

THE CHINESE UNIVERSITY OF HONG KONG
Office of Admissions and Financial Aid
Scholarships and Financial Aid Section

The William D. Ford Federal Direct Loan Program

Basic Eligibility Requirements

- be a U.S. citizen or eligible noncitizen with a valid social security number (SSN)
- be working toward a degree in an eligible full time undergraduate or postgraduate degree program

For the complete list of eligibility requirements, please click [here](#).

Application Procedure

Step 1 Registration

Eligible students may start to apply for Direct Loan Program only after they have completed the registration for the University, which means after acceptance of the admission offer and paid the first instalment of the composition/ tuition fee.

Step 2 Check the eligibility of study program

Students may enquire the eligibility of the study program under the Direct Loan Program by sending an e-mail to sfas@cuhk.edu.hk.

Step 3 Complete the Free Application for Federal Student Aid (FAFSA)

Please click [here](#) to fill out the FAFSA online and list the University's name on the FAFSA. The "Federal School Code" for CUHK is G22074.

Federal Student Aid Report (SAR) summarizes all the information students provided on their FAFSA. Please inform the Scholarships and Financial Aid Section by e-mail (sfas@cuhk.edu.hk) after you have filled out the FAFSA. You will then be required to provide your SSN and DOB to the University for downloading the SAR from the Federal Student Aid website.

Step 4 Sign the Master Promissory Note (MPN)

Borrowers have to sign a Master Promissory Note to get a Direct Loan. It is a binding legal document that borrowers will repay their loans to the Department.

There are two types of MPNs for Direct Loans, one for student borrowers receiving Direct Subsidized and Unsubsidized loans, and the other for parent borrowers or graduate/professional students who are receiving a Direct PLUS loan.

Please complete the MPN online at <https://studentaid.gov/mpn/> . Please note that a new MPN is required for each academic year.

Step 5 Documents to be submitted to the University

Please submit the following documents to the Scholarships and Financial Aid Section, Office of Admissions and Financial Aid (Room 1206, 12/F, Yasumoto International Academic Park, The Chinese University of Hong Kong):

(1) Cost of Attendance Evaluation Form

Please click [here](#) to download the Cost of Attendance Evaluation Form Supporting documents are required to prove the costs specified on the Form. Please note that the amount certified will be determined by the University.

(2) Other documents:

- For current students: photocopies of CUHK student ID card, student visa and passport
- For new students applying before commencement of program: photocopies of admission notification, acceptance of admission offer, documentation showing payment of first instalment of the composition/ tuition fee, student visa and passport

Step 6 Direct PLUS Loan Request and Credit Check (for PLUS Loan borrowers)

To be eligible to receive a PLUS loan, borrowers must not have an adverse credit history. The Department conducts a credit check once it receives confirmation that the borrower has consented to the Department checking his or her credit. Please complete the Direct PLUS Request process electronically. For details, please visit <https://studentaid.gov/understand-aid/types/loans/plus>.

Step 7 Entrance Counseling

Students are required to complete the Direct Loan Entrance Counseling electronically

<https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance>.

For PLUS loan, please visit the website

<https://studentaid.gov/app/counselingInstructions.action?counselingType=plus>.

Step 8 Notifications Sent to Borrowers

The University will notify the student of the amount of Direct Loan Program funds the student/ his or her parent (for PLUS loan) can expect to receive, and how and when the funds will be disbursed. Student is then requested to sign the loan acceptance form.

Step 9 School Certification

After checking that students have completed the above procedures, the University will inform the U.S. Department of Education the disbursement date and loan amount.

Step 10 Loan Disbursement

The University will credit the loan payment to the University charges on borrower's account (tuition and fees, hostel fees and other authorized charges). The credit balance will be disbursed to the borrower by check. Students will be informed of the disbursement once available.

If you wish to make a change to your loan amount or cancel the loan during the year, please contact Office of Admissions and Financial Aid.

Exit Counseling

Exit counseling is required before you graduate or drop below half-time attendance. It helps you understand your rights and responsibilities as a student loan borrower and provides useful tips and information to help you manage your loans. Please complete the exit counseling at <https://studentaid.gov/app/counselingInstructions.action?counselingType=exit>.

Borrower's Responsibilities and Obligations

Students must inform the Office of Admissions and Financial Aid any changes in name, address, telephone number, SSN, enrollment status (e.g. leave of absence, do not enroll at least half-time/ drop below half-time enrollment and withdrawal).

