

**FEDERAL RETURN OF TITLE IV (FEDERAL FINANCIAL AID)**

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**POLICY**

Federal Title IV funds are awarded to a student based on the assumption that the student will attend school for the entire period for which the assistance has been awarded. Students are responsible for following the official withdrawal procedures if they choose to stop attending and for understanding the impact of such action on their student account. Faculty are responsible for reporting non-attending and/or non-participating students within the first 7 calendar days of the semester. After the first 7 calendar days of the semester, faculty are responsible for reporting the Last Date of Attendance (LDA) in a reasonable amount of time.

Federal Title IV Regulations require that if a recipient of Federal Title IV officially withdraws (see Ridgewater College's Tuition, Fees, Waiver, and Related Functions Procedures) from an institution during a semester in which the recipient was registered, the institution must calculate the percentage and amount of Federal Title IV assistance the student did not earn and return those funds to the Federal Title IV-Program.

Ridgewater College will also determine which students unofficially withdrew each semester and, using Federal Regulations, determine if and what amount of Federal Title IV funds that must be returned. Students who do not successfully complete at least one course for the semester (i.e., do not receive a passing grade) will be considered to have unofficially withdrawn. The unearned share of the federal financial aid must be returned to the program from which it was paid as prescribed by federal regulations in the following order:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal Direct PLUS Loans (Parent or Guardian)
4. Federal Pell Grant
5. Iraq and Afghanistan Service Grant
6. Federal Supplemental Educational Opportunity Grant (SEOG)
7. Federal Teach Education Assistance for College and Higher Education (TEACH) Grant
8. Other Federal Title IV Assistance

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*History:*

*05.19.09 Adopted*

*03.16.17 Proposed, 04.19.17 Revised*

*04.15.22 Proposed, 06.06.22 Revised*

*03.12.24 Proposed, 06.10.24 Revised*

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89**PROCEDURES****Students Who Officially Withdraw from Ridgewater College:**

Students who officially withdraw from Ridgewater College will initiate the withdrawal process with the Student Services Office. A Total Withdrawal eForm will be completed and routed through a workflow to the Financial Aid Office. The withdrawal date is determined by the date the student makes contact with the Student Services Office to request a Total Withdrawal or by the date the student submits a withdrawal for a course through their online account. The Financial Aid Office will determine the amount, if any, return of Federal Title IV is required using the current student information system Return of Title IV search. The return of Title IV funds for all charges, including tuition and special fees, will be prorated on a per diem basis based on the calendar days in the term up to and including the 60% point in the semester. There is no return of Title IV funds after that point. For those students who are withdrawing from a class that is less than one semester in length, the Financial Aid Office will follow the guidance provided from the Department of Education to determine if a Return of Title IV calculation is needed.

If a return of Federal Title IV funds is necessary, the Financial Aid Office will make the appropriate adjustments to the student's financial aid and notify the Business Office so that the student can be billed at their last known permanent address. Adjustments to a student's financial aid may result in the student owing money to the College. If a Return to Title IV calculation results in a credit balance owed to the student, the amount will be disbursed to the student within 14 days. The Financial Aid Office will make the appropriate adjustments to the student's financial aid and will process by applying to any remaining bill owed to the college first and then any overage disbursing the student.

**Students Who Unofficially Withdraw from Ridgewater College:**

As soon as the student has been graded and if they have been given LDA's by all their instructors, they will show up on the current student information system Return of Title IV search. A student who receives a grade combination of all F's, FW's, NC's, W's and/or I's may be considered unofficially withdrawn. The withdrawal date for a student who unofficially withdraws is the midpoint (50%) of the semester, unless there is documentation in at least one class that is later than the 50% point. Faculty must have documented a LDA or have a documented academic-related activity after the 60% point of the semester for a student not to be considered unofficially withdrawn.

The Financial Aid Office will follow up with the student's instructors who have not reported an LDA or those who reported an LDA that is not consistent with the other LDA dates to determine when the student last completed a documented academic-related activity during the semester. Based on the information from the search and the response of the faculty, the Financial Aid Office will initiate a return of Federal Title IV funds for those students who have been determined to have unofficially withdrawn. The Financial Aid Office will make the appropriate financial aid adjustments and notify the Business Office to bill the student for outstanding charges resulting from the financial aid adjustments.

Ridgewater College must refund all Title IV grant funds and the amount of any direct loan funds that were originally used to pay tuition and fees if Ridgewater College cannot document that a student attended any classes within the term (i.e. non-attending/non-participating student).

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**College and Student Responsibilities:**

Ridgewater College's responsibilities in regard to the return of Title IV funds include:

- Providing each student with the information provided within this policy.
- Monitor academic engagement\* of the students.
- Identifying students who are affected by this policy and completing the Return of Title IV funds calculation for those students.
- Returning to Title IV programs any Title IV funds that are due within 45 days of determining an official or unofficial withdrawal date.
- In some cases, a student may withdraw from all courses before aid has disbursed. A post withdrawal disbursement is done when a student shows they have withdrawn from all their classes prior to financial aid disbursement but began attendance in all courses and are qualified for some (earned) aid. For Pell grant eligibility only, the earned portion of the grant is disbursed to the student account and a letter is sent to student to notify them of their eligibility and right to return funds within 45 days on the date letter was issued. For loan eligibility, a notice is sent to the student within 30 days of the withdrawal date and before any funding will be processed to notify the student of their eligibility and ability to accept or decline loan funds. The student will be allowed at least 14 days but no more than 30 days to accept or decline the funds.

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\*Academic engagement is the active participation by student in an instructional activity such as:

- Attending a synchronous class, lecture, recitation, or field or lab activity, physically or online, where there is an opportunity for interaction between the instructor and students
- Submitting an academic assignment
- Taking an assessment or an exam
- Participating in a study group, group project, or an online discussion assigned by the instructor, or
- Interacting with an instructor about academic matters.

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Academically related activities do NOT include activities where a student may be present but not academically engaged, such as:

- Logging into an online class or tutorial without any further participation,
- Participating in academic counseling or advisement.

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Student responsibilities include:

- Notifying Student Services of the intent to withdraw from all courses.
- Returning to Title IV programs any funds that were disbursed directly to the student and for which the student was determined to be ineligible through the Return of Title IV Funds calculation.

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128 *History:*129 *05.19.09 Adopted*130 *03.16.17 Proposed; 04.19.17 Revised*131 *04.15.22 Proposed - Reviewed for Equity Compliance; 06.06.22 Revised*132 *03.12.24 Proposed; 06.10.24 Revised*