RETURN TO TITLE IV FUNDS
POLICY AND PROCEDURES

General Policy and Procedures

When students decide to discontinue from Calvin College, they must notify the Registrar’s office. This is an official withdrawal. A discontinuation form is filled out and routed to the Financial Aid Department, the Housing Office and then to Financial Services. An email is also sent to one person in each of these departments so that the process begins and is monitored. The Housing Office can use this email to check with the RD or RA (if the student lives on-campus) to see if they are aware that the student discontinued and has to begin the process of moving out.

When Financial Aid receives the discontinuation form from the Registrar’s Office, the form is checked to see if the student receives any financial aid. If the student does not receive financial aid, a note is made on the form and the form is copied and sent to Housing. If the student does receive financial aid, a refund is determined based on the amount of weeks the student has completed.

If the student received any Federal funds, the Return of Title IV funds is calculated. Calvin College currently uses the Federal software program (see attached Treatment of Title IV Funds form) to calculate the refund. The college calculates refunds through 60% of the semester. After 60% of the semester is completed, no adjustments in tuition are made and no adjustments in financial aid are made. The college completes a monitoring form to determine what amount gets refunded to the State of Michigan. All Calvin programs are pro-rated and refunded based on the actual percentage of the day that the student discontinued until the funds are all gone, through 60% of the semester.

A change form is created in the student information system. A copy is kept of all the discontinuation calculation forms, the monitoring form (if applicable) and anything else that is pertinent to the situation.

Students who unofficially withdraw from class and/or the college (that is, simply cease to attend classes without notifying the Registrar’s office) will be considered to have withdrawn on the Date of Last Attendance (see Key Dates below).

Unearned Title IV aid will be returned to loan programs before grant programs and in the following order: Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Direct PLUS Loan, Federal Pell Grant, Federal SEOG, TEACH, any other Title IV Programs.

If a student did not receive all of the funds that they earned, the student may be due a post-withdrawal disbursement. If a post-withdrawal disbursement includes loan funds, the college must get the student’s permission before it can disburse the funds. A student may choose to decline some or all of the loan funds so as not to incur additional debt. The college may automatically use all or a portion of a post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges. The college needs the student’s permission to use the post-withdrawal grant disbursement for all other college charges. If a student does not provide permission, the student will be offered the funds. However, it may be in the student’s best interest to allow the college to keep the funds to reduce the student’s debt at the college.
Key Dates

The following key dates are used and defined in implementing this policy:

- Date of Incident
- Date of Last Attendance
- Date of Withdrawal
- Date of Determination
- Dates of Refund (R2T4 and Calvin funds)

Date of Incident
An important date to identify as the start of any process and could be the date of last attendance, withdrawal, and determination. Communication of incidents from other college personnel will be timely. Judicial Affairs and the Registrar’s Office will provide incident and status information to the Financial Aid Department in order to ensure proper timing of refund events.

Date of Last Attendance
This date is critical in determining a proper refund of R2T4 and Calvin funds. This date could also be the date of incident, withdrawal, and determination. This date will be sought out in every instance. If a student had a graded class during the period, that date will be used. If there is an incident date, a notice from the Registrar’s office is received and that information is used. Personal checks with professors are made for non-graded classes to determine if there is any reliable evidence of attendance beyond a grade, and if so, that date will be used. Without any evidence of attendance otherwise as described, the student is deemed to not have been in attendance or enrolled.

Date of Withdrawal
This date is critical in evaluating a proper refund and in many cases will be the same as date of incident or date of last attendance. This date is recorded on the Discontinuation Form as the student’s date of withdrawal.

Date of Determination
This is the decisional date on which the college determined what withdrawal date is used. This date begins the 45-day period in which any Title IV funds need to be returned. This date is recorded on the R2T4 Form. Documentation of the event (emails, attachments, discussions, incident reports) can all influence the date on which this occurred.

Dates of Refund
These are the dates that any required Title IV funds have been returned and the date that any applicable Calvin funds or discounts are provided to the student. Title IV funds are prescribed by a distinct formula and governed by a 45-day return period from the Date of Determination.

Refunds of Calvin funds will be determined by Financial Services, and absent an exception for special circumstances will be pro-rated the same as Title IV funds and in accordance with the College’s refund policy.

Scenarios and Calculations

When a student withdraws from a standard term-based program comprised of a series of modules, the college determines whether a Return of Title IV (R2T4) calculation is required and if so, the length of the period of enrollment or payment period, as applicable. Among the variables to consider are whether the
student has completed at least one course and if not, whether the student intends to return for another module within the term.

