



Federal Aid

Student Application and Consumer Information Guide

Royal College of Surgeons in Ireland

Version 1, March 2026

(Please ensure all sensitive information sent to the College is sent using password protection or encryption)

Introduction

Under the Royal College of Surgeons in Ireland's participation in the US Federal Student Aid Loan programme, eligible students can borrow Subsidized and Unsubsidized and Parent PLUS/Graduate PLUS loans. These loans are sourced from the US Department of Education directly.

March 2026 update:

We are continuing to monitor the situation and assess the impact on both new and existing U.S. loan borrowers. This guide reflects the most up to date information available to us at the time of writing.

For real time updates, please refer to the [Federal Student Aid \(FSA\) website](#), which provides the latest official information.

Please feel free to email USFedloans@rcsi.ie should you have any further queries regarding the contents of this document.



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U.S. Federal Direct Loan Changes Effective July 1, 2026 (Note 1)

Information for Direct Loan Changes

This below summarizes the major changes to U.S. federal Direct Student Loans scheduled to take effect on July 1, 2026.

RCSI is continuing to monitor these changes closely and will update this site as further clarification is released by the U.S. Department of Education (ED).

Please note that the information provided is intended to inform current and prospective students about the upcoming changes. It is based on our understanding of the evolving standards and does not constitute official guidance.

Students are strongly advised to consult official U.S. federal government sources for the most accurate and up-to-date information, <https://studentaid.gov/>

1. Grandfathering & Transition Rules

Existing students who have already taken out loans for their course may continue to access funding under the current limits until they complete their current programme of study or for up to three additional years from the 2025/26 academic year, whichever period is shorter.

From the 2029/30 academic year onward, all students will be subject to the new system.

Academic Year	Federal Loan Agreement
2025/26	Year 1 - New loan provided - Pre OBBB loan agreement
2026/27	Year 2 - Grandfather Rule - Pre OBBB loan agreement
2027/28	Year 3 - Grandfather Rule - Pre OBBB loan agreement
2028/29	Year 4 - Grandfather Rule - Pre OBBB loan agreement
2029/30	Year 5 - Grandfather Rule ends - loan aligns to OBBB

This is conditional upon the student remaining continuously enrolled in their programme.

2. New Loan Limits for Borrowers Starting July 1, 2026

A. Annual Caps

- Graduate students: \$20,500 per year; \$100,000 lifetime cap (Direct Unsubsidized Loans)
- Professional students (Medicine): \$50,000 per year; \$200,000 lifetime maximum

B. Graduate PLUS Loan Elimination

- New Grad PLUS Loans will no longer be available after June 30, 2026.

C. Parent PLUS Loan Changes

- Parent PLUS Loans will have annual and aggregate caps (approximately \$20,000 per year and \$65,000 total per dependent), replacing prior cost-of-attendance-based borrowing.



3. Repayment System Overhaul

A. Two Main Plans for New Loans

- Standard Repayment Plan: Fixed monthly payment based on amount owed; terms range from 10 to 25 years depending on balance.
- Repayment Assistance Plan (RAP): Income-based payments ranging from 1%–10% of Adjusted Gross Income (AGI); forgiveness after 30 years.

B. Phasing Out Old Plans

- Existing income-driven repayment plans (SAVE, PAYE, IBR, ICR) will be eliminated for new loans after July 1, 2026. Transitional rules apply for existing borrowers.



Eligibility for US Federal Aid:

Students from the United States of America who choose to study at foreign institutions are not eligible for grants from the US Federal Government (e.g. Pell Grants), but they may apply for US Federal loans to fund their study. The Federal 'Direct Lending' loan System is available to US citizens or eligible non-citizens who are enrolled at least half-time, making satisfactory academic progress and are not in default on a previous loan or exceeding federal loan limits.

Ineligible Courses:

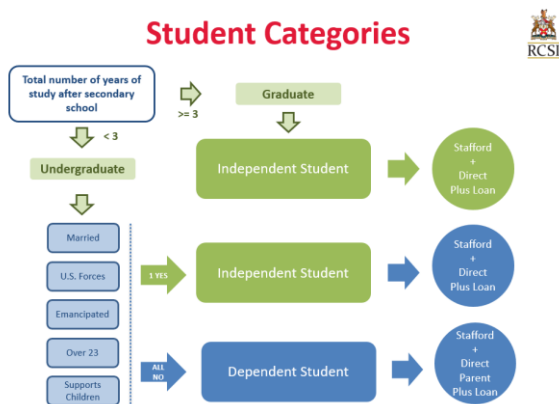
Only full-time undergraduate course that are 100% based in Ireland are eligible for US Direct Loans. Only certain loans are currently available to Dentistry students, please contact us to confirm eligibility.

The below are ineligible:

- Postgraduate
- RCSI Bahrain students
- Students on the RUMC Medicine program (including Dublin based students)
- Non-degree bearing course, e.g. undergraduate or graduate certificates and diplomas;
- Part time courses
- Nursing courses
- Courses involving study outside Ireland
- On line courses of any type
- ERASMUS/ RCSI Bahrain exchange programs or any other exchange programs are not allowed for the purposes of US loans.

If you have any queries please contact USFedloans USFedloans@rcsi.ie for clarification.

The breakdown of your loan will be determined by the grade level (student category) you fall into:



For information on federal loan limits please see **Appendix 1**



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Please note:

- students taking loans for the first time from 1st July 2026 the loan limits will be as per **Note 1** above.
- Once a student has been completed three post high school years in third level they are then only eligible to graduate status (Direct Plus Loans) - Parent Plus Loans will no longer be applicable.

Academic Program (Educational Program, Instructional Facilities, and Faculty):

For further information about our courses, departments and facilities as well as personal please see links below:

[Undergraduate Courses](#)

[Postgraduate Courses](#)

Full details of Degree Accreditation and Licensing information is shown for each course.

Direct Loans

Direct Subsidized Loans

Direct Subsidized loans are federally guaranteed loans based on financial need as determined by the US Department of Education. Interest does not accrue on the loan while you are in school at least half-time, for the first six months after you leave school (referred to as the grace period) and during any future deferment periods. The Federal Government subsidizes the interest during these times.

For current interest rates please see **Appendix 2 and note 1**

Direct Unsubsidized Loans

Direct Unsubsidized loans are federally guaranteed loans that are not based on financial need. Interest accrues from the time the loan is disbursed to the school. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

For current interest rates please see **Appendix 2 note 1**

Direct Parent Plus Loans

Direct Parent (insert parent) Plus loans are available from the US Department of Education and are not based on financial need. The parents of an undergraduate student (as defined by the US Department of Education) are eligible for a Parent Plus loan if they meet certain credit guidelines. Independent graduate students are eligible for a Graduate Plus loan if they meet certain credit guidelines. REMOVE

To be considered a graduate/professional student you need to have completed a minimum of three years post-secondary (College) education.