Students are also required to maintain satisfactory academic progress.

Satisfactory Academic Progress

In order to remain eligible to receive the U.S. Direct Loan, students must maintain satisfactory academic progress (SAP). A review will be conducted at the end of each academic year to determine whether the student has made a satisfactory academic progress. Students must have a grade point average (GPA) of C (2.0) or its equivalent by the end of the academic year or have an academic standing consistent with the requirement for graduation. Exceptions may be permissible if a student's failure to meet satisfactory academic progress requirement is due to injury or illness, the death of a relative, or other special circumstance. Students who fail their SAP check may appeal to the Director of Admissions and Financial Aid for one-time waiver to continue receiving financial aid.

The maximum allowable time to be eligible for Federal Student Aid for both full-time undergraduate and postgraduate students cannot exceed 150% of normative study period regardless of whether the students receives Federal Student Aid during any enrollment period.

Please also refer to the University academic standing requirements as stipulated in the following regulations:

[General Regulations Governing Full-time Undergraduate Studies](#)

[General Regulations Governing Postgraduate Studies](#)

Leaves of Absence

Leave of Absence (LOA) is a temporary interruption in a student's program of study. Students must follow the school's policy in applying for the LOA. For postgraduate students, please refer to the [General Regulations Governing Postgraduate Studies](#). For undergraduate students, please refer to the website of [Registration and Examinations Section](#).

For students who are receiving Direct Loan, in order to maintain their eligibility for the assistance, the LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period including days in which school is not in session. The days of the LOA must be excluded from the calculation of the percentage of the loan payment period or period of enrollment completed. If a student does not return to the University at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA. A student who has exhausted his or her grace period and is unable to begin repayment of a loan may apply for deferment or forbearance of payment. Any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Direct Loan.

Withdrawals and Return of Funds

If student withdraws from the University or reduces course load to less than half-time, return calculation will be conducted according to the regulations stipulated by the US Department of Education. For students completed less than 60% of their studies of payment period at the University, all unearned funds must be returned to the lender.

Enquiries

Office of Admissions and Financial Aid
Scholarships and Financial Aid Section
The Chinese University of Hong Kong

Website: <http://admission.cuhk.edu.hk>

E-mail: sfas@cuhk.edu.hk

Tel: (852) 3943 1716 Fax: (852) 2603 7491

Consumer Information

Financial Assistance

University Financial Assistance

The University and its constituent colleges administer their own scholarships, bursaries, loans and student campus work schemes. Students can approach Office of Admissions and Financial Aid or their respective Colleges to apply for financial assistance. Please visit the website of [Office of Admissions and Financial Aid](#) and [Colleges](#) for more details.

U.S. Federal Student Financial Aid Program

U.S. students attending CUHK on a full-time undergraduate or postgraduate degree programme as approved by the U.S. Department of Education may apply for The William D. Ford Federal Direct Loan Program (Direct Loan Program) to help pay their education expenses.

Type of Loans

- Stafford Loans
 - (i) Direct Subsidized Loans

Direct Subsidized Loans are awarded to undergraduate students who have financial need. The U.S. government subsidizes the interest while borrowers are in school, during grace and deferment periods. Students must enroll in school at least half-time.

The total Subsidized Loan award may not exceed the student's cost of attendance minus the student's Expected Family Contribution (EFC) and financial assistance available. The EFC which is on the Student Aid Report is based on the information the student reported on the Fee Application for Federal Student Aid (FAFSA).

A new borrower on or after July 1, 2013 cannot receive Subsidized Loans for more than 150 percent of the published length of the borrower's educational program.

- (ii) Direct Unsubsidized Loans

Direct Unsubsidized Loans are not awarded based on financial need. The loans may be awarded to both undergraduate and graduate students. Borrowers are responsible for the interest that accrues during all periods. Borrowers have the option of paying the interest or having the interest capitalized. Students must enroll in school at least half-time.

Direct Subsidized and Unsubsidized Loans have annual loan limits. The loan limits are based on the student's grade level and dependency status. Please refer to the website of [Federal Student Aid](#) for details.

- PLUS Loans

Parents of dependent undergraduate students and students pursuing a graduate or professional degree may borrow the PLUS Loans. PLUS Loans are not awarded based on financial need. Students must enroll school at least half-time. Borrower is responsible for the interest that accrues during all periods. The Plus Loan can be the difference between the Stafford Loans and the cost of attendance less any other financial aid received.

