



**UCD GLOBAL**  
Ireland's Global University

# **U.S. FEDERAL STUDENT AID**

## Student Handbook

**2025-2026**



## Welcome

Dear Federal Aid Applicant,

This **UCD Federal Aid Handbook** is designed to help guide you through the loan process. While the U.S. Government is the loan provider for federal aid, the University acts as an intermediary, helping students access their loans and enforcing the U.S. Department of Education's regulations.

Regardless of what stage you are at in your loan cycle, this handbook is designed to help you understand each step of the process. Even after your loans are disbursed, this handbook contains information that will help you retain eligibility.

If this is your first experience with federal aid, we recommend reading through the following website, which provides useful information about U.S. Loans: [Studentaid.gov](https://studentaid.gov).

**If you have previously used federal aid at a U.S. institution, the process for foreign schools has many differences, so please read this document closely.** In particular, we would like to highlight that no foreign school is eligible to process Pell Grants or FSEOG Grants;<sup>1</sup> this is not UCD policy.

For more information see: [Understanding Federal Aid for International Students](#).

### Important pointers

- The U.S. Department of Education (DOE) federal school code for UCD is **G10188**.
- Using federal Direct Subsidized/Unsubsidized *and* PLUS Loans, eligible students can borrow up to the full Cost of Attendance (COA) each year. Please familiarize yourself with the loan process, which is described in detail in this document, and use this as a reference throughout your application. This will ensure your federal aid loan money arrives in Ireland in a timely manner.
- **Certificates, Diplomas and distance learning programmes** are not eligible for U.S. federal student loans. Students studying these types of programmes and require financial assistance must investigate private loans or other sources of funding.

We look forward to assisting you through this process and welcoming you to the UCD Campus.

**Remember:** Taking out a loan – even U.S. federal aid – is a big responsibility which may impact your life for many years after your degree. While we at UCD Global aim to assist you throughout this process, you are always encouraged to ensure that you are a responsible and educated borrower. Be sure to read through this document and the resources mentioned in it carefully so that you can make informed choices about the loans you would like to take. If you are an undergraduate student and your parent will be undertaking Parent

Please remember that we are here to assist you. If, after reading this document, you still need additional assistance, don't hesitate to contact us at [federalaid@ucd.ie](mailto:federalaid@ucd.ie).

If you want to chat with someone about this application process, please remember you can also reach our New York office directly at:

+1 646 690 9024 *or*

[NorthAmerica@ucd.ie](mailto:NorthAmerica@ucd.ie)

One of our staff members will be more than happy to guide you through our application process if you wish to speak to someone in relation to this.

---

<sup>1</sup> For detailed information about grants, please visit the [Grants page on StudentAid.gov](#).

# Contents

Welcome	2
Overview of the Loan Process	4
Before You Start: Useful Links	5
Eligible programmes	6
Loan Limits: How Much Can/Should I Borrow?	7
A Step by Step Guide to Applying for US Federal Student Aid Loans:	10
Step 1: Filling out the FAFSA	10
Step 2: Getting Your Cost of Attendance (COA)	12
Step 3: Completing the U.S. Financial Aid Application at UCD	14
Step 4: Accepting Your Loan Award	17
Arriving in Ireland & Loan Funds Disbursed	118
1. Opening an Irish Bank Account	18
2. Uploading Your Bank Details	19
Understanding How Your Loans Are Disbursed	20
Gross vs. Net Loan Amounts	20
Number of Disbursements	20
Understanding the Exchange Rate	21
How Disbursements are Allocated	21
Scholarships & Disbursements	23
Satisfactory Academic Progress (SAP) for Financial Aid Recipients	24
Withdrawing & Returns of Loans	28
Exit Counseling & Repayment	30
Consumer Disclosures	30
Data Protection	31
The Federal Aid Team	32
Signature Page	33

**Remember:  
New Academic Year =  
New Loan Application**

## Overview of the Loan Process



When?	What?	Remember...
<b>January 2025 to May 2025</b>	<ul style="list-style-type: none"> <li>Complete FAFSA on studentaid.gov</li> <li>Receive your individualised <u>FAFSA Submission Summary (FSS)</u></li> </ul>	<ul style="list-style-type: none"> <li>Select UCD (OPE ID: G10188)</li> <li>A new FAFSA needs to be completed <u>ahead of each year</u></li> <li>Double check your FSS to make sure everything is in order.</li> </ul>
<b>March 2025 to July 2025</b>	<ul style="list-style-type: none"> <li>US Dept of Ed sends UCD the FSS</li> <li>UCD will send individualised <u>Cost of Attendances (COA)</u> letters to applicants/ students</li> </ul>	The COA will tell you what you can borrow.
<b>After 1 April 2025</b>	<b>Students sign</b> <ul style="list-style-type: none"> <li>MPNs</li> <li>Entrance Counseling</li> <li>Annual Student Loan Acknowledgement</li> <li>Start submitting documents on SISWeb</li> </ul>	If you complete these documents before 1 April, we may need to ask you to redo them.
<b>15 July 2025</b>	<b><u>Deadline</u></b> to submit your loan application with completed documents on SISWeb	Submissions should be made through the U.S. Financial Aid Application on SISWeb
<b>August 2025</b>	UCD Global reviews documents and lets students know if any corrections should be made.	
<b>August 2025</b>	UCD Global sends students official Loan Detail Letters confirming the loan amounts and disbursement dates.	
<b>September 2025</b>	Start of Autumn Trimester	First disbursement: <ul style="list-style-type: none"> <li>50% of loans for 2-trimester programmes</li> <li>33% of loans for 3-trimester programmes</li> </ul> If you are receiving a scholarship from UCD Global, the entirety of your scholarship will be applied to your student fees account by the first week of October.
<b>January 2026</b>	Start of Spring Trimester	Second disbursement: <ul style="list-style-type: none"> <li>50% of loans for 2-trimester programmes</li> <li>33% of loans for 3-trimester programmes</li> </ul>
<b>May 2026</b>	Start of Summer Trimester	Third disbursement: <ul style="list-style-type: none"> <li>34% of loans for 3-trimester programmes</li> </ul>

## Before You Start: Useful Links

The U.S. Government provides and regulates federal aid. Make sure you visit these sites so that you better understand your loans overall.

### Type of Loans

- [Interest Rates and Origination Fee](#): Learn more about interest rates and fees for federal student loans.
- [Subsidized and Unsubsidized Loans Explained](#): Understand the difference between subsidized and unsubsidized loans.
- [PLUS Loans Explained](#): Get details on Parent PLUS and Grad PLUS loans.
- [Federal vs. Private Loans](#): Compare federal loans with private loan options.

### Eligibility and Application Process

- [FAFSA<sup>2</sup> application](#): Apply for financial aid by filling out the Free Application.
- [Eligibility Criteria](#): Learn the requirements to be eligible for Federal Aid.
- [Dependency Status](#): Understand how your dependency status affects your aid.

### For Parents and Families

- [Information for Parents](#): Information specifically for parents helping their children with financial aid.

### Managing and Repaying loans

- [Managing Your Loans](#): Tips and tools for managing your student loans effectively.
- [Loan Repayment Simulator](#): Use this tool to explore your repayment options.

### Student Loan Dashboard

- [Student loan dashboard](#): Sign to see what loans you have taken, who is your loan servicer, how to contact your Loan Servicer.

### Additional Resources

- [UCD's Federal Aid Website](#): Explore federal aid information specifically for UCD students.
- [UCD Application System](#): Start your application process at UCD.
- [StudentAid.gov](#): This is the only official U.S federal student aid website with comprehensive information and resources for financial aid.

---

<sup>2</sup> The official deadline to complete the FAFSA for the 2025-2026 academic year is [30 June 2026](#), but completing your FAFSA by May 2025 allows us enough time to certify your loans for the first disbursement in September 2025.

