departments. GSA is committed to operating in an environment of integrity. Each member of the GSA staff is responsible for assuring that the actions and activities conducted at GSA promote such an environment

GSA is approved by the Quality Assurance Agency (QAA) and The Scottish Further & Higher Education Funding Council (SFC) to deliver education to the required standards.

View the latest QAA report on GSA: <https://www.qaa.ac.uk/reviewing-higher-education/quality-assurance-reports/Glasgow-School-of-Art>

National Student Loan Data System (NSLDS) Disclosure

Students in receipt of a US Federal Loan whilst attending GSA will have their attendance status and loan information updated on the National Student Loan Data System (NSLDS):

<https://nsldsfa.ed.gov/login>

Copyright Infringement

Unauthorised distribution of copyrighted material, including unauthorised peer-to-peer file sharing, may subject you to civil and criminal liabilities.

The Glasgow School of Art Copyright and Intellectual Property Policy is available to enrolled students on the Virtual Learning Environment:

<https://canvas.gsa.ac.uk>

Guidance on copyright and intellectual property is provided by the Glasgow School of Art Library:

<http://lib.gsa.ac.uk/services/library-services/photocopying-and-printing/copyright-guidelines/>

Plagiarism (the submission or presentation of work, whether intentionally or unintentionally, which is not your own) is considered academic misconduct. The regulations and penalties for plagiarism are outlined in the Student Code of Conduct Policy:

<https://www.gsa.ac.uk/media/1955541/Code-of-Student-Conduct-Oct-21-Final-with-Flowchart.pdf>

Guidance on avoiding plagiarism is provided by Academic Departments and can be found on the VLE and Student Support websites:

<https://canvas.gsa.ac.uk>

<https://gsasupport.wordpress.com/skills-for-study/communicating-your-learning/integrating-sources-in-writing/>

Crime Rates

The GSA campus comprises of a number of buildings throughout Glasgow and our Creative Campus located in the Highlands of Scotland:

<http://www.gsa.ac.uk/about-gsa/our-campuses/>

The crime rates for the areas around the GSA buildings can be found in the Crime and Justice statistics published by the Scottish Government:

<http://www.gov.scot/Topics/Statistics/Browse/Crime-Justice>;

Police Scotland is responsible for policing the areas around all GSA buildings:

<http://www.scotland.police.uk/>

Missing Student Guidance

GSA monitors the attendance of all students and will take appropriate action if attendance records indicate that a student is missing. Appropriate action involving statutory agencies, will also be taken if a student is reported to be missing by a staff member, fellow students, a student's house mate or a member of the student's family.

GSA's Student Attendance Policy can be viewed here:

<https://www.gsa.ac.uk/media/1255901/Student-Attendance-Policy.pdf>

GSA's Student Absence Policy can be viewed here:

<https://www.gsa.ac.uk/media/1255898/Student-Absence-Policy.pdf>

At enrolment all students are required to provide Registry with their term address, home address and a next-of-kin contact and students are advised to keep Registry up-to-date with any changes. This information is utilised, in line with data protection legislation, if it is suspected that a student is missing.

GSA Halls of Residence are managed by our Residency Manager supported by a residency team of Wardens and Senior Residents. The residency team offer support to students in the Halls of Residence and are in a position to identify potential welfare and security problems. The Residency team liaise with Student Support Services to ensure appropriate action is taken if a student from the residencies is believed to be missing.

Health & Safety (including Fire Safety) Information

Information on the GSA's health and safety policies and guidance can be found here:

<http://www.gsa.ac.uk/about-gsa/key-information/occupational-health-and-safety/>

Further health and safety guidance and related forms are available to enrolled students on the Virtual Learning Environment:

<https://canvas.gsa.ac.uk>

From 2015 new international students applying for a UK Tier 4 Student visa to study in the UK are required to pay an immigration healthcare surcharge as part of the visa application process:

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

The payment of the immigration healthcare surcharge grants students free-at-the-point-of-entry access to the UK National Health Service (NHS).

Loan Disclosures

- US Federal Loan Information:

Please visit our dedicated US Federal Loan webpage:

<http://www.gsa.ac.uk/life/fees,-funding-finance/us-federal-direct-student-loans/>

- Code of Conduct for Private Educational Loans:

In order to prohibit a conflict of interest with respect to private education loans, staff at GSA with responsibility for Federal and Private Education Loans from the USA 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
- Call centre or financial aid office staffing assistance
- Advisory board compensation

All GSA staff with responsibility for US Federal Loan processes are reminded annually of the Code of Conduct.

- Preferred Lenders List:

GSA does not have a preferred Lenders List but will, where possible, work with whichever private lender a prospective borrower chooses to use. Students should be aware that the majority of private lenders choose not to offer loans when borrowers are studying outside the USA.

Please note, the terms and conditions of US Federal Loans are often more favourable than private education loans.

Gainful Employment Disclosure

GSA is approved only to provide US Federal Loans for students on degree awarding programmes. Therefore there are no Gainful Employment Disclosures to report.

Glasgow School of Art General Student Policies

<http://www.gsa.ac.uk/about-gsa/key-information/our-structure/academic-services/student-policies/>

<http://www.gsa.ac.uk/about-gsa/key-information/our-structure/academic-services/student-regulations/>