



University of Sussex

Borrower Eligibility

1. Types of Financial Aid
 - 1.1 The University of Sussex participates in the William D. Ford Federal Direct Loan (Direct Loan) Program.
 - 1.2 Students studying at the University of Sussex are not eligible for PELL Grants or Perkins Loans as these are not available to students studying outside of the United States.
 - 1.3 Employment is not provided as part of the financial aid package at the University of Sussex.
2. Enrollment Status and Eligibility for Financial Aid
 - 2.1 A student must have a secondary school completion credential or its equivalent to be eligible to receive federal financial aid. A student enrolled at the University of Sussex under the mature student

A student must be enrolled at least half-time to receive aid from the Direct Subsidized/Unsubsidized and Direct PLUS Loan programs.

To be enrolled half-time, a taught student must be taking at least half of the course load (credits) of a full-time student.

A postgraduate research student with a pre-submission status is enrolled half-time.

3. Estimated Financial Assistance (EFA)
 - 3.1 Other aid must be accounted for when awarding Direct Loans. Another individual or organisation outside the University.
 - 3.1.2 EFA is aid that the student will receive for the same period of enrollment as the Direct Loan.

- 3.1.3 Refer to the Federal Student Aid Handbook (Volume 3 - *Calculating Awards & Packaging*, Chapter 7 – *Packaging Aid*) for examples of educational benefits that do and do not count as EFA.
- 3.2 If a student is awarded a tuition fee waiver, the tuition fee for the course must be included in the student's COA calculation and the tuition fee waiver counted as EFA.
- 3.3 Total financial aid and other EFA must not exceed the student's COA.
- 4.

Obtaining an endorser who does not have an adverse credit history and complete PLUS Credit Counseling; or

Documenting to the satisfaction of the US Department of Education that extenuating circumstances exist and completing PLUS Credit Counseling.

9. Notification of Student Loan Letter
- 9.1 The Financial Aid Office originates Direct Loans in the Common Origination & Disbursement (COD) Website and issues a Notification of Student Loan Letter. The letter includes the loan period, loan type(s) net amount(s) and disbursement dates.
10. Loan Disburss