

# Return of Title IV Funds Policy

## General Requirements

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. A Return of Title IV Funds calculation must be performed when any student who received, or was eligible to receive, Title IV aid ceases attendance in all classes prior to completing the payment period or period of enrollment. A return calculation is NOT required if the student:

1. Never began attendance at the school
2. Continues to attend at least one Title IV eligible class
3. Is on an approved leave of absence
4. Did not receive, and is not eligible to receive, any Title IV aid
5. Has only received, or is eligible to only receive, Federal Work Study funds

## Drops all Eligible Title IV Courses

The refund policy governs the return of Federal financial aid disbursed for a student who completely withdraws from a term, payment period or period of enrollment. Private loans and scholarships are excluded from this policy. If a student ceases attendance (drops or withdraws) from all their Title IV eligible courses in a payment period or period of enrollment, the student must be considered withdrawn for Title IV purposes. Regardless of the student's continued attendance in courses for which the student may not receive Title IV, program assistance during that period, the student is, for Title IV purposes, no longer attending an eligible program.

## Continuing Attendance

The school is not required to perform a return calculation if the student continues to attend at least one class in the period. For example, a student who drops to three hours from 15 hours still is considered in attendance if those three hours are in a class or classes that are:

Part of the student's program of study, and Otherwise eligible for Title IV assistance.

Although no return calculation is required, any appropriate aid adjustments due to a change in enrollment status would be necessary.

## Does Not Begin Enrollment in All Courses

Anytime a student begins attendance in at least one course but does not begin attendance in all the courses they were scheduled to attend, regardless of whether the student is a withdrawal, the College will check to see if it is necessary to recalculate the student's eligibility for Pell Grant and Campus-Based funds based on a revised enrollment status and cost of education.

## Return to Title IV and Federal Work Study Funds

The return requirements apply only to the receipt of or qualification for aid that can be included in the calculation. For example, the requirements of 34 CFR 668.22 do not apply to Federal Work-Study (FWS) funds. Therefore, the Return requirements do not apply to a student if the only Title IV program assistance that the student has received or could have received was FWS funds.

## Determining if a Student has Withdrawn

Students are considered withdrawn from classes when they do not complete their scheduled enrollment. Regulations require the school to determine the percentage of the period the student has completed, and whether funds must be returned based on that percentage.

## Procedure a student must follow to officially withdraw from school

A student may voluntarily withdraw from Bryan College of Health Sciences at any time.

Every effort is made to assist the student in completing the program. However, the faculty have the authority to request the withdrawal from the College of any student at any time when such action is deemed to be in the best interest of the College or of the student.

**Students who voluntarily withdraw from Bryan College of Health Sciences must carry out the following procedure in order to clear their student record:**

1. Present to the Registrar a written statement of intent to withdraw from the College of Health Sciences using the Withdrawal from College Form. Forms may be obtained from the Registrar.
2. Return all resource materials to the library and any skills lab equipment to the library or skills lab.
3. Check to make certain that all financial obligations have been met. If assigned a locker, remove lock and all contents.
4. Arrange to schedule repayment of student loans through the Financial Aid Office.
5. Students interested in readmission, see readmission policy.

## **Last Date of Attendance –**

### **Student Requests to Withdraw (Official Withdraw)**

Students may initiate a request to withdraw from Bryan College of Health Sciences for various reasons. The student must complete a Request to Withdraw Form, acquire the necessary signatures, and return the form to Records and Registration. The official date of withdrawal is determined by the date the Request to Withdraw Form is initiated by the student or school official. The student will receive a tuition refund according to the College's tuition refund policy, if applicable. Federal financial aid will be returned according to the Return of Title IV Funds policy.

