

CONSUMER DISCLOSURES FOR STUDENTS IN RECEIPT OF FEDERAL STUDENT AID

US Government regulations require institutions that offer federal student loans to disclose Consumer Information.

The relevant Consumer Information for Bristol Old Vic Theatre School can be found below. (This information applies from 01 August 2019). If you require further information about the content or require a paper copy, please email us.

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1. Institutional and Financial Assistance Information for Students

- These webpages explain the things you need to know about paying your student fees at Bristol Old Vic Theatre School. Part of our commitment to you is to be clear regarding our fees regardless of your funding source. It is very important before you start your studies with us that you ensure you will have sufficient funds available to pay for your studies, from initial registration through to completion. These pages explain why, and what you need to do if your circumstances change. If you are in receipt of Federal Aid, a US-based private student loan and/or Veteran Affairs (GI Bill) funding.
- Generic financial aid information about all need-based and non-need based local, private and institutional student financial assistance available to students at Bristol Old Vic Theatre School can be obtained from the Fees and Funding webpages.
- General institutional information can be found on Bristol Old Vic Theatre School's main [website](#).
- Admissions information can be found on the Admissions Policies [webpage](#).

2. Student Financial Aid Information

- Queries regarding Financial Aid can be directed to [Marchia Abokie](#) our Federal Aid Administrator.
- Federal Student Aid information can be found on the [StudentLoans.gov](#) website.
- In order to access Direct Loans to support your studies, you must complete a Free Application for Federal Student Aid (FAFSA) and confirm that Bristol Old Vic Theatre School is your nominated School. Upon receipt of the student's FAFSA information, Bristol Old Vic Theatre School will contact the student by email to confirm any additional information that is required to support processing of their Direct Loan application.
- Before you apply for a loan, you should think about whether you can afford to make the repayments. [StudentAid](#) has a repayment estimator to help you plan your education loans and repayment options.
- The US Department of Education has produced some helpful video guides about the types of loans that are available including eligibility, guidance on responsible borrowing and repayments, along with their own Facebook page.

- Criteria for selecting recipients, determining the award amount and approving students for Federal Student Aid are dependent upon the recipient satisfying the Federal Student Aid rules for eligibility, and Bristol Old Vic Theatre School's rules for admission and continuation of study.

- Eligibility requirements and procedures for applying for aid are available from our US Federal Loans [webpage](#).

- The determination of the maximum amount of combined Federal Student Aid and/or private student loans is capped at the value of the 'Cost of Attendance' as determined by Bristol Old Vic Theatre School - see point 4 below.

- Federal Student Aid is disbursed at the start of each term of the academic year (or as near to the start of term as possible for late applicants) and is disbursed through the means of Great British Pound (GBP) bank transfers.

- Students have a right to cancel all or part of their Federal Student Aid within 30 days of receipt of notification of the loans being originated.

- Students have the right to cancel all future disbursements at any point within the academic year prior to the relevant future disbursement dates. In accordance with Federal Student Aid regulations, students will be reminded that the disbursement is due at least 14 days before the disbursement date and will be given an opportunity to cancel or reduce disbursements. Where a disbursement date has already passed, Bristol Old Vic Theatre School will not be able to reduce the amount disbursed; however the student can return unrequired funds to their loan servicer or the US Department of Education within 120 days of the disbursement date without incurring interest or other fees. Students are solely responsible for doing this and should contact their Direct Loan Servicing Centre for guidance on how to return the unrequired funds.

- Students have the responsibility to remain in 'good-standing' with Bristol Old Vic Theatre School. Good standing means that the student has maintained: a) appropriate conduct within the student disciplinary regulations and does not have disciplinary procedures outstanding; b) appropriate conduct within Bristol Old Vic Theatre School's Fees Policy and does not have outstanding debt which is older than its due-dates; c) appropriate conduct within the student academic regulations and does not have any Notices against them under the relevant regulations.