For current interest rates please see **Appendix 2 note 1**



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Cost of attendance:

US Federal loans are educational loans and Direct, Direct Plus and any Private loans are expressly for the purpose of covering the primary costs of educational study e.g. tuition, student accommodation & board, books/academic requisites, commuter travel etc. The primary costs of education cannot exceed the student's 'Cost of Attendance (COA)' e.g. the educational institute's official estimate of the student's tuition and living costs for the academic year of study. Loans are not intended to cover other expenses that are not directly related to academic study. It is advisable that students plan a budget to make sure that they have enough funding to cover their period of study. Students should bear in mind that exchange rates fluctuate, so when the US Federal loans are disbursed, the student may receive less or more than they had initially planned. It is important to keep this in mind when planning on how much to borrow. Students should note that it is important to borrow what they need, but to remember at all times that they will have to repay it in the long term.

Please see **Appendix 6** for our cost of attendance sample (Reviewed annually)

Please note:

The Cost of Attendance model will only apply to students who obtained loans for their current course prior to the 2025/26 academic session.

For new borrowers from 1 July 2026, the revised loan limits will apply instead, and the Cost of Attendance model will not be used.

Direct Loan Application Guidelines

Step 1: Apply for FAFSA

The student must log onto the FAFSA (Free Application for Federal Student Aid) website and make an online application. The FAFSA web address is [FAFSA® Application | Federal Student Aid](#). The school code for the Royal College of Surgeons is **G07705**. Your FAFSA is required by the College to determine your eligibility to receive a Federal Loan and the amount you are eligible to borrow.

If you are applying for the first time, a username and a password should be created for setting you up on the system (FSA ID). This will enable you to access your account more quickly on subsequent visits to the FAFSA website as well as to complete a renewal FAFSA in future years, as you will need to submit one FAFSA/SAR to the College for each year of your academic career in the College.

After you complete your FAFSA online, the US Department of Education will process your FAFSA Submission Summary (formally known as SAR). Please note that you can always review/amend your FAFSA online once it has been processed. In order to certify your Federal Loans and determine your eligibility, the College must receive your FAFSA Submission Summary.

Step 2: Required Documents

The following documents must be sent to the Financial Aid Administrator in the Royal College of Surgeons in Ireland:



1. FAFSA Submission Summary (Formally SAR)
2. Official Offer Letter/Acceptance to the Royal College of Surgeons (copy)
3. Copy of current valid Passport or State ID
4. Official Transcripts – from prior institution (high school or university) if you are pending graduation please submit provisional copies.
5. Student details form which can be obtained from USFedloans@rcsi.ie
6. Signed Master Promissory Note (MPN) for Subsidized/Unsubsidized loans via [MPN for Undergraduates | Federal Student Aid](#)
7. Signed Master Promissory Note (MPN) for Plus or Parent Plus loan
8. Loan declaration email stating how much the student/parent wishes to borrow (See **Appendix 6**)
9. Signed Master Promissory Note (MPN) and Credit Check by selecting ‘Complete PLUS Request Process’ for Parent PLUS <https://studentaid.gov/mpn/parentplus/landing> or Graduate PLUS loans <https://studentaid.gov/mpn/grad/landing> .
10. Completed Loan Entrance Counselling via <https://studentaid.gov/entrance-counseling/> .

Note: Personally Identifiable Information (PII) includes information that can be used to distinguish or trace an individual’s identity either directly or indirectly through linkages with other information. Please be mindful to password protect documents you submit sending passwords in separate emails. Further information can be found here [PII](#)

Please email pdf versions of the documents outlined above to USFedloans@rcsi.ie.

(Please ensure these documents are password protected or encrypted)

Step 3: Loan Entitlements

On receipt of the necessary documentation, students will be emailed with their Loan Award Letter which outlines the loan amounts that they are eligible to borrow. Students must by return of email send us a declaration of how much they wish to borrow. An example of this declaration is provided in **Appendix 6**.

Step 4: Entrance Counselling

The purpose of Loan Entrance Counselling is to help students to better understand their responsibilities in relation to their loans as well as the terms and conditions of their loans. **This is a US legal requirement.**

All students attending the Royal College of Surgeons in Ireland who wish to apply for US Federal Loans must complete Entrance Counselling and send the counselling confirmation via email to the College at USFedloans@rcsi.ie



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Loan Entrance Counselling can be completed at the following website: <https://studentaid.gov/entrance-counseling/>. Students will need their FSA ID. If they are completing entrance counselling to borrow a loan as an undergraduate please complete counselling for Direct Subsidized Loans and Direct Unsubsidized Loans. If they are completing entrance counselling to borrow a loan as a graduate please complete counselling for Direct Subsidized Loans, Direct Unsubsidized Loans and Direct PLUS Loans.

Step 5: Exit Counselling

The purpose of Loan Exit Counselling is to help students who are in their final year or drop below half-time attendance or are withdrawing from studies understand their rights and responsibilities as a borrower and provide useful tips and information to help managing their loans. **It is also a US legal requirement.**

All students who have attended the Royal College of Surgeons in Ireland and availed of US Federal Loans must complete Exit Counselling and the counselling confirmation via email to the College at USFedloans@rcsi.ie

Loan Exit Counselling can be complete at the following website: <https://studentaid.gov/exit-counseling/>. Students will need their FSA ID and the process will take approximately 30 minutes.

Step 6: Master Promissory Notes (MPN)

The Master Promissory Note (MPN) is a legal document in which the student makes a declaration to repay their loan(s) and any accrued interest and fees to the US Department of Education. It also explains the terms and conditions of their loan(s).

All MPNs issued in respect of foreign studies at a foreign school are valid for one year only. New MPNs are required to be completed for every year of study at a foreign school.

The school code for the Royal College of Surgeons is **G07705**.

One MPN is completed in respect of the Subsidized/Unsubsidized loans. A separate MPN is required should the student wish to take out a Graduate PLUS or Parent PLUS loan. (See Step 2 – point 8 for full details).

Master Promissory Notes can be completed online at <https://studentaid.gov/mpn/>

Step 7: Parent Plus Loans

Students must request all PLUS loans on the following website: <https://studentaid.gov/understand-aid/types/loans/plus>



In applying for a Parent PLUS loan, a credit check will be carried out on the individual requesting the loan. No PLUS loan can be certified until this credit check is completed. The student must select **Complete PLUS Request Process** to initiate the credit check.

If the student or parent (if you are a Dependent Undergraduate student) has an adverse credit history, they may still be eligible to receive a Direct PLUS loan. They can obtain an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the Direct PLUS loan if the student/parent is unable to repay the loan. In the case of a parent borrowing on behalf of their dependent student, the endorser cannot be the student on whose behalf the parent is obtaining the Direct PLUS loan.

Please note in the case of Dependent Undergraduate students, the Parent PLUS loan is borrowed in the name of the parent who will be the person signing the Parent PLUS MPN. Your parent should complete a Parent PLUS MPN online at: <https://studentaid.gov/mpn/parentplus/landing>

If you are a Graduate/Professional student, you can apply for the Graduate PLUS loan in addition to the Direct loan. As a Graduate/Professional student, you are considered independent from your parents. You should complete a Direct PLUS MPN online at: <https://studentaid.gov/mpn/grad/landing>

Step 8: Loan Approval

All loans will be originated by the Royal College of Surgeons in Ireland with the US Department of Education.

