



Student guide on how to apply for US Direct Loans at City St George's

1. Who is this guide for?

Students applying for US Direct Loans to study at City St George's, University of London (CSG) starting from September 2026.

2. How much can I borrow?

This value is based on the maximum costs for living, course materials and tuition fees this is combined and called the Cost of Attendance (CoA) which is reduced by Other Financial Assistance (e.g. savings, scholarships). The breakdown of the capped living and course materials costs are as follows:

Weekly expenses	GBP
Accommodation halls/private (if living with parents term time £50)	260
Food on & off campus	95
Course materials e.g. books, laptop, software	25
London travel	45
Social activities	30
Personal costs	60
One off costs	
NHS healthcare charge	776
International flights	2,000
Student visa application	524

Full-time postgraduates can apply for up to 52 weeks, full time undergraduates can apply for up to 39 weeks. Part time students are entitled to a pro-rated amount of living expenses and course materials based on the actual weeks of the course. Loans will be disbursed in three equal disbursements on/around 7 Oct 2026, 27 January 2027, and 28 April 2027.

3. How do I apply?

Complete the [Free Application for Federal Student Aid \(FAFSA\)](#), [Master Promissory Note](#) for each loan, [Entrance Counselling](#) for each loan, [Credit Check](#) for Parent Plus loan only – City St George's will retrieve these documents directly from the US Department of Education. We advise students complete the application process as early as possible.

City St George's Federal School Code: G08693
OPE ID (Office of Post-secondary Education identifier): 008693 (00)

4. Are any courses not eligible for Direct Loans?

Not all City courses are eligible for US Direct Loans; these include, but is not limited to: Nursing, Medicine, distance/remote courses, modular and short courses, courses which are less than 50% of the full-time equivalent, courses offered at non-City St George's sites, full/partial attendance and/or study leave in the USA, non-degree courses - except the following non-degree courses: [Bar Vocational Studies](#), [Graduate Diploma in Law](#) and [Solicitor's Practice Programme](#).

5. When will my tuition fees be paid with my Direct Loans?

You are required to pay your course deposit directly from your own funds. The remaining balance will be deducted by the Income Team in three instalments from each of the three loan disbursements on/around 7 Oct 2026, 27 January 2027, and 28 April 2027. If your student loans are not enough to cover the full tuition fees for the academic year then you must pay the balance not covered by your loans in the normal [University's two instalment scheme](#) before enrolment.

6. How will my Direct Loans for living expenses and course materials be paid?

The first payment of your student loan will not be requested from the US Department of Education until you have completed online and in-person registration and provided your original photo identification. Therefore, it is essential that you have sufficient funds to cover your living expenses and course materials until you receive your first student loan payment on/around 7 Oct 2026. All payments will be made by direct bank transfer via our third-party agent Convera. We advise students to open a UK bank account, so you can have easy access to your funds and avoid any possible bank charges incurred when using your USD bank account in the UK.

7. What fees and interest will I be charged?

The US Department of Education applies [fees and interest to US Direct Loans](#). CSG does not charge any loan fees, CSG's third-party agent Convera (formerly named Western Union Business Solutions), acts on our behalf receiving the US Direct Loan funds in USD and then converts the loans into GBP according to their daily exchange rate. Rates are only confirmed once the disbursement has been processed - the exchange rate used will include the charge applied by Convera (which is currently 2%). The exchange rate fluctuates across the academic year, the Cost of Attendance cannot be increased to cover fluctuations in the exchange rate.

8. What does CSG report to US Student Federal Aid?

When you apply for US Direct Loans, your enrolment status, course start and end dates are reported to US National Student Loans Data System (NSLDS) shortly after in-person registration. NSLDS transfers this data to your US Loan Servicer. This information is used to determine whether any existing student loans you have can be deferred.

9. When will I receive my loan offer and proof of my loans?

New prospective students starting their course on/after 1 July 2026 who have applied for their FAFSA on/before 1 June 2026 will receive loan offer letters by the 17 July 2026 (if you have an admission offer). Current students continuing their studies into the 2026-2027 academic year on the same course who have applied for their FAFSA on/before 1 May 2026 will receive loan offer letters by the 24 June 2026.

Thereafter, FAFSAs will be processed within 15 business days provided a course offer has been made. After you have submitted your Loan Acceptance Form, CSG will email students a 'Notification of Student Loan 2026-2027 Letter' which can be used to support a UK student visa application. Students cannot apply for a UK student visa no more than three months before the start of their course. For information about applying for a student visa please contact the [International Student Advice team](#).

10. What if I have more questions?

Please contact the [Student Funding Team](#) we aim to respond to queries within five working days.