- Students have an obligation to progress at a satisfactory academic rate within the Federal Aid program, and Bristol Old Vic Theatre School's policy on Satisfactory Academic Progress is available in the Satisfactory Academic Progress (SAP) section of our US Federal Loans [webpage](#).

- The terms and conditions of Title IV HEA (Higher Education Act) loans are available to all students through their Master Promissory Notes (MPN), and the Entrance and Exit Counselling requirements (information can also be found on our Loan Application Process webpage) of the Federal Student Aid process at Bristol Old Vic Theatre School. Bristol Old Vic Theatre School requires:

- a) New MPNs to be completed during each year of access to Federal Student Aid.

- b) Entrance Counselling to be completed for all first-time Direct Loan borrowers (other than Parent PLUS loans whereby it is recommended but not required), at the beginning of each academic year of study where applicable and prior to the first disbursement. At Bristol Old Vic Theatre School, entrance counselling is required to be completed via StudentLoans.gov before a loan will be approved. The student will be provided with comprehensive

information on the terms and conditions of the loan and of the borrower's responsibilities through entrance counselling.

c) Exit counselling to be completed by borrowers (other than for Parent PLUS loans whereby it is recommended but not required) during the end of the final term in the student's final year of study. Or shortly before/or as soon as, the Federal Aid office at the School becomes aware that the student borrower has ceased at least half-time study with Bristol Old Vic Theatre School. At Bristol Old Vic Theatre School, exit counselling should be completed via StudentLoans.gov. This ensures students are informed of the Federal Aid Terms & Conditions of their loans, provided with sample loan repayment schedules, and counselled in the necessity of repaying their loans. Any student who fails to complete exit counselling via StudentLoans.gov will be emailed a copy of the exit counselling web link, explaining the importance of its completion.

d) PLUS counselling for student borrowers – Prior to the first disbursement, borrowers who are informed by the US Department of Education that they have an adverse credit history (and have obtained an approved endorser or documented to the satisfaction of the US Department of Education that there are extenuating circumstances related to the adverse credit history), will be required to undertake PLUS counselling.

- All US Citizens and eligible non-US nationals receiving Federal Student Aid at Bristol Old Vic Theatre School are obligated to meet the requirements of the following organisations to maintain their entitlement to US Student Federal Aid: Bristol Old Vic Theatre School; Federal Student Aid and the US Department of Education; UK Visas & Immigration (UKVI) and the UK Home Office.

3. Facilities and Services available to students with disabilities

- Bristol Old Vic Theatre School's Student Support Manager can provide information and support for all students with disabilities.

4. Cost of Attendance

- The total Cost of Attendance, and therefore the maximum amount of funding available, is the calculated cost of tuition fees plus expected living costs for the current academic year of study, converted into USD
- Bristol Old Vic Theatre School's tuition fees vary depending upon the course being followed, the student's residency status and other criteria. Information on the tuition fees for specific circumstances can be found on our Fees and Funding [webpage](#).
- Living costs are assessed according to a local average for room rental, board (food and utilities costs), course books and stationery, travel, and personal costs. Students with exceptional additional essential costs (due to a disability for example) can request that these also be taken into consideration by emailing our US Loan Administrator.

5. Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

- Bristol Old Vic Theatre School's Refund Policy can be found within the Policies and Procedures pages [here](#).

- Refund policies with respect to living arrangements (e.g. rent and utilities costs), will be dependent upon any contract that was signed by the student, and Bristol Old Vic Theatre School is unable to advise on these. Information and clarification should be sought from the landlord (or their agents) and the relevant utility provider, as appropriate.
- Students wishing to Suspend/Withdraw from Bristol Old Vic Theatre School before the completion of their studies must notify the School of their wish to Withdraw, and follow the relevant Withdrawal process as advised by the School.
- Once a student is considered Suspended/Withdrawn from study, Bristol Old Vic Theatre School will calculate whether any loan funds are due to be returned to the US Department of Education in line with the Return of Title IV Funds Policy, which can be found on the following [webpage](#).
- Student statuses are checked before submissions to the National Student Loan Data System (NSLDS) - see point 16 below.

