



Return to Title IV Policy

Overview

The U.S. Department of Education requires the University to complete a Return to Title IV (R2T4) calculation for students who have withdrawn from their programme. Students who have failed to return from a Leave of absence (LOA) within 180 days or who have taken an unapproved LOA are also considered to have withdrawn. U.S. Federal Loans are awarded under the assumption that students will attend Queen's University for the entire period in which aid was awarded. When a student withdraws, they may no longer be eligible for their full loan. Federal law specifies how the University must calculate the amount of aid that the student has earned up to the point of withdrawal. The University must use the [R2T4 worksheets](#) provided by the U.S. Department of Education to determine the amount of earned and unearned aid. The return calculation is summarised below:

- If a student withdraws prior to completing more than 60% of the payment period (100% being from the beginning of one payment period to the next), they have not earned their full loan and the unearned portion of Title IV funds must be returned to the U.S. Department of Education by the University and/or the student. The University may be required to collect funds from a student to complete a return.
- If a student withdraws after completing more than 60% of the payment period, they have earned 100% of the loan for that payment period.
- No further disbursements will be made to students who have withdrawn from their programme unless the amount of the earned Title IV funds exceeds the amount that has been disbursed; when the difference is due the student will receive a Post-Withdrawal Disbursement.

Following determination of the amount of unearned Title IV funds to be returned, the funds are returned in the following order:

1. Unsubsidized loans
2. Subsidized loans
3. PLUS loans

The University is required to complete the calculation within 30 days of the student's withdrawal and return any unearned funds for which it is responsible no later than 45 days after the withdrawal date. The student is responsible for the remaining unearned Title IV funds to be returned and these are to be repaid under the terms of the borrower's promissory note. That is, scheduled payments are arranged and made to the lender.

The student will receive a copy of the R2T4 worksheet and a notification outlining the amount due to be returned. The student may be billed for any funds owed to the University resulting from the return calculation.



The withdrawal date

Official Withdrawal: The withdrawal date is the date confirmed on the official withdrawal form or the Tier 4 absence notification form. This is the last date of attendance as identified by the University.

Unofficial withdrawal: Where the student has not provided notice, the withdrawal date used will be the last date of attendance at an academically related activity recorded by the school. Students failing to return from a LOA within 180 days will have their withdrawal date backdated to the first day of their LOA.

Exchange Rate and Tuition

The exchange rate used within the Return of Title IV Funds worksheet to calculate tuition will be the same exchange rate used in the cost of attendance.

The amount of tuition used within the calculation is the amount assessed for that entire payment period, before any adjustments have been made (e.g. resulting from the University's refund policy after withdrawal).

Payment periods 2020-21 (example for PGT student in the faculty of Arts, Humanities and Social Sciences and Medicine, Health and Life Sciences)

Semester	Payment Period	Total Study Days	60% date
Autumn 2020	21/09/2020- 24/01/2021 Total Calendar Days: 126 Total Non-study days: 23 21 Dec - 11 Jan: 23 days	103	20 Nov 2020
Spring 2021	25/01/2021- 06/06/2021 Total Calendar Days: 133 Total Non-study days: 23 29 Mar – 18 Apr: 23 days	110	31 Mar 2020 (Brought forward to 26 th March due to holiday)
Summer 2021	07/06/2021-10/09/2021 Total Calendar Days: 96 Total Non-study days: 0	96	03 Aug 2020



Payment periods 2019-20

Semester	Payment Period	Total Study Days	60% date
Autumn 2019	16 Sep 19 – 5 Jan 20 Total Calendar Days: 112 Total Non-study days: 23 14 Dec-05 Jan: 23 days	89	07 Nov 2019
Spring 2020	6 Jan 20 – 29 May 20 Total Calendar Days: 145 Total Non-study days: 23 28 Mar-19 Apr: 23 days	122	18 Mar 2020
Summer 2020	30 May 20 – 11 Sept 20 Total Calendar Days: 104 Total Non-study days: 0	104	31 Jul 2020

Procedures for officially withdrawing from School

- Please contact your School for further information and to begin the withdrawal process. Information regarding withdrawals can be found within the [General Regulations](#).
- To determine your tuition fee liability when withdrawing, please view the Student Finance Framework [here](#).
- Registration and (student status) normally cease at midnight on the date of withdrawal.
- The withdrawal date is the date a student's grace period begins for loan repayments. Further information about grace periods and repayment options can be found [here](#).

Please contact the PG Awards team if further information is required.

U.S. Federal Loans
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