



**THE UNIVERSITY OF THE WEST INDIES  
MONA CAMPUS**

**CONSUMER INFORMATION**

**For**

**International Students Eligible for United States Federal Student Aid**

**August 2023**

## UNITED STATES OF AMERICA FEDERAL STUDENT AID

### CONSUMER INFORMATION GUIDE

**The following is a guide of relevant information that will be useful to students pursuing a programme of study at The University of the West Indies, Mona Campus.**

❖ **Documented Courses:** - The University of the West Indies, Mona as incorporated by Royal Charter of 1972 was granted unfettered powers and duties as a degree granting institution. At present, the University offers degree programmes in the following categories/levels; Bachelors, Diplomas, Masters and PhD – (both in the Sciences and Arts).

❖ **Statement on Accreditation:** - The University of the West Indies, Mona is a fully accredited institution by the University Council of Jamaica (UCJ) which is the local accreditation body for tertiary studies/institutions.

❖ **Campuses**

Students have the option of selecting between two locations while enrolled at The UWI, Mona Campus - the main campus which is located in Kingston and the Western Jamaica Campus which is located in Montego Bay. Students have the option, once the programme is delivered at both campuses to transfer from one location to another while completing their degree.

❖ **List of Academic Faculties:** -

The University of the West Indies, Mona has seven faculties, namely: -

- Faculty of Engineering;
- Faculty of Humanities and Education;
- Faculty of Law;
- Faculty of Social Sciences;
- Faculty of Medical Sciences;
- Faculty of Science and Technology;
- Faculty of Sport

Cumulatively, the faculties offer over 300 academic programmes at all levels i.e. Bachelors, Masters and PhD.

❖ **Faculties and Facilities:** -

Our faculties are equipped with the relevant resources to enhance student learning, development and engagement. Student engagement is seen as a priority at The University of the West Indies and as such students are provided with the necessary facilities to facilitate and complement their competencies. The UWI, Mona is known and recognized for having the world-renowned Usain Bolt Track and Field training facility and is a training centre for many world class athletes. Students can also access their notes, course curricula and other reference materials online via the University's

**Ourvle (Our Virtual Learning Environment) platform** and have access to our libraries with hundreds of online journals to which The UWI subscribes.

→ **Health and Wellness Facilities**

The Mona Campus has an excellent health care facility at the campus health centre, with referrals to the University Hospital. Students and staff contribute to a compulsory health insurance scheme. The facility provides students with access to medical practitioners, dentists, nurses and professional counsellors, there is also an organized student peer counselling facility available at the centre. Attention is also placed on wellness programmes and wellness spaces on campus with adequate nutrition options available on campus through a variety of food outlets monitored by public health inspectors.

→ **Facilities for Students with Special Needs**

The Office for Special Student Services (OSSS), assisted by the Committee for Students with Disabilities, has oversight for the development of policies and services, and the transformation of the Campus facilities to accommodate students with disabilities. The Centre for Disability Studies is an outgrowth of the OSSS and is headed by a member of staff who is also a graduate and who himself is a past beneficiary. The Campus is now seen as the leading tertiary educational institution in the English-speaking Caribbean catering to the needs of the disabled. Services include:

- motorised service;
- mobility sessions – teaching the visually impaired routes to unfamiliar places;
- volunteer reading service;
- provision of computers equipped with speech programmes and internet;
- braille services;
- electronic hearing and speaking aids;
- special arrangements for examinations; and
- tutorials in Statistics, English and Mathematics.

The area of learning disabilities is also being addressed however they are some disabilities that the Camus is currently not adequately able to treat with and as such prospective students are required to declare any special need that they may have at the point of submission of their application.

→ **IT Facilities**

The University of the West Indies, Mona has a campus-wide fibre-optic data network providing connectivity to all our Faculties (academic departments, Centres), Libraries and Administrative entities with internet services facilitated by 4.5 Gbps (4500 Mbps) bandwidth wide-area network connectivity to multiple Internet services providers (ISPs). In addition, there is a campus-wide wireless network which consists of approximately 1800 access points resulting in the UWI, Mona having the largest wireless network in the country.