6. Programmes ineligible for Federal Student Aid

- Bristol Old Vic Theatre School is only authorised to provide Federal Student Aid for full Masters, with study entirely at Bristol Old Vic Theatre School.
- Certificates of Higher Education, Foundation Degrees/Associate Degrees, Graduate Certificates, and Graduate Diplomas are not eligible for Federal Student Aid.
- US students who receive any portion of an educational programme inside the United States cannot receive Direct Loan Program funds. Bristol Old Vic Theatre School cannot certify or disburse Direct Loan program funds under a 'study abroad' or 'student exchange' agreement for US students to attend educational institutions located in the United States.
- Programmes studied in part at another higher education institution that is not authorised to provide Federal Student Aid are not eligible for Federal Student Aid for any part of the programme; including the part studied at Bristol Old Vic Theatre School, regardless of the proportion of time spent at the other institution or which institution awards the qualification.
- Programmes offered in whole or in part by telecommunications or correspondence (including distance education and/or self-directed; or by direct assessment) are not eligible for Federal Student Aid. Eligible programmes and courses may use telecommunications technologies only to supplement and support instruction that is offered in a classroom located in the country where the students and instructors are physically present.
- Programmes which involve any credited study in the United States are ineligible for Federal Student Aid.

7. Academic Program Information (Educational Program, Instructional Facilities, and Faculty)

- Prospective and enrolled students can obtain the latest information about instructional, laboratory and other facilities relating to academic programmes for the School, as well as information on faculty and instructional personnel, plus any plans by the school for improving the academic programme, through the academic department's webpages or the School themselves. For information about current degree programmes and other educational and training programmes available at the University, please visit our main [website](#).

8. Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

- Bristol Old Vic Theatre School's policy on copyright can be found on the Policies and Procedures webpages.
- Federal Copyright law does not apply in the UK, however the UK is covered by its own Copyright law (the Copyright, Designs and Patents Act 1988) of similar standing, enforcement and penalties. This can be found at the UK Government [website](#)
- Bristol Old Vic Theatre School's Policies on computer use, including file sharing restrictions, can also be found on the Policies and Procedures [webpage](#).

9. School and Program Accreditation, Approval, or Licensure

- Bristol Old Vic Theatre School is a constituent part of The Conservatoire for Dance and Drama. The Conservatoire for Dance and Drama is a registered provider of UK Higher Education as designated by the Office for Students (<https://www.officeforstudents.org.uk/advice-and-guidance/the-register/the-ofs-register/>). Its Office for Students UKPRN is 10001653. Bristol Old Vic Theatre School programmes are validated by the University of the West of England – Office for Students UKPRN 10007164.

10. Notice of Federal Student Aid Penalties for Drug Law Violations

- Students that have violated Federal rules concerning eligibility for aid after drug law violations, and have not yet attained the re-eligibility criteria, as specified by prevailing US Department of Education regulations in force at the time, will lose their entitlement to Federal Student Aid at Bristol Old Vic Theatre School.
- Where a FAFSA indicates that a student is not eligible for aid due to drug law violations, no federal loans will be originated or disbursed.
- Where an update to a FAFSA indicates a loss of eligibility during the period of a federal student aid the rest of the aid will be terminated.
- Students that are found guilty of drug offenses within the legal jurisdiction of Great Britain and Northern Ireland during their period of study will lose their eligibility for Federal Student Aid.
- Bristol Old Vic Theatre School's Drugs and Alcohol Policy can be viewed in the Student General Handbook [here](#)
- Bristol Old Vic Theatre School's Misuse of Drugs and Alcohol Policy can be found [here](#).

