**RETURN OF TITLE IV POLICY (R2T4)**

**Financial Aid Obligations and Payment Agreements**

All students enrolled in 8-15-month programs, as well as students enrolled in some of the other programs at Tri-County Career Center – Adult Center, will execute a payment agreement covering the amount of that term's training costs. A payment agreement establishes, without regard to financial aid or other funding sources, that a student is primarily responsible for his/her education expenses. A student who has failed to meet his/her obligations as defined in the payment agreement shall not be allowed to attend classes the following term until (1) the outstanding balance is paid, or (2) the school is adequately assured of receiving payment.

**Leave of Absence and Withdrawals**

Tri-County Career Center-Adult Center feels that there is sufficient time allowed in the attendance policy to cover personal illness, bereavement, court appearances or emergencies. A leave is not usually permitted except for extenuating circumstances beyond the control of the student. A leave will be granted one time per year and for one week. If possible, the student may arrange with the instructor to make up hours at his/her own expense. The student will need to provide documentation of absences. If a student must leave for an extended period, it is best for the student to withdraw and re-enroll later. If a student is not able to complete the program, they must return in the next school year to complete. For a leave of absence (LOA) to be approved, the following must be followed:

- The student must submit in writing, signed, dated and include the reason for the request to the Student Services Supervisor/Financial Aid Advisor and Adult Supervisor. Students are required to submit the request for LOA in advance unless unforeseen circumstances prevent the student from doing so. For example, if the student becomes injured in a car accident and needs a few weeks to recover before returning to school.
- The Student Services Supervisor/Financial Aid Advisor and Adult Supervisor will notify the student in writing of the determination within two weeks.
- Students clearly understand there is reasonable expectation that they will return from the LOA. The school will not grant the student a LOA merely to delay the return of unearned Title IV funds.
- The school will not assess the student any institutional charges, the student's need may not increase, and, therefore, the student is not eligible for any additional Title IV aid. The school may grant a full tuition credit toward the course the student chooses to re-enter as a way to comply with this requirement that the student not be assessed any additional charges upon return from the leave.
- The LOA (only one per year), must not exceed 180 days in any 12-month period.
- Upon return to the student's program, the student must complete the number of hours and the weeks of instruction in the payment period.

Federal policy states that a student has 150% of the published length of the program to complete all required coursework. Example: if a program takes 900 hours and 30 weeks to complete, the maximum timeframe would be 1350 hours and 45 weeks at the same pace of the normal program hours.

**Withdrawal**
If a student stops attending school for any reason, the student's pending disbursement will be placed on hold and the student's expected Title IV will be recalculated based on the total number of clock hours (percentage of time) the student was scheduled to attend school (as of the last day of academic attendance. In some situations, the student may be liable for repayment of financial aid fund disbursed and must pay it back to the school. The school will then refund the money back to the aid Program. The student will also be invoiced for any tuition, books, supplies/lab fees, and assessments not covered by the aid.

**Official Withdrawal**
Student completes forms to withdraw from class through the Adult office. The student's last day of recorded attendance will be used for last day of attendance.

**Unofficial Withdrawal**
Student stops attending classes without providing notification to the school that she/he is withdrawing. Student does not complete proper forms for withdrawal. The school will reach out to the student (email, telephone, mail) for (7) days. If the student has not contacted the school, the student will be withdrawn from his/her training program. The student's last day of recorded attendance will be used as his/her last day of attendance.

**Withdrawal Date**
The last date of recorded attendance will be the date used to determine the amount of aid the student has earned.

**Date of Determination**
The date the Student Services Supervisor/Financial Aid Advisor determined that the student withdrew. This date is used for compliance in returning Title IV funds.

Students who request a return must meet with the Student Services/Financial Aid Advisor and Instructor to devise a plan of completion to make sure the student can meet the minimum requirements of satisfactory academic process.

**Refund, Withdrawal and Account Balance Policy**
If a student finds it necessary to leave a program, they must contact the Adult office to officially withdraw from Tri-County Career Center-Adult Center and complete the necessary forms. Completing the forms in the Adult office is preferred. If a student is not able to complete forms in the Adult office, forms can be emailed or mailed to student to complete and return as soon as possible. An official withdrawal date is necessary for determining the amount of tuition refund for which a student may be eligible or for calculating a balance due from the student.

Personal items and school-issued books, kits, etc., that belong to the student who withdraws must be claimed within 30 days of the date of withdrawal or these items become the property of the school.

Each student is primarily responsible for his/her education expenses including, but not limited to, tuition, books/supplies and fees. Students are responsible for the payment of all books, tools, and supplies issued to a student prior to the student's official withdrawal date.

Withdrawal from a program does not extinguish a student's tuition obligation and other related fees/expenses. A student who withdraws is still responsible for all or a portion of the program tuition, depending on the student's official withdrawal date.

Title IV payment periods are 450 hours each. Tri-County Career Center-Adult Center applies tuition by term. Below is a breakdown for the school's eligible Title IV programs and the amount of tuition that will be applied. Below is the breakdown for the school's eligible Title IV programs.

Medical Assisting Technology (1350 hrs.) 225 hours = one term – half of a Title IV Payment Period. There are three 450-hour payment periods.

