



Financial Aid Information – Return of Title IV

Return of Title IV Policy

Students receiving federal financial aid at Cuyahoga Community College (Tri-C®) who withdraw from ALL the financial aid eligible courses during the semester are subject to Return of Title IV (R2T4) calculations, as required by the U.S. Department of Education. This calculation may create a balance for students, as the College may be required to return a portion of a student's federal financial aid funds to the Department of Education on the student's behalf.

Official Withdrawal: A student withdraws from all courses online through My Tri-C Space or contacts the Enrollment Office to initiate an official withdrawal. These students typically receive withdrawal (W) grades. In this case, the date the student withdrew is used for R2T4 purposes.

Unofficial Withdrawal: A student does not complete the official withdrawal process as defined above and stops attending courses. These students typically receive all failing (F) grades. The Tri-C attendance policy dictates that faculty must report a last date of attendance (LDA) for students with an F grade. In this case, the latest reported LDA is used as the withdrawal date for R2T4 purposes.

The R2T4 Financial Aid policy and withdrawal calculation is separate from the College's [withdraw schedule](#) and refund percentages.

Determining Aid Earned

Though financial aid is typically disbursed before the end of the semester, a student earns funds upon completion. Using the student's withdrawal date, the Student Financial Aid & Scholarships (SFAS_ Office will determine how much disbursed or could have been disbursed aid has been *earned* by the student. A student with a withdrawal date after the 60% point of the term or part of the term has earned all TIV funds scheduled for that semester. A student with a withdrawal date before the 60% point or part of the term will have a pro-rated earned percentage based on the number of days they remained enrolled.

Tri-C will return any unearned TIV funds disbursed to students to the Department of Education, which may result in the student owing a balance to the College. Any earned funds that have not been disbursed to a student account will be treated under our Post-Withdrawal Disbursement policy (see section below)

Returns of TIV Aid

The SFAS Office will complete R2T4 calculations and return required funds to the Department of Education on the student's behalf as soon as possible, but no later than 45 calendar days after determining the student has withdrawn. Students will receive an R2T4 notification letter via mail indicating the withdrawal date, percentage of the semester attended, and amount of aid that will be returned on the student's behalf.

Financial Aid (TIV) funds are returned to the Department of Education in the following order:

1. Direct Unsubsidized Loan
2. Direct Subsidized Loan
3. Direct PLUS Loan
4. Federal Pell Grant
5. Iraq and Afghanistan Service Grants
6. Supplemental Educational Opportunity Grants (SEOG)

Post-Withdrawal Disbursement

Students who do not receive all earned TIV funds before their withdrawal may be due a post-withdrawal disbursement (PWD). Any PWD will be applied.

A PWD notification letter will be mailed to a student's address on record within 30 days. Students must respond within 14 days of receiving the letter to either decline a PWD or accept a PWD of a loan. Tri-C is not obligated to disburse loan funds after the 14-day response deadline.

PWD of Grant Funds: Grant funds (e.g., Pell, SEOG) will automatically be applied to a student's account within 45 days.

PWD of Loan Funds: If a PWD includes loan funds, the student must contact the SFAS Office for permission before the funds can be applied to their account. Students should be reminded that any loan funds disbursed must be repaid to the Department of Education under the terms of their promissory note.

Account Balances

As a result of the R2T4 calculation, a student may have a credit balance and be owed a refund or may have a balance owed to the College.

Credit Balances: If a credit balance is created as a result of the R2T4 calculation and/or PWD after all allowable charges are paid on the student's account, it will be issued as soon as possible and no later than 14 days.

Balance Owed: Students must pay any outstanding account balance due to the R2T4 calculation or withdrawal. Any unpaid balances will be sent to the Ohio Attorney General's Office during the following semester. An outstanding balance may prevent a student from being able to register for a future semester. Students can contact the Bursar's Office for questions regarding balances owed.

Overpayment

Students may have an *overpayment* when they receive more aid than they are eligible for based on their enrollment. In these instances, the student may owe a balance to Tri-C and the Department of Education. Students will view an overpayment alert in their StudentAid.gov "Account Dashboard," which will let them know whom to contact to resolve the overpayment. An overpayment will prevent students from receiving additional TIV funds until it has been satisfactorily resolved with the Department.

Late Withdrawal Exception Process

Students applying for the College's Late Withdrawal Exception process are still subject to the Federal R2T4 regulations. Any student receiving federal Title IV financial aid funds is subject to the policy, regardless of the circumstance. Students should be aware that the information provided in the withdrawal packet will be used to calculate their return based on the last date of attendance provided by instructors. Since the Late Withdrawal Exception process informs the College that a student has ceased attendance in all courses, whether the exception appeal is approved or denied, the College is required to complete the R2T4 calculation.

Schedule Changes/Adjustments

Students choosing to make schedule adjustments where one or more courses are dropped or withdrawn but remain in at least one course are not subject to this calculation. However, schedule adjustments may affect a student's enrollment, which may require financial aid to be adjusted based on the change in enrollment for the semester. Withdrawing from courses may also affect a student's Satisfactory Academic Progress (SAP) for that semester or a future semester. Students are reminded that SAP requires a 67% course completion rate, completing their degree within the maximum timeframe, and at least a 2.0 GPA.