

US Federal law states that if a student withdraws from classes or is no longer enrolled at least half-time at Redeemer University College, Redeemer must calculate a Return of Title IV funds (R2T4). Depending on the R2T4 calculation, the student may not be entitled to Title IV aid (Federal Direct Subsidized & Unsubsidized loans, and Direct PLUS loans).

Redeemer is required to return a student's unearned portion of Title IV aid. United States law specifies how Redeemer University College must calculate the amount of Title IV Aid a student earns if they withdraw from school. The amount of Title IV aid that a student has earned is determined by how long they were enrolled in studies. R2T4 must be performed within 30 days of the date of determination.

The procedure that a student must follow to officially withdraw from Redeemer University College and the institutional refund policy can both be found in the [Academic Calendar](#). Eligible US citizens and eligible Non-US citizens in receipt of Title IV aid are held to Redeemer's R2T4 policy which is separate from any refund policy that the school may have. Students may obtain a copy of the R2T4 policy from the Financial Aid Office.

Determining Earned Title IV Aid

It is the responsibility of the Financial Aid Office to calculate the Return of Title IV aid (R2T4). The Financial Aid Office uses US Department of Education worksheets to calculate the R2T4 funds. The first step in determining the amount of earned Title IV aid is to determine the date of withdrawal for the student. The date of withdrawal is the date the completed withdrawal form is submitted to the Registrar's Office.

Redeemer University College does not take attendance. It is expected that students receiving Title IV aid will attend all classes, seminars, tutorials, and laboratory sessions in which they are enrolled. Participation in seminars, tutorials, and laboratories may, at the instructor's discretion, count in determining the final grade. Faculty are required to inform the Registrar's Office of any students who miss classes for more than three weeks. The Registrar's Office will follow up and remind students of their obligations and the relevant policies. Failure to attend class may result in withdrawal from the course.

Once the date of withdrawal has been determined, Redeemer can then determine the percentage of the period of enrolment that was completed by the student.

- Institutionally scheduled breaks of 5 or more consecutive days are excluded from both the numerator and the denominator of the R2T4 calculation.
- Breaks of less than 5 consecutive days are included in the R2T4 calculation

If a student withdraws at any time between the beginning of the semester and the 60% point of the semester, the amount of Title IV aid that the student has earned is proportionate to the point at which they withdraw. For example, if a student withdraws from studies 20% of the way through the semester, they will have earned 20% of their Title IV aid for that semester.

If a student withdraws after the 60% point of the semester, the student has earned 100% of their Title IV aid. For example, if a student withdraws from studies 70% of the way through the semester, they will have earned all of the Title IV aid that they were scheduled to receive for the semester. The school would not have to make a repayment to the US Department of Education for this student.

Redeemer is responsible for returning the lesser of:

- full unearned amount of Title IV aid
- amount of institutional charges multiplied by the unearned percentage of Title IV aid

Title IV aid will be returned in the following order:

1. Unsubsidized Federal Direct Stafford Loans
2. Subsidized Federal Direct Stafford Loans
3. Federal Direct PLUS Loans received on behalf of the student

Redeemer must repay the student's unearned portion of Title IV funding to the US Department of Education no later than 45 days after the date of withdrawal.

It is the responsibility of Redeemer and the student to return any unearned Title IV funds to the US Department of Education. Redeemer is responsible for returning Title IV aid when the student withdraws, even if the student did not use their Title IV aid to pay institutional charges. Redeemer can request a payment from the student for repayments that the school was required to make for unearned funding.

Unofficial Withdrawal

If a completed withdrawal form is not submitted to the Registrar's Office, this is considered an unofficial withdrawal and the withdrawal date is:

- Mid-point of the term
- Date of illness, accident, etc; or
- Last date of an academically-related activity

In the case of an unofficial withdrawal from the university in which it is determined that the student did not attend *any* of the classes for the courses in which they were registered, the Financial Aid Office will return all of the student's loan proceeds to the US Department of Education.

If a student has a grade of "F" recorded on the transcript for all courses in which he or she enrolled, the Financial Aid Office will verify with the Registrar's Office if the grade was earned or if the student unofficially withdrew. If it is determined that the student unofficially withdrew, then the student's withdrawal date would be determined as detailed above (mid-point of term, last date of academic-related activity, etc.).

Post-withdrawal Disbursements

If the student has not yet received all of the Title IV aid they earned, they may receive a post-withdrawal disbursement, which the student may choose to accept or decline (so that additional debt is not incurred). Redeemer may automatically use the funding from the post-withdrawal disbursement for outstanding tuition, fees and residence charges. The following regulations would apply;

- University will provide written notification within 30 days of date of determination of withdrawal
- Student confirmation is required within 14 days. The date of the response deadline will be communicated to the student in the written notification
- Funds disbursed directly to student: as soon as possible, but no later than 45 calendar days after date of determination
- Disbursed as credit to account: within 180 days after date of determination

However, as Redeemer University College draws down disbursements in one instalment at the beginning of each payment term and immediately refunds any credit balances to the student, there should not be any post-withdrawal disbursement due.