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## UNITED STATES DEPARTMENT OF EDUCATION

### RETURN TO TITLE IV (R2T4) REGULATIONS

The law specifies how the University of Northern British Columbia must determine the amount of Title IV program assistance (Direct Loans) that students earn if they withdraw from school. See section on Withdrawals for specific information regarding Leaves of Absence (LOA) and the withdrawal process. Awards and Financial Aid is responsible for calculating R2T4 and the Finance Office is responsible to return the funds. Awards and Financial Aid uses worksheets and software provided by the US Department of Education to calculate the R2T4 funds. All funds must be returned to the lender within 30 days of the last date of attendance. If you have questions about your Title IV program funds, students can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at [www.studentaid.gov](http://www.studentaid.gov).

When a student withdraws during a payment period, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The date of withdrawal is the earlier of the date the student notified the Office of the Registrar of their intent to withdraw or the date the student submitted the withdrawal form. If the student received (or the school received on the student's behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than was earned, the excess funds must be returned by the school and/or the student.

The University of Northern British Columbia is not required to take attendance although many professors may require a student to attend in order to receive a passing grade. Without an official Withdrawal Form, the University will use the last date of attendance to compute the R2T4 formula.

In the case where a student notifies the Program Chair or a faculty member that he or she intends to withdraw, the student must be informed of the need to complete the Official Withdrawal Form, document the date the student notified them and share that information with the Office of the Registrar. Should the student fail to file the Withdrawal Form or there is a lag between the notification and the filing of the form, the earlier date of notification will be used in calculating the R2T4 formula. In the event a student receives all failing grades for a semester, if it is determined that those grades

were the result of lack of attendance, the Office of the Registrar and faculty will attempt to determine the last day of attendance and use that date in the R2T4 calculations. If the exact date cannot be determined, the University will assume a 50% attendance, and use that date as the last date of attendance. Students who do not attend even one class, are ineligible for Title IV funds and all of the loan proceeds will be returned to the lender.

The amount of assistance earned is determined on a pro rata basis. The payment period is the term for which the loan was certified and the percent of attendance is calculated by dividing the number of days attended by the total number of days in the payment period. For example, if the student completes 30% of the payment period or period of enrollment, the student has earned 30% of the assistance they were originally scheduled to receive. Once the student has completed more than 60% of the payment period or period of enrollment, all the assistance that the student was scheduled to receive for that period is considered to have been earned. If the student did not receive all of the funds that were earned, he or she may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that additional debt is not incurred. Awards and Financial Aid will use the R2T4 worksheets as provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned.

The University of Northern British Columbia may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition and fees. For all other school charges, the school needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission the student will not be offered the funds. However, it may be in one's best interest to allow the school to keep the funds to reduce the debt at the school.

There are some Title IV funds that students were scheduled to receive that cannot be *earned* once a student withdraws because of other eligibility requirements. For example, if a first-time, first-year undergraduate student has not completed the first 30 days of the program before withdrawal, the student will not earn any FFEL loan funds that he or she would have received had the student remained enrolled past the 30<sup>th</sup> day. If the student receives (or the school receives on behalf of the student) excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of:

1. The institutional charges multiplied by the unearned percentage of the funds, or
2. The entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of the Title IV program funds. If the school is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned, the student repay in accordance with the terms of the promissory note. That is, scheduled payments are made to the holder of the loan over a period of time. Students who have received a refund of their loan proceeds before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:

1. Unsubsidized Federal Direct loans
2. Subsidized Federal Direct loans
3. PLUS/Parent PLUS Direct Loans

The requirements for Title IV program funds when students withdraw are separate from any refund policy that the school may have. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The school may also charge for any Title IV program funds that the school was required to return. Students may receive a copy of the Refund Policy from the Finance Office. The Refund policy is also included in the Academic Calendar.

Credit balance: If, after the R2T4 calculation is completed, a credit balance remains on the student's account, the school must disburse the credit balance to the student as soon as possible and no later than 14 days after the calculation of the R2T4.

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**Notification:** The Awards and Financial Aid Office will notify students in writing within 14 days of the date that it is determined a Return of Title IV calculation is required. If the University is required to return funds on behalf of the borrower, the Awards and Financial Aid Office will also provide written notice to the student of the amount of funding returned.

### **Time-frame to Return Title IV Funds**

The University must return Title IV funds to the lender as soon as possible but no later than 45 days after the date of the institution's determination that the student withdrew.

## **Leaves of Absence (LOA) and Withdrawals**

### LOA and Withdrawal Request Forms

The forms required by the University of Northern British Columbia to request a LOA or a Withdrawal is available from the Office of the Registrar or the

Graduate Programs Office.

### Official Withdrawal

A “withdrawal” refers to a student’s intent to completely terminate studies at an institution with no expectation of return, and who submits an official notification to the Office of the Registrar to do so. The student’s withdrawal date will be the date that the student began the official withdrawal process.

The last day to officially withdraw from a semester is 50 days from the beginning of the semester.

### Unofficial Withdrawal

An unofficial withdrawal is one where the school has not received notice from the student that the student has ceased or will cease attending the school. The withdrawal date will be the mid-point of the semester in which the student was enrolled, or the last date of attendance at an academically-related activity, provided that the activity is documented as an academically-related activity and the University has documented the student’s attendance at the activity.

The University must determine the withdrawal date for a student who withdraws without providing notification no later than 30 days after the end of the –

- (i) Payment period or period of enrollment, as appropriate;
- (ii) Academic year in which the student withdrew; or
- (iii) Educational program from which the student withdrew.