## Eligible programmes

The U.S. Department of Education has approved UCD to certify federal aid for eligible programmes at the following levels:

- **Undergraduate:** Bachelor's degree programmes.
- **Graduate Taught:** Masters degree programmes (MA, MSc, MEng, MBA, LLM).
- **Graduate Research:** PhD and Master of Literature (MLitt) degree programmes.
- **Professional programmes:** e.g. Veterinary Medicine (to be eligible for loans a student must have completed at least three years of full time post-secondary education)<sup>3</sup>.

**Important: UCD is not currently eligible to certify new loans for students on Medicine programmes<sup>4</sup>.**

The following kinds of programmes are always ineligible for federal aid at UCD:

- Distance / Online programmes: If any part of a programme includes online or remote teaching it is not eligible for Federal aid.
- Nursing programmes.
- Graduate Diplomas, Higher Certificates and other non-degree programmes.

### ***Collaborative programmes (Exchange, Study Abroad, Internships and Joint Masters)***

US federal aid regulations stipulate that a programme is eligible for federal aid if not more than 25% of it is taught at an institution which is itself not eligible for federal aid.<sup>5</sup> If you are interested in a programme which contains a period spent somewhere other than UCD, then:

- **For periods less than 25% of the total degree length:** you will need to get a federal aid Internship / Exchange Agreement signed. Contact [federalaid@ucd.ie](mailto:federalaid@ucd.ie) to obtain a copy of this agreement.
- **For periods greater than 25% of the total degree length:** the programme is only eligible for federal aid if the other institution is certified to approve federal loans.

**Internships:** Almost all internship hosts are **not** certified to approve federal aid therefore if the internship makes up more than 25% of the total degree, the programme will be ineligible. If the programme you are interested in includes an internship, then you **must** contact [federalaid@ucd.ie](mailto:federalaid@ucd.ie) to confirm that the programme is eligible for federal aid. If eligible, the Federal Aid team will send you an email with the Federal Student Aid Consortium Agreement form for you and the host to fill in.

**Joint Masters programmes:** These are programmes offered by UCD in collaboration with another institution and are only eligible for federal aid if the partner university is also approved to certify federal loans.

**Note: Collaborative programmes which are ineligible for federal aid may still be eligible for private loans, such as Sallie Mae and Earnest Navient. If you are on an eligible collaborative programme and take federal aid, UCD will process all your federal aid and private loans.**

---

<sup>3</sup> CFR34 CFR 668.2(b) notes that a student enrolled on a professional degree programme such as Medicine or Veterinary Medicine who has not yet completed the equivalent of at least three years of full-time undergraduate study prior to entry, does not qualify as a graduate or professional student. As such they are ineligible to receive Title IV aid until they have completed at least three years of full-time study.

<sup>4</sup> UCD is in the process of applying for reinstatement of Medicine programmes, re-establishing eligibility to certify US Federal loans for students; however, this process may take a number of months before it concludes.

<sup>5</sup> There is an exception to this rule if the exchange/internship at an ineligible institution is explicitly recognised by an accrediting body. Most Engineering, Architecture and Business programmes at UCD are accredited by external accrediting bodies.

## Loan Limits: How Much Can/Should I Borrow?

There are two factors that determine each student's loan eligibility and the amounts they can borrow each year:

1. The types of loans they are eligible for,
2. Their annual cost of attendance (COA).

### 1) Loan Types

There are four kinds of [federal loans](#) available to students (and parents) at UCD:

Loan Type	Description	Who is Eligible?
Subsidized Loans	Interest paid by the Dept. of Ed. while you are studying.	Undergraduate students only. Eligibility for this loan type is also determined by the year of programme and Student Aid Index (SAI).
Unsubsidized Loans	Lower interest than PLUS Loans. Annual loan limits apply.	Undergraduate, Graduate and Graduate Entry students
Parent PLUS Loans	Determined by the Cost of Attendance, minus any other loans received.	Undergraduate students only. Borrowed by the parent, the student must be 'dependent' <sup>6</sup>
Graduate PLUS Loans	Determined by the Cost of Attendance, minus any other loans received.	Graduate and Graduate Entry students

### Dependency Status

Students are classed as dependent or independent based on the information they provide when completing their FAFSA. A student's dependency status can impact their eligibility for particular types of loans. For information regarding dependency statuses, please review the student. aid [website](#).

**Note:** Independent undergraduate students do not have access to any form of PLUS Loans. While they have access to increased limits for Subsidized and Unsubsidized Loans, these loans will not cover the whole cost of attendance.

### Annual Loan Limits for Subsidized and Unsubsidized Loans<sup>7</sup>

The subsidized and unsubsidized loan types mentioned above are subject to annual loan limits and these limits are based on several factors such as a student's dependency status and their year of study at UCD. An overview of annual loan limits can be found in the next page.

---

<sup>6</sup> Dependency Status is determined by the Department of Education, for more information, please visit the [Dependency Status page on StudentAid.Gov](#)

<sup>7</sup> For detailed information, please visit the [Subsidized and Unsubsidized Loans page on Student.Aid.gov](#).

Year	Dependent Students	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
<b>First-Year Undergraduate Annual Loan Limit</b>	\$5,500 - No more than \$3,500 of this amount may be in subsidized loans.	\$9,500 - No more than \$3,500 of this amount may be in subsidized loans.
<b>Second-Year Undergraduate Annual Loan Limit</b>	\$6,500 - No more than \$4,500 of this amount may be in subsidized loans.	\$10,500 - No more than \$4,500 of this amount may be in subsidized loans.
<b>Third Year and Beyond Undergraduate Annual Loan Limit</b>	\$7,500 per year - No more than \$5,500 of this amount may be in subsidized loans.	\$12,500 - No more than \$5,500 of this amount may be in subsidized loans.
<b>Graduate or Professional Student Annual Loan Limit</b>	N/A	\$20,500 (Unsubsidized Loans only).

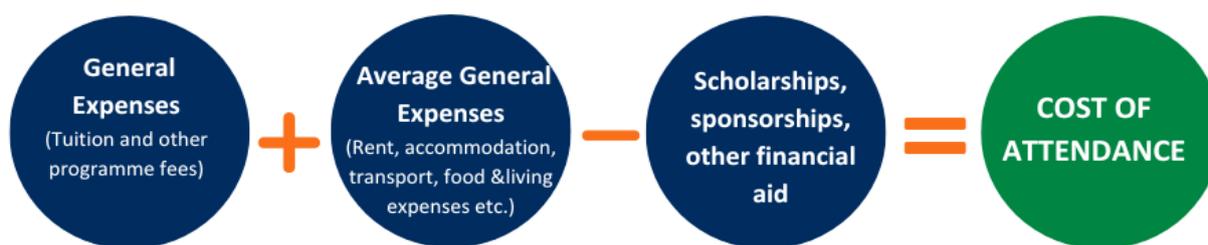
### Lifetime Loan Limits

The U.S. Government has set a lifetime Aggregate Loan Limit for all Subsidized and Unsubsidized Loans:

Dependent Undergraduates	Independent Undergraduates	Graduate and Professional Students
\$31,000 - No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 - No more than \$23,000 of this amount may be in subsidized loans.	\$138,500 - No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

### 2) Cost of Attendance

The Cost of Attendance (COA) sets the maximum amount a student (and their parents) can borrow for a given year. It is calculated based on the student's programme of study and estimated living costs for the study period. UCD sets a new COA each year as some expenses and exchange rates may change.