Step 9: Origination Fees

There is an origination fee on all Direct Subsidized, Unsubsidized and PLUS Loans. The origination fee is a percentage of each loan amount charged by the US Federal Government for the processing of the student's loan request.

Origination fees for Subsidized and Unsubsidized loans (the loan fee will be proportionately deducted from each loan disbursement):

Loan Fees for Direct Subsidized Loans and Direct Unsubsidized Loans

First Disbursement Date	Loan Fee
On or after 10/01/2020 and before 10/01/2026	1.057%
On or after 10/01/2019 and before 10/01/2020	1.059%

Origination fees for PLUS loans (the loan fee will be proportionately deducted from each loan disbursement):

Loan Fees for Direct PLUS Loans

First Disbursement Date	Loan Fee
On or after 10/01/2020 and before 10/01/2026	4.228%
On or after 10/01/2019 and before 10/01/2020	4.236%



For up to date rates please follow the below link:

<https://studentaid.gov/understand-aid/types/loans/interest-rates>



Step 10: Disbursements

Federal loans are disbursed in two substantially equal amounts to coincide with the start of each semester of study, following the US Federal Loan regulations. Usually disbursements take place as follow:

- August / September
- December / January

Loan funds will be used to pay any outstanding tuition balance in the first instance and any remaining balance will be refunded to the student. Excess funds will be disbursed to students/ parents by way of refund directly to their Irish bank account. Students/parents must send their bank account details to the Financial Aid Administrator as soon as they receive them from the bank by completing the US Loan Refund Application Form attached in **Appendix 8** – we will keep your bank details on file, any change to these details should be notified to the College so we can update them for future refunds.

It is important for students to note that they will not have immediate access to their loan funds when they arrive in Ireland. Students will need to bring sufficient sums of money to cover their first 4-6 weeks' of expenses. If students decide to stay off campus, they will have to bring enough money with them to cover their first month's rent and their security deposit (usually the sum of another month's rent).

Step 11: Payment of Tuition Fees

Students in receipt of US Federal Aid loans to fund their tuition are permitted to pay their tuition fees in two instalments, one in August/September and one in December/January to coincide with the Federal Aid disbursements. The loan funds are disbursed directly to the Royal College of Surgeons in Ireland, the Fees Office deducts the necessary tuition fee instalment and any excess funds will be refunded directly to the student's bank accounts.

Step 12: Annual Student Loan Acknowledgement

Complete the Annual FSA [Student Loan Acknowledgement module](#). You must do this for every year in which you are borrowing US federal loans. Please note that if you are an Undergraduate taking Parent PLUS loans your parent must also complete the acknowledgement module.



Loan Repayment

Federal Aid loans are specifically to cover the cost of education. The primary cost of education is tuition followed by associated expenses. Once students are no longer enrolled at least half time in an eligible Programme, they'll receive a 6-month grace period on their Direct Subsidized and Unsubsidized Loans during which they are not required to make loan payments. Students must begin repayment at the end of their grace period. Students should note that the 6-month grace period commences from the date of course completion as opposed to their graduation date. Students must check with the US Department of Education for full details on the repayment of their loan.

For full repayment plan information please see:

<https://studentaid.gov/manage-loans/repayment/plans/standard>

Return of Title IV Funds and Institutional Refunds

If a student who is in receipt of US Federal Funding withdraws from the college or takes unapproved leave of absence, during a loan period, the Financial Aid Officer will determine the amount of loan funds to be returned to the Federal Student Aid Program.

Note: The student is subject to both the return of title IV funds detailed in this policy as well as RCSI's Fees Policy given in full in **Appendix 10**.

When a student withdraws, the College is required to calculate the amount of "unearned" funds to be returned. Unearned funds are calculated pro-rata, based on the number of days attended during the loan period, up to the date that notice of withdrawal is received by the college. The Financial Aid Officer will calculate the number of days attended as a percentage of the total number of days in the loan period. This determines the amount of "earned" funds and any remaining "unearned" funds must be returned to the Federal Student Aid program.

This calculation is applied to the total amount disbursed for the loan period. Therefore, a student who received a refund (for living expenses etc.) from the college after tuition was deducted will be required to repay the "unearned" portion.

For the full RCSI Return of Title IV Funds and Institutional Refunds see **Appendix 9**

Student Responsibilities

- Students should notify their lender/servicer of any changes in their status including enrolment, graduation, changes to their address, telephone number and email;
- Students must notify the Royal College of Surgeons and the Financial Aid Administrator at RCSI of any change to their semester dates, permanent correspondence address and telephone number;
- Students must notify the lender/servicer if they fail to enroll at the Royal College of Surgeons;



- Students must notify the RCSI and the Financial Aid Administrator at RCSI if they withdraw their Federal Aid application before the start of the semester or withdraw/take leave of absence from the Royal College of Surgeons after enrolment;
- Students must complete Exit Counselling once they graduate or withdraw from their course of study;
- Students must maintain Satisfactory Academic Progress.

Satisfactory Academic Progress (SAP):

US Federal regulations require that all students who are in receipt of US Federal Student Aid (FSA) maintain Satisfactory Academic Progress (SAP). This aid includes Direct Loans (Subsidized and Unsubsidized), Direct Parent PLUS and Direct Graduate PLUS loans. Failure to do so can result in the loss of eligibility to receive further funding. All periods of a student's enrolment are considered when assessing SAP, even periods when the student was not in receipt of any Federal Loan Funds.

For the Full RCSI SAP Policy please see **Appendix 11**

Misrepresentation:

- The school has procedures to ensure that it does not misrepresent the nature of its educational program.
- Intentionally misreporting information on financial aid application materials is a violation of law, subject to fine and/or imprisonment in the US. A student should be aware that s/he will be held responsible for the integrity of any financial aid information submitted either by the student or on his/her behalf.

Disclaimer:

- The College has tried to give students an early opportunity to begin their research of student funding. 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 before the start of the 2022/23 academic year.

Private Loans:

The Royal College of Surgeons does not endorse a particular private lender.

Currently Sallie Mae and Earnest are the only private loans company offering loans to US students studying abroad, but they are not a preferred lender of the College nor do they operate with our endorsement. Students may obtain private loans, subject to credit check and lending criteria. Under the 'Truth in Lending Act', we are required to disclose consumer information related to these private loans.

The following loan companies have made loans to RCSI students in the past:

Sallie Mae:

<https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/>



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Earnest

https://www.earnest.com/student-loans?utm_source=foreign&utm_medium=campus_partnerships

Students are required to fill the [self-certification form](#) for private loans and return to this to USFedloans@rcsi.ie

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 at the School with responsibility for US loans 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.

All agents with responsibility for US loans are reminded at least annually of the code.

