



RETURN TO TITLE IV CALCULATIONS AND PROCESSING/ REFUND CALCULATIONS

Official Withdrawal: A student wishing to withdraw from a program may initiate the process by way of telephone, writing, email, facsimile or in person in which he/she informs their department head of his/her intentions. The Office of Registrar is the specific department which processes and completes withdrawal forms. If a student is unable to personally make the withdrawal notification, a notification can be provided on behalf of the student. The withdrawal will be effective the day notification is received.

Unofficial Withdrawal: If a student fails to attend classes for a period of 14 calendar days they are flagged as a possible withdrawal. If the student fails to attend for a subsequent 16 calendar days without being on an official LOA, CCC/CSC will unofficially withdraw the student. However, the Date of Determination (DOD) used for the R2T4 calculation will in no case be more than 14 calendar days from the student's Last Date of Attendance (LDA). He or she will be automatically terminated from the program on the following business day. (See Unofficial Withdrawal Procedures below for more information).

Federal Student Aid may not cover all unpaid institutional charges in the event a student withdraws. The student's total account balance due to the institution will be finalized after both the Refund Calculation and Return to Title IV Calculations are performed, within 30 days after the student's Date of Determination.

Refund Calculations: A student withdrawing from CCC/CSC will receive a tuition adjustment in accordance with the refund policy stated on her/his Enrollment Agreement. If monies are owed to CCC/CSC, they will become due upon receipt of statement. (See Refund Procedure and Refund Policy for more information).

Return to Title IV Calculations: Students who are Title IV eligible, who have received Title IV funds on their student account, or who have received Title IV funds as a cash disbursement are subject to a Return of Title IV Funds Calculation which will be conducted within 30 days after the date the institution determines the student is withdrawn. Students, who complete more than 60% of the payment period, earn 100% of Title IV funds that he or she was scheduled to receive for the payment period. The calculation used to determine the amount of funds that must be returned to the Department of Education, to the student's lender, or to the student are performed using a Credit Hour/Clock Hour worksheet and is based upon the payment period. Funds are returned within 45 days after the student's Date of Determination. (See Return of Title IV Funds for calculation instructions).

Student refunds will be made payable to the student's parent if the student has not authorized the school to refund the credit balance to the lender and the credit balance was created due to a PLUS loan payment(s). Student refunds will be made payable to the student's lender if the student has authorized the school to refund the credit balance to his or her lender.

If the student's refund check is returned to the school, the school will attempt to contact the student and send the check to a corrected address within 45 days. If that check is returned or if the school is not able to contact the student, the funds will be returned to the lender or Department of Education within the 45 day period. Refund checks not presented for payment within 180 days will be voided and funds will be returned to the student's lender or Department of Education within 240 days of the date of the check.

Grant Overpayments: Students who owe a grant overpayment as a result of the Return to Title IV Calculations are notified within 30 days of the student's Date of Determination. Students are provided direction on how to resolve the overpayment with the notification.

Post Withdrawal Disbursements: If the amount of aid disbursed to the student is less than the amount the student earned per the Return to Title IV calculations, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

If the student is eligible for a Post Withdrawal disbursement of Title IV funds, the student will be issued a Post Withdrawal Notification within 30 days after the student's Date of Determination and provided an opportunity to request the funds. Eligible students must submit written notification to the Accounting Department at the school within 14 days from the date of the Post Withdrawal Notification. The school may deny requests submitted after the 14 day deadline and will notify the student of that decision. Upon receiving a student's request, the school will process the disbursement as soon as possible but within 180 days. Credit balances created when funds are received will be made available to the student within 14 days.

The school may process a post withdrawal payment of grant funds without receiving written student consent if the eligible student owes an unpaid balance of institutional charges to the school.

Unofficial Withdrawal Procedures

Reasons for an Unofficial Withdrawal

1. Student fails to attend classes for a period of 30 calendar days.
2. Student fails to return from leave of absence on scheduled return date.

Analysis and Processing of Unofficial Withdrawals

For all students who are withdrawn from school, the designated school official will forward a Withdrawal Form to the Registrar so that the Withdrawal process may begin (see Return of Title IV Funds procedure for more information).

Consecutive Absence Report

The designated school official generates a Consecutive Absence Report weekly from the institution's student management software. The report is reviewed, sorted by academic program and forwarded to Department Heads for follow-up with students. Instructors are expected to contact any student who is absent to determine why they are not in class and when they plan to be back in attendance. The weekly report is an administrative reminder of the at risk students requiring immediate attention. Students who cannot be reached by phone are referred to the designated school official where consecutive absence letters are distributed and phone contact attempts continued.