**\*Keep in mind that the COA is not the amount you should spend each year, nor is it a recommended budget. Instead, it is a formula based on average and specific expenses to determine the maximum eligible amount a student can borrow each year. Loans are not intended to cover expenses that are not directly related to academic study. Students are advised to work out their own budget, independently of the COA based on their individual needs, personal financial situation and ability to repay.**

**When to Expect Your COA:** From March/April 2025, UCD will email students an individualised COA if the student has an offer for an eligible UCD program and UCD has received a correct FSS from the U.S. Department of Education. If a student submits their FAFSA after March 2025, they can expect an individualized COA within a month or two after submission at studentaid.gov.

## Exchange Rate

While expenses at UCD are in euro (€), U.S. Direct Loans are borrowed in USD (\$). Since the exchange rate will fluctuate throughout the course of the year, UCD cannot guarantee a specific euro-equivalent for the loans taken out.

For the calculation of the COA only, UCD uses a *worst-case scenario exchange rate*. This is set at a rate that is higher than the actual exchange rate, to allow some flexibility for rate fluctuations during the year. This worst case scenario exchange rate is used to determine the maximum amount a student can borrow for a given year.

## Additional Exceptional Expenses

If students have additional necessary expenses which mean that they will need to borrow more to attend UCD, the University may factor these into the COA. These circumstances cannot be generalisable and must pertain to the student, in particular. Examples of special circumstances where necessary expenses may be factored in:

- Chronic medical needs
- Disability that necessitates additional supports
- Dependents<sup>8</sup> with no alternative support

The University cannot factor in expenses pertaining to:

- A spouse
- Parents
- Debt incurred from previous years

To factor in additional expenses, students will be asked to supply supporting documentation which justifies the amount allocated to additional expenses. These documents may include doctors' letters, invoices and receipts.

If you believe that you are eligible for additional expenses and an increased COA, please email [federalaid@ucd.ie](mailto:federalaid@ucd.ie).

---

<sup>8</sup> These dependents must be included in the FAFSA.

# A Step by Step Guide to Applying for US Federal Student Aid Loans:



## Filling out the FAFSA

Students need to complete a new Free Application for Federal Student Aid (FAFSA) each year they intend to take out loans.

You can do this through the [studentaid.gov](https://studentaid.gov) website.

Completing the FAFSA and nominating UCD as a chosen school will ensure that your FAFSA Submission Summary (FSS)<sup>9</sup> is sent to UCD and can be used to assist us in determining your eligibility for loans. A few days after you fill out the FAFSA, you will be sent a link via email to your FSS. Make sure you read your FSS to check that all information is correct and that the U.S. Department of Education has not flagged any issues that you need to resolve.

## How to Complete FAFSA

1. Go to the [FAFSA website](https://fafsa.gov) and fill in the necessary information.

### You will need the following:

- Your PIN from the U.S. Department of Education before you begin (available on FAFSA website)
- Your tax documents from the previous year (if applicable – if you are not required to file taxes, you can fill out the FAFSA without them). Make sure you report 2023 income on the 2025–26 FAFSA form. Do not use your 2024 tax information.
- Enter UCD’s **school code: G10188**

In general, most questions are self-explanatory, and the U.S. Department of Education provides [detailed guides](#) on how to answer the questions. However, there are a few pointers for students applying to UCD.

## Programme Level

When completing the FAFSA, you need to select the programme level that matches your status for the 2025-26 academic year. Depending on your programme at UCD, you should select the following:

Type of Student	Select
Undergraduate Students	<ul style="list-style-type: none"><li>• Select the correct year of the programme</li><li>• Indicate that they are in a bachelor’s degree programme</li></ul>
Graduate Taught and Graduate Research Students	<ul style="list-style-type: none"><li>• If you are <b>starting</b> a new programme at UCD select “New Graduate/Professional Student”.</li><li>• If you are <b>continuing</b> in your programme, select “Continuing Graduate/Professional Student”</li></ul>

<sup>9</sup> The FAFSA Submission Summary (FSS) was previously referred to as the Student Aid Report (SAR).

Professional Programmes  Veterinary Medicine	<p><i>To be eligible for US Federal Student loans while studying on a professional programme, students must hold a previous degree or have completed three years of full-time post-secondary (College) education.<sup>10</sup></i></p> <ul style="list-style-type: none"> <li>● If you are starting a new programme at UCD, make sure to select “New Graduate/Professional Student”.</li> <li>● If you are a continuing student, select “Continuing Graduate/Professional Student”</li> <li>● If you are starting a Veterinary Medicine programme at UCD and you have not yet completed three years of full time post-secondary education, please contact <a href="mailto:federalaid@ucd.ie">federalaid@ucd.ie</a> for information regarding alternative funding options.</li> </ul>
----------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

### Understanding Dependency Status

Federal student aid programmes are based on the concept that it is primarily you and your family who are responsible for your education costs. Your FAFSA answers determine if you are dependent (**needing parental information**) or independent (**using your own information**). UCD has no input in this determination and no ability to change your assessment.

#### What to Report?

- **Dependent students:** Must report both their own and their parents’ information on the FAFSA. Both must sign the FAFSA and have their own unique FSA ID.
- **Independent student:** Only report their own information (plus spouse's, if married).  
*Postgraduate students are always independent.*

#### Changing Your Dependency Status

- Dependency status can be changed from ‘dependent’ to independent only.
- This change is only permitted in limited cases where proper documentation has been provided.
- This is permanent once it is changed and cannot be reversed.
- If you believe you should be treated as an independent student, please ensure you fall into one of the categories listed on the [Studentaid.gov website](http://Studentaid.gov)

**Note:** any attempt to get loan money outside of compliance with federal regulations is considered to be fraudulent on the applicant’s part and can have serious consequences.

- If parents are not eligible for PLUS Loan they must provide proof of the status change.
- If you are an Independent Undergraduate student (for example, a mature student) your loan eligibility may be limited as you will not qualify for Parent PLUS or Graduate PLUS loans. Please email [federalaid@ucd.ie](mailto:federalaid@ucd.ie) to discuss your options in this case.

---

<sup>10</sup> Under Code of Federal Regulations [34 CFR 668.2\(b\)](#) students studying on a professional programme must have completed at least three years of full time education to be eligible for US Federal Student Aid loans, at graduate level.



## Getting Your Cost of Attendance (COA)

If you have received an offer for an eligible UCD programme and completed your FAFSA, UCD will email you an individualised COA starting in March/ April 2025. Your COA will tell you how much you can borrow for the 2025-26 academic year.

If you do not receive your COA, review your FSS to make sure that there are no issues that need to be corrected. It is important to check whether you have included UCD as a school of choice on your FAFSA. Make sure that the school code G10188 is on your FAFSA Submission Summary.

### What To Do When You Get Your COA:

#### 1. Review your COA:

Verify that all the information is correct. It is your responsibility to make sure all details on your COA document are correct.

- Tuition fee for the year
- Scholarships
- Dependency status
- programme
- programme Level
- Year of programme
- Length of programme

Failure to ensure that this information is accurate may result in UCD making corrections to your loans *after they have been disbursed*, and this may result in you being required to return money already disbursed to you back to the U.S. Government.

#### 2. Determine Your Borrowing Amount

Once you are confident your COA is accurate, students must decide **how much they need to borrow** before applying for their US Federal loans. Remember:

- Your COA only tells you the maximum you are eligible for, you should only borrow what you need. Do some research to determine your expenses and create a budget for the year. UCD provides resources to help students figure out the [living costs in Dublin](#). You may also consider using [cost comparison websites](#). Please note, this is only to provide an indication of expenses and should not be relied upon as the sole source of information.
- Bear in mind, you may increase (to the maximum value of your COA) or decrease your loans during the academic year based on your needs. Please do so by emailing [federalaid@ucd.ie](mailto:federalaid@ucd.ie) at least two weeks before the next scheduled disbursement of funds.