### **Administrative Withdrawal Policy (Unofficial Withdraw)**

Students may be withdrawn from Bryan College of Health Sciences administratively for reasons such as failure to return from an approved leave of absence, dropping all classes after the beginning of a term, inability to progress in a program due to academic performance, failure to register for subsequent term semesters, failure to meet attendance requirements, or failure to meet course requirements. An administrative withdrawal is a neutral action and should not be considered as negative or as a disciplinary action. The student will be sent a letter informing them of the withdrawal and the reason for this action. The official date of withdrawal will be determined by the date the student last attended an academically related activity (i.e. attended a class, took an exam or turned in an on-line assignment) for an enrolled student or the first date of the term for students that failed to start classes as scheduled. Tuition due will be based upon the official date of withdrawal, and any tuition refunds will be determined according to the College's tuition refund policy. Federal financial aid will be returned according to the Return of Title IV Funds policy. The student will be placed on a transcript hold if there are unmet obligations to the College. Students who are listed on a class roster but have not attended class or clinical by the end of the first week of a term may be administratively withdrawn from the course.

### **Student Stops Attending**

When a student stops attending all courses during a semester, that student is considered to have unofficially withdrawn from the College. Because the student in this circumstance does not file withdrawal papers, the College relies on faculty members to notify the Director of Financial Aid that a student has stopped attending courses, and to provide the last date a course-related activity was performed. In the event that a student's faculty members are not aware of the student's lack of activity, the evaluation of satisfactory academic progress will be used as a means of uncovering the situation. The Registrar, on performing the evaluation for satisfactory academic progress at the end of the semester, will initiate an investigation whenever a student receives unsatisfactory grades in all attempted courses. That investigation will include contacting the faculty of all attempted courses to ascertain the last date a course related activity was performed. The Director of Financial Aid will be notified of the unofficial withdrawal of the student and informed of the last date of attendance. If applicable, federal financial aid will be returned according to the Return of Title IV Funds policy.

### **Leave of Absence Policy**

A leave of absence (LOA), for Return of Title IV funds purposes is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. For Return of Title IV funds purposes an LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring a school to perform a Return of funds calculation. If the LOA does not meet the conditions, the student is considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform a Return calculation.

The student must follow the school's policy and submit a request to the Registrar for a leave of absence. The date of re-enrollment will be determined based on numbers of students in each course and the sequence of courses. The request must be submitted prior to the start of the leave of absence, unless unforeseen circumstances arise.

The leave of absence must not exceed a total of 180 days in any 12-month period; and any student's LOA exceeding 180 days will be considered to have withdrawn and the school will perform a return of title IV funds calculation for the funds received for the semester.

There must be a reasonable expectation that the student will return from the LOA.

Transition activities may be required upon return. When returning to the course the student will start at the beginning of the course, regardless of where they were at the time the leave of absence was requested. Failure to return from an approved leave of absence shall be considered a withdrawal. The withdrawal date shall reflect the start date of the leave of absence even though the leave was approved. The withdrawal policy will then be implemented.

Students may be required to complete transition activities if a one semester gap occurs between courses. Faculty and the student will collaborate to determine individualized activities designed to promote success in the program. Transition activities must be completed prior to resuming courses.

### **Leave of Absence Procedure**

Students requesting a leave of absence from Bryan College of Health Sciences must carry out the following procedure:

1. Present to the Registrar a written request ("Leave of Absence Form"), which includes the date the leave starts and the date the student will return to school. The written request must document the reason for the leave of absence and explanation of reasonable intent of return to complete the course of study.
2. Return all resource materials to the library and skills lab equipment to the Library/Skills Lab.
3. Prior to the date of return, the student will receive a written communication regarding course placement and any required transition activities. Questions regarding course placement are to be directed to the Registrar.

### **Post-Withdrawal Disbursements**

The College will offer any post-withdrawal disbursement of loan funds within 30 days of the date of the school's determination that the student withdrew, and return any unearned funds and make a post-withdrawal of grant funds within 45 days of that date. If a student provides all documents required for verification after withdrawing but before the verification submission deadline, and in time for the College to meet the 30-day Return deadline, the College will perform the Return calculation including all Title IV aid for which the student has established eligibility as a result of verification and for which the conditions of a late disbursement had been met prior to the student's loss of eligibility due to withdrawal.