Interest and Loan Fees

Federal student loan borrowers are required to repay loans with interest. The interest rate and loan fee of different loan types can be found at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#interest-rates> .

Repayment

Direct Subsidized and Unsubsidized Loans have a six-month grace period before payments are due. PLUS loans have no grace period. The repayment period begins immediately after the loans are fully disbursed.

Different repayment plans including Standard Plan, Extended Plan, Graduated Plan, Income-Driven Plans, and Income-Sensitive Plan are available for Direct Loan borrowers. More information on repayment plan is available at [Federal Student Aid](#) website.

Application

Please visit the website of [Office of Admissions and Financial Aid](#) for basic eligibility requirements, application procedures, borrower's responsibilities and obligations for Direct Loan Program.

National Student Loan Data System (NSLDS)

The enrollment and loan data of Direct Loan borrowers will be submitted via NSLDS. The data will be accessible to servicers and schools determined to be authorized users of the data system.

Withdrawals and Return of Funds

Undergraduate students should approach the [Registration and Examinations Section](#) to apply for withdrawal from the University. For postgraduate students, please contact the [Graduate School](#).

If students who have taken U.S. Federal Loans withdraw from the University or reduce course load to less than half-time, return calculation will be conducted according to the

regulations stipulated by the US Department of Education. For students completed less than 60% of their studies of payment period at the University, all unearned funds must be returned to the lender. Borrowers should inform Office of Admissions and Financial Aid if they apply for suspension or withdrawal within one week in writing.

Private Education Loans

Private Education Loans are not part of the U.S. Federal Loan programme. Students should consider the Direct Loans before applying for private education loans as the terms/ conditions of Direct Loans may be more favorable than private education loans. Students may choose any private loan lenders. The University does not have preferred lender arrangement.

Students have to fill out a [self-certification form](#) for private education loans. Please contact Office of Admissions and Financial Aid sfas@cuhk.edu.hk for information on how to complete the form, if necessary.

Code of Conduct for Education Loans

In order to prohibit a conflict of interest with the responsibilities of an agent with respect to private education loans, all agents with responsibility for US loans of the University are prohibited from:

- revenue-sharing arrangements with any lender;
- receiving gifts from a lender, a guarantor, or a loan servicer;
- contracting arrangements providing financial benefit from any lender or affiliate of a lender;
- directing borrowers to particular lenders or refusing or delaying loan certifications;
- offers of funds for private loans;
- call center or financial aid office staffing assistance; and
- advisory board compensation.

University Fee and Cost of Attendance

Details of the major types of University fees for students are available at the website of the [Finance Office](#). The estimated cost of attendance is available at the website of [Office of Admissions and Financial Aid](#). Please refer to programme information of the [prospectus](#) for tuition fee of Postgraduate programmes.

Academic Programmes and Quality Assurance

In CUHK, undergraduate and postgraduate studies leading to bachelor's, master's and doctoral degrees in a variety of disciplines are offered by the [eight Faculties and the Graduate School](#).

List of undergraduate programmes for international students can be found at <http://admission.cuhk.edu.hk/programme-list.html>. The information of postgraduate programmes is available at <https://www.gs.cuhk.edu.hk/programmes>.

CUHK is authorized by the Education Bureau to provide the educational program beyond the secondary school level in Hong Kong. CUHK is one of the eight higher education institutions in Hong Kong funded through the University Grants Committee (UGC). All UGC-funded institutions are self-accrediting institutions. The governing ordinances of the University empower it to confer degrees and other academic awards. The award-bearing programmes are accredited and conferred by the University, and are subject to the [University's internal quality assurance mechanisms](#).

The Quality Assurance Council (QAC) of the University Grant Committee also ensures quality education provision in the institutions. Please refer to QAC's website at <http://www.ugc.edu.hk/eng/qac/quality.html> for more information.

Credit Transfer

Undergraduate

A student with recognized qualifications may be exempted from some courses and/or units required for graduation according to the procedure prescribed. Recognition of qualifications/courses taken by students will rest with the recommendation of the Department Chairman/Director of Studies concerned and subject to approval by the Faculty Dean. Please refer to the website of [Registration and Examinations Section](#).

Postgraduate

A student who has completed comparable courses may submit an application on a prescribed form to apply for exemption from some courses and/or units for approval of the Dean of the Graduate School, but in no case will a student's normative period of study be shortened. For details, please refer to the [postgraduate handbook](#).