It is **crucial** that you notify [federalaid@ucd.ie](mailto:federalaid@ucd.ie) of any errors or changes to your COA or registration ASAP throughout

Remember, when you request your loan amounts, it is advisable to *reduce* PLUS loans as much as possible before reducing Subsidized or Unsubsidized loans. PLUS, loans have a higher interest rate and may take longer to repay.

### 3. Gather the Necessary Documents

Starting on 1 April,<sup>11</sup> you should start collecting the correct documents for your application. Unless otherwise noted below, each document should be submitted anew for each year in which you apply for FAfSA. These documents should be in PDF format.

<b>1. For all Loans</b>
<ul style="list-style-type: none"><li>● <b>US passport or US birth Certificate</b></li><li>● <b>Official Transcript</b> from prior institution (high school or university): The official version should include graduation date or date of award.</li><li>● <a href="#">Proof of Entrance Counselling</a> (screenshot of confirmation including yours and UCD name- <b>NOT</b> the completion screen)</li><li>● <a href="#">Annual Student Loan Acknowledgment</a></li><li>● Read and sign the last page of the <a href="#">UCD Federal Aid Handbook</a>.</li><li>● Evidence of any other <i>external funding</i> (Scholarship Letter outside UCD, stipend award, research funding, etc)</li></ul>
<b>2. For UNDERGRADUATES ONLY: Subsidized and Unsubsidized Loans/ PLUS Loans</b>
<ul style="list-style-type: none"><li>● <a href="#">Subsidized &amp; Unsubsidized Master Promissory Note (MPN)</a>, signed by the student.</li><li>● <a href="#">Parent PLUS MPN</a> <i>signed by the Parent or Legal Guardian</i></li><li>● Direct Email from the Parent borrower confirming Parent PLUS Loan amount for 2025/2026 to <a href="mailto:federalaid@ucd.ie">federalaid@ucd.ie</a></li></ul>
<b>3. For Graduate Entry, Masters and PhD: Unsubsidized Loans/Graduate PLUS Loans</b>
<ul style="list-style-type: none"><li>● <a href="#">Unsubsidized Master Promissory Note (MPN)</a>, signed by the student.</li><li>● <a href="#">Graduate PLUS MPN</a>, <i>signed by the student</i></li></ul>

---

<sup>11</sup> If you sign some of these documents before 1 April, we may need to ask you to sign them again as they may not be older than 6 months when the University originates your loans in August each year.

# Step 3:

## Completing the U.S. Financial Aid Application at UCD

After you have reviewed your COA and are satisfied with your loan request, you must complete a new Federal Aid application on SISWeb ahead of each year that you want to borrow loans.

To access this, please log on to the UCD [Applications System](#)



The deadline for submitting your loan application at UCD is **15th July 2025**. Students wishing to apply after this date should contact [federalaid@ucd.ie](mailto:federalaid@ucd.ie)

**Please note:** You must have **secured an offer** for one of our programmes and have **received your COA** for the relevant academic year before submitting your application. Please only submit your U.S. Financial Aid Application if you are accepting your offer to study at UCD.

The U.S. Financial Aid Application on [SISWeb](#) will ask you to confirm the following:

<b>UCD programme</b>	This must be the programme for which you have <i>accepted</i> an offer, or plan to accept an offer
<b>Total/Max COA Amount</b>	Found on your COA letter
<b>Subsidized Loan Amount Request</b>	Enter the gross subsidized loan amount you wish to borrow. Cannot be greater than the amount given in your COA. If not relevant, write "0"
<b>Unsubsidized Loan Amount request</b>	Enter the gross unsubsidized loan amount you wish to borrow. This cannot be greater than the amount given in your COA. If not relevant, write "0"
<b>PLUS Loan Amount request</b>	Enter the gross PLUS amount you wish to request. Cannot be greater than the amount given in your COA. If not relevant, write "0"
<b>UCD Scholarships</b>	Any scholarships on your UCD Offer letter. Provide the euro amount
<b>Other EU Scholarships</b>	Scholarships you are receiving from other sources within Ireland or the EU, in euros
<b>Other U.S. Scholarships</b>	Scholarships you are receiving from other sources in U.S. Report in USD
Will you undertake an internship or go on Erasmus, Exchange or Study Abroad as part of your degree?	If you plan to take an internship or Erasmus/exchange as part of your degree, UCD will require additional documentation, in most cases, to confirm you will remain eligible for US Federal loans.

**Ensure the information you provide matches the information supplied on the Cost of Attendance.** Any attempt to get loan money outside of compliance with the federal regulations will be seen as fraudulent on the applicant's part and have far reaching consequences.

When working through the questions, please note that we provide additional information and explanations to each question on the right side of the page in *italics*.

### Tips when completing your application:

1. Have your COA letter to hand to help you.
2. Keep a record of the answers you give on a separate document for your reference. You will be unable to submit your application if you have not completed all mandatory sections, and you will be required to enter your answers again.

## Upload Documents

Depending on the loans you would like to borrow, you will need to upload the documents detailed in Step 2.

**Document Checklist:** (documents must be in PDF format when submitting)

Loan Type	Document	Required?
<b>All Loan Applications</b>	Copy of U.S. Passport or U.S. Birth Certificate <sup>12</sup>	<b>Mandatory</b>
	Official Transcripts (for all new applicants) <sup>13</sup>	<b>Mandatory</b>
	Proof of Entrance Counseling showing the <b>year</b> and <b>loan types</b> you completed the Entrance Counseling for (this screenshot/PDF must include <b>your name</b> and the <b>institution</b> (UCD) name.)	<b>Mandatory</b>
	Annual Student Loan Acknowledgement	Recommended for your own record
Subsidized/ Unsubsidized loans	MPN: Subsidized/ Unsubsidized loans, signed by student	<b>Mandatory</b>
PLUS loans	MPN: PLUS Loans, signed by borrower (parent or graduate)	<b>Mandatory</b> (for PLUS loans)
	PLUS loan approval letter	Recommended for your own record
Parent PLUS loan	Email from parent borrower confirming the loan amount (this email must come from the parent and email account noted on the signed MPN)	<b>Mandatory</b> (for Parent PLUS loans)
Other	Proof of external scholarship (e.g. award letter)	<b>Mandatory</b> (where relevant)

### Note:

**Applications with outstanding required documentation will not be processed. All documentation should be uploaded in PDF format and named in an easy to read format (i.e. Jane Doe PLUS MPN 2025).**

Document names should not have any special characters or marking (commas, apostrophes, etc.) or upload will fail.

<sup>12</sup> Not needed if you have previously applied for loans at UCD and we already have a copy on file for you.

<sup>13</sup> Not needed if you have previously applied for loans at UCD and we already have a copy on file for you.

***Remember: If your parent is taking a Parent PLUS Loan, they must also email [federalaid@ucd.ie](mailto:federalaid@ucd.ie) to confirm the loan amount they will be borrowing. Their email should state your student number and confirm the same amount provided in your U.S. Financial Aid Application on SISWeb.***

For convenience and to assist in keeping this process as efficient as possible, we request that all documents are submitted together.

### **Document Verification & Deadlines**

The federal aid administrator will verify documents on an ongoing basis after June 1<sup>st</sup>, 2025.

Please log into your SISWeb account and check for the following statuses:

- **APPLICATION SUBMITTED, AWAITING REVIEW:** This means your application has been successfully submitted, but it has not yet been reviewed by UCD staff. Students should pay close attention when completing their application as it cannot be edited or re-opened once submitted. An automated email will be issued once your application has been received. Students will only be contacted if their documents require updating, editing or corrections.
- **APPLICATION REVIEWED, LOAN ORIGATION PENDING:** This status means that a UCD staff member has reviewed your application and confirmed that it is correct. You should receive a loan detail letter in due course.
  
