



Writtle
University
College

Writtle University College

Return of Title IV Funds (R2T4) Policy

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Writtle University College will follow the US Department of Education's requirements for returning funds.

<https://ifap.ed.gov/fsahandbook/attachments/1718FSAHbkVol5Master.pdf>

This will be applied alongside the University College's Financial Regulations.

A loan is awarded under the assumption that the student will attend Writtle University College for the entire period for which the funding was granted. When a student who began attendance withdraws during a payment period, the amount of Title IV funding that has been earned up to that point is calculated in accordance with the US Department of Education's regulations. If the student received more financial assistance than was earned, the excess funds must be returned to the U.S. Department of Education.

A student who wants to withdraw will need to contact their tutor and Registry who will inform them of the withdrawal procedure and establish their last date of academic attendance. Their last date of academic attendance will be their withdrawal date. Note will be taken of the R2T4 regulations in terms of what constitutes academic attendance.

An unofficial withdrawal is when a student withdraws without following any of the official withdrawal procedures. If a student (1) fails to submit a required essay or assignment, or (2) fails to make any point of contact required for the continuance of their UK Visa, or (3) fails to attend a tutor appointment, then every effort will be made to contact the student. Should those efforts fail or lead to a belief that the student has withdrawn, then this will be deemed an unofficial withdrawal. The same regulations apply in terms of returning loan funds. The school will determine the date of withdrawal as the last date of proved academic activity such as submitting an assignment or tutor meeting or visa point of contact. If such a date cannot be fixed, the withdrawal date will be the midpoint (50%) of the term (payment period).

Writtle University College will use the 'Treatment of Title IV Funds' form provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned. The amount of funding earned is determined by the student's period of attendance.

The percent of attendance is calculated by dividing the number of days attended by the total number of days in the payment period. Any unscheduled leave that is 5 consecutive days or more are subtracted from

both the numerator and denominator.

For example, if the student completes 30% of the payment period, the student has earned 30% of the funding they were originally scheduled to receive. Once the student has completed more than 60% of the payment period, all the funding 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.

For more precise details of the withdrawal calculation and how it might affect you, contact the office which handles your loans.

Leave of Absence and Federal Loans

There are two types of absence, which allow the student to return at the point they interrupted their studies:

1. A short absence up to 10 consecutive expected interactions with no penalty to the student;
2. Leave of Absence, which means a student interrupts their study, typically for one year, resuming their study at the point they interrupted. Under Federal Loan regulations this is, if the absence is more than 180 days, it is a withdrawal which still allows the student to resume the course in the following year and the time out does not count in the 150% course length. Should the University College recommend such an absence (and resume) as part of the Academic Progress (e.g. a student is repeating a module that cannot be completed until the following year), there are no federal loans to cover the period of absence, but the loan entitlement resumes as the course resumes.

The University College has 45 days from the date it determined the student withdrew to return to the U.S. Department of Education all unearned funds for which the University College is responsible. The student or parent returns unearned funds to the U.S. Department of Education in accordance with the promissory note he or she signed.

The University College must return loan funds to the U.S. Department of Education in the following order, up to the net amount disbursed from each source:

1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Direct PLUS Loans

The U.S. Department of Education is notified of the student's withdrawal through the regular enrollment updates.

Withdrawal and Exit Counselling

As soon as a withdrawal is identified, whether official or unofficial, the student is notified that they must complete exit counseling. This is essential to understand what will happen in the collection and repayment of their loans. If a student does not complete on-line counselling, then the school will send the Ed Dept exit counselling booklet to every known email or address which ensures that a student cannot attempt to use "I didn't know" if their loan servicer chooses to impose penalties for non repayment.

Temporary Withdrawal/Suspension

A student in receipt of Federal funds who takes temporary withdrawal will be classed as withdrawn for financial aid purposes. Students in receipt of Federal funds cannot apply for retrospective temporary withdrawal.

Enrollment Status

A student must be enrolled at least half time to receive Federal funds. If a student drops below half time status, there will be no entitlement to further funds or disbursements.

If the student has any outstanding debts with the University College including any debts that arise due to the return of their financial aid, these sums must immediately be repaid to the University College.

Withdrawal Policy

The Writtle University College's withdrawal procedures, available from Registry consist of the following

- HE Attendance Policy
- FE Attendance Policy and Procedure
- Withdrawal form W1

Withdrawal Financial Regulations

The University College's financial regulations, fees and refund policy can be found on the website at the following address:

<http://writtle.ac.uk/HE-Regulations-&-Policies>

Post-withdrawal Disbursement Policy

If the student did not receive all of the funds that were earned, he or she may be due a post-withdrawal disbursement (PWD). However, because of the way disbursements are made at Writtle University College, this is most unlikely to happen. If a withdrawing student does qualify for a post-withdrawal disbursement, University College will provide a written notification to the student within 30 days of the date of determination of withdrawal. The notification will:

- identify the type and amount of payment
- explain that the student may accept or decline all or a portion of the loan disbursement
- explain the obligation to repay the loan
- specify a deadline of 14 days for confirmation.

University College must receive a documented confirmation from the student (or parent borrower) prior to disbursement. The confirmation must be received within 14 days; the school must make any such disbursement no later than 180 days after the Date of Determination.