Interim and second semester at Calvin College are considered modules and together are considered a standard term-based program. This was determined since the courses and modules have the following characteristic: students enroll up front for courses in all of the modules they plan to attend for the entire term; however, some students may subsequently add or drop a course in a later module.

**R2T4 Calendar Days in a module program**

1. Total calendar days include all days on which the student was scheduled to attend
   - Days of completed courses count if course does not span length of term
   - Exclude scheduled breaks of at least 5 consecutive days when student not scheduled to attend a module of other course offered during that period
2. For a withdrawn student who has made schedule changes
   - Exclude days of courses officially dropped prior to complete cessation of attendance

**Day 10 Awarding adjustments**

- Institutional aid – only use spring semester enrollment to calculate institutional aid
- Federal Aid, campus based and State of Michigan – use both spring and interim enrollment for federal calculation
  - COA – full-time tuition + spring semester charge = new COA

The financial aid will be based on the cumulative semester hours registered between interim and spring semester (add the interim hours to second semester to get enrollment status). Financial aid will be reviewed before the first statement for second semester is run. The students that need to be reviewed are those that are enrolled less than full-time for spring semester.

- Check “criteria”:
  - If enrolled for 11 or less semester hours for spring semester
  - Pell eligible
  - Enrolled in interim?
    - Did they withdraw from interim?
    - If yes, only use spring enrollment to determine spring semester aid

**Scenario #1 – enrollment in both interim and spring**

- No drops
- Full charges/full aid
- No R2T4

If a student enrolls for interim and for spring, does not drop or withdraw from any classes, then the charges and financial aid stay the same.

**Scenario #2 – enrollment in both interim and spring**

- Withdraw from interim
• But coming back for spring semester (student must inform registrar’s office “in writing” of intent to return)
• No R2T4

If a student enrolls for interim and for spring, drops from interim but plans on coming back to class for the spring semester, the student is not considered a withdraw. No financial aid has to be adjusted. At the time of dropping the interim class, the registrar’s office will get a notice of intent as to the students’ plans for spring semester. If the student is not planning on coming back for the spring semester, then financial aid is processed through R2T4.

Scenario #3 – enrollment in both interim and spring

• Complete interim and does not start spring semester
• No R2T4
• Recalculate Pell because payment was based upon interim and spring enrollment

If a student enrolls for interim and spring semester, completes interim but does not come back for spring semester. No withdrawal but required to recalculate financial aid based on the semester hours registered for interim. This will only be for students that are eligible for Pell and TEACH since these are the only awards that a student may get at less than half-time status.

Scenario #4 – enrollment in both interim and spring

• Complete interim
• Begin spring semester but then withdraw
• No R2T4

If a student enrolls for interim and spring semester, completes interim and starts spring semester and then withdraws, this is treated as a drop and a recalculation of aid based on tuition and total costs (similar to “regular” drops/adds) is completed.

Scenario #5 – enrollment in both interim and spring

• Begin interim but withdraw
• Enrolled for spring semester but never begin attendance
• Run R2T4 (use dates of interim only as total days in term & days completed)

If a student enrolls for interim and spring semester, withdraws from interim and does not come back for spring semester, then the R2T4 calculation is completed. The student is considered to be a withdrawal if they do not return as scheduled. The withdrawal dates back to the time that confirmation was originally provided. Withdrawal date and days of attendance is determined as if confirmation of future attendance was never provided. When running the calculation, the number of completed days used in the numerator of Step 2 of the R2T4 calculation begins on the first day of the first module the student attended in the term, ends on the last day the student was in attendance, and includes only the period during which the student was in attendance.

Scenario #6 – no enrollment in interim but enrolled for spring
Never enrolled for interim  
Enrolled for spring semester, begins attendance and with withdraws  
Run R2T4 (use interim and spring as total days in term & days completed)

If a student is not enrolled for interim, starts spring semester but then withdraws, the R2T4 calculation is completed. Interim and spring as total days in term (not just the spring semester) is used.

**Summer Modules**

All summer classes at Calvin College are considered to be one standard term-based program comprised of a series of modules. To determine if a student is a withdrawal or not, a series of questions must be asked and answered.

1. Did the student cease to attend before completing or fail to begin attendance in a course schedule to attend?  
   - If yes, go to question 2.  
   - If no, student is not a withdrawal  
2. When ceased to attend or failed to begin attendance in a scheduled course, was the student attending other courses?  
   - If yes, student not a withdrawal  
   - If no, go to question 3.  
3. Did the student confirm attendance in a later module in the payment/enrollment period (45 day rule, if applicable)?  
   - If no, student is a withdrawal and R2T4 calculation is completed  
   - If not a withdrawal, Pell recalculations may apply