Students who have been absent 14 consecutive calendar days are flagged as "pending" withdrawals. If the student fails to attend for 30 consecutive calendar days, he/she is withdrawn from the program. The Date of Determination Date (DOD) used to process the drop will be no later than 14 calendar days from Last Date of Attendance (LDA).

Last Date of Attendance Report

The designated school official generates a Last Date of Attendance Report weekly from the institution's student management software. The report is used to monitor student progression and identify those at risk of being unofficially withdrawn from their program. The list of at risk students is distributed to instructors for follow up to get the student back in class or on an approved Leave of Absence if applicable.

Leave of Absence Return

A Leave of Absence Return list is generated weekly from the institution's student management software by the designated school official. Return dates are monitored and a reminder letter is sent to the student one week prior to the scheduled return date. Students who cannot return on that date are either granted an extension or withdrawn.

Return of Title IV Funds Policy

Title IV funds paid on a student's account, including those disbursed to the student for living expenses, are subject to the United States Department of Education regulations regarding the treatment of Title IV funds when a student withdraws from enrollment.

If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she may be eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

CCC, CSC, and OTC programs are offered in non-standard terms of equal length and non term clock hour programs. Therefore, a credit/clock hour worksheet is used to calculate the Return of Title IV funds.

The calculation is based upon the payment period which is defined for non-term programs as:

- CCC nonstandard term programs of equal length. 30 weeks/24 credits: 15 week terms; 32 weeks/24 credits: 16 week terms; or 36 week/24 credits: 18 week terms.
- CSC non-term programs shorter in length than 30 weeks/900 clock hours: half the length of the program in weeks whereby the student is expected to earn half the clock hours in the program.
- CSC and OTC non-term programs longer than 30 weeks/900 clock hours in length whereby the student is scheduled for 30 hours or more per week: 15 weeks of scheduled instruction whereby the student is expected to earn a minimum of 450 clock hours.
- Remaining periods of instruction in the non-term program where there are fewer than 30 weeks/900 clock hours left to be earned: half the length of the remaining portion of weeks and credit hours.

When a Title IV recipient withdraws from a program, CCC applies the following steps to return Title IV aid:

1. Determine a student's withdrawal date.
2. Determine the amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period.
3. Determine the percentage of the Title IV aid the student earned. Count the number of calendar days scheduled from the start date of the payment period to the student's last date of attendance. Divide that number by the total number of calendar days in the payment period. Do not count scheduled breaks and holidays of 5 or more days or periods of approved Leave of Absence.
4. Calculate amount of Title IV aid earned by the student by multiplying the above percentage by the total of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period.
5. Determine if the student is due a post withdrawal disbursement or if Title IV aid is to be returned. If the amount of Title IV aid disbursed is greater than the total of Title IV aid earned by the student, then subtract the amount of Title IV aid earned from Title IV aid disbursed for the payment period. This is the amount of Title IV aid that is to be returned.
6. Calculate amount of unearned Title IV aid due from the school. Institutional charges for the payment period are multiplied by the percentage of Title IV aid unearned. Compare this amount to the amount of Title IV aid to be returned and enter the lesser amount. This is the amount of aid that the school must return.
7. Determine return of funds by school. The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source. The aid programs are as follows: Unsubsidized FFEL/Direct Stafford Loan, Subsidized Stafford Loan, Perkins Loan, FFEL/Direct Plus, Pell Grant, ACG Grant, FSEOG Grant and other Title IV programs.
8. Calculate initial amount of unearned Title IV aid due from student. Subtract the amount of Title IV aid due from the school from the amount of Title IV aid to be returned.
9. Determine return of funds by student.

Although the following paragraphs help to explain the Return to Title IV process for Community Care College, Clary Sage College, please refer to a recent Federal Student Handbook for more detailed information.

A student may withdraw officially or unofficially. A student who withdraws officially will notify a school employee, preferably an Admissions Associate, of his or her request to be withdrawn from school. Upon receiving notice, that employee will notify Student Services who will then forward a Withdrawal Form to the Registrar.

Students who are unofficially withdrawn are those who have not provided us with warning of their intention to withdraw. Team members generally identify these students through various attendance tracking reports, SAP reports, etc. Transcript is the centralized location for documenting communication with students so that will also be a tracking resource. Once a team member identifies that a student should be withdrawn, Student Services is notified so that a Withdrawal Form may be processed.

Upon receipt of a Withdrawal Form, the Registrar will update the student's status in Transcript and then forward the student's file to Accounting who will then begin the Return to Title IV (R2T4) calculation process. The general roles of each department in this process are outlined below.