❖ **Financial Aid Options:** - Eligible U.S. nationals attending The University of the West Indies, Mona Campus are qualified for funding using federal funds under one of, or a combination of the following financial aid options:

- i) Direct Subsidized Loan – Available to undergraduate students that demonstrate a financial need, with no interest charged to the student if (s)he is registered at least part-time or if within their allowed grace period.
- ii) Direct Unsubsidized Loan – Available to both undergraduate and post-graduate students with the interest charged to the student from the day the loan is disbursed. Students are not required to demonstrate financial need to access this financing option.
- iii) Direct Plus Loans for Graduate or Professional Students – This is not available to undergraduate students and all eligible students are required to undergo a credit check to secure eligibility.
- iv) Direct Plus Loans for Parents of Undergraduate Students – This is an unsubsidized loan available only to the parents of “dependent” undergraduate students who may borrow up to the Cost of Attendance minus other financial assistance.

For further information on how to access funds and the requirements to access the funds, students may visit the Office of Student Financing at <https://www.mona.uwi.edu/osf/>

❖ **Return of Title IV Funds (R2T4) Policy**

It is important that all students who are funded through the U.S. Federal Student Aid understand the process by which unearned William D Ford Direct Loan funds to the Department of Education when a student who has received Direct Loan funds withdraws from the UWI. The R2T4 Policy may be accessed at <https://www.mona.uwi.edu/osf/federal-student-aid-0>

❖ **The UWI Mona’s Refund Policy**

In addition to the R2T4 Policy, The UWI, Mona has its own Refund Policy with which all students should become familiar. The Policy can be accessed at <https://www.mona.uwi.edu/osf/federal-student-aid-0>

❖ **Financial Aid Package**

The UWI accepts applications for U.S. Federal Student Aid up until June 30<sup>th</sup> preceding the academic year in which the programme will begin for U.S. citizens or eligible noncitizens. Students are required to complete and submit a Free Application for Federal Student Aid (FAFSA) to determine their eligibility. The University will review approved submissions as prescribed by the U.S. Education Department and package financial aid based on the student’s individual circumstance which includes their available resources for post-secondary education. Priority will be given to continuing students that have satisfied SAP requirements. Additionally, keen attention will be placed on students with low Estimated Financial Assistance in relation to the Cost of Attendance for their respective programme.

### Late Applications

There is no guarantee that applications submitted after the prescribed deadline will be considered and access to financial aid will be dependent on the availability of funds once the needs of the applicants that submitted applications within the prescribed deadline has been satisfied.

### Award Limits

	<b>Subsidized (US\$)</b>	<b>Total - Subsidized and Unsubsidized (US\$)</b>
<b>Dependent Students (excluding students whose parents cannot borrow PLUS)</b>		
First Year Undergraduate	\$3,500	\$5,500
Second Year Undergraduate	\$4,500	\$6,500
Third Year and Beyond Undergraduate	\$5,500	\$7,500
<b>Independent Students (and Dependent students whose parents cannot borrow PLUS)</b>		
First Year Undergraduate	\$3,500	\$9,500
Second Year Undergraduate	\$4,500	\$10,500
Third Year and Beyond Undergraduate	\$5,500	\$12,500
<b>Graduate and Professional Students</b>		
ALL Years of Study	\$8,500	\$20,500
<b><u>Aggregate Loan Allowance</u></b>		
Dependent Students (excluding students whose parents cannot borrow PLUS)	\$23,000	\$31,000
Independent Students (and Dependent students whose parents cannot borrow PLUS)	\$23,000	\$57,500
Graduate and Professional Students	\$65,500	\$138,500

PLUS Loans for parents or graduate/professional students do not have fixed annual or aggregate loan limits. Parents of undergraduate dependent students may borrow any amount up to the student's annual cost of attendance after all other estimated financial assistance has been considered.

### Appealing of Award Package

Students that are not satisfied with the financial aid package that they have been awarded may submit an appeal to the Campus Registrar in writing. This submission must be made within seven (7) days of being officially notified of the package awarded.

### ❖ **Maintaining Awards**

Once a student is awarded a Loan, it will be necessary to maintain a **Satisfactory Academic Progress** (SAP) in order to continue to be eligible for funding. Please see the requirements for SAP by visiting:

[https://www.mona.uwi.edu/osf/sites/default/files/osf/satisfactory\\_academic\\_progress\\_policy\\_final.docx\\_.pdf](https://www.mona.uwi.edu/osf/sites/default/files/osf/satisfactory_academic_progress_policy_final.docx_.pdf)

❖ **Financial Counselling – Entrance and Exit**

Student borrowers are required to participate in loan counseling at the beginning of the programme (Entrance) and close to the end of the programme in anticipation of repayment of the funds borrowed (Exit). All first time borrowers will be required to undergo **Entrance Counselling** once there is confirmation that the student is eligible for financial assistance. This counselling is a prerequisite for disbursements to be made to offset any charges related to the students enrollment and must be completed before the first disbursement is made. During Entrance counselling students will be informed of the total federal student aid being provided as well as the terms and conditions under which the loan is being provided including the requirements for maintaining eligibility for funding. Students that receive assistance from the Federal Student Aid programme will be required to undergo **Exit Counselling** at the point in which (s)he is identified for programme completion, has dropped below the allowed part-time registration requirement or has indicated their withdrawal from the programme. During Exit counselling students will be provided with important information relating to the repayment of their loan which includes the average anticipated monthly repayment and repayment options which encompasses loan consolidation.