Intellectual Property and Copyright

Please refer to the following document and website for the University's policies and sanctions related to copyright infringement:

- [The University's Policy on Research, Intellectual Property and Knowledge Transfer](#)

- [Copyright](#)
- [Peer to Peer File Sharing](#)

Protection of Personal Data (Privacy)

CUHK undertakes to comply with the requirements of the Personal Data (Privacy) Ordinance to ensure that personal data kept are accurate, securely kept and used only for the purpose for which they have been collected. The relevant Privacy Policy can be found at <http://www.cuhk.edu.hk/english/privacy.html> .

Students and Graduates

The figures of student admission, student enrolment and number of degree awarded are available at the [CUHK annual report](#).

The statistics on graduate employment is available at Office of Student Affairs website <http://www.osa.cuhk.edu.hk/publication-statistics/graduate-employment-survey> .

Career information, counseling and resources are available at <http://cpdc.osa.cuhk.edu.hk/student/career/planning>.

Services and Information for Students with Disabilities

The Office of Student Affairs provides various support services, such as learning support, accommodation and transportation support for students with disabilities. Please refer to the website of [Office of Student Affairs](#) for details.

Health and Safety

The University Health Service provides on-campus medical, dental and health promotion services to full-time students. It organizes regular talks, student activities, awareness campaigns and vaccination programmes. For further information, please visit the website at www.cuhk.edu.hk/uhs.

For information on safety information and policy, please visit the University Safety Office's website at http://www.cuhk.edu.hk/useo/so/safety_info.html .

Drug Abuse Prevention

Information on drug abuse and anti-drug resources are available at the website of Narcotics Division, Security Bureau of the Government of the Hong Kong Special Administrative Region http://www.nd.gov.hk/en/antidrug_resources.htm.

Legal Sanctions

In Hong Kong, the Dangerous Drugs Ordinance (Cap. 134) is the main law dealing with drug offences. Persons found in illegal possession or smoking, inhaling, ingesting or injecting dangerous drugs are liable on conviction to a maximum fine of \$1 million and imprisonment for seven years.

In the University, disciplinary action may result if students have an offence of an immoral, scandalous or disgraceful nature of which the student has been convicted in any court of law. Please refer to the [student handbook](#) for details.

Please refer to the information from the U.S. Department of Education at <http://www2.ed.gov/policy/highered/leg/hea98/sec483.html> for the sanctions for drug and alcohol abuse for applicants of U.S. Title IV Student Assistance.

1998 Amendments to the Higher Education Act of 1965

(r) **SUSPENSION OF ELIGIBILITY FOR DRUG-RELATED OFFENSES**

(1) IN GENERAL- A student who has been convicted of any offense under any Federal or State law involving the possession or sale of a controlled substance shall not be eligible to receive any grant, loan, or work assistance under this title during the period beginning on the date of such conviction and ending after the interval specified in the following table:

If convicted of an offense involving:

The possession of a controlled substance:

Ineligibility period is:

First offense

1 year

Second offense

2 years

Third offense

Indefinite.

The sale of a controlled substance:

Ineligibility period is:

First offense

2 years

Second offense

Indefinite.

(2) REHABILITATION – A student whose eligibility has been suspended under paragraph (1) may resume eligibility before the end of the ineligibility period determined under such paragraph if

- (A) The student satisfactorily completes a drug rehabilitation program that
 - (i) Complies with such criteria as the Secretary shall prescribe in regulations for purposes of this paragraph; and
 - (ii) includes two unannounced drug tests; or
- (B) The conviction is reversed, set aside, or otherwise rendered nugatory.

Health risks and Rehabilitation programmes

Please refer to the leaflet http://www.nd.gov.hk/pdf/udap_e.pdf for the health risks, counseling and rehabilitation assistance in Hong Kong.

University Athletic Teams

University sports teams include men's and women's basketball, soccer, volleyball, handball, tennis, badminton, table tennis, squash, athletic, swimming and rowing teams.

For details of the athletic teams, such as the coach profile for each team, are available at the website of the University Physical Education Unit http://www.cuhk.edu.hk/peu/www_uteams/index.html .

Textbook Information

Information on required textbooks and reference materials will be provided by the programme concerned. The University bookstore is at Room 101, 1/F, Yasumoto International Academic Park, CUHK.

Missing Student Notification

Suspected cases of missing student should be reported to the Office of Student Affairs or the Security Office of the University immediately. The Security Office operates a 24-hour reporting centre and services can be requested by dialing 3943-7999.