FINANCIAL AID

Preparation: Gather the following documents and information

- Academic and Financial Aid File (Withdrawal Form included)
- Attendance Report
- Student Schedule
- Ledger
- Withdrawal Checklist (to be initialed by each applicable department as the file is processed)

Completing R2T4 Calculation Form (Some data entered will automatically fill in subsequent sections of the calculation form):

1. Enter general student information (program, SS#, Name, Tuition Costs, LDA, DOD, etc.)
2. Determine which payment period the student is currently enrolled at the time of withdrawal.
 - Refer to the Return of Title IV policy for information regarding payment periods.

Determine payment period begin date and anticipated end date.

- Do not count holidays or scheduled breaks that are 5 consecutive days or longer. To count the break, begin counting the first day after the class ends to the day before the next scheduled class begins.

- Do not count weeks where there were no scheduled classes.

- Do not count attendance for classes being audited.

3. Determine if the student was eligible to receive aid. Notate aid 'received' or 'could have been received'.
 - Review the ledger –
 - Was Title IV aid received after the student's last date of attendance? If yes, this aid would be included under aid that 'could have been disbursed'. However, all loan disbursements must be returned in full if received after the LDA regardless that you are including the amounts on the R2T4 calculation. Loans that are listed as 'aid that could have been disbursed' but have not been received are not eligible to be post withdrawn unless the student completed the payment period.
 - Re-calculate grant based on attempted credits (enrollment status) in the payment period for non-standard term students when determining the amount of eligible aid to include in the return calculation. Ineligible aid should be returned immediately.
 - If the student is a first time student, did they attend 30 days or more? If no, you may list the aid on the R2T4 provided the loan was certified, an mpn exists, and the student was eligible; however, the aid is ineligible for post withdrawal.
 - Record Title IV aid 'received' or 'could have been received' for the payment period. Refer to the federal handbook for guidance.

4. Review the auto-filled calculations for mathematical accuracy.

Prepare Student Post Withdrawals

If the student is eligible for a post withdrawal payment, financial aid prepares the student notice and tracking sheet. Upon review of the R2T4 calculation, financial aid will downward adjust grant and Direct Loan refunds due.

Completing the Refund Calculation Form (Some data entered will automatically fill in subsequent sections of the calculation form):

1. Using the student's ledger, add the transactions to the appropriate boxes on the form.
2. When entering the number of weeks completed and weeks in the enrollment period, refer to the OBPVS guidelines and our Institutional Refund Policy.

A designated financial aid employee will review the calculations for accuracy and eligibility. The files are returned to Accounting; any discrepancies are communicated at this time. If necessary, Accounting will forward the corrected information to financial aid for a second review.

Financial Aid will notate any eligible post withdrawal disbursements on the current week's "Disbursement Roster" so that it can be processed.

Financial Aid will downward adjust the grant and Direct Loans in EDExpress and include the return of aid on the weekly Disbursement Roster. If the award year is nearly over it may be necessary for a check to be issued in order to return the aid as there won't be any aid to net from other disbursements to be received. In such case, accounting will issue a check to return the aid.

Loans are cancelled. Loan Servicer software and NSLDS are updated.

VA and other agencies are notified if applicable.

ACCOUNTING

Process required refunds

1. Net the total Pell requested for the week on the "Disbursement Roster" with the Pell refunds due when drawing funds from GAPS. We may have to issue a check if the refund will be late if we wait to net the Pell/Direct Loan draw from GAPS or if the award year is closed or no other Pell/Direct Loans in that award year is anticipated to be disbursed to the school.
2. Process loan, student, 3rd party, etc refund checks. Copies of checks are placed in the student's file.
3. Make tuition and other adjustments to the student accounts if necessary.

STUDENT ACCOUNTS/ACCOUNTING

Student Accounts/Accounting mails a packet to the student to include (keeping a copy in the file):

- Withdrawal/Graduation Letter
- Change in Status and Refund calculations
- Exit Interview instructions if the student had not yet completed one
 - CCC requests students to complete this online at "Mapping Your Future" or the Direct Loan Servicer website in the exit letter.
 - If completed, place the documentation in the student's file and notify the guarantor (guarantors are notified if the student completes online as indicated above).
- Post Withdrawal letter if applicable
- Grant Overpayment Notification if applicable
- An account ledger is mailed to the student once refunds and returns are posted to reflect an accurate balance due

Student Accounts will also place a transcript hold on the student's record through the Transcript Alert system if the student owes a balance. The Registrar is also notified. Files are forwarded to the Registrar.

REGISTRAR

The Registrar updates the student's enrollment status in Transcript. Once files have completed the process and are routed back to the Registrar's Office, the following are checked for completion: the student's status is updated, future classes are unscheduled, a current transcript is placed in the file, and a file review to ensure that all documentation is present in the file. The files are then filed in the appropriate cabinets.