



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