

## Return to Title IV Funds

This document describes the Financial Aid, Veterans & Scholarship Services (FAVSS) Return of Title IV Aid (R2T4) policy that applies to students receiving federal student aid funds. This includes federal Pell & SEOG, and student loans programs. Title IV or student financial aid (SFA) is awarded to a student under the assumption that the student will attend school for the entire semester for which the aid is awarded.

## Withdrawals

When a student withdraws, the student may no longer be eligible for the full amount of aid that the student was originally scheduled to receive. FAVSS is required by regulation to complete a Return of Title IV Calculation for any student that withdraws from all classes (ceases to attend) during a semester. The purpose of the calculation is to determine the earned and unearned amounts of federal aid, the otherwise eligible student is entitled to receive. The calculation for the R2T4 federal financial aid funds is based on whether a withdrawal is classified as official or unofficial.

### Official Withdrawal

An official withdrawal is initiated by the student via the students MyPalomar account or by notifying the Admissions office.

### Unofficial Withdrawal

Palomar College is a nonattendance taking institution post census certification. Students who do not officially withdraw and complete 0 units will be considered unofficially withdrawn. The midpoint of the payment period (semester) will be used as the effective withdrawal date to determine earned and unearned aid amounts for students who unofficially withdraw.

### Combination of Official and Unofficial Withdrawals

Students who have official and unofficial withdrawals in one payment period (semester) will be calculated on the date of the official withdrawal or the midpoint date (50%), whichever is greater.

### Failure to begin attendance

If a student receives financial aid, but never attends any class meetings, the Financial Aid Office must return all disbursed funds to the respective federal, state and institutional aid programs, which will result in an Institutional Portion Liability\*. Any funds received by the student are considered unearned and will be required to be repaid by the student.

## Earning a grade of FW or F:

Per Palomar College [Administrative Policy 4230](#), the grade of FW is awarded to students who fail as a result of unofficially withdrawing. The grade of F is awarded to students who complete the course but fail to achieve the course objectives. Students who earn at least one grade of F will be considered to have completed a course and will not be subject to an R2T4 calculation unless the F is earned in a course that represents less than 49% of a payment period (short-term course). F grades for course (s) not representing 49% of a payment period may be subject to an R2T4 calculation.

## Written confirmation of future attendance in a short-term class

Short-term courses are courses that do not span the entire length of the semester. If a student withdraws and does not attend a subsequent short-term class, it is considered a complete withdrawal and a R2T4 calculation must be completed. If at the time of withdrawal, the student will attend another short-term course within the same semester, then it is not considered a withdrawal. However, Federal Regulations requires the Financial Aid Office to request the student to provide written confirmation or email to the Financial Aid Office within 5 days that they are planning to attend in an upcoming short-term course. This confirmation is required even if the student was previously registered for future courses prior to withdrawing. This allowance is only permitted if the course begins within 45 days from the day the student withdraws from all other courses.

## Freeze Date/Pell Recalculation

Each semester will have a “freeze date” for purposes of determining each student’s enrollment level for financial aid eligibility award amounts. On this freeze date we will record each student’s unit load (number of units enrolled) as of that date, which will determine the student’s eligibility for financial aid awards for the semester. For more information, please see our [Freeze Date/Pell Recalculation policy](#).

## Reduction of Units or Change in Enrollment prior to Financial Aid Freeze Date

When a student reduces his/her course unit load, but does not completely withdraw from all classes, there may be change in his/her financial aid eligible enrollment status. A Return to Title IV calculation is not required, but a student’s financial aid eligibility may be adjusted accordingly and can result in a student return of funds required.

## Post Withdrawal Disbursement

If a student did not receive all the funds that he/she earned, the student may be due a post withdrawal disbursement. Palomar College may use all or a portion of a student’s post withdrawal disbursement (including student loan funds, if accepted) to offset any eligible, outstanding tuition and fees.

## Student Responsibilities

Students are required to notify FAVSS of their withdrawal via their Palomar College student email address, in person, or by mail so that we may calculate a return in a timely manner. Additionally, FAVSS will run periodic reviews during the term to identify student and instructor drops (made using MyPalomar access). The R2T4 calculation will be completed within 30 days after the withdrawal is determined. If the student has been overpaid, he/she will be notified via email and U.S. mail of the amount and program of funds that are required to be returned.

## Return of Unearned Funds

If a determination is made that a student has not earned all funds for the term funds were disbursed, the student will be notified of the amount owed to the institution (Institutional Liability) and/or the amount owed to the department of education (Student Portion Liability).

## Institutional Portion Liability

Palomar College will recoup institutional portions paid to DoEd on your behalf by placing a miscellaneous charge on the student's financial account. This will not affect federal financial aid eligibility, but may prevent the student from enrolling, dropping classes, and other services. Students may pay this debt via MyPalomar, mail in a cashier's check or money order or in person at the Cashiers office.

## \*Student Portion Liability

Students who have a Student Liability will be given a period of time in which to repay the debt to the institution. This debt **cannot** be paid via MyPalomar and must be paid via mail with a cashier's check or money order, or in person at the Cashiers office. If payment in full is not received by the given date (45 days), the debt will be reported to the Department of Education's Debt Resolution Services. Additionally, a hold will be placed on the student's DoEd record and the student will lose federal financial aid eligibility until the funds have been repaid. Once the debt is reported to the DoEd, payments can no longer be accepted by the institution and can only be resolved with Debt Resolution.

*Students may have a combination of Institutional and Student liabilities.*

## Palomar College Refund Policy

Students should be aware that though our school refund policy determines the charges students will owe after withdrawing, the refund policy will not affect the amount of Title IV aid the student earned under the Return calculation. Mandatory fees including enrollment, health, student center and nonresident fees will be included in the Return calculation.

Palomar College's refund policy is available online at:

<https://www2.palomar.edu/pages/fiscalservices/information-for-students/refund-policy/>