

ROYAL ACADEMY OF MUSIC: CONSUMER INFORMATION

This information is provided for your guidance, as required by US Federal Regulations.

*The Academy's **Regulations** are available on the **Policies and Procedures** page of our website and a paper copy will be provided on request.*

Institutional and Financial assistance Information for Students: Information about Federal, institutional, local and private financial assistance and contact information is published on www.ram.ac.uk/financial-support : this URL is sent to all new students and circulated to all current students annually. The Academy's Regulations are available on www.ram.ac.uk/policies-and-procedures

Student Financial Aid Information covering the following points is in the Information book about USA Student Loans published on www.ram.ac.uk/usloans :

- Terms and conditions of the Title IV HEA (Higher Education Act) loans
- Criteria for selecting recipients and determining the award amount
- Eligibility requirements and procedures for applying for aid
- Methods and frequency of disbursements of aid
- Rights and responsibilities of students receiving Title IV HEA student financial aid, including the criteria for continued student eligibility and standards for satisfactory academic progress
- Terms of loans received as part of the financial aid package, and the necessity for repaying loans
- Procedures and forms by which students apply for assistance
- Entrance counseling for Student Loan Borrowers (not for ParentPLUS loans)
- Exit counseling for Student Loan Borrowers
- Student Loan information published by the US Department of Education
- Submission of loan information to the National Student Loan Data System (NSLDS)
- Our Code of Conduct for US education loans
- The accreditation of our degree programmes because we are a 'Recognised body' under UK law, confirmed by the UK Government and HEFCE.

Disability Information: Information about the Academy's available services can be obtained from www.ram.ac.uk/disability and from the Disability Advisor, Ms Judy Fink, j.fink@ram.ac.uk . Related costs can be included in the Cost of Attendance when applying for Federal or private loans.

Computer Misuse: For information relating to misuse of computers please refer to the **Regulations**, section SD3.

Price of attendance and Refund Policy: Information about the price of attending the Academy is published on www.ram.ac.uk/fees and our refund policy is published on www.ram.ac.uk/study/studying-at-the-academy/study-fees/payment-of-fees

Academic Programme Information is published in this section of our website: www.ram.ac.uk/programmes-of-study and information about transfer of credit and accreditation of prior experiential learning (APEL) is in this section of our website: www.ram.ac.uk/entry-requirements

Privacy of Student Records: The Family Education Rights and Privacy Act (FERPA) does not apply in the UK but it is equivalent to the UK Data Protection Act, referred to in our **Regulations**.

Copyright Infringement: For information relating to copyright and intellectual property rights, please refer to the **Regulations**, section G11.

Drug and Alcohol Policy: For information relating to the Academy's Alcohol and Drugs Policy, see www.ram.ac.uk/welfare. A notice about this is circulated to all staff and students each year. The US Department of Education provides information on the penalties associated with drug related offences under the US Higher Education Act: <https://www2.ed.gov/policy/highered/leg/hea98/sec483.html>

Should you lose eligibility for your US student loan as a result of these penalties, we will provide you with a written notice which notifies you of your loss of eligibility and advise you of the ways in which to regain eligibility.

Vaccinations: Although there is no institutional policy on vaccination, for information relating to health issues, including advice about recommended vaccinations, please see www.ram.ac.uk/health

Textbooks: The Academy provides a list of recommended reading to new undergraduate students, however there are no required book purchases.

Fire Safety: Information about this is available from our Health and Safety Office, safetyadvisor@ram.ac.uk and the Academy's Fire Emergency Plan is published on the AIR intranet.

Crime: The Academy's crime rate is available online, enter our postcode NW1 5HT in the "crime map" or "your neighbourhood" sections of <https://www.police.uk/>

Retention, completion/graduation and transfer-out rates: The Academy's official statistics are published online, and are available through the Higher Education Standards Agency website: <https://www.hesa.ac.uk/data-and-analysis/performance-indicators> and https://www.hesa.ac.uk/files/UKPIs_2015-16_Non-continuation_0.xlsx

Placement in employment, graduate or professional education: Statistics from the Destination of Leavers from Higher Education survey is available in the Key Information Sets available from UNISTATS: <http://unistats.ac.uk/>

The Royal Academy of Music does not have any Athletically Related Student Aid, or an intercollegiate athletic programme as defined by the US Department of Education, and we do not provide on-campus housing. We have no 'preferred lender' arrangement.