

RETURN TO TITLE IV (R2T4) Policy (US Citizens or Eligible Non Citizens attending Queen's University)

United States law specifies how Queen's University must determine the amount of Title IV program assistance (Direct Subsidized and Direct Unsubsidized Loans, Direct Grad PLUS Loans & Direct PLUS Loans) that students earn if they withdraw from school. The Office of the University Registrar (Student Awards) is responsible for calculating R2T4 (Return of Title IV Funds). The Student Awards Office uses software/worksheets provided by the US Department of Education to calculate the R2T4 funds. All funds must be returned to the lender within 45 days of the date of when the school determined a student withdrew. If you have questions about your Title IV program funds, students may 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.ed.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. It is the student's responsibility to initiate the withdrawal. The official date of withdrawal used in the R2T4 calculation is the date the student withdrew (dropped) all of their courses on SOLUS or when the student contacts their academic advisor within their Faculty. If the date differs the withdrawal used for R2T4 will be the earlier of the two. If the student received (or the school received on the student's behalf) less Title IV aid than the amount that earned, the student may be able to receive those additional funds (see Post Withdrawal disbursements). If the student received more Title IV aid than was earned, the excess funds must be returned by the school and/or the student within 45 days of the date of withdrawal.

Queen's University is not required to take attendance although many professors may require a student to attend in order to receive a passing grade. It is expected students receiving Title IV funds will attend all, or at least, the majority of classes.

Where a student intends to withdraw from studies it is the student's responsibility to do so according to University policies and procedures. Further, students must do so at the earliest possible date. In the event a student does not comply with withdrawal procedures and where this results in the student receiving all failing grades for a session or term the University will assume the student did not attend even one class and are thus will be considered 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 for the term for which the loan was certified and the percent of attendance is calculated by dividing the number of days attended less any break of five or more days 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 assistance 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 eligible to receive 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. The Office of the University Registrar (Student Awards) will use the R2T4 software/worksheets provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned.

The school may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition, fees, and residence charges.

If there is a Title IV credit balance the school has a 14 day payment requirement to the student. The 14 days begins once the school performs the Title IV calculation.

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, in certain circumstances, 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 federal direct loan program funds that he or she would have received had the student remained enrolled past the 30th 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 did not 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 must 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 to the US Department of Education in the following order:

1. Unsubsidized Federal Direct loans
2. Subsidized Federal Direct loans
3. Direct Grad PLUS Loan Funds
4. Direct PLUS Loan Funds

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 attempt to collect from the student any Title IV program funds that the school was required to return. Students will find the school's refund policy on the Office of the University Registrar website: [Fee Refunds | Queen's University \(queensu.ca\)](https://www.queensu.ca/office-of-the-university-registrar/fee-refunds)

Definitions:

Official Withdrawal

A "withdrawal" refers to a student's intent to completely terminate studies at an institution with no expectation of return. The date that the student drops/withdrew from all courses in SOLUS or notifies their academic advisor and is considered the official date of withdrawal.

Unofficial Withdrawal

An unofficial withdrawal refers to one where the student stops attending all courses and participating in academic activities and does not notify the school. If the student receives F's in all courses the Student Awards office will contact the Faculty to determine if the student's failure constitutes an unofficial withdrawal. Unofficial withdrawal can result in the school/student being required to repay all or a portion of Title IV aid.

Leave of Absence

Queen's University has no formal Leave of Absence policy for undergraduate programs. A student who has been away for more than 1 academic term may be required to reapply for re-admission.

Undergraduate students who are receiving Title IV aid are not eligible for a LOA. These students will be reported as withdrawn and the R2T4 calculation will be completed using the official withdrawal date.

Graduate students: Approved leave of absence for R2T4 purposes.

A leave of absence (LOA) for R2T4 purposes is a temporary interruption in a student's program of study during which a student is not in attendance (except for an institutionally scheduled break).

An 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 an R2T4 calculation. If an LOA does not meet the conditions in [34 CFR 668.22\(d\)](#), indicated below, the student is considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform an R2T4 calculation.

For an LOA to qualify as approved for a Graduate Student:

Information regarding LOA for graduate students is found in the regulations of the School of Graduate Studies calendar under Inactive Status. The student must contact the School of Graduate Studies to have the leave approved. Only the Medical or the Maternity/Parental leave may meet the conditions 34 CFR 668.22(d),

- There must be a reasonable expectation that the student will return from the LOA.
- The student is not assessed additional institutional charges

- The LOA, together with any additional leaves of absence, must not exceed a total of 180 days in any 12-month period.
- A student returning from an LOA must resume training at the same point in the academic program that they began the LOA.
- Loan recipients must be told about the effects on their grace period if they do not return

If the student does not return from approved LOA the student's withdrawal date for the R2T4 calculation would be the date the student began the LOA. The school will report the change in status through NSLDS (National Student Loan Data System) which could result in the student's grace period to be exhausted.

Post Withdrawal Disbursements

Where a student has withdrawn before receiving all the Title IV funds earned for the payment period, the Student Awards Office has no later than 180 days (but as soon as possible) after the date the school determined withdrawal date to process a Post Withdrawal disbursement. Student Awards will notify the student/parent by email of the type and the amount that is available. Students will have 14 days to respond to the notification. If no response is received within the 14 days no post withdrawal disbursement can be made and funds will be returned to the US Department of Education on their behalf.

Any questions regarding this policy may be directed to the Office of the University Registrar (Student Awards) by email awards@queensu.ca or by telephone 613-533-2216.