### Withdrawal Dates:

The last day to withdraw for each semester is published in the academic calendars: <https://www.unbc.ca/calendar/undergraduate/semester-dates>  
<https://www.unbc.ca/calendar/graduate/semester-dates>

Note: Students who withdraw from courses or the program receive a grade of “W” on their transcript. The grade is considered the same as an “F” grade in calculating the quantitative aspect of the Satisfactory Academic Progress standards and may affect the student’s future eligibility for Financial Aid.

### Approved Leaves of Absence (LOA)

A LOA is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance and will return to complete the program. Students returning from a LOA are not required to re-apply for admission but must re-register for their courses.

A LOA must meet certain conditions to be counted as a temporary

interruption in a student's education instead of being counted as a withdrawal requiring a school to perform a Return calculation. If a LOA does not meet the conditions in the student is considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform a Return calculation.

Graduate students in good standing may request a leave of absence from their program. A leave of absence maintains the students standing in their program so that they can return once the reason for the leave has resolved. During a leave, students do not pay tuition and may not undertake any academic or research work, nor use any of the University's facilities. If you are submitting a late Leave of Absence Request Form (after the start of a semester) and have enrolled in courses an add/drop form must be completed and signed off by your supervisor and chair of your program. This form must be submitted to the Office of the Registrar with a copy attached to the submitted leave form. Completed forms can be emailed or delivered in person to the Office of Graduate Programs.

Leaves of Absence may be requested under the following categories:

- Medical
- Compassionate
- Parental
- External Employment (closely related to program of study)

A leave of absence request must be submitted **two weeks prior to the start of the semester** for which a leave is requested. A request will not be considered if a student's time limit has expired or if the student is on a Continuance Review. *If you are submitting a late Leave of Absence Request Form (after the start of a semester) and have enrolled in courses an [add/drop](#) form must be completed and signed off by your supervisor and chair of your program. This form must be submitted to the [Office of the Registrar](#) with a copy attached to the submitted leave form.*

A leave of absence may be approved for **no more than one year** (three semesters) in a graduate degree program except under exceptional circumstances.

**Medical leave requests** must include documentation from a medical professional.

**Compassionate leave requests** are reviewed based on the individual circumstance and supplementary documentation may be required. Students seeking a compassionate leave should arrange to meet with the [Manager of Graduate Programs](#) for assistance.

Students are required to register in the semester of their return by the registration deadline. **Failure to register following a leave will result in a withdrawal.**

**Late requests** may be considered on an exceptional basis. Please be aware that any request received after the semester deadline to register or revise registration will be **subject to financial penalty** (see the [Semester Dates](#) in the Academic Calendar for full details). *If you are submitting a late Leave of Absence Request*

*Form (after the start of a semester) and have enrolled in courses an add/drop form must be completed and signed off by your supervisor and chair of your program. This form must be submitted to the Office of the Registrar with a copy attached to the submitted leave form.*

Time spent on a leave of absence will not count towards the time limit to complete your degree. **A leave of absence request will not be considered if the time limit to complete your degree has expired.** Time limits are outlined in the [Graduate Academic Calendar](#) (regulations 4.2.2/4.2.4 (Master Degree) and 7.7 (PhD)).

Students **must be in good standing** in order to be eligible to request a leave of absence, including:

- In compliance with academic performance requirements and must not be on a continuance review (calendar regulation 4.3). A student will NOT be considered for a Leave of Absence if they are on a Continuance Review.
- No deferred coursework on record unless the deferral date is amended to the semester of return from the leave. A copy of the deferral paperwork must accompany the Leave of Absence Request Form.
- Continuously registered in their degree program from the date of admission up to and including the current semester.
- No outstanding fees.

**International students** should connect with the [International](#) office to ensure they understand how a leave of absence impacts their immigration status.

During the LOA, the institution will not assess the student any additional institutional charges, the student's financial need will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Direct Loan recipient, the school will explain to the student, prior to granting the LOA, the effects that the student's failure to return from a LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted a LOA that meets the criteria stated above is not considered to have withdrawn, and no Return calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period.

### **Completion of coursework upon return**

In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance, **and since the academic programs at UNBC are considered semester-based programs, where the payment period is the semester, a student returning from a LOA must do so at a time when he or she can complete the term in order to complete the payment period and be eligible to receive a second or subsequent**

**disbursement.** Therefore, for students enrolled in credit-hour term programs, in order for a LOA to be a LOA, the school must allow a student returning from a LOA to complete the coursework that he or she began prior to the LOA.

### **Students who return earlier than anticipated**

The school may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic program at the point where he or she began the LOA, the student is considered to still be on the approved LOA.

**The days the student spends in class before the course reaches the point at which the student began his or her LOA must be counted in the three-semester maximum for an approved leave of absence.** A student repeating coursework while on LOA must reach the point at which he or she interrupted training within the 180 days of the start of the student's LOA.

### **Students who fail to return from LOA's**

If a student does not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA.

A student who is granted an approved LOA is considered to remain in an in-school status for Title IV loan repayment purposes. If a student on an approved LOA fails to return, the school must report to the loan holder the student's change in enrollment status as of the withdrawal date. One possible consequence of not returning from a LOA is that a student's grace period for a Title IV program loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, a school must inform a student who is a Title IV loan recipient of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

### **Unapproved LOA's**

A school may grant a student a LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The student's withdrawal date is the date the student begins the LOA. An unapproved LOA may be treated as an official withdrawal since the school would have previously granted an LOA. Therefore, the school would know immediately that the student had ceased attendance for Title IV purposes, and must use the specified withdrawal date in the Return calculation.