### **Calculation and Definition of Earned / Unearned Aid**

The refund policy assumes that a student earns their aid based on the period of time they remained enrolled. If a student remained enrolled for 20% of the term before they withdrew then they have earned 20% of the aid disbursed. Earned aid bears no relationship to the amount of costs (i.e. tuition, books, supplies, and living expenses) a student may have incurred while enrolled.

**Earned Aid** -- Earned aid is the amount of aid the student earned for the period of time they were enrolled. Regulations require schools to calculate the percentage of completion by dividing the number of completed days by the number of days the student was scheduled to attend in the period. During the first 60% of the term, a student earns financial aid funds in direct proportion to the length of time they remain enrolled. A student who remains enrolled beyond the 60% point is considered to have earned 100% of the aid for the period. Tuition costs do not determine the amount of financial aid funds a withdrawn student is entitled. Days completed include: all calendar days completed in the period and the day the student withdrew. Excluded from days completed: days the student was not scheduled to be enrolled; scheduled breaks of at least five consecutive days; and approved leaves of absence. Days scheduled include: all calendar days in the period that the student was scheduled to complete prior to withdrawing. Excluded from days scheduled: days the student was not scheduled to be enrolled; scheduled breaks of at least five consecutive days when student is not scheduled to attend; and approved leaves of absence.

### **Scheduled Breaks**

Scheduled breaks of five or more consecutive days are excluded in the R2T4 calculation. The first day of a scheduled break is the first day after the last day of class. The last day of a scheduled break is the day before the next class is held. For example, when classes end on a Friday and do not resume until Monday with a one-week break between a school would exclude nine days from the calculation (Saturday through the following Sunday).

### **Scheduled Breaks**

**Unearned Aid** --Unearned aid is the amount of aid disbursed that exceeds the amount of aid earned under the formula. Unearned financial aid funds, other than work-study, must be returned. For a student who withdraws after the 60% point- in-

time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement. If there is a balance due on the tuition and fees after the return of Title IV Federal Student Aid, the student will be responsible for the balance due. Student Accounts will notify the student via a tuition bill of any balance due.

#### **Unearned Aid Due from the School**

Title IV aid that the student did not earn must be returned to the appropriate aid programs. Funds may be returned by either the school or the student. When the school returns Title IV funds, the calculation looks at whether the student received the benefit of the institutional charges assessed by the school through attending classes. As a result, the school must return the lesser of:

The amount of the student's unearned Title IV aid; or

The amount of institutional charges assessed for the period multiplied by the percentage of unearned funds.

#### **Order of Returned Funds by the School**

Federal financial aid funds must be returned in a specific order, based on what types of aid the student received. Each fund will be returned in the following order until the total net amount to return is achieved:

Unsubsidized Direct Loan

Subsidized Direct Loan

Direct Grad PLUS loan

Direct Parent PLUS loan

Federal Pell Grant

#### **Non-Title IV Refunds**

Any non-Title IV funds, such as private loans, Bryan loans, private or institutional scholarships, and Nebraska Opportunity Grants are refunded to the funding source if possible. Work study funds are paid for work performed and are excluded from the refund policy.

#### **Inadvertent Overpayment**

The school has administrative functions in place to prevent inadvertent overpayments, such as immediate notification to the financial aid office when a student ceases attendance. However, should an inadvertent overpayment occur, these funds will be counted as aid that could have been disbursed. If it is determined that these funds qualify as a late disbursement, only the unearned portion will be returned. If the funds do not meet the criteria for a late disbursement, the entire inadvertent overpayment will be returned.

#### **Return of Grant Funds by the Student**

Any amounts of \$50 or less per the Pell Grant program are not required to be returned by the student.

