

CENTRO DE ESTUDIOS UNIVERSITARIOS XOCHICALCO
UNITED STATES DEPARTMENT OF EDUCATION
RETURN TO TITLE IV (R2T4) REGULATIONS

Introduction

Your federal student aid award is based on the percentage of time you are enrolled for the semester or quatrimester. Depending on when you withdraw, student aid will be adjusted according to the Federal Return of Title IV formula. Tuition may be adjusted and you will most likely owe money to the Centro de Estudios Universitarios Xochicalco if you withdraw.

Withdrawal

Students can process a withdrawal by submitting an Official Withdrawal Form to the Office of the University Registrar. This form can be obtained from the Dean of school.

Should the student fail to file the Withdrawal Form or there is a lag between the notification and the filing of the form, the earlier date of notification will be used in calculating the R2T4 formula.

In the case where a student notifies the Program Director or a faculty member that he or she intends to withdraw, the student must be informed of the need to complete the Official Withdrawal Form, document the date the student notified them and share that in-

formation with the University Registrar. Should the student fail to file the Withdrawal Form or there is a lag between the notification and the filing of the form, the earlier date of notification will be used in calculating the R2T4 formula.

Centro de Estudios Universitarios Xochicalco requires an 80% of attendance to student in order to get the right for a passing grade. Professors are required to take list of attendance in each class. Students who are not in attendance are reported to the University's Registrar who notifies the student's Program Director of the lack of attendance. The Program Director will consult with the student's faculty to determine if the student never attended classes or to verify the last date of attendance. Without an official Withdrawal Form, the University will use the last date of attendance to compute the R2T4 formula.

In the case where a student notifies the Program Director or a faculty member that he or she intends to withdraw, the student must be informed of the need to complete the Official Withdrawal Form, document the date the student notified them and

share that information with the University Registrar. Should the student fail to file the Withdrawal Form or there is a lag between the notification and the filing of the form, the earlier date of notification will be used in calculating the R2T4 formula. In the event a student receives all failing grades for a semester or quatrimester, the Program Director will contact the faculty members to determine if the “F” grades were earned or represent a lack of attendance. In the event it is determined that those grades were the result of lack of attendance, the Program Director and faculty will attempt to determine the last day of attendance and use that date in the R2T4 calculations. If the exact date cannot be determined, the University will assume a 50% attendance, and use that date as the last date of attendance. Students who do not attend even one class, are ineligible for Title IV funds and all of the loan proceeds will be returned to the lender.

Centro de Estudios Universitarios Xochicalco may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs the student’s permission to use the post-withdrawal disbursement. If the student does not give permission (which some schools ask for at the time of enrollment) the student will not be offered the funds. However, it may be in one’s best interest to allow the school to

keep the funds to reduce the debt at the school.

What happens to your grades

In the event a student receives all failing grades for a semester or quatrimester, the Program Director will contact the faculty members to determine if the “F” grades were earned or represent a lack of attendance. In the event it is determined that those grades were the result of lack of attendance, the Program Director and faculty will attempt to determine the last day of attendance.

Tuition Penalty for Dropped Credits

Beginning on the first day of classes, students who drop below full-time or drop below their originally registered credit level may be assessed a tuition penalty. The tuition adjustment is determined by the effective date of the drop and is made according to Centro de Estudios Universitarios Xochicalco’s Tuition Adjustment Schedule.

- Before the first day of classes 90%
- From the first to the seventh day of classes 50%
- From the eighth to the fifteenth day of classes 25%

After the fifteenth day of classes, no payment is refunded for tuition fees paid. The refund will be made within the next 30 business days.

Withdrawal From Centro de Estudios Universitarios Xochicalco and Student Financial Aid.

1. Students who receive financial aid are expected to complete all credits started. Students who do not successfully complete all credits may lose their right to some or all of the funds awarded for the semester or quatrimester and/or future semesters or quatrimester.

2. Students planning to withdraw during the semester or quatrimester, must follow the procedures established by the University. See section on Withdrawals for specific information regarding Leaves of Absence (LOA) and the withdrawal process.

3. Tuition adjustment will follow Centro de Estudios Universitarios Xochicalco's Tuition Adjustment Schedule.

The fees paid by the student for the concept of registration, guarantees him a place inside Centro de Estudios Universitarios Xochicalco installations, for this reason they aren't refundable in the case that the student decides not to attend classes. In regards to the payments of tuition fees paid in advance, they can be refunded according to the following:

- Before the first day of classes 90%
- From the first to the seventh day of classes 50%
- From the eighth to the fifteenth day of classes 25%

After the fifteenth day of classes, no payment is refunded for tuition fees paid. The refund will be made within the next 30 business days.

The date of withdrawal is earlier of the date the student notified the Registrar or Program Director of their intent to withdraw or the date the student submitted the withdrawal form. If the student received (or the school received on the student's behalf) less assistance than the amount that earned, the student may be able to receive those additional funds. If the student received more assistance than was earned, the excess funds must be returned by the school and/or the student.

Return of Federal Financial Aid

1. To maintain Federal financial aid eligibility during the semester or quatrimester, the student must be attending classes, taking exams and completing required course work.

2. The 1998 Reauthorization of the Higher Education Act requires the University to calculate a Return of

Federal financial aid funds for students who withdraw (officially or unofficially) from all classes on or before attending 60 percent of the semester.