Academic Program (Educational Program, Instructional Facilities, and Faculty):

For further information about our courses, departments and facilities as well as personal please see links below:

[Undergraduate Courses](#)

[Postgraduate Courses](#)

Full details of Degree Accreditation and Licensing information is shown for each course.

Drug and Alcohol Prevention Program Certification:

RCSI is a smoke free campus across all sites.

The College does not tolerate drug or alcohol abuse in common with the law of Ireland. The College enforces drug, alcohol and smoking policies consistent with Irish law and will report to the Garda (local law enforcement) any infringement of this.

The Garda (Irish local law enforcement) can arrest and test anyone believed to be under the influence of drugs. Similarly alcohol breath testing is mandatory for everyone involved in a road traffic accident.

Please note: although drug convictions no longer affect federal student aid eligibility your eligibility for US Federal Loans might be suspended if you are convicted of a crime.

For full details <https://studentaid.gov/understand-aid/eligibility/requirements/criminal-convictions>

Please see **Appendix 3** for the RCSI Operational guidelines in relations to alcohol and drugs.



Family Educational Rights and Privacy Act (FERPA):

Records Management is the application of controls over the creation, maintenance, use and disposal/archive of records which are required for the administration of University activities. The Royal College of Surgeons in Ireland will only retain records for as long as required to meet our legal, administrative, financial and operational requirements. Once these times are met files will be either destroyed or archived as appropriate.

Please see **Appendix 4** for the RCSI operational guidelines on privacy and records management and freedom of information.

National Student Loan Data System (NSLDS):

We are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

Foreign Medical School Information:

The most recent available published information on the institutional on time completion rates, mean debt, median debt, default rates and pass rates for the USMLE can be found below:

<https://studentaid.gov/understand-aid/types/international/royal-college-surgeons-ireland>

Textbook Information:

The Royal College of Surgeons in Ireland provides all new intake students with a laptop to aid their studies. All course material is uploaded to the Virtual Learning Environment (Moodle). Any additional reading material can be obtained from the College Library. No additional textbooks are required to be purchased.

The College does not operate a College bookstore nor does the College have any links or affiliation to an external bookstore. Please see **Appendix 5** for the RCSI Library Catalogue.

Intercollegiate Athletic Programme Participation Rates and Financial Support Data:

The Royal College of Surgeons in Ireland does not have an “intercollegiate athletic programme” as defined by the US Department of Education.

Right to Know:

Student Right-to-Know Act (Graduation, Retention and Completion Rates): RCSI discloses information to students on graduation, retention and completion rates.

For further information please see **Appendix 7**



Transfers:

The Royal College of Surgeons in Ireland has a strict no transfer policy. Please see policy in relevant links in appendices.

Missing Student Protocol

RCSI have a Centre for Professional Mastery: Personal, Professional and Academic Success, CoMPPAS. This team have internal policies on dealing with missing persons and have clear emergency protocols available to students and parents. The team also has dedicated student welfare officers to assist students on a day to day basis. The College maintains records of each student "In case of emergency contact" who will be contacted immediately if a student is missing.

<https://www.rcsi.com/dublin/about/supporting-services/comppas>

Campus security can be contacted on (01) 402 2219

Garda Missing Persons Bureau

1098T Forms

The Royal College of Surgeons in Ireland does not currently complete 1098T tax forms for its students.

Contact Information

US Federal Loans
Student Fees Office
Royal College of Surgeons
121 St Stephens Green
Dublin 2 - Ireland

Email: USFedloans@rcsi.ie



Relevant Links: (Click link to open)

[RCSI Academic Program \(Educational Program, Instructional Facilities, and Faculty\)](#)

[RCSI Copyright Infringement, Policies and Sanctions \(Updated Annually\)](#)

[RCSI Data protection](#)

[RCSI Freedom of Information](#)

[RCSI Privacy Statement](#)

[RCSI Services and facilities for students with disabilities](#)

[Safety Statement](#)

[RCSI Transfer Policy](#)

[Undergraduate Admissions Policy](#)

[Statement of Infectious Diseases and General Health Procedures](#)

[Disability Policy](#)

[Vaccination information](#)



Appendix 1:

Direct Loan Annual Loan Limits 2025/26

Dependent Undergraduates	Subsidised	Unsubsidised	Combined (Max)
First Year	\$3,500	\$2,000	\$5,500
Second Year	\$4,500	\$2,000	\$6,500
Third Year & Beyond	\$5,500	\$2,000	\$7,500
Independent Undergraduates & Dependent Students whose Parents are ineligible for PLUS loan	Subsidised	Unsubsidised	Combined (Max)
First Year	\$3,500	\$6,000	\$9,500
Second Year	\$4,500	\$6,000	\$10,500
Third Year & Beyond	\$5,500	\$7,000	\$12,500

Graduate & Professional Students	Subsidised	Unsubsidised
All Years	\$0.00	\$20,500

Please Note - students taking loans for the first time from 1st July 2026 the loan limits will be as per **Note 1** above.

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>



Appendix 2:

Interest Rates for Direct Loans First Disbursed on or After July 1, 2025, and before July 1, 2026

Loan type	Borrower Type	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans	Undergraduate	6.39%
Direct Unsubsidized Loans	Graduate or Professional	7.94%
Direct PLUS Loans	Parents and Graduate or Professional Students	8.94%

Interest rates shown in the chart above are fixed rates for the life of the loan.

Current interest rates can be seen here - [Interest Rates for Direct Loans](#)

View information [here](#) on the studentaid.gov site including how interest is calculated and what fees are associated with your federal student loan including rates on federal student loans first disbursed before July 1, 2025.



Appendix 3:

Drug & Alcohol Policies:

[Legal sanctions for possession and supply of non-prescription drugs](#)

[Health Service Executive \(Guidelines on safe and unhealthy drinking\)](#)

[Health Service Executive \(Guidelines on quitting smoking\)](#)

Appendix 4:

[RCSI Freedom of Information](#)

[Data protection and storage - Royal College of Surgeons in Ireland](#)

[RCSI Privacy](#)

Appendix 5:

[RCSI Library Catalogue](#)



Appendix 6

Award letter and cost of attendance (example only):

Student one
129 College Road

Student ID	00000000
Award Year	2025/26
Academic Year	13 Sept 2025 to 20 May 2026
Course	MED
Year	2
Expected Graduation	2028
Loan Status	U2

Full Award Letter

Dear Student,

Based on the information supplied by you we are pleased to provide you with the below award letter showing a breakdown of your financial aid available to you – this breakdown is an estimate based on your projected enrollment status for the above award year. All eligible RCSI programs are full time and you must remain as a registered student in the college to remain eligible. Please advise us as soon as possible if your registration status changes.

Below is a breakdown of your Cost of Attendance for the above academic year:

	\$	€
Fees and tuition	\$66,390	€58,135
Room and Board	\$18,272	€16,000
Transportation	\$8,280	€7,250
Personal expenses	\$18,058	€15,813
Total	\$111,000	€97,813

Average FX rate of 1.142 (rate to be confirmed)

Total Cost	\$111,000
Less EFC	\$0
Total Need	\$111,000

This figure is estimated and your actual costs maybe lower – please consider your own budget when you are applying for loans.