**Refund Timeframe** -- The school will apply the refund policy to a student's tuition account and determine if any refunds are due within 30 days of either 1) receiving official written notification of a student's withdrawal or 2) determining the last documented date of attendance in either class or clinical.

**Student Repayment** -- If it is determined that a student owes a refund to a financial aid program, the school will allow the student to repay the aid under a payment arrangement satisfactory to the school.

**Late Disbursements** -- A student who earned more aid than was disbursed prior to withdrawal is owed a late disbursement. Late disbursements must be made from available grants before loans. The school will credit late disbursements toward an unpaid tuition account. Any portion of a late disbursement not credited to the student's tuition account will be offered as a cash disbursement to the student (or parent in the case of a PLUS loan).

#### **Refund Requirements Communicated to the Students**

The College's tuition credit policy grid and the federal financial aid refund policy with a sample R2T4 calculation are available for the students to read on the College's website. Financial Aid counselors and academic advisors are also available to answer any student or parent questions.

#### **Sample Return of Title IV Funds Calculation**

##### **Step 1 – Determine Dates**

Dates of the period of enrollment	08/20 – 12/15
Date school determined student withdrew	09/11
Number of completed days	24

**Step 1 – Determine Dates**

Total number of days in the period	113
Percentage of payment period completed	24/113 21.2%

**Step 2 – Determine Aid**

A Net amount of Pell Grant disbursed	\$933
B Net amount of Subsidized loan disbursed	\$1,156
C Net amount of Unsubsidized loan disbursed	\$1,980
Total of aid disbursed:	A + B + C+ \$4,069
Total of aid that could be disbursed	A + B + C+ \$4,069

**Step 3 – Determine Earned Aid**

Amount of Title IV aid earned by the student  $21.2\% \times \$4,069$  \$862.63

**Step 4 – Total Title IV Aid to be Disbursed or Returned**

Title IV Aid to be Returned  $\$4,069 - \$862.63$  \$3,206.37

**Step 5 – Amount of Unearned Title IV Aid due from the School**

Total Institutional Charges		\$6,077
% of Unearned Aid	100% - 21.2%	78.8%
Amount of unearned charges	$\$6,077 \times 78.8\%$	\$4,788.68
Use lesser amount of total aid to be returned or unearned charges	$\$3,206.37$ or $\$4,788.68$	\$3,206.37

**Step 6 - Return of Funds by the School**

Aid to be Returned – Due from the school	Subsidized loan	\$1,156
	Unsubsidized loan	\$1,980
	Pell Grant	\$70.37

**Step 7 - Initial Amount of Unearned Aid Due from Student**

Initial amount of unearned aid due from student  $\$3,206.37 - \$3,206.37$  \$0

**Step 8 – Repayment of the Student's loans**

Net loans disbursed minus loans school must return  $\$3,136 - \$3,136$  \$0

**Step 9 - Grant Funds to be Returned by Student**

Initial Amount of Grants for the Student to return	\$0 - \$0	\$0
Amount of Grant Protection	$\$0 \times 50\%$	\$0
Grants for the Student to return	\$0 - \$0	\$0

A Student must be informed that if they withdraw, school charges that were previously paid by federal student aid funds might become tuition charges that the student will be responsible for paying.

**Step 10 – Determine Institutional Charges**

Original Tuition charges for the term	\$6,077
Per school's tuition credit policy: withdrew 2nd week of the term = 40% credit on tuition	-\$3,646.20
Books Purchased at Bookstore	\$ 587.08
Adjusted Tuition charges for the term:	\$3,017.88

**Step 11 – Determine What the Student Owes**

Aid the student keeps that was applied to tuition	Pell	$\$933 - \$70.37$	$\$862.63$	862.63
	Subsidized loan	$\$1,156 - \$1,156$	\$0	
	Unsubsidized loan	$\$1,980 - \$1,980$	\$0	
Amount of tuition owed by the student because federal funds were returned	$\$3,017.88 - \$862.63$			\$2,155.25