- ❖ **Cost of Attendance.** Attending university can be an expensive venture. The University of the West Indies, Mona provides information for all students on the projected Cost of Attendance for their period of study so that they can adequately prepare their financial plan. The Cost of Attendance can be accessed at [https://www.mona.uwi.edu/osf/sites/default/files/osf/uwi-mona\\_cost\\_of\\_attendance\\_with\\_descriptors\\_august\\_2020.pdf](https://www.mona.uwi.edu/osf/sites/default/files/osf/uwi-mona_cost_of_attendance_with_descriptors_august_2020.pdf)

- ❖ **Statement on students' right to view and interact with their academic and financial records:-** On becoming a duly registered student at The University of the West Indies, Mona, students have **24/7 exclusive/private access** to their academic and financial records which can be viewed using the University's online student portal – (*Student Administrative Services System or SASS*) please see link - [https://ban.mona.uwi.edu:9077/ssb8x/twbkwbis.P\\_GenMenu?name=homepage](https://ban.mona.uwi.edu:9077/ssb8x/twbkwbis.P_GenMenu?name=homepage). Through the utility of this platform, students are allowed to view their grades, their financial statements and request financial statements among many other functions.

A student may also query a grade that was applied to his/her record through a process of 'Re-mark' or 'Go-through'. For additional information re the University's processes and procedures as it pertains to requesting a Re-mark or Go-through, students may view the University's Examinations Regulations via:

[https://www.mona.uwi.edu/exams/sites/default/files/exams/assessment\\_regulations\\_2020-2021.pdf](https://www.mona.uwi.edu/exams/sites/default/files/exams/assessment_regulations_2020-2021.pdf)

- ❖ **Statement on Confidentiality and Disclosure of Information:** - As per the policy of The University of the West Indies with respect to confidentiality, student information is not disclosed without the written authorization of our students. This position is strengthened by the country's Data Protection Act which took effect on December 1, 2023 which also guides the UWI-Mona.

❖ **Filing a complaint with the U.S. Department of Education: -**

FSA eligible beneficiaries wishing to file a complaint about the use, abuse or wastage of Federal funds must direct such complaints to the following departments:

- **Office of the Inspector General** - investigates fraud, waste or abuse of federal educational funds, including federal student aid funds. The office may be contacted directly toll free via [1-800-MIS-USED](tel:1-800-MIS-USED) or you may download and print the Hotline Complaint Form using the link:

<https://www2.ed.gov/about/offices/list/oig/oighotline.pdf>

Please mail or fax the completed form to the address or fax number below:

**Office of Inspector General**

U.S. Department of Education

400 Maryland Avenue, S.W.

Washington, D.C. 20202-1500

Fax: (202) 245-7047

- **The Federal Student Aid's Ombudsman** - will help resolve issues regarding student loan complaints, by working with the borrower and the lender. Using the link below, students will be able to provide the required information, please follow the instructions carefully.

<https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman>

The Ombudsman group may be contacted via:

- Telephone: 1-877-557-2575
- Fax: 606-396-4821
- Post Mail:

**U.S. Department of Education**

**FSA Ombudsman Group**

**P.O. Box 1843**

**Monticello, KY 42633**

- **Office for Civil Rights** - enforces several Federal civil rights laws that prohibit discrimination in programs or activities that receive federal financial assistance from the U.S. Department of Education. Complaints should be directed to the following address and direct contact may be made via:

400 Maryland Avenue, SW, Washington, DC 20202-1100

Customer Service Hotline #: (800) 421-3481 | Facsimile: (202) 453-6012

TTY#: (800) 877-8339 | Email: [OCR@ed.gov](mailto:OCR@ed.gov) | Web: <http://www.ed.gov/ocr>

- ❖ **For information concerning the Consumer Information please contact Mrs Shana Hastings Edwards, Manager, Office of Student Financing at [shana.hastings@uwimona.edu.jm](mailto:shana.hastings@uwimona.edu.jm) or by visiting the Office of Student Financing. Staff will be happy to assist you.**