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### for Students Receiving U.S. Department of Education Title IV Financial Aid

Below we refer applicants and students to documents that should be reviewed and understood if you are considering receiving or are already in receipt of US federal loans. Please note for particular polices/documents for your year of entry to DMU may apply.

US Loans Information	
DMU US Loans Information	For Information provided by DMU for students from the US please visit our <a href="#">Funding for US students</a> webpage
SAP	This policy relates to the principles and procedures for monitoring <a href="#">Satisfactory Academic Progress (SAP)</a> for US students receiving <b>US Loans</b> ; setting out the minimum conditions required for students and the University's procedures for monitoring academic progression for students
Cost of Attendance (COA)	<p>For information about the cost of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any other additional costs, please visit the following pages – <a href="#">International Student Support - Money &amp; Cost of Living</a> <a href="#">International Tuition Fees</a></p> <p>Occasionally, there may be additional costs for your course; if so, this will be outlined to you by your Programme.</p> <p>DMU will perform a COA calculation on completion of the SAR and MPN and let you know the loan amounts available to you.</p>
R2T4	This policy provides guidance on the University's approach to managing the <a href="#">Return of Title IV Funds (R2T4)</a> . It provides students with information detailing how the University will calculate any return of Financial Aid should a student withdraw, be deregistered or take a leave of absence from their studies.
	DMU will submit details of your loan to NSLDS if you received Federal Aid while you are studying with us and after your completion. Your registration information will be updated every 60 days and will be accessible to guaranty agencies, lenders and schools who are authorised users of the NSLDS system
Entrance Counselling	Prior to the first disbursement, first-time borrowers will be provided with

## Plus Counselling

Prior to the first disbursement, first-time borrowers will be required to undertake [PLUS counselling](#). This includes any students 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). PLUS counselling is required to be completed via [StudentAid.gov](#) before a loan will be approved