- A student who withdraws 5-8 days into the term owes 25% of their tuition
- A student who withdraws 9-12 days into the term owes 50% of their tuition
- A student who withdraws 13-16 days into the term owes 75% of the tuition
- A student who withdraws 17 day into the term owes 100% of the tuition

Cosmetology (1500 hrs.) is divided into six 225-hour terms and one 150-hour term. There are two 450-hour payment periods and two 300-hour payment periods.

- A student who withdraws 5-8 days into the term owes 25% of their tuition
- A student who withdraws 9-12 days into the term owes 50% of their tuition
- A student who withdraws 13-16 days into the term owes 75% of their tuition
- A student who withdraws 17 days into the term owes 100%

Welding Technology (660 hrs.) is divided into two payment periods (terms) of 330-hours each.

- A student who withdraws 5-11 days into the term owes 25% of their tuition
- A student who withdraws 12-21 days into the term owes 50% of their tuition
- A student who withdraws 22-29 days into the term owes 75% of their tuition
- A student who withdraws 30 days into the term owes 100% of their tuition

Cyber Security (675 hrs.) is divided into two payment periods (terms) one with 335-hours and one with 340-hours.

- A student who withdraws 5-11 days into the term owes 25% of their tuition
- A student who withdraws 12-21 days into the term owes 50% of their tuition
- A student who withdraws 22-29 days into the term owes 75% of their tuition
- A student who withdraws 30 days into the term owes 100% of their tuition

**Short-term Programs, Tuition, Fees, or Refunds**
Nursing Assistant, Fiber Optic Technician, Phlebotomy for example:

One hundred percent (100%) of the tuition and fees are due at the onset of the program and there will be no refunds after the third full day of class. Fees paid are fully refundable through the third day of class. In the event of a class being delayed or canceled, all fees paid will be refunded in full by Tri-County Career Center. Sources of funding provided through third-party sponsors will be applied to student charges. In the event that sponsor-supported funds are reduced or denied, the student must pay the "balance due" amount. This includes Nursing Assistant modules.

Refunds due to students will be processed no later than 45 days from the date of determination. Students do not have to request the refund if due.

**Account Balance Policy**
If a withdrawal or dismissal results in an account balance, an invoice will be mailed to the student. If a student has not paid or set up payment arrangements after that notice, the student will receive two additional invoices (a month apart). If there is no response, a student will receive a letter stating that failure to respond within 10 days will result in their balance being turned over to a collection agency.

**Return of Title IV and HEA Policy**
When you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. Tri-County Career Center-Adult Center will calculate the amount of Title IV funds earned. The unearned Title IV funds are returned to the Title IV, HEA, Federal fund programs according to the policies listed below.

Tri-County County Career Center measures progress in clock hours and used the Title IV payment period for the period of calculation. This policy applies to students who withdrew officially, unofficially or fail to return from a leave of absence or dismissed from enrollment at Tri-County Career Center-Adult Center. It is separate and distinct from Tri-County Career Center-Adult Center's refund policy. (Refer to the institution's refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of unearned funds do not include funds from sources other than the Title IV, HEA programs. Tri-County Career Center- Adult Center participates in the Federal Pell Grant Program only.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received.

Therefore, the amount of Federal fund earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned. If the amount disbursed is less than the amount earned, the student may be eligible for a post-withdrawal disbursement.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

Tri-County Career Center-Adult Center is permitted to disburse any Title IV grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the school determined the student withdrew. A student will be advised that they have a post-withdrawal disbursement. If the disbursement results in a Title IV credit balance, that credit balance will be disbursed to the student within 14 days. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

**Earned Aid:**
Title IV, HEA aid is earned in a prorated manner on a per diem basis (clock hours) up to the 60% point in the payment period. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the Student Services Supervisor/Financial Aid Advisor.

**Withdraw Before 60%**
The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period. The institution will use the Department of Education's prorated schedule to determine the amount of the R2T4 funds the student has earned at the time of withdraw.

**Withdraw After 60%**
After the 60% point in the payment period, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

**The Calculation Formula**
If a student withdraws at the 111 hours "scheduled to complete point" into a 450-hour payment period, and if a full Pell award of $5, 816.00 is awarded to the student for an academic year (two 450-hour payment periods): $2,908.00

Title IV (Pell) disbursed for the payment period: $2430.00

As a result of the student withdrawing at the 111-hour scheduled, the student only earned 24.7% of the Title IV aid, (111 hours/450 hours = 24.7%), or $718.28 of the $2,908 disbursed. The percentage of unearned aid is 75.3%. The school is responsible for returning to Pell either $1,829.79 in unearned charges ($2,430.00 cost of payment period x 75.3%) OR the difference between what was actually disbursed and what was earned by the student ($2,908.00 - $718.28

= $2,189.72), whichever amount is less. In this example, $1,829.79 would need to be returned to Pell. **If more money has been dispersed and received by the student than what was earned by the student, then the student may owe funds to the U.S. Department of Education.**

Any Title IV Pell funds that must be returned to the Federal Department of Education will be returned no later than 45 days from the date of determination that the student withdrew.