- **LOAN DETAIL LETTER:** After your application is reviewed, and all is in order, the Federal Aid team will issue you with a loan detail letter (LDL). This letter will outline your confirmed loan request and the anticipated dates for disbursement. Changes may also be requested, provided these are received by the deadline noted on the letter.

**Please note that this letter is not a guarantee of the amounts that you will receive.** Issues may arise during the loan certification process which can affect the amounts received. The most common issues which arise are in respect of PLUS loans so we encourage all applicants to ensure that they have received a [PLUS loan confirmation letter](#).

### **Rejecting Documents**

The federal aid administrator may reject your application. Failure to submit documents and complete the requested actions (on time and accurately) may result in a delay of disbursement of funds.

If your application is rejected, the federal aid administrator will email you with details and will try to help you resolve the issue. If you are required to submit additional or corrected documents, please email them to [federalaid@ucd.ie](mailto:federalaid@ucd.ie).

For this reason, we recommend that you keep a record of all your documents and submitted questions.



## Step 4:

### Accepting Your Loan Award

As a rule of thumb, students receive the loans they request provided that:

- All documents submitted are accurate and legible.
- No information is omitted.
- Their request is within the limits given on their individualised COA;
- They apply on time.

If you are not eligible for the loan amount you have requested, or if you have not provided the necessary documents, we will do our best to let you know as soon as possible.

UCD works on an 'opt-out' loan system. Once you submit your loan request, we assume that you would like to take out the loan amount you requested in your U.S. Financial Aid application on SISweb. We will send you an email including a Loan Detail Letter, asking you whether you would like to cancel or reduce your loans, but if we do not hear back from you, we will process your loan application according to the original loan request.

By submitting your U.S. Financial Aid Application, you are confirming your commitment to the following:

- To remain a full-time enrolled student in good academic standing on an eligible programme
- To meet all remaining financial obligations in a timely manner
- To notify the University & Financial Aid Office if you withdraw from or change your programme of study, drop below the minimum credit requirement, or take a leave of absence.
- To confirm you will be in attendance at least half-time on the University grounds and not studying abroad or on exchange at a U.S. institution or another foreign institution that is not eligible for U.S. federal student loans for this coming academic year
- That you understand and agree that UCD will report your enrollment status to the National Student Loans Database
- To acknowledge that, to the best of your knowledge, the information contained here is true and accurate at time of completion

You **MUST** notify [federalaid@ucd.ie](mailto:federalaid@ucd.ie) if your enrollment status changes or you no longer meet any of the above criteria. We are here to advise and assist you. Failure to notify us may result in your loans being incorrectly disbursed and complications in the return of your loans to the U.S. Government.

You **MUST** also notify us if you decide to change programmes at UCD.

## Arriving in Ireland & Loan Funds Disbursed

UCD arranges disbursements so that they coincide with the start of the academic semester (or the Orientation Week).<sup>14</sup>

**You will not have immediate access to your loan funds when you arrive in Ireland and UCD is not permitted to disburse funds earlier than the start of the academic year.** You will need to prepare for this by ensuring you have access to sufficient funds to support you, initially, especially if your loan application was late or if any complications arise when certifying your loans. While we try our best to make the loan process as smooth as possible, sometimes delays and problems occur that are outside of our control.

To receive your federal student loans (after tuition fees are deducted), you will need to:

1. Open an Irish bank account
2. Upload these bank details to your SISWeb account

### 1. Opening an Irish Bank Account

To open an Irish bank account, you need an address in Ireland. You cannot open a bank account prior to your arrival in Ireland.

If you have completed your **UCD registration** and entered your **term address** into SISWeb, you may create and print [your Certificate of Attendance in PDF format](#)<sup>15</sup>.

#### Why an Irish bank account?

Your federal student loans are *educational* loans only. UCD needs to demonstrate to the U.S. Department of Education that the loans are used to cover educational expenses. The money refunded to students is explicitly to support their living expenses while studying in Dublin.

When opening a bank account in Ireland the following documents are typically required:

- **Valid Passport/National ID Card**  
You must present a valid ID card or passport, when opening a bank account.
- **Certificate of Attendance confirming your Dublin address**<sup>16</sup>  
Once you have updated your Dublin address on SISWeb, you can print this letter under the 'Electronic Documents' tab. See [here](#) for further instructions.

---

<sup>14</sup> Legally, Universities cannot request funds from the U.S. Treasury more than 10 days before the start of the academic term. Due to the longer times it takes to process international transfers, UCD cannot process loan disbursements earlier than the start of the academic term.

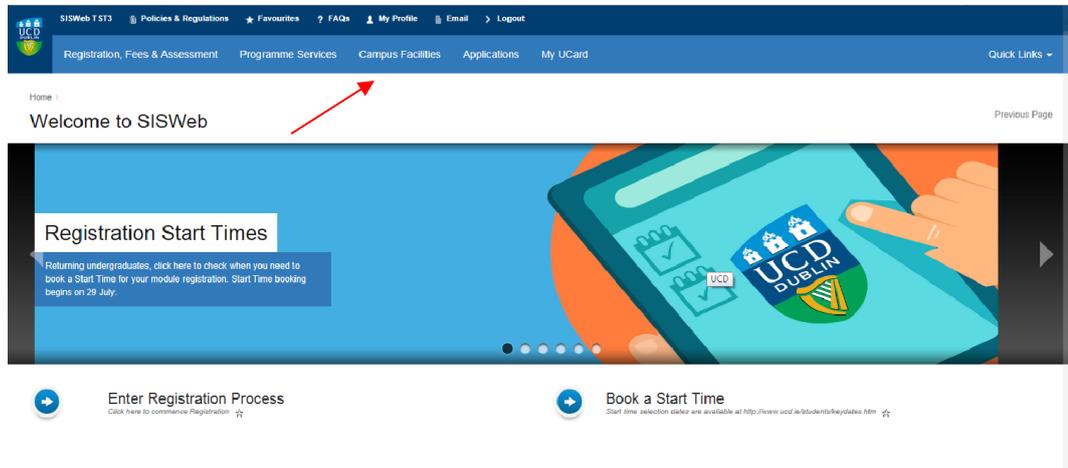
<sup>15</sup> Note, the Cost of Attendance letter and Certificate of Attendance are often both abbreviated to COA which can cause confusion. Please ensure you are clear which document you are referencing when contacting UCD staff.

<sup>16</sup> <https://www.ucd.ie/students/studentdesk/documents/certificateofattendance/>

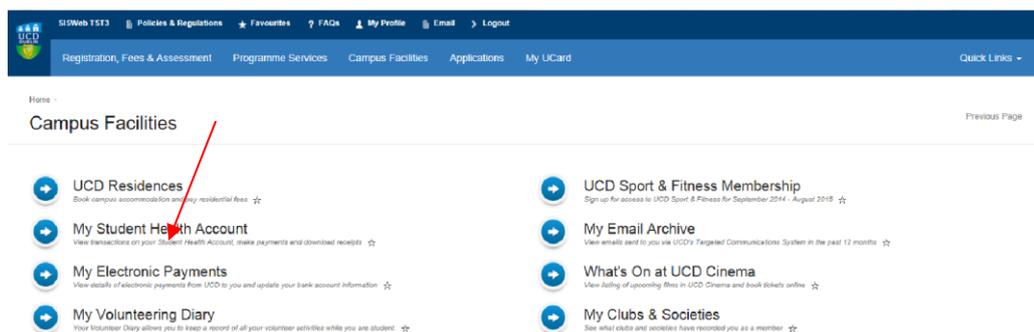
**Reminder:** Setting up digital banking for your new account can be a great way to keep track of your loans and see when funds reach your bank account. It can also be useful for managing bank transfers and other banking activities.

