Student Financial Aid & Scholarship
Return of Title IV Policy

What is Return to Title IV?

Cuyahoga Community College (Tri-C) is required to return federal financial aid funds for students who are withdrawn from courses for which they have received or are eligible to receive financial aid. This action is governed by the U.S. Department of Education’s policy for Return of Title IV (federal financial aid). As such, in instances of full withdrawal, students may be subject to the Return to Title IV Policy and liable to return financial aid funds.

If a student completely withdraws from all classes, repayment of a percentage of the federally funded financial aid received to the U.S. Department of Education may be required. Once all classes have been dropped, the college is required to calculate the aid received and the number of days enrolled to determine if a student will be required to repay federal financial aid funds. A portion of federal financial aid may be owed to both Tri-C and to the U.S. Department of Education.

An official withdrawal is determined when a student drops or withdraws from all courses, to zero credit hours. An unofficial withdrawal is determined when a student begins attending a course, but ceases attendance at some point during the semester and receives grades of “WF” or a combination of “WF” or “W” grades. In the case of a student earning all “WF” grades, the instructor reported last date of attendance is used to determine the withdrawal date, and the amount of aid to be returned.

Students who apply for a Withdrawal Exception are also subject to the Return of Title IV Policy and may have to repay financial aid funds upon the submission of a Withdrawal Exception petition, regardless of the committee's decision. If a student has not already withdrawn from their courses at the time of the meeting, the instructor reported last date of attendance will be used to determine the percentage of aid earned for the semester.

How does Return to Title IV affect my aid?

The Student Financial Aid & Scholarships Office will return either a portion or all federal aid to the U.S. Department of Education, based on the amount of financial aid not earned for the semester. Funds are returned in the following order: Direct Unsubsidized Loan, Direct Subsidized Loan, Perkins Loan, Direct PLUS Loan, Pell, Supplemental Educational Opportunity Grant (SEOG), Iraq/Afghanistan Service Grant. This return may create a balance on a student's account, for which the student is responsible for paying to the college. Any amount owed as result of the drop to zero credits must be repaid to the college within 60 days of the end of the semester. Failure to repay the amount due will cause a student to be reported to the Ohio Attorney General’s Office for collection. Students who owe a balance to Tri-C should contact the Enrollment Center for additional information.

In addition to owing a balance to Tri-C, a student may also need to return a portion of federal aid directly to the U.S. Department of Education. Any portion owed to the U.S. Department of Education will be reported as an overpayment and must be repaid prior to receiving any additional federal aid. This overpayment will appear on the Student Aid Report (SAR) and will also prevent a student from receiving federal aid at any college or university in the United States.

Students who owe an overpayment to the U.S. Department of Education are encouraged to contact the Department directly at 800-621-3115 to establish a satisfactory payment arrangement. In addition to repaying funds, failure to complete the courses in which a student enrolled may also affect your Satisfactory Academic Progress (SAP) status.

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and may require that you begin repaying student loans previously received. Students who fail to complete the semester of enrollment may be placed on warning status or could lose their eligibility for federal aid. Any Pell or loan funds earned will count toward federal lifetime limits and aggregate amounts.

What is the timeframe in which Return to Title IV Occurs?

The department of education stipulates that a student must be reported within 30 days of withdrawal from all courses. Any funds to be repaid to the department must be returned within 45 days of the institutions determination the student has withdrawn.

What if a Disbursement Never Occurred During the Semester?

If a financial aid eligible student withdraws from courses prior to disbursement, a calculation is completed to determine the amount of earned aid for the term. This disbursement may help to reduce a student’s balance for the withdrawn term. This disbursement is called a Post-Withdrawal Disbursement. Students eligible for a Post-Withdrawal disbursement will have funds applied to their account in this order: Pell, Iraq/Afghanistan Service Grant, SEOG, Direct Subsidized Loan, Direct Unsubsidized Loan, Perkins Loan, Direct PLUS Loan. If a student qualifies for a Post-Withdrawal Disbursement, any grant funds the student is eligible to receive, based on the return calculation, will be applied to the student’s account within 14 days. If a student qualifies for a Post-Withdrawal Disbursement from loan funds, a letter will be sent to the student (or parent in case of a Direct Plus Loan) stating the amount of the loan disbursement the student is eligible to receive. The student must then reply within 14 days to give authorization for the disbursement. If written authorization is not received, the loan will be cancelled, and updated with Direct Loans.

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