Your financial aid award is as below:

Award Type	Net Amount Semester 1	Net Amount Semester 2	Total Net amount	Total Gross Amount
Term Dates	13 Sept 25 to 24 Dec 25	17 Jan 26 to 20 May 26		
Direct Sub. Loan	\$0	\$0	\$0	\$0
Direct Unsub. Loan	\$10,142	\$10,142	\$20,284	\$20,500
Direct Plus Loan	\$43,337	\$43,337	\$86,674	\$90,500
Total	\$53,479	\$53,479	\$106,958	\$111,000



*Note, if your estimated award includes loans, the Federal Government may charge you fees on those loans. The “Net Amount” listed above reflects those fees (if applicable). The “Gross Amount” listed above is the actual amount you will borrow before the origination fees are deducted (if applicable).

Please check <https://studentaid.gov/understand-aid/types/loans/interest-rates> for up to date fees.

Loans will be released in line with your term dates broken down above.

Right to cancel or reduce your loan amount:

Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying us. After your loan money is disbursed, there are two ways to cancel all or part of your loan:

- 1) Please notify us in writing to - USFedloans USFedloans@rcsi.ie within 14 days of your loan disbursement if you wish to cancel or reduce your loan amount. We can cancel your loan and no interest or charges are applied.
- 2) If you wish to cancel all or part of your loan outside these dates we can review this on a case by case basis – students can cancel all or part of the loans up to 120 days of it being disbursed, although we are not required to do so we will review each case received.

If it is outside the timeframe above please contact your loan server who will give you more details on how to return the funds.

You do not have to pay interest or the loan fee on the part of your loan that is cancelled or returned within the timeframes described in 1 and 2 above.

You have the right to take less than the cost of attendance; you must notify the Financial Aid Office as soon as possible of your intention and value of these loans using the loan declaration format below (see point A).

Loans will be applied to your tuition and fees for the payment periods in which you are enrolled. If your enrollment status changes due to withdrawal, dismissal, graduation or course load changes (such as adding/dropping classes), your awards may be changed or cancelled.

You must provide all required documents to the University to receive your aid. In addition, you must maintain satisfactory academic progress as stated in the student agreement. You may be required to submit additional documentation to verify certain data elements on your application.

Once the University applies your financial aid to your student account, any resulting credit balance will be refunded via bank transfer or other agreed method.

We wish you well in your studies. Please feel free to contact the Financial Aid Office if you have any questions.

Sincerely,
Office of Financial Aid



Next steps:

A) The first thing we require is your Loan Declaration Email to USFedloans@rcsi.ie in the following format:

I, (Student Name), SSN xxx xx 1234, wish to apply for the following US Direct Loans in the academic year 20**/** (Only include last 4 digits of SSN to protect your PII)

Stafford \$ xx,xxx
PLUS \$ xx,xxx (Student enters desired amount that is why x'd out)

Emails must be sent from your RCSI email or for new intake students the email address to which your offer letter was issued.

B) Please then complete a MPN for both your Stafford and PLUS Loans www.studentloans.gov and please forward to us a pdf of both.

C) Please then complete an application for your PLUS loan www.studentloans.gov (you don't have to apply for a Stafford Loan, as we will automatically award you your full entitlement) and please send us an email to confirm that you've completed it.

D) Entrance Counselling for first time borrowers must be completed and confirmation send to the above email address. More details can be found on www.studentloans.gov

E) Please ensure that you password protect your information where possible to protect your data submitting your password in a separate email.

F) Student Loan Acknowledgment Module – all borrowers must complete this annually and send us confirmation before proceeding with the drawdown of the funds <https://studentaid.gov/asla/>



Appendix 7:

[Student Right-to-Know Act \(Graduation, Retention and Completion Rates\)](#)

Appendix 8: US Loan Refund Application Form (Example)

US Fed Loan Refund Application Form		
Student Full Name	Course	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>
Student ID		
<input type="text"/>		
BENEFICIARY / BANK DETAILS		
Beneficiary Full Name		
<input type="text"/>		
Beneficiary Full Address (please include Country)	PLEASE SELECT:	
<input type="text"/>	In case of excess of funds, please proceed with the refund <input type="checkbox"/>	
Bank Name	In case of excess of funds, please keep them for 2 nd semester <input type="checkbox"/>	
<input type="text"/>		
Bank Full Address (please include Country)		
<input type="text"/>		
IBAN		
<input type="text"/>		
Bank Account Number		
<input type="text"/>		
SWIFT/BIC Address		
<input type="text"/>		
Clearing Code / Routing Number (*for US bank account)		
<input type="text"/>		
Student Signature		
<input type="text"/>		
Date		
<input type="text"/>		
<p>NOTE: Bank details here provided will be considered valid until further communication from the Student.</p>		
Please complete & email to USFedloans@rcsi.ie All refunds must be processed within 10 days		



Appendix 9:

R2T4 Policy – Return of Title IV Funds and Institutional Refunds

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded.

US Federal law states that should a student withdraw from their programme of study or take an extended leave of absence (greater than 180 days in any 12 month period) RCSI must calculate a Return of Title IV funds and arrange for the “unearned” loan fund to be returned to the US Department of Education.

Students who wish to withdraw from RCSI do not need permission to withdraw, but must notify the appropriate personal.

Procedures for withdrawal from program:

- i. Undergraduate and full-time postgraduate students are advised to discuss their decision to withdraw with his or her Personal Tutor or a member of the CoMPPAS Team. Part-time postgraduate students should talk to their Programme Director, Research Supervisor and/or Head of School.
- ii. The student is advised to discuss financial implications with relevant Fees personnel. For students in receipt of US Federal Aid Loan Funds, they must notify the Federal Aid Officer in writing.
- iii. Once the student has discussed his or her options, if withdrawal is still considered appropriate, the student must complete the relevant “Notification of Withdrawal from Studies” form. The completed form is then submitted to Registry at registry@rcsi.ie. The official leaving date for the student will be the date that they formally submit the “Notification of Withdrawal from Studies” form.
- iv. The student must also return their student ID card and their laptop (if applicable) to Registry.
- v. Once the form, the student ID card and laptop (if applicable) have been returned, Registry will notify the student by email of their official college withdrawal date and inform them of the date by which their access to the College network will be disabled.
- vi. Registry will then notify relevant Staff and Departments so that the appropriate amendments can be made to the student record.

The date of withdrawal used for R2T4 will be the date when the Student submits in writing their wish to withdraw from the College.



RCSI Refund of Fees

The amount of Title IV funds due for return as a result of a withdrawal is calculated independently of the tuition fee liability charged by RCSI.

For full details for the RCSI refund policy please see **Appendix 10**

Note – Return of loan funds does not remove the student’s liability to the RCSI for any outstanding tuition fees owed.

