

Return of Title IV Funds Policy

1.0 Overview

The US Department of Education's regulations require the University of East Anglia (hereafter referred to as the 'University') to complete the Return of Title IV Funds for any Title IV Students (hereafter referred to as 'Students') that withdraw from studies at the University whilst in receipt of US Financial Aid.

For Students that withdraw, interrupt their studies for more than 180 consecutive days or drop below half time attendance, the University is responsible for:

- Determining the amount of Title IV Funds the Student has earned as of their withdrawal date within the given payment period
- Returning any unearned Title IV Funds, that the University is responsible for, to the US Department of Education
- Notifying the Student if they are required to return any Title IV Funds directly to the US Department of Education themselves

Loan programmes governed by these regulations are:

- Direct (Stafford) Subsidised Loan
- Direct (Stafford) Unsubsidised Loan
- Direct PLUS (Parent/Graduate) Loans

The amount of Title IV funds (Stafford and PLUS loans) due for return by the University, as a result of a Student withdrawal, will be different for each Student. Following the withdrawal of a Student from their programme, the University's US Financial Aid Office will calculate any return of funds required, in line with tuition and accommodation fee liability charged by the University.

2.0 Withdrawal and the Calculation of the Return of Title IV Funds

2.1 Withdrawal

Students are required to contact their Academic Adviser/Supervisor in the first instance to discuss withdrawal from their University programme.

Students who wish to withdraw, intercalate or request a leave of absence from their course will be expected to follow the University's [Intercalation and Withdrawal Process](#) as well as its [Fee Liability Cut-off Dates for Withdrawals and Intercalations](#) policy.

On withdrawal Students are required to notify the University's US Financial Aid Office by emailing usfinaid@uea.ac.uk

2.2 Withdrawal Date

A Student will be considered to have withdrawn from their programme when:

- A new actual End Date is entered in the University's Student Records System for the Student, which differs from the Expected End Date of the course at the time of the Student's enrolment; or
- The last date of attendance, as documented by academically related activity, if the Student leaves without notifying the University.

2.3 Non-Standard Withdrawal

Any Student who has a period of intercalation exceeding 180 consecutive days will be withdrawn from the loan programme.

Any Student who has an approved leave of absence that extends beyond 180 consecutive days will be required to intercalate and will be withdrawn from the loan programme.

Where a Student ceases to attend but has not officially notified the University the Return of Title IV Funds will be implemented when the student is withdrawn on the University's Student Records System.

Where a Student is suspended from studies at the University the Return of Title IV Funds will be implemented when the student's status changes on the University's Student Records System.

Where a Student has a Tier 4 (General) Student visa and is deemed to be in breach of the conditions of that visa at any point this could affect their right to study in the UK and the University will withdraw the Student and implement the Return of Title IV Funds where necessary.

2.4 Calculation of Title IV entitlement

Federal regulations specify how the University must calculate funding entitlement earned up to the point a Student withdraws from the University. When a Student withdraws during an enrolment period they have received money for the whole period but only earned the proportion for the time they were enrolled.

When a Student withdraws from the University a Return of Title IV Funds calculation will be undertaken by the US Financial Aid Office. Based on their last date of attendance within the Payment Period a date of Withdrawal will be used to calculate how many calendar study days have been completed on the course, compared to how many calendar study days were expected to be completed, based on the scheduled Payment Period end date. The University will calculate, as a percentage, how much of the Title IV Funds the Student has earned.

Where the Student has completed 60% or less of the relevant term based Payment Period they are deemed to have not earned all of their US Financial Aid. The US Financial Aid Office will calculate the amounts of unearned aid required to be returned to the US Department of Education by the University or the Student.

Where a Student completes more than 60% of the relevant term based Payment Period, Federal Regulations consider that their US Financial Aid has been 100% earned for the Period and no refund is required.

For example, if a student started their course on 26 September 2016 but withdrew on 9 November 2016, they completed 45 days out of 82 study days in their first Payment Period (26 September 2016 - 16 December 2016) and have earned 55% of their first US Financial Aid Disbursement so we need to proceed with returning the unearned Title IV Funds. If the student did not withdraw until 14 November 2016, they would then have completed 50 days of the relevant 82 day Payment Period and earned 61% of their US Financial Aid. As this exceeds 60% no Title IV refund is required.

For the purpose of calculating US Financial Aid entitlement, a Study Day will be considered to be any calendar day in the relevant Payment Period that is available for study, regardless of whether any teaching is scheduled. Scheduled breaks of 5 days or more and days that the student was on an approved leave of absence are excluded from both attendance counted and payment period (refer to Step 2, Section H of R2T4 Form).

The University's US Financial Aid Office will retain records of any calculations and official R2T4 Form on the Student's file.

3.0 Returning unearned Title IV Funds

3.1 University's Responsibility

The University will retain the earned percentage of Title IV Funds for any tuition and accommodation charges for the period enrolled and is required to return any unearned percentage of Title IV Funds directly to the US Department of Education within 30 days of the date of withdrawal.

Funds returned to the US Department of Education to repay the current year's loans in the following order; Direct Unsubsidised Loan net value, Direct Subsidised Loan net value, PLUS Loan net value.

The University will make loan adjustments within G5 and the Common Origination and Disbursement System (COD) at this point, along with informing the National Student Loan Data System (NSLDS) of the withdrawal which will trigger loans going into repayment.

Where funds are returned for a Student, based on a specified withdrawal date, those funds cannot be reinstated if the withdrawal date is later changed for a concessionary or any other reason.

3.2 Student's Responsibility

The Student will be responsible for repaying the earned (time enrolled) and unearned (period after withdrawal) percentage of Title IV Funds they have received. This should be repaid in the normal way back to the US Department of Education.

If the Return of Title IV Funds calculation creates a balance due on the student's University account, the student will be responsible to pay the full balance on their account.

Return of Title IV Funds (R2T4 Form) refund requirements will be given to Students in writing by the University.

4.0 Further Information

Further details of the Title IV Refund process at the University, together with example calculations, can be obtained through:

US Financial Aid Office
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University of East Anglia
Norwich Research Park
Norwich NR4 7TJ
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This policy is reviewed on an annual basis by the University's US Financial Aid Office. Updates of the policy will be released at the beginning of a new academic year or as required by changes in US Federal Regulations and via the UEA hyperlink: www.uea.ac.uk/study/international/country/usa/federal-loans