## 2. Uploading Your Bank Details

### 1. Log Into the Student Information System (SIS) and click on **Campus Facilities**



### 2. Click on **My Electronic Payments**



### 3. Click on **View/Update My Bank Details & Enter your Irish Bank Account Details**

We have no bank account details on record for you

[Enter Bank Account Details](#)

Please provide the details requested below of an Irish or non-Irish bank account to which any outstanding or future payments due to you can be electronically transferred.

Country:  Irish Republic of Ireland  In another country:

Where your Bank Account is located

Name of Bank:

Account Name:   
Normally the name of the a/c owner

Sort Code:   
Six digit number specifying the bank branch

Bank Account Number:   
Eight digit number identifying the account

**Important!** Please take care to accurately enter the specific information requested above so that automated electronic fund transfers can be carried out without delay or error. If in any doubt about what is being asked for, consult your bank. Codes/numbers should be entered without spaces or hyphens, e.g., "001234", not "00-12-34". All the information requested on this page is about your bank. Do not enter your UCD student number or UCD system passwords/pin numbers. Do not enter any passwords or pin numbers associated with your bank account.

[Submit Account Details](#)

## Understanding How Your Loans Are Disbursed

Once your loans are originated, the federal aid team and the Fee Payments team will conduct the disbursement of your loans.

Note: Our Federal Aid Office administers the whole federal aid process; however, our involvement in the disbursement part of the process is forbidden by U.S. Department of Education regulations. The disbursement of financial aid is managed by our University's Fee Payments team, in UCD Registry.

### Gross vs. Net Loan Amounts

#### Gross Amount

This is the total amount you request in your U.S. Financial Aid Application on SISweb. This is the amount that you must repay before any interest.

#### Net Amount

The U.S. Department of Education deducts an origination fee\* which is a percentage of the gross amount. The remaining funds are known as the net amount. It is the net amount that will be disbursed to UCD for your educational expenses.

\*Origination fee<sup>17</sup>

*Extract from a sample loan detail letter which outlines the maximum a student is eligible for, the gross amount requested and certified and the net amount which will be received, after origination fees are deducted:*

	Maximum Eligible	Gross Amount Certified <sup>1</sup>	Net Amount Certified <sup>2</sup>
Subsidized Loans	US \$ 3500	US \$ 3500	US \$ 3464
Unsubsidized Loans	US \$ 2000	US \$ 0	US \$ 0
PLUS Loans (Parent or Graduate)	US \$ 48142	US \$ 0	US \$ 0
<b>Total</b>	US \$ 53642	US \$ 3500	US \$ 3464

<sup>17</sup> The Origination Fee is taken by the Department of Education before the money even gets to UCD. The Fees are set on an annual basis and can be found on the [StudentLoans.gov website](http://StudentLoans.gov)

## Number of Disbursements

Students' loans are divided into two or three disbursements in line with Federal Regulations: one at the beginning of each academic term of your programme. U.S. federal aid regulations do not allow us to conduct any of these disbursements earlier than their allocated term.

The anticipated dates for each disbursement can be found on your Loan Detail Letter, which is sent to each student upon review of their U.S. Financial Aid Application.

### Breakdown of a year's disbursements:

	2-Term programme	3-Term programme
September – 1 <sup>st</sup> Trimester	50% of net loan	33% of net loan
January – 2 <sup>nd</sup> Trimester	50% of net loan	33% of net loan
May – 3 <sup>rd</sup> Trimester		34% of net loan

### Where and when can I see the money disbursed to me?

Within 3 days of the disbursement date, your loan funds will show on your Fee Statement, which you can view on your SISWeb account. However, it can take up to 5 working days for this to show the amount, if any, being refunded to you for living expenses, and a further 3-5 days for this amount to reach your nominated bank account.

**Keep track of your funds by using online digital banking apps which show your balance in real time**

## Understanding the Exchange Rate

Federal student loans are originated in U.S. dollars (\$) and students will need to repay their loans in U.S. dollars. However, UCD draws down and disburses loans in euros (€). Students will see each loan disbursement on their Fee Statement in euros (€). The exchange rate applied is determined on the day the funds are drawn and can fluctuate UCD cannot advise how much you will receive ahead of the disbursement. To find out the exchange rate after a disbursement, use the formula:

$$\text{Disbursement Amount on Statement (€)} \div \text{Net Amount for Disbursement ($) = \text{USD to EUR exchange rate}}$$

## How Disbursements are Allocated

Federal regulations require that loan funds be allocated in the following order:

1. Tuition Fees
2. Refund to student for living expenses

**Important:** If you intend to use your loans to cover living expenses, please ensure that you have taken out enough to cover your tuition. **UCD is not permitted to change the order in which these loans are allocated.**

For federal student loans, UCD semester rises tuition fees, splitting fees evenly across the terms or trimesters of a student's programme. While a student may see the full tuition fee for an academic year on their fee account, the UCD Fee Payments team will ensure that student loans are used to pay for tuition as follows:

	2-Term programme	3-Term programme
September – 1 <sup>st</sup> Trimester	Up to 50% of Total Tuition	Up to 33% of Total Tuition
January – 2 <sup>nd</sup> Trimester	Up to 100% of Total Tuition	Up to 67% of Total Tuition
May – 3 <sup>rd</sup> Trimester		Up to 100% of Total Tuition

Anything over the percentage of fees due for each trimester will be refunded to students.

**Timing of additional payments:** If you plan to make additional payments for tuition fees, we urge students to wait until all their disbursements for the year are complete. This is so students are aware of exactly what they owe before making additional payments and that any due refund can be calculated in an accurate and timely manner.

### Example: Undergraduate Disbursements

Total Fees	€22,600.00	<b>Note that this student's first refund is <i>much</i> larger than her second refund, due to the deposit, scholarship and additional payment on her account.</b>			
Semesters	2				
Fees per semester	€11,300.00				
Total Loans (Gross)	\$40,000.00				
Total Loans (Net)	\$38,470.00				
<b>Trimester 1</b>					
Transaction	Debit	Credit (€)	Credit (\$)	Balance	Exchange Rate
Fees due (up to 50% for 2 term programme)	€11,300.00			€11,300.00	
Deposit		€500.00		€10,800.00	
Online payment (not Fed Aid)		€1,000.00		€9,800.00	
Scholarship		€4,000.00		€5,800.00	
Federal Aid		€19,122.90	\$19,235.00	-€13,322.90	1.00586
Refunded	€13,322.90			€0.00	
<b>Trimester 2</b>					
Transaction	Debit	Credit (€)	Credit (\$)	Balance	Exchange Rate
Fees due (up to 100%)	€11,300.00			€11,300.00	
Federal Aid		€17,653.88	\$19,235.00	-€6,553.88	1.08956
Refunded	€6,553.88			€0.00	

#### Explainer:

- This student's fees for the full year were €22,600. As they are on a two-trimester programme, half (€11,300) is due in trimester 1 and half in trimester 2.
- Scholarships are typically applied to an account in the first trimester (see below for further information).
- The amounts shown in **green** show all payments **received** to a student's UCD fee account.
- The amounts in **red** show the **overpayment each trimester** which is then refunded to the student's nominated bank account, amount in **blue**.

**Remember:** Each student's actual disbursements will differ depending on:

- The rate of exchange on the day US Federal loans are received
- Amounts they have already paid (e.g. deposits, tuition scholarships)
- Changes they may request to their total loan amount during the year

#### Important:

It may take up to 3 days for your Fee Statement to accurately reflect your loans and refund each term and longer for your refund to be received.

**Note:** Your Fee Statement will show the amount of fees outstanding for the whole year, even though UCD deducts each semester’s fees with each disbursement. This means that your Fee Statement may only show €0 after the last disbursement

## Scholarships & Disbursements

Students must report any scholarships they are in receipt of in their U.S. Financial Aid Application on SISweb. Most of the scholarships that UCD offers are tuition fee scholarships, which are taken to be a payment towards the recipient’s tuition fees. All scholarships and federal aid disbursements will reflect on the student Fee Statement.