Treatment of Title IV funds when a student withdraws (including long term Leave of Absence)

The R2T4 calculation may result in a reduction of the student’s US federal loan(s) if the student attended less than 60 percent of the semester. The R2T4 calculation is based on the following:

- The number of days the student attended;
- The number of days in the semester;
- The institutional charges assessed;
- The total amount of US Direct Loan aid awarded accepted and/or disbursed.

If a student withdraws from their program of study before completion of 60% of their course, RCSI is required under US Federal regulations, to return any unearned loan funds drawn down on the student’s behalf to the US Department of Education. Once the student has completed over 60% of the payment period they have earned 100% of the assistance they were scheduled to receive and there is no need to return Federal Aid Loans.

The loans will be returned in the following order:

1. Federal Direct Unsubsidized loans;
2. Federal Direct Subsidized loans (UG only);
3. Federal PLUS and Graduate PLUS loans.

The amount of loan funds earned is calculated as follows:

$$\frac{\text{Number of study days completed}}{\text{Total Number of study days in payment period}} = \text{Amount of loan funds earned}$$



For example:

Student borrows \$50,000 and withdraws from the course after only completing 30% of the program.

- 30% will be retained as earned
- 70% will be returned to Department of Education as unearned

If the aid already disbursed is less than the earned aid, then RCSI will calculate a post-withdrawal disbursement and return to the student. (Once all outstanding liabilities to RCSI have been settled)

If you withdraw from your course at any point during the current academic year, the US Department of Education will be notified and you will be required to complete Exit Counselling via the Studentloans.gov website.

Unofficial Withdraws

An unofficial withdrawal occurs when a student stops attending RCSI, however RCSI has not received notice from the student. RCSI Registry is required to advise the Financial Aid Officer of any unofficial withdrawals of Federal loan recipients. For the purposes of R2T4 the Financial Aid Officer will deem the student withdrawn from the last day RCSI were aware that the student attended an academically-related activity. The normal process will then follow for returning Title IV loan funds.

When a student fails to begin attendance

If a student receives financial aid however does not attend any of the class or coursework, RCSI must return all loan funds drawn down on behalf of the student to the US Department of Education.

Repayment of unearned funds

RCSI will notify the student by email if they owe Federal Funds back to the US Department of Education. Amounts that must be returned by the student will first be applied to federal loans. The student/parent will be permitted to repay loans based on the terms of the MPN which usually consists of scheduled payments to the holder of the loan over a period of time. Any overpayment the student has to return to the US Department of Education must be repaid within 45 days after the student receives notification from RCSI. If the overpayment cannot be paid in full, a repayment plan may be arranged with the US Department of Education.

Students will also receive notice from RCSI regarding repayment of any fees owing to the College. If the student owes any money to RCSI resulting from the return of Title IV loans, the student will be billed by the RCSI Fees Office.



Consequences of non-repayment

Students who owe an overpayment of Title IV funds are ineligible for further disbursements from Federal Financial Aid programs at any institution until the overpayment is paid in full or payment arrangements are made with the US Department of Education.

If a student does not pay funds due to RCSI to cover their outstanding balance, the student's records will be placed on financial hold.

School and student responsibility for return of unearned Federal Loan Funds:

The student, along with the school, are both responsible for returning unearned Federal Loan Funds to the US Department of Education (Federal Government). The student will be billed for any amount due as a result of the return of Federal Loan Funds (R2T4) calculation.

School and Student responsibilities in regard to the R2T4 policy & process

- RCSI's responsibilities in regard to the Return of Title IV funds:

1. Providing each student with the information given in this policy;
2. Identifying students affected by this policy and completing the Return of Title IV Funds (R2T4) calculation;
3. Informing the student of the result of the R2T4 calculation and any balance owed to RCSI as a result of a required return of funds;
4. Returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of Federal loan funds of the student's withdrawal date;
5. Notifying student and/or PLUS borrower of eligibility for a Post-Withdraw Disbursement, if applicable.

- Student's responsibilities in regard to the Return of Title IV funds:

1. Becoming familiar with the Return of Title IV Funds (R2T4) policy and how withdrawing from all courses affects eligibility for Title IV aid;
2. Resolving any outstanding balance owed to the RCSI resulting from a required return of unearned Title IV aid;
3. Resolving any repayment to the US Department of Education as a result of an overpayment of Title IV grant funds.



Appendix 10:

RCSI Fees Policies

It is the responsibility of students to familiarize themselves with the RCSI Fees policy. It is the responsibility of students to ensure that their fees are paid in line with this policy.

Undergraduate students

New Intake Students:

New intake students should refer to their offer letter for details in relation to payment of fees and registration procedures.

Ongoing students:

When will I be billed?

Once exam results have been released and it is confirmed that the student is eligible to progress to the following academic session, an invoice will be issued to the student's RCSI email address in July/August. This will be delayed if a student must re-sit exams.

Those students showing an outstanding balance at the end of the first semester will be issued with an updated invoice in December for the outstanding amount. The 2nd instalment due date is January 31st.

How can I pay?

Invoices will advise students as to the status of their fees account. Fees can be paid by electronic transfer. Credit or debit cards are not accepted. International students can also pay their fees online in their own currency to RCSI by logging on to our TransferMate at <https://rcsi.studentfees.ie/>

Please ensure that your application number / student number is referenced on all remittances.

When are my fees due?

Payment of a minimum of 50% fees is required in order to register. Non receipt of an invoice by a student will not be accepted as a valid reason for non-payment of fees.

Consequences of non-payment include but are not limited to:



- Exam results will be withheld;
- The issue of any official college documentation, transcripts etc. will be withheld;
- A late payment fee may be applied;
- Network/VLE access will be withdrawn for students who have not met registration requirements;
- Final year students will not be permitted to graduate until all fees have been paid in full.

Registration/Progression

A student will not be permitted to progress to the following academic year if registration criteria has not been met, namely that all fees from previous years have been paid in full and a minimum of 50% fees have been paid towards the current academic session.

The exam results of any student showing an outstanding balance at the end of the year will be withheld. Final year students will not be permitted to graduate until all fees have been paid in full.

Payment of fees does not confirm registration. All ongoing students must register online by the required deadline date(s). Full details of online registration will be emailed to all eligible students in advance of this facility becoming available and will also be posted on Moodle.

A student is not a recognized student of RCSI unless registered for the appropriate academic year and cannot avail of services offered to RCSI students unless registered by the appointed deadline. A student's card will be disabled preventing them from accessing Moodle, the library and other student facilities if not registered by the required deadline date(s).

Tax relief for Tuition Fees

In accordance with Section 473A (Amended) of the Finance Act, 2011, a course is eligible for tax relief if it is:

- (a) A full or part-time undergraduate course, which is at least two years in duration.
- (b) A postgraduate course, based on a thesis or exam, lasting between one and four years, which requires the individual to have a degree before undertaking the course.

To qualify for tax relief, the tuition fees must be paid in full by the student or on behalf of the student. The Student Contribution fee is also eligible for tax relief.

All claims should be submitted directly to the Revenue Commissioners and should be accompanied with proof of payment. This can be requested from the fees office at studentfees@rcsi.ie.

