



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of Education requires the University to complete a Return to Title IV (R2T4) calculation for students who have withdrawn from their programme.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to return from a Leave of absence (LOA) within 180 days or who have taken an unapproved LOA are also considered to have withdrawn.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- No further disbursements will be made to students who have withdrawn from their programme unless the amount of the earned Title IV funds exceeds the amount that has been disbursed; when the difference is due the student will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

Calculation of Return to Title IV (R2T4)

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.

If R2T4 calculation results in an amount to be returned that exceeds the school's portion, the student may be required to repay funds.

Students earn Title IV aid equal to the amount of attendance in a payment period.



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 2025-2026:

Semester (PGT payment period)	Payment Period	Total Study Days	60% date
Autumn 2025	15 Sept 2025 - 04 Jan 2026 Total Calendar Days: 112 Total Non-study days: 21 15 Dec - 4 Jan: 21 days	91	8 Nov 2025
Spring 2026	05 Jan 2026 - 29 May 2026 Total Calendar Days: 145 Total Non-study days: 21 23 March - 12 April: 21 days	124	20 Mar 2026
Summer 2026	30 May 2026 - 06 Sept 2026 Total Calendar Days: 100 Total Non-study days: 0	100	28 July 2026



Payment periods 2024-2025:

Semester (PGT payment period)	Payment Period	Total Study Days	60% date
Autumn 2025	16 Sept 2024 - 05 Jan 2025 Total Calendar Days: 112 Total Non-study days: 21 16 Dec - 05 Jan: 21 days	91	9 Nov 2024
Spring 2026	06 Jan 2025 - 30 May 2025 Total Calendar Days: 145 Total Non-study days: 21 7 April – 27 April: 21 days	124	21 Mar 2025
Summer 2026	31 May 2025 - 05 Sept 2025 Total Calendar Days: 98 Total Non-study days: 0	98	28 July 2025

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](#).
- University's Leave of absence policy for UG, PGT and PGR can be found [here](#).
- University's refund policy can be found [here](#).

Post-Withdrawal Disbursement

Where a student withdraws from their programme prior to their Title IV funds being disbursed, if Title IV funds could have been disbursed (i.e. the dates of the withdrawal means that they retain some entitlement to their disbursement) then University will determine the amount of the funds earned by the student.

A written post-withdrawal disbursement notification must be offered to the student within 30 days of the date that the school determined the student withdrew, allowing the student 14 days to respond. Usloans@qub.ac.uk must receive a confirmation from the student or borrower prior to releasing the disbursement. If received after the deadline the University may choose to honour a late response.

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

U.S. Federal Loans

PG Awards Team, Thomas J Moran Graduate School

Email: usloans@qub.ac.uk

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