Breakdown of Charges and Payments on your account for the Current Academic Year.  
 Click on the amount to see the details of the individual transactions

Your Fee Status for Academic Year 2015/2016 is that Fees are charged at Non-EU rates

[View Your Free Fees Credit Summary](#) [View Your Account History](#)

Academic Year	Transaction Type	Description	Charges €	Payments €	Total €	Click to
2015/2016	Charges	Tuition Fees	17,153.00		17,153.00	<a href="#">Generate Statement</a>
		Student Centre Levy	247.00		247.00	
	Refunds	Electronic Refund		-15,744.43	15,744.43	
	Payments	Scholarship Partial		3,000.00	-3,000.00	
		Federal Aid Payment		23,844.43	-23,844.43	
		Online Applications Deposit		500.00	-500.00	
		Account Balance			5,800.00	

If you are awarded a tuition scholarship, it will count as a payment towards your **first trimester payment**. This may mean that more money will be refunded to you during the first trimester disbursement than in the other disbursements for the year, especially if your loans are more than your tuition fees.

## Satisfactory Academic Progress (SAP) for Financial Aid Recipients

All students applying for or receiving U.S. federal student aid (Subsidized Stafford, Unsubsidized Stafford and PLUS loans) at UCD must progress satisfactorily towards completion of a chosen academic programme to maintain access to federal aid loans.

UCD is required by U.S. federal law (34 CFR 668.16) to define and enforce standards of Satisfactory Academic Progress (SAP). The guidelines have been established to encourage students to successfully complete academic programmes for which aid is received. **Please see UCD’s [SAP Policy for full details of these requirements](#).**

Students receiving federal student loans will be evaluated at the end of each semester. This evaluation process will consider the students’ progress under the following categories:

1. **Maximum Timeframe:** It must be possible for the student to complete the programme within 150% of the published length of the programme.

2. **Quantitative Measure (Pace):** Students must be passing at least 67% of all credits taken to date (cumulative), at the point of assessment.
3. **Qualitative Measure (GPA):** The cumulative GPA may not be lower than 2.0 out of 4.2, and/or a D weighted average<sup>18</sup>.

In order to receive U.S. federal funds, students must meet minimum standards for the above-mentioned components, whilst simultaneously adhering to the University academic rules.

### 1) Maximum Timeframe

It must be possible for the student to complete the programme within 150% of the advertised programme length.

The maximum timeframe for each programme is determined by the programme length and number of credits awarded for a given degree, as illustrated in the table below. The information therein is indicative and for guideline purposes only. If it is determined that the student is unable to complete their programme within the allowed timeframe and without exceeding the credit limit, the student's eligibility for U.S. federal aid will be terminated.

Advertised Timeframe		Maximum Timeframe (×150%)	
programme Length	Credits	Years	Credits Attempted
1 year (Postgrad)	90 credits	1.5 years / 18 months	135 credits
2 years (Postgrad)	120 credits	3 years	180 credits
3 years (Undergrad)	180 credits	N/A	270 credits
4 years (Undergrad)	240 credits	N/A	360 credits
5 -6years (Undergrad)	330-360 credits		450-495 credits
PhD	N/A	6 years	

### 2) Quantitative Measure (Pace)

To meet the maximum timeframe requirement, the SAP assessment will check that a student has passed at least 67% of the credits taken as part of their programme, to date. normal credit load in a trimester of their programme.

To calculate the pace for a student's results, the following formula is used:

$$[\text{Total Number of Credits Passed}] \div [\text{Total Number of Credits Taken}] = \text{Pace}$$

For example, a student who passes 50 credits out of 60 has exceeded the 67% threshold. The pace requirement has been met because

$$50 \div 60 = 83\%$$

The quantitative measure includes all first attempts, resits, repeats and formal Recognition of Prior Learning (RPL) for which the student has obtained a passing grade when calculating the percentage of credits passed.

---

<sup>18</sup> A weighted average takes into account the number of credits for each module. Therefore, the results of a 10-credit module will have a greater impact on a weighted average than the results of a 5-credit module. For more information visit the [UCD GPA Award Classification Calculation page](#).

### 3) Qualitative Measure (GPA)

A student's GPA after each trimester may not be lower than 2.0 out of maximum 4.2.

For students enrolled on a programme greater than two academic years, at the end of the second year, the student must have academic standing consistent with UCD's requirements for graduation. For undergraduate students, a GPA of 2.0 is required. See UCD's academic regulations for information on all other programmes.

The maximum GPA a UCD student can achieve is 4.2. Most, but not all, modules are assigned an alphabetic grade, which has a GPA equivalent:

<b>MODULE GRADE</b>	<b>GRADE POINT</b>	<b>DESCRIPTION</b>
<b>A+</b>	4.2	Excellent
<b>A</b>	4.0	
<b>A-</b>	3.8	
<b>B+</b>	3.6	Very Good
<b>B</b>	3.4	
<b>B-</b>	3.2	
<b>C+</b>	3.0	Good
<b>C</b>	2.8	
<b>C-</b>	2.6	
<b>D+</b>	2.4	Acceptable
<b>D</b>	2.2	
<b>D-</b>	2.0	
<b>FM+</b>	0.0	Fail
<b>FM</b>	0.0	
<b>FM-</b>	0.0	
<b>NM</b>	0.0	No grade – work submitted did not merit a grade
<b>ABS</b>	0.0	No work was submitted by the student, or the student was absent from assessment

## Notifications

SAP will be assessed for each student at the end of each academic term period (trimester), to determine your eligibility for continued awards of aid. Students will be notified in writing if financial aid is suspended. If you believe that you meet the above criteria, an appeal procedure for verifiable extenuating or unforeseen circumstances is available. It is the responsibility of each student to ensure they are aware of the SAP requirements and UCD cannot waive these requirements for any student to receive financial aid.

## Financial Aid Warning, Probation and Suspension

The policy for Financial Aid Warning, Probation and/or Suspension is as follows:

1. The university endeavours to notify students who fail to achieve the required GPA commensurate with the longevity of their degree programme, and their academic level within that degree structure, advising that they will be placed on financial aid warning for six months or until the results of their next exam period are available, whichever is shorter. Please note that notification of warning of probation may not always be possible.
2. Students who do not meet the SAP requirements for two consecutive trimesters will be suspended and ineligible to receive aid until such time as they reestablish eligibility, through meeting the SAP requirements.
3. Students may appeal the termination of aid, via written appeal to the Appeals Committee (email: [federalaid@ucd.ie](mailto:federalaid@ucd.ie)). Students who appeal will be informed of the committee's decision, which is final.
4. If successful with an appeal, students are placed on probation.
5. Students who have been placed on probation and subsequently meet the SAP requirements in the next semester will be placed back into good financial aid (SAP) standing.

Financial aid will be suspended without appeal for any semester in which a student is not studying new material, i.e. is registered to just repeats and/or resits.

## Appeals

Students who have their eligibility for U.S. federal aid suspended may appeal the suspension if one or more extenuating circumstances exist. **All appeals must be received within ten days of receipt of the Notice of Suspension.**

Students must indicate in writing to the chairperson the reason(s) for failure to meet the necessary financial aid SAP requirements and why financial aid should not be suspended. All documentation to support the appeal is required at time of appeal submission.

Appeals will not be accepted in cases where a student is not attempting any new modules, i.e. is registered to just repeats and/or resits.

Appeals must be submitted by email to [federalaid@ucd.ie](mailto:federalaid@ucd.ie).

\*\*Remember you can track and review your current stage GPA and your Overall Results Summary on SISweb.