Student Fee Classification EU Fee Assessment



Students who do not qualify for 'free fees' under the 'Free Fees' initiative may qualify for the standard EU fee rate.

A European Union passport, EU citizenship or refugee status, does not grant automatic entitlement to the European Union fees. European Union fee rates apply only to students who meet the following conditions.

Note: Any period of residence as a student or as a holder of a student visa, is not included in the assessment of years of residence.

- (a) For students aged under 23 on 1st September of year of entry:
 - Parent(s) must have been permanently resident (that is – principal residence of the purpose of taxation) in an EU Member State for three of the five years prior to entry, and
 - Students must have been permanently resident in an EU Member State for three of the five years prior to entry – see Note above.

- (b) For students aged 23 or over on 1st September of year of entry:

Student must have been permanently resident as a tax-payer (that is – principal residence of the purpose of taxation) in an EU Member State for three of the five years prior to entry – see Note above.

- (c) For undergraduate registration:

Students born in Ireland who received both primary and secondary education in Ireland and have no previous third level attendance.

For postgraduate registration: students born in Ireland who received primary, secondary and third level education in Ireland.

- (d) With effect from 1 May 2004 citizens of EU Accession States who hold EU passports will be permitted to pay fees at EU rates.

Non EU Fee Assessment

Students who do not meet the requirements listed above will be classified as Non EU students and will be charged the Non EU fee rate, regardless of nationality or citizenship. RCSI does not permit students admitted under the Non EU Fee assessment to change fee status following admission to the College. Students who have been classified as Non-EU for Undergraduate registration will retain this status for Postgraduate registration.

Free Fees Initiative - Criteria for Determining Eligibility

Tuition fees may be paid in respect of the full-time students listed below who have been ordinarily resident in an EU/EEA/Swiss State for at least three of the five years preceding their entry to their



third-level course and who meet the criteria of the scheme. Eligibility under the scheme is determined at date of entry to the course. Details of the nationality criteria to be applied are attached at **APPENDIX 1**

The scheme is subject to the following conditions

- (1) Tuition fees will be paid in respect only of students attending full-time undergraduate courses
- (2) The courses must, other than exceptionally, be of a minimum of two years duration
- (3) Tuition fees will not be paid in respect of:
 - Students pursuing a second undergraduate course;
 - Students who already hold a postgraduate qualification.

Notwithstanding this condition and subject to compliance with the other conditions of the Free Fees initiative, students who already hold a Level 6 qualification (Higher Certificate or National Certificate) or a Level 7 qualification (Ordinary Bachelor Degree or National Diploma) and are progressing to a Level 8 (Honours Bachelor Degree) course without necessarily having received an exemption from the normal duration of the course may be deemed eligible for free fees.

- (4) Tuition fees will also not be paid in respect of students undertaking a repeat year of study at the same year level. In this regard, this condition may be waived where evidence of exceptional circumstances, such as cases of certified serious illness, is provided.
- (5) Subject to compliance with the other conditions of the Free Fees initiative, students who have previously pursued but have not completed a course of third level study and subsequently resume third level studies:
 - (a) May be deemed eligible for free fees where the third level course concerned did not attract any exchequer funding (e.g. fees, maintenance, tax relief, subsidy towards course cost);
 - (b) are not eligible for free fees for the equivalent period of time spent on the first course of study where the third level course concerned did attract exchequer funding (as above). Part-time and evening students are included in this category.
- (6) Tuition fees will be paid in respect of eligible students who, having attended but not completed approved courses, are returning following a break of at least five years in order to pursue approved courses at the same level in the 2020/21 academic year.
- (7) The tuition fees payable do not include the payment to be made by students towards the cost of registration, examination and student services.



Entitlement to free fees for non-EEA nationals who acquire EEA citizenship during the course of their third level studies and issues surrounding fee status of non-EEA nationals.

With effect from the 2013/14 academic year, a 'Change of Nationality' clause will form part of the Free Fees Schemes. As is currently the case students, who do not meet the nationality criteria of the schemes, will continue to be ineligible for free fees, however if such students subsequently acquire EEA citizenship during their third level studies they may be entitled to free tuition fees for the remainder of their course of study as follows:

- Students who acquire EEA citizenship up to 31st January in an academic year may be entitled to free tuition fees from the second half of the academic year.
- Students who acquire EEA citizenship from 1st February may be entitled to free tuition fees from the commencement of the next academic year.

In order to be eligible under this 'Change of Nationality' clause students must have met all other criterion of the Free Fees Schemes, apart from nationality, at date of entry to their course of study.

The policy in relation to non-EEA nationals who are not naturalized is:

- That such nationals who have approved residence in the State are not eligible for free fees or grants, however once naturalized such persons are regarded as fully meeting the nationality requirements of the schemes.
- that non-EEA nationals without permission to remain in the State (including those still in the asylum process) or those with permission to remain on a short-term or temporary basis (such as work permits or study visas) are not eligible for free fees or grants.

APPENDIX 1

In order to meet the nationality criteria of the Free Fees Initiative students must meet one of the following:

- Students must be a national of:
 - (i) AN EU Member State;
 - (ii) A state which is a contracting state to the EEA Agreement;
 - (iii) The Swiss Confederation.

Fee Assessment – Documentation Required

Documentation supporting applications for EU or 'free fees' will be required in all cases.

* **NATIONALITY:** - required for 'free fees' claims only.



As proof of nationality a student must present one of the following:

- An Irish / EU passport;
- An original Irish / EU birth certificate;
- A letter from the Department of Justice, Equality and Law Reform granting Irish Refugee Status.

RESIDENCY:

- (a) For students aged under 23 on 1st September of year of entry:
 - (i) Letter from school confirming attendance for a minimum of three years of the five years prior to entry or other proof of residence as stipulated by RCSI, and
 - (ii) P21 tax certificates and/or Social Welfare documentation for parent(s) of student must be submitted for each year of residence with other proof of residence as required.

- (b) For students aged 23 or over on 1st September of year of entry:
 - (i) P21 tax certificates and/or Social Welfare documentation for student must be submitted for each year of residence with other proof of residence as required.
 - (ii) For non-EU students, visa permitting residence in Ireland for three of the five years prior to entry must be submitted.

Higher Education Grant Scholarship Scheme (SUSI)

Students are reminded that they must renew their grants annually.

A student must apply for a grant directly to SUSI at <https://www.susi.ie/>

If payment has already been made by the student, a refund will be processed once payment is received from SUSI. The student will be contacted once this payment is received.

Refunds

Deposits will be refunded to those who are offered a provisional place but who do not meet the minimum academic entry requirements for the relevant course.

Deposits will not be refunded to those students who accept an offer from RCSI but who subsequently withdraw their application.

General

All students, including Final Year student repeating a year, are liable to be charged full fees. Students who register for a course and later withdraw are liable for the total course fee for the relevant academic session.



A 10% sibling discount is applied to Non EU Medicine and GEPMED students when two or more members of a family are simultaneously attending the College.

