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## Return to Title IV Funds Policy

### Return of Title IV Funds

As a result of the Higher Education Act of 1998, a student who completely withdraws from classes, receives all F's, or a combination of both during the term may be required to repay a percentage of the Title IV Financial Aid funds received.

The federal regulations assume that students “earn” their financial aid over the course of a term by attending and participating in classes. A student cannot “earn” all of their financial aid unless they attend and/or academically participate in more than 60% of the term. (This calculation counts all calendar days, including the first and last day of each term, weekends and holidays)

If a student withdraws or stops attending before 60% of the term, they have not “earned” all of their financial aid funds. Federal regulations require the college to perform a Return to Title IV (R2T4) calculation to determine the amount of any unearned aid the student received that needs to be returned to the federal programs.

**EXAMPLE:** A student who withdraws completing 30% of the term will have “earned” only 30% of the Title IV Financial Aid, the remaining 70% must be returned.

A student who completes more than 60% of the term has earned all of their Financial Aid assistance.

The Financial Aid Office will review official records weekly throughout the term and at the end of each term for student withdraws. The college returns funds to financial programs received in the following order:

- Federal Direct Stafford Unsubsidized Loan\*\*
- Federal Direct Stafford Subsidized Loan\*\*
- Federal Pell Grant
- Federal SEOG
- Other federal financial aid programs (excluding Federal Work Study)

*\*\* Federal loans are repaid under the terms and conditions of the promissory note.*

Any amount of financial aid returned to the Department of Education as a result of a withdrawal will result in a charge on the student's account. Until the student's account is paid in full:

- A hold will be placed on the student's account
- Students will not be able to receive additional financial aid through UCC
- Students will not be able to register for additional courses or receive academic transcripts

Students will be notified by mail of any unearned funds owed to the college. Students who have preregistered for courses for any future terms will be held responsible for paying for 100% of any and all charges on their student account or for withdrawing from those courses. All student aid recipients who are considering withdrawing from all classes are strongly encouraged to contact the Financial Aid Office for complete information.