## Withdrawing & Returns of Loans

Withdrawal is where a student leaves their programme of study permanently and ends all activity associated with their studies before they have completed the programme for which they are registered. For detailed information on how to withdraw from UCD, please visit the [UCD Withdrawal webpage](#).

**Recipients of federal student loans must notify [federalaid@ucd.ie](mailto:federalaid@ucd.ie) by email if they intend to change programmes, withdraw, take a Leave of Absence, or reduce their credit load.**

If you are interested in taking a leave of absence, you should apply for your Leave of Absence as early as you can, ideally before the start of the requested Leave of Absence period, but it is possible to apply up to week eight of the relevant trimester (check key dates for the deadline dates). You should let [federalaid@ucd.ie](mailto:federalaid@ucd.ie) know if you have been approved for a Leave of Absence as soon as possible.<sup>19</sup>

If you intend to withdraw from the University, it is important that you withdraw **officially**. Students remain liable for fees up to the date that they officially withdraw from the University.

UCD has a clear refund policy for students attending this institution. For more information on this, please visit the [UCD Refund Policy webpage](#).

The following is an addendum for students who are utilizing U.S. federal student aid funds:

- For the purposes of federal student loans, students 'earn' loans by virtue of attending their academic programme.
- A student who withdraws during a semester only earns the semester's disbursement in proportion to the percentage of the semester they have attended.
- **If the student has earned less than 60% of their loans, UCD must return the 'unearned' proportion of their loans to the U.S. Department of Education.**

If it is determined that refund money must be returned, UCD is required to return loans in this order:

1. Unsubsidized
2. Subsidized
3. PLUS

If any money was refunded to the student for living expenses, they may be required to repay this to the U.S. Department of Education through their loan servicer immediately.

### Advisory

Because UCD is outside the U.S., the process of returning loans may take significantly longer than it does for universities in the U.S. and will be affected by changes in the exchange rate. UCD needs to return loans in USD (\$) and will debit student accounts in euro (€) using the exchange rate of the date that we conduct returns (not the exchange rate of the day the loans were disbursed). For this reason, we cannot advise on the status of your UCD account while the return of loans is in progress. Any

---

<sup>19</sup> For more information on applying for a Leave of Absence, please visit the [UCD Leave of Absence Webpage](#).

amounts owed to you after the returns process is completed will only be paid to you once we can confirm the exchange rate for the returns.

Returning loans from universities outside the U.S. may take up to 6 weeks to process. During this time, UCD cannot start any new returns or conduct any further disbursements.

Return of loan funds does not cancel your liability to the University for any tuition fee balance outstanding on your account. If a student withdraws from a course of study at any point during the current academic year, their Loan Servicer will be notified, and the student will be required to complete [Exit Counseling online](#).

If, during the course of your study, you are contemplating withdrawal, please contact our office ([federalaid@ucd.ie](mailto:federalaid@ucd.ie)) for advice on how your loans might be impacted by this decision and arrange to speak to a [student advisor](#).

For detailed information on the UCD's R2T4 Policy please click [here](#). This outlines where the various circumstances which may result in a return of loans being required.

## Exit Counseling & Repayment

### Exit Counseling

The U.S. Department of Education requires that each student receives loan exit counseling prior to their separation from University College Dublin.

All students due to complete their studies at UCD are asked to complete an [Exit Counseling session](#) on the StudentAid.gov website.

Please login to “Exit Counseling” and complete your Exit Counseling session. You will complete a series of short quizzes before continuing through the session. Please note that you must complete the entire session once you begin. The entire session takes approximately 30 minutes to complete.

### Necessity of Repaying Your Loan

After you graduate, leave school or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repayment. During this period, you will receive repayment information from your loan servicer, and you will be notified of your first payment due date.

For information in relation to repayment and the various repayment plans, please visit the [StudentAid.gov Repayment page](#).

## Consumer Disclosures

We have created the following [Consumer Disclosures webpage](#) to fulfil the disclosure requirements under Title IV. Federal regulations require institutions participating in financial aid programmes to disclose specific information to all prospective students, current students and employees.

Although every effort has been made to ensure that information provided is both helpful to prospective candidates and accurate at the time of its publication, it is possible that some information may be outdated or superseded after print and before the start of the academic year. Information is for guidance only and we advise that specific queries should be directed to [federalaid@ucd.ie](mailto:federalaid@ucd.ie).

## Data Protection

Personal Identifiable Information stored and processed by UCD falls under the EU General Data Protection Regulations (GDPR). Please read [UCD's Privacy Statement](#)

In line with U.S. Government regulations, UCD will securely share relevant loan information with the U.S. Department of Education's student aid team and their nominated agents, including third-party auditors. UCD is unable to certify U.S. Federal Student Loans unless this information is shared with the U.S. Department of Education and its nominated agents.

The information that may be shared includes:

- **Personal Information:** Current and former legal names, student number, social security number, date of birth, term-time and home address, email address, contact number
- **Academic history:** UCD academic history and academic transcripts submitted as part of the loan certification process
- **Enrollment History:** details of your enrollment, registration status etc. at UCD
- **Financial data:** UCD Fee Statements, loan history and loan transactions, scholarship information and cost of attendance information for each year of study
- **Additional sensitive information** as pertaining to U.S. federal student loan decisions: Information on family, disability, medical or other extenuating circumstances used to calculate additional loan eligibility

By submitting documents for U.S. federal student aid direct loans, students consent to the above data being securely shared with the U.S. Department of Education and its nominated agents.

In line with GDPR restrictions, UCD can only discuss account details with students themselves. It is not possible for UCD to discuss students' account details with their parents, family members or other nominated persons.

## The Federal Aid Team:



**Doireann Gilna**

*International Scholarships and Funding Manager*



**Sara Pastor Ortiz**

*International Scholarships and Funding Officer*



**Monika Gut Grzejdzia**

*International Scholarships and Funding Coordinator*

### **UCD Federal Aid Team**

**Email:** [federalaid@ucd.ie](mailto:federalaid@ucd.ie)

**Address:** UCD Global, Gerard Manley Hopkins Centre  
Dublin 4, Ireland

### **UCD North America Global Centre**

**Tel:** +1 646 690 9024

**Email:** [NorthAmerica@ucd.ie](mailto:NorthAmerica@ucd.ie)

## Signature Page

Please read the entire handbook and, if you agree with all the below statements: sign and date this page (digitally or physically) and upload this sheet to your U.S. Financial Aid Application on SISweb.

- € I acknowledge that I have read the 2025-2026 Federal Aid Handbook and understand the process of utilizing U.S. Federal Student Loans at UCD.
- € I understand that if I withdraw from UCD or break the attendance policy, under federal financial aid guidelines, a refund calculation must be completed and all or a portion of funds disbursed to my student account may be returned to my lender or Department of Education unless on an approved Leave of Absence. I understand this may leave a balance due on my student account and I understand that I am fully responsible for the balance owed.
- € I understand that, in some cases, the financial aid awarded to me may be more than the cost of my classes (in excess). In this instance, I understand that I may receive any excess funds via electronic refund to my Irish bank account.
- € I acknowledge that this money is intended for educational purposes only.
- € I acknowledge that it is my responsibility to reapply for financial aid every year for which I wish to obtain loans.
- € I have read and understand the deadlines and timeframes for loan applications outlined in this document and acknowledge that it is my responsibility to adhere to these deadlines when applying for financial aid.
- € I understand that no foreign school, including UCD, is eligible to process Pell Grants or FSEOG Grants.
- € I agree to abide by the requirements of receiving federal financial aid. I understand my financial obligation as outlined above. I agree to contact a UCD representative if I need clarification or additional information.
- € I have read and understand the [Federal Aid Consumer Disclosures](#) provided on UCD's website:

X _____	_____
Student name (signature)	Date (DD/MM/YYYY)