11. Vaccinations

- Although Bristol Old Vic Theatre School does not require students to be vaccinated, the UK Department of Health recommends that international students be vaccinated for the following diseases before beginning their studies in the UK: Meningitis (ACWY) MMR (measles, mumps, and rubella also known as German measles). Diphtheria Polio Tetanus Tuberculosis
- Prospective students should check with their local medical practitioner to ensure that their vaccinations are current, and for up-to-date information relevant to the UK.

12. Textbook Information

- College modules are accompanied, where relevant, with reading lists and textbook suggestions. Online resources are also listed within the module documentation [here](#)

13. Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)

- The Federal Family Educational Rights and Privacy Act (FERPA) does not apply within the UK. However the UK has similar legislation designed to protect personal data called the General Data Protection Regulation (GDPR) and Data Protection Act 2018. Bristol Old Vic Theatre School's Data Protection policies, available [here](#), fulfil our requirements under the GDPR.
- The UK Government's Data Protection Act is summarised [here](#). The UK Government's guide to GDPR can be found [here](#).
- Bristol Old Vic Theatre School will confirm ongoing attendance and academic achievement with the US 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 of who your data may/can be shared with can be found within your Master Promissory Notes(s) (MPN(s)) that you completed and signed to obtain Federal Aid.

14. Student Loan Information Published by the U.S. Department of Education - (Including Entrance and Exit Counselling for Federal Student Loan Borrowers).

- Master Promissory Note (MPN) for Federal Student Loan Borrowers Prior to any origination of Direct Loans (this could be a set combination of Subsidized, Unsubsidized, Graduate Plus or Parent PLUS depending on eligibility), all applicants are required to complete a digitally signed copy of the relevant Master Promissory Note (MPN) through the [StudentLoans.gov](https://studentloans.gov) website. The Master Promissory Note (MPN) is a legal document which contains information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs and in which you promise to repay your federal student loan(s) and any accrued interest and fees to your lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans.
- Entrance Counselling for Federal Student Loan Borrowers Prior to any origination of Direct Loans, applicants (where applicable) are required to complete Entrance Counselling which is conducted through the [StudentLoans.gov](https://studentloans.gov) website. The counselling procedure contains information about the rights and responsibilities of students and schools under Title IV, HEA (Higher Education Act 1965) loan programs.
- PLUS Credit Counselling for Federal Student Loan Borrowers. PLUS Credit Counselling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have a). Obtained an endorser or b). Documented extenuating circumstances to the satisfaction of the U.S. Department of Education. PLUS Credit Counselling can be completed voluntarily at any time. If PLUS Credit Counselling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Credit Counselling completion, your PLUS Credit Counselling requirement will be considered to be fulfilled.
- Exit Counselling for Federal Student Loan Borrowers Exit counselling provides important information to prepare the student to repay their federal student loan(s). Prior to the end of the final academic year for Direct Subsidized, Direct Unsubsidized, and/or Direct Graduate PLUS Loans,

students who have received a subsidized, unsubsidized or PLUS loan(s) under the Direct Loan Program, must complete Exit Counselling on the StudentLoans.gov website each time they drop below half-time enrolment, graduate, or leave school. This counselling complies with all Federal Exit Counselling requirements.

15. National Student Loan Data System (NSLDS)

- The details of all disbursed Direct Subsidized, Unsubsidized and Graduate/Parent PLUS Loans will be submitted to the National Student Loan Data System (NSLDS), which is maintained by the US Department of Education. This information will be accessible to guarantee agencies, lenders, and schools, determined by the US Dept. of Education to be authorised users of the data system.

16. Code of Conduct for Education Loans

- Bristol Old Vic Theatre School prohibits a conflict of interest with the responsibilities of Bristol Old Vic Theatre School staff with respect to private education loans. The following actions are prohibited for any member of Bristol Old Vic Theatre School 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

17. Private Student Loan Disclosures and Preferred Lender List

- Bristol Old Vic Theatre School 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.

- Bristol Old Vic Theatre School 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 School communications or on Bristol Old Vic Theatre School 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.

- Bristol Old Vic Theatre School has no affiliation with and received no financial incentives from Sallie Mae or any other private lender.

