

Return to Title IV

The U. S. Department of Education requires that the university determine the amount of Federal Title IV aid earned by a student who withdraws or fails to complete the period of enrollment. The university must determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance. Up through the 60% point in the period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive. For a student who withdraws after the 60% point-in-time, there are no unearned funds.

Policy and Procedural Statement

At Central Connecticut State 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. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

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, the 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 is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

Central Connecticut State University determines the withdrawal date and date of determination to complete the return calculation. A student's withdrawal date and date of determination varies depending on the type of withdrawal. When a student provides official notification to Central Connecticut State through the student leave of absence and withdrawal process, the withdrawal is defined as an official withdrawal. When the student does not complete the student leave of absence and withdrawal process and no official notification is provided by the student, it is considered an unofficial withdrawal.

Leave of Absence or Withdrawal

A student may leave Central Connecticut State by either taking a leave of absence (leaving the university temporarily with the firm and stated intention of returning) or by withdrawing from the university (leaving the university with no intention of returning). Students choosing to take a leave of absence should first contact their academic advisor to discuss their plans while on leave and to work out any conditions that may be necessary for a smooth return to Central Connecticut State. A student deciding to leave the university should take the following steps:

- Complete a Leave of Absence or Withdrawal Form
- The form must include **all** necessary signatures, or the process will not be completed
- Return the completed form to the University Registrar's Office, Willard-DiLoreto Rm W212

- **NOTE:** Leave of absence does not satisfy conditions of "approved leave of absence" as printed in the Code of Federal Regulations, Title 34 Part 668.22, and Treatment of Title IV financial aid when a student withdraws.

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a semester. The federal Title IV financial aid programs must be recalculated in these situations, including direct unsubsidized and plus loans

Leave of Absence

If a student who has received Title IV loans does not return from an approved leave of absence, some or all of the repayment deferral period may be exhausted, and loans may go into repayment. For purposes of the Title IV programs, the date of withdrawal is backdated to the first day of the approved leave of absence. This policy also includes students who do not return from an approved leave for study abroad

Withdrawal

If a student leaves the University prior to completing 60% of a semester, the financial aid office recalculates eligibility for Title IV funds. Recalculation is based on the percent of earned aid using the following Federal Return of Title IV funds formula:

Percent of aid earned = the number of days completed up to the withdrawal date, divided by the total days in the semester. (Any break of five days or more is not counted as part of the days in the semester.)

Funds are returned to the appropriate federal program based on the percent of unearned aid using the following formula:

Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges.

When applicable, CCSU will return a portion of the Title IV funds based on the R2T4 calculations. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the University. If that is the case, the student should contact Bursars to make payment arrangements in efforts of resolving the remaining outstanding balance.

Balance Due

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know your school's refund policy, you should ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

Determination of Withdrawal Date

Those withdrawals defined as official are processed in accordance with federal regulations. The Office of the Registrar provides information that identifies which students have processed a Student Leave of Absence and Withdrawal Form for each semester. This information includes the Date of Withdrawal, the Date of Determination, Withdrawal/Leave Status and the semester of attendance. This information is maintained in the student's academic file and in the university's Student Information System.

For students who notify the University of their intent to withdraw or take a leave of absence, the official date of withdrawal or leave of absence is the earliest of:

- Date the student began the withdrawal or leave of absence process;
- Date the student notified his or her home department;
- Date the student notified the associate dean of his or her University; or
- Date the student notified the dean of students.

Unofficial Withdrawal (No Official Notification Provided by the Student)

For a student who withdraws without providing notification to Central Connecticut State, the institution determines the withdrawal date using defined criteria. This category of withdrawals includes students who drop out and students who do not earn a passing grade.

To identify the unofficial withdrawals, the Registrar develops a preliminary list of students who did not complete the semester by reviewing the final student grade reports.

The list includes all students with:

- a) Semester credit hours carried,
- b) 0 semester credit hours passed,
- c) 0 quality points earned, and
- d) 0.0 GPA

If a student receives an 'F' grade, a last date of course participation is reported

If a student receives an 'FN' grade, this notes that the student never attended or participated in course work.

Should a student receive an 'NR' or 'INC' grade the Registrar contacts the academic divisions about each student to determine if the student actually completed the semester and earned the grades (0.0) or failed to complete the semester and did not notify the University of their status.