US Student Loans

US students are eligible to apply for US student loans. For further information, please contact the Student Financial Aid Officer at USFedloans@rcsi.ie



Appendix 11:

Satisfactory Academic Progress (SAP) Policy

What is Satisfactory Academic Progress?

US Federal regulations require that all students who are in receipt of US Federal Student Aid (FSA) maintain Satisfactory Academic Progress (SAP). This aid includes Direct Loans (Subsidized and Unsubsidized), Direct Parent PLUS and Direct Graduate PLUS loans. Failure to do so can result in the loss of eligibility to receive further funding. All periods of a student's enrolment are considered when assessing SAP, even periods when the student was not in receipt of any Federal Loan Funds.

Qualitative (grade based) and quantitative (time based) components are considered when monitoring academic progress. These components require that students maintain an academic standing consistent with RCSI's assessment and progression regulations. **SAP is monitored at the end of each academic year.**

Qualitative

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at RCSI. An Examination Board will conduct a review at the end of each academic year to determine the student's progress toward obtaining a degree by comparing the modules passed and accumulated to the required pass mark and total credits for the level of study consistent with RCSI's assessment and progression regulations. The pass mark for all modules is 50%.

Quantitative

Maximum Completion Timeframes and Pace of progression

Undergraduates

Eligible undergraduate students may receive financial aid for up to 140% of the programme length as measured in credits. Students must pass all modules of their programme of study in order to graduate. Further details are available in RCSI's assessment and progression regulations.

By way of example:

For a programme that requires a total of 300 credits --
 $140\% \times 300 \text{ credits} = 420 \text{ credits}$

Required Pace of progression = $300 \text{ credits} \div 420 \text{ credits} = 0.714$ rounded to $.71 = 71\%$, consistent with the college's assessment and progression regulations. Therefore if a student completes



71% of the courses attempted, the degree will be completed prior to reaching the maximum timeframe allowed to receive Federal Student Aid.

Graduate Entry

Students must pass all modules of their programme of study in order to graduate. Further details are available in RCSI's assessment and progression regulations.

By way of example: For a programme that requires a total of 300 credits --
 $150\% \times 300 \text{ credits} = 450 \text{ credits}$

Required Pace of progression = $300 \text{ credits} \div 450 \text{ credits} = 0.666$ rounded to $.67 = 67\%$, consistent with the college's assessment and progression regulations. Therefore if a student completes 67% of the courses attempted, the degree will be completed prior to reaching the maximum timeframe allowed to receive Federal Student Aid.

In General

Students are not eligible for student aid if their enrolment falls below 50% (less than half time).

SAP Evaluation Points

Evaluation points fall at the end of each academic year. Students who are required to re-sit a failed examination will have a further evaluation point at the end the supplemental examination period and prior to the first disbursement for the new academic year.

Students who withdraw from, or fail to complete required courses or modules are considered not to meet SAP. A student who is permitted to retake a failed examination before the commencement of the following payment period, and who passes, will be permitted to advance without loss of eligibility for FSA.

Students will be notified of the outcome by letter and/or email only if they have not met SAP requirements.

Satisfactory Academic Progress Appeals

A student who loses eligibility for FSA may appeal the decision if they can show that their failure to maintain SAP was due to extenuating circumstances such as the following:

- Serious illness or injury;
- Death of a family member;
- Divorce or family difficulties;
- Financial difficulties;



- Interpersonal problems.

Appeals must be submitted in writing, together with supporting documentation, within 14 days of the notification of financial aid suspension. Appeals must clearly state the circumstances that have changed which will enable the student to regain SAP by the end of the next payment period following the payment period for which the student failed to meet SAP. A SAP Committee will consider each case, and their decision is final. The decision of the SAP Committee has no bearing on results achieved or grades awarded.

If the appeal is successful, the student will be placed on financial aid probation for one payment period. Payment periods correspond to academic terms which usually commence in September and December/January. If the appeal is denied, the student may regain financial aid eligibility by becoming compliant with all of the SAP standards while studying at his or her own expense.

Financial Aid Probation

A student may be placed on financial aid probation if the student fails to make SAP and becomes ineligible to receive FSA but successfully appeals to have the eligibility for aid reinstated. Students will be notified of probation by letter and/or email.

A student on financial aid probation may continue to receive FSA. The student and RCSI will develop an academic plan that will allow the student to meet the academic standards by a specific point in time. If the student needs more than a single payment period to return to a good SAP standing, the student can continue to receive FSA as long as he/she follows the academic plan.

A student on an academic plan will have modified SAP requirements for the duration of the plan. If the student fails to meet the terms of the academic plan, the student is not eligible for federal financial aid.

SAP will continue to be checked at the end of each payment period while the student is on an academic plan until the student is again making SAP, after which time SAP will be checked at the end of each academic year.



Appendix 12:

Default Prevention & Management Plan

Universities participating in the William D. Ford Federal Direct Loan programmes are required to use a Default Prevention & Management Plan to promote student and university access and reduce student loans default.

RCSI has adopted the Secretary of the US Department of Education's recommended approach to Default Prevention and Management below is the link to the most up to date information on this plan:

<https://fsapartners.ed.gov/sites/default/files/attachments/dpcletters/GEN0514Attach.pdf>



Appendix 13:

Disclosure Statement – US Direct Loans and United States Medical Licensing Exam (USMLE) Scores

Under the Royal College of Surgeons in Ireland's participation in the US Federal Student Aid Loan programme, eligible students can borrow Subsidized and Unsubsidized and Parent Plus/Graduate Plus loans. These loans are sourced from the US Department of Education directly.

The U.S. Department of Education requires non-U.S. based medical schools, including RCSI, to have at least a 75 percent pass rate on each step of the United States Medical Licensing Exam (USMLE). USMLE pass rates are calculated annually on a calendar year basis, and only the scores of students or graduates who are taking a USMLE step for the first time have their scores counted in the calculation.

Although RCSI students, upon graduation, are well prepared to enter the medical field, it is not possible for RCSI to guarantee that those students or graduates who elect to take the USMLE for the first time will successfully pass each step of the examination. The USMLE is a rigorous examination and successfully passing it typically requires not just a strong academic foundation such as that provided by RCSI's Medicine programme, but also substantial individual effort to prepare for the USMLE.

Therefore, it is important that students wishing to finance their medical education through the Federal Direct Loan programme understand what would occur if RCSI were unable to maintain the required 75% pass rate. Should RCSI not have at least a 75% USMLE pass rate, the university would be unable to continue its participation in the Federal Direct Loan programmes. RCSI would then be eligible to apply for reinstatement for the following year if RCSI's USMLE pass rate for the year following the loss of eligibility was 75% or higher. Any students who were awarded Federal Direct Loans during a year that the university loses eligibility will receive the loans they were awarded and may receive an additional loan in the next academic year, provided that the student remains continuously enrolled in the medical programme. Should RCSI fail to meet the 75% requirement two years in succession then the College will lose eligibility and students would need to secure loans via private loan companies such as [Sallie Mae](#) and [Earnest Student Loans](#). Please note that these are credit based loans and often require a co-borrower and credit approval cannot be guaranteed.