- Bristol Old Vic Theatre School will certify loan requests from Sallie Mae, but only when a request to do so is received from the student and the ability to certify the request is available on the Sallie Mae secure website. Our role in the private loans process is to confirm your Cost of Attendance and certify your enrolment.

- Please note, that private student loans are still limited to your Cost of Attendance similar to Direct Loans. Information on the Cost of Attendance can be found under 'Eligibility Assessment & Cost of

Attendance' on our Loan Application Process webpage. 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 Bristol Old Vic Theatre School 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.

18. Mature Student Policy

- In order for U.S students to be eligible to receive federal financial assistance, they must possess a secondary school completion credential or its equivalent. Therefore, Bristol Old Vic Theatre School does not have the authority to obligate funds under the Direct Loan Program for current or new US students enrolled under the mature student provision.

19. Health and Safety and Security

- At Bristol Old Vic Theatre School, we take a sensible approach to health and safety management and are guided by our comprehensive health and safety policy. We are committed to ensuring that the management of health and safety is embedded in the way we manage our day-to-day business operations. Our team of dedicated staff across the School aim to embed a health and safety culture and continuously improve our health and safety-related processes and procedures in order to ensure our students and staff can carry out their research, work and studies safely and securely.
- Bristol Old Vic Theatre School is committed to ensuring all activities undertaken in its premises, or by staff and students working off site i.e. field trips or site visits, are carried out to the highest possible standards to ensure safety and protect health and the environment. Please see our Health and Safety policy [here](#).
- We take the safety of our staff, students and visitors very seriously. If you've experienced an adverse event, please report it.

20. Crime Statistics

- For full and independent details of all campus crime, go to <https://www.police.uk/> or <https://www.ukcrimestats.com/> and enter the school's postcode or the postcode of your residence to see details of all crimes in those areas.

21. Careers and Employability

- Here at Bristol Old Vic Theatre School we make sure that from the moment your journey starts with us, you have all the careers advice and employment opportunities joined up. You will have the opportunity to engage with a wide range of employers, take on placement opportunities and work experience, so that you are fully equipped for the world of work when you leave us. We make sure that your learning and employability experiences exist in tandem, leading to your successful graduate career.
- You can find out about estimated salaries by occupation in the USA from the US Department of Labour.

22. Third Party Debt Relief

- Students and Alumni should be aware that some third party debt relief companies are misusing University and Department of Education logos and seals, attempting to give the impression that they are working with or on behalf of your University, and charging fees to help you manage your debt, in some cases without payments being made to reduce your balance. We are not aware of this affecting any Bristol Old Vic Theatre School students, but you should remain vigilant and wary of communications of this nature. If you have any concerns you should contact your loan servicer in the first instance.

23. Our Policies and Procedures

- [Here](#) you will find details of Bristol Old Vic Theatre School's policies and procedures for delivering our services and responsibilities.
- [Here](#) you will find our Student Handbook, which provides an information resource for all of our students, about aspects of study, academic life. It offers general guidance information and also specific academic and general University regulations, policies and procedures.
- Bristol Old Vic Theatre School uses the Education Department's loan default and management plan. If you would like to receive a copy then please email [Marchia Abokie](#).

24. Further Information

- Bristol Old Vic Theatre School makes every effort to ensure that the information published or contained on its website is accurate. However we cannot guarantee that information may not be altered owing to circumstances beyond Bristol Old Vic Theatre School's reasonable control. Such circumstances include (but are not limited to) changes in Government policy (UK and/or US) or changes to applicable laws. Any changes will be incorporated into Bristol Old Vic Theatre School's website as soon as possible. Any person wishing to obtain confirmation of any particular item should contact the School via our US Federal Aid Administrator.
- Should you have a complaint about the processing of your US loan, you have the right to file complaints with the US Department of Education, although it would be preferable that you contact us first, [Marchia Abokie](#), so that we can try to resolve the problem for you.