For students who do not notify the University of their intent to withdraw or take a leave of absence, the official date of withdrawal or leave of absence is:

- The midpoint of the semester;
- The last date the student attended an academically related activity such as an exam, tutorial or study group, or the last day a student turned in a class assignment.

Date of Determination that the Student Withdrew

Central Connecticut State is not required to take attendance and the Date of Determination that a student withdrew varies depending upon the type of withdrawal: Official or Unofficial.

1. For withdrawals where the student **provided *Official Notification*** the Date of Determination is the student's withdrawal date, or the date of notification, whichever is later.
2. For withdrawals where the student **did not provide *Official Notification*** the Date of Determination is the date the institution becomes aware the student has ceased attendance.

For a student who withdraws without providing notification to the institution, the institution must determine the withdrawal date no later than 30 days after the end of the enrollment period.

Calculation of Earned Title IV Assistance

The withdrawal date is used to determine the point in time that the student is considered to have withdrawn so the percentage of the period of enrollment completed by the student can be determined. The percentage of Title IV aid earned is equal to the percentage of the period of enrollment completed.

The amount of Title IV federal aid earned by the student is determined on a pro-rata basis up to the end of 60% of the semester. If the student completed 30% of a term, 30% of the aid originally scheduled to be received would have been earned. Once a student has completed more than 60% of a term, all awarded aid (100%) has been earned. The percentage of federal aid earned and the order in which the unearned aid is returned are defined by federal regulatory requirements.

The calculation of earned Title IV funds includes the following grant and loan funds if they were disbursed or could have been disbursed to the student for the period of enrollment for which the Return calculation is being performed.

- Pell Grant
- Iraq and Afghanistan Service Grant
- TEACH Grant
- FSEOG Grant
- Federal Direct Loan

Institutional Charges

Institutional charges are used to determine the portion of unearned Title IV aid that the school is responsible for returning. Central Connecticut State ensures that all charges for tuition, fees, room and board, as well as all other applicable institutional charges, are included in the Return calculation.

Institutional charges do not affect the amount of Title IV aid that a student earns when he or she withdraws.

The institutional charges used in the calculation usually are the charges that were initially assessed the student for the period of enrollment. Initial charges are only adjusted by those changes the institution made prior to the student's withdrawal (for example, for a change in enrollment status unrelated to the withdrawal). If, after a student withdraws, the institution changes the amount of institutional charges it is assessing a student, or decides to eliminate all institutional charges, those changes affect neither the charges nor aid earned in the calculation.

Return of Unearned Funds to Title IV

If the total amount of Title IV grant and/or loan assistance that was earned as of the withdrawal date is less than the amount that was disbursed to the student, the difference between the two amounts will be returned to the Title IV program(s) and no further disbursements will be made.

If a student has received excess funds, the University must return a portion of the excess equal to the lesser of the student's institutional charges multiplied by the unearned percentage of funds, or the entire amount of the excess funds.

The funds will be returned in the order below as prescribed by federal regulations, within 45 days from the date of determination that a student withdrew.

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Federal PLUS loans
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)

Post-Withdrawal Disbursements

If the total amounts of the Title IV grant and/or loan assistance earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. In the event that there are outstanding charges on the student's account, Central Connecticut State will credit the student's account for all or part of the grant award amount of the post-withdrawal disbursement up to the amount of the allowable charges.

Any amount of a post-withdrawal disbursement that is not credited to a student's account will be offered to the student within 30 days of the date that the institution determined that the student withdrew.

Loan funds will be applied to charges or disbursed to student or parent only after obtaining written confirmation that they wish the funds to be disbursed.

Upon receipt of a timely (within thirty days) response from the student, the University will disburse the funds within 90 days of the date of determination of the student's withdrawal date.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, CCSU must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you do not incur additional debt.

CCSU may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). CCSU needs your permission to use the Post-withdrawal grant disbursement for all other school charges. The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

Return of Title IV Funds – Withdrawals for Programs Offered in Modules

The return of Title IV funds for programs offered in modules is defined in a separate policy statement at Central Connecticut State. This document is included as an addendum to the Central Connecticut State University Return to Title IV Funds Policy and Procedural Statement.