3. Using a pro-rata schedule, the percentage of the semester or quatrimester attended is used to calculate the amount of the student's earned/unearned Federal financial aid funds. The percentage of semester attended is calculated by using a specific formula, the number of days the student attended and the total number of days in the semester or quatrimester .

4. The unearned portion of Federal financial aid funds will be returned to the appropriate aid program(s). The funds will be returned in the following order:

- a. Federal Direct Unsubsidized Stafford Loan.
- b. Federal Direct Subsidized Stafford Loan.

5. The Office of Financial Aid is responsible for calculating R2T4 and the Business Office is responsible to actually transfer the funds. The Office of Financial Aid uses worksheets and software provided by the US Department of Education to calculate the R2T4 funds. All funds must be returned to the lender within 30 days of the last date of attendance.

The student will be responsible for any balance due after the return of Federal financial aid funds.

Students who stop attending all classes without offi-

cially withdrawing are subject to the return of Federal financial aid funds at the end of the semester. The amount returned is based on the withdrawal date or last documented date of attendance determined by Centro de Estudios Universitarios Xochicalco.

Other Regulation you must know

There are some Title IV funds that students were scheduled to receive that cannot be earned once a student withdraws because of other eligibility requirements. For example, if a first-time, first-year undergraduate student has not completed the first 30 days of the program before withdrawal, the student will not earn any Federal loan funds that he or she would have received had the student remained enrolled past the 30th day. If the student receives (or the school receives on behalf of the student) excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of:

- 1.** The institutional charges multiplied by the unearned percentage of the funds, or
- 2.** The entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of the Title IV program funds. If the school is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned, the student repay

in accordance with the terms of the promissory note. That is, scheduled payments are made to the holder of the loan over a period of time. Students who have received a refund of their loan proceeds before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:

1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford loans.

Definitions

Approved Leaves of Absence (LOA)

An LOA is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance and will return to complete the program. Students returning from a LOA are not required to re-apply for admission but must re-register for their courses.

Unapproved Leaves of Absence

A school may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes. (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes

Official Withdrawal

A "withdrawal" refers to a student's intent to completely terminate studies at an institution with no expectation of return. Students who subsequently decide to return to their studies, must re-apply for admission through the University's Office of Admissions.

Unofficial Withdrawal

An unofficial withdrawal is one where the school has not received notice from the student that the student has ceased or will cease attending the school

Note

Students who withdraw from courses or the program receive a grade of "W" on their transcript. The grade is considered the same as an "F" grade in calculating the quantitative aspect of the Satisfactory Academic Progress standards and may affect the student's future eligibility for Financial Aid.

LOA and Withdrawal Request Forms

The form required by Centro de Estudios Universitarios Xochicalco to request a LOA or a Withdrawal is available in the Offices of the Program Director and the University Registrar.

Approved LOA's

An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring a school to perform a Return calculation. If an LOA does not meet the conditions in the student is considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform a Return calculation.

In order for an LOA to qualify as an approved LOA

1. All requests for LOA's be submitted in writing to the Program Director and include the reason for the student's request. The form must be signed and dated by the student and specify the date the student wants the LOA to begin and end.
2. Students must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so.
3. The situation described for the reason for the LOA must be generally non-academic in nature and must be one that leads to a reasonable expectation that the student will return from the LOA within the allowed time frame.

4. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period including days in which school is not in session.

All requests for LOA's will be reviewed by the Program Director, the University Registrar and the Director of Financial Aid. The student will be notified in writing by the Program Director of the University's decision.

During the LOA, the institution will not assess the student any additional institutional charges, the student's financial need will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Stafford Loan recipient, the school will explain to the student, prior to granting the LOA, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted an LOA that meets the criteria stated above is not considered to have withdrawn, and no Return calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period.

Completion of coursework upon return

In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance, and since the academic programs at Centro de Estudios Universitarios Xochicalco, are considered term based programs, where the payment period is the term, a student returning from a LOA must do so at a time when he or she can complete the term in order to complete the payment period and be eligible to receive a second or subsequent disbursement. Therefore, for students enrolled in credit-hour term programs, in order for an LOA to be an LOA, the school must allow a student returning from an LOA to complete the coursework that he or she began prior to the LOA.

Students who return earlier than anticipated

The school may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic program at the point where he or she began the LOA, the student is considered to still be on the approved LOA. The days the student spends in class before the course reaches the point at which the student began his or her LOA must be counted in the 180 days maximum for an approved leave of absence. A student repeating coursework while on LOA must reach the point at which he or she interrupted training within the 180 days of the start of the student's LOA.

Student who fail to return from LOA's

If a student does not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA.

Explanation of consequences of withdrawal to loan recipients

A student who is granted an approved LOA is considered to remain in an in-school status for Title IV loan repayment purposes. If a student on an approved LOA fails to return, the school must report to the loan holder the student's change in enrollment status as of the withdrawal date. One possible consequence of not returning from an LOA is that a student's grace period for a Title IV program loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, a school must inform a student who is a Title IV loan recipient of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

Unapproved LOA's

A school may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The student's withdrawal date is

the date the student begins the LOA. An unapproved LOA may be treated as an official withdrawