

## Consumer Disclosure Information

It is the requirement of the U.S. Department of Education that Schools must provide a notice of the availability of all consumer information. To meet this requirement, the US Loans Administration Team has listed the consumer disclosure information required by the U.S. Department of Education and information on each topic area below.

1. Schools must make available, to current and prospective students, information on how and where to contact staff who can assist students in obtaining institutional and financial aid information.

- For this information, prospective students and current students should visit [US Federal Loans](#) or email [finance@rwcmd.ac.uk](mailto:finance@rwcmd.ac.uk)

2. Regarding Student Federal Aid information: Schools must make available to students information about:

- All financial student assistance programs available to students who enroll at the school
- Terms and conditions of Title IV, HEA loans
- Criteria for selecting recipients and for determining award amount
- Eligibility requirements and procedures for applying aid
- Methods and frequency of disbursements of aid
- Rights and responsibilities of students receiving Title IV assistance
- Loan terms including sample repayment schedule and necessity for repaying loan
- Statement about enrolling in study abroad and its impact on applying for financial aid
- Exit Counselling information the school provides and collect
- Student Loan information published by US Department of Education
- Terms and conditions under which students receive Federal Direct Loan
- Transfer of credit policies
- Notice to borrowers that loan information will be provided to NSLDS

For this information, prospective and continuing students should visit [US Federal Loans](#)

3. Schools must make available information about the cost of attending the school including: Tuition Fees, Books and supplies, room and board, transportation and annual costs.

Students can find information on all of the above by searching the Royal Welsh College of Music and Drama website

<https://www.rwcmd.ac.uk/> .

4. Schools must make available information about:

- Any refund policies applicable to the school
- Requirements and procedures for official withdrawing from the school

- [Summary of R2T4 requirements](#)
- [SAP requirements](#)

Please see our Refund policy

5. Schools must also make available information about:

- Academic programs at the institution
- Names of accrediting agencies and governmental bodies that approve, accredit or license the school

This information can be found at <https://www.rwcmd.ac.uk/>.

6. Annual notice to enrolled students:

- Right to review educational records
- Procedures for reviewing records
- Information regarding disclosure of “directory” information
- Information required to be disclosed under Family Educational Rights and Privacy Act (FERPA) – See 34 C.F.R Part 99

Students have the right to review their educational records. Details on how to do this can be viewed through our hub: <https://hub.rwcmd.ac.uk/>

7. Schools must make available information about:

- Institutional policies regarding vaccines
- Services and facilities for students with disabilities, including intellectual disabilities

The [UK Government website](#) contain important information on medical requirements prior to entering the UK.

A range of information pages contain important detail in many areas, including for students with disabilities, including intellectual disabilities: <https://hub.rwcmd.ac.uk/student-experience/>

8. Retention rates:

Schools must report retention rates of certificate or degree-seeking, first-time full-time undergraduates entering the institution.

[Higher Education Statistics Agency \(HESA\)](#) is the official agency for the collection, analysis and dissemination of quantitative information about higher education. Table 5 on the HESA website gives the percentage of full time undergraduate degree starters projected to achieve their degree.

9. Placement rates - required disclosures:

- Placement and types of employment obtained by graduates of the institutions degree or certificate programs
- Include any placement rates calculated by institution

- Identify source of information provided, including timeframes and methodology

This information is available upon request by emailing RWCMD Academic Services at [registry@rwcmd.ac.uk](mailto:registry@rwcmd.ac.uk) Please ensure that you include in your email the name of the Course or Subject Area that you would like to obtain this information from and allow 7-10 working days for a response.

10. Title IV Loan Code of Conduct required for all schools participating in FDL:

- Must publish code of conduct prominently on institution's website
- Must administer and enforce such code
- Must require that all of the institution's officers, employees and agents with responsibilities with respect to such loans be annually informed of the provisions of the code of conduct. See 601.21 for requirements

Please see our [code of conduct](#) for information on the above.

11. Private Education Loans Disclosures:

- Must be distinct from information related to Title IV loans.
- Disclosures must include:
  - Any information required under Truth In Lending Act (TILA)
  - Notice that may qualify for loans or other assistance under Title IV
  - Notice that terms/conditions of Title IV loans maybe more favourable than private education loans

Please visit our US Loans pages for information on Private loans. Prospective and continuing students should visit [US Federal Loans](#)

12. An institution must provide, upon request of borrower, the required information:

- Cost of Attendance
- Estimated Financial Assistance
- Difference between COA and EFA
- A preferred Lender arrangement

Once the Finance Team has calculated an applicant's entitlement to funding, we will normally email the applicant with details of the funds that they can apply for and how it was calculated. If you have any queries, please email [finance@rwcmd.ac.uk](mailto:finance@rwcmd.ac.uk).

13. Textbook information disclosure:

Provisions are established by law and the Secretary has no regulatory authority. For each course listed in the school's online course schedule, schools must disclose:

- International Standard Book Number
- Retail price for each textbook

- Indication that required information is unavailable if it is yet to be determined with designation “to be determined”
- Include a notice on written course schedule that textbook information is on the internet course schedule and include web address

Each Course issues lists of recommended reading to students enrolled on their courses. RWCMD does not have an on-campus bookstore, and at least one copy of each will be held by the College Library.

#### 14. Peer-to Peer File Sharing and Copyrighted materials

PPA now requires that schools have developed and implemented written plans to effectively combat unauthorised distribution of copyrighted materials including peer-to-peer file sharing. It applies to all users of institution’s network without interfering with educational and research use of network. The written plan must include:

- 1+ technology-based deterrents
- Mechanisms for education of community
- Institutional policies and sanctions for violations
- Procedures for handling violations - including disciplinary action
- Procedures to periodically review effectiveness of the plan
- No particular technology measures required

#### **Peer-to-Peer New Disclosures - Schools must disclose to students:**

- Explicit statement that unauthorised distribution of copyrighted material may subject to civil and criminal liabilities
- Description of the institution’s policies on unauthorised peer-to-peer file sharing, including disciplinary actions
- Summary of penalties for violation of federal copyright laws

#### **Peer-to-Peer File sharing and copyrighted materials:**

Institution must, in consultation with chief technology officer, or other designated officer of institution:

- Review legal alternatives for downloading or otherwise acquiring copyrighted materials
- Make available results of the review to students
- To extent practicable, offer legal alternatives for downloading or acquiring copyrighted materials

For all of the above, please see our regulations pages: <http://hub.rwcmd.ac.uk/academic-services/rules-regulations/> and our Copyright notices: <http://hub.rwcmd.ac.uk/student-experience/library/copyright-notes/>

15. Drug and Alcohol Abuse prevention and drug related offences:

HEOA added requirement that as part of biennial review of prevention program effectiveness schools:

- Determine number of drug and alcohol violations and fatalities that occur on campus and are reported to campus officials
- Determine number and type of sanctions imposed as result of these violations and fatalities
- At enrolment, schools must provide student with separate notice regarding penalty for federal or state convictions of drug-related offenses while receiving Title IV assistance
- If a student loses eligibility for this reason, school must notify student of loss of eligibility and ways to regain eligibility

RWCMD's approach is to deal holistically with Student Welfare issues, information about which may be found at <http://hub.rwcmd.ac.uk/student-experience/>

Students are also bound by conduct regulations, which include reference to conduct which is in breach of UK law (including drug use and abuse). Students in violation of either College regulations or UK law may be the subject of disciplinary action. See: <http://hub.rwcmd.ac.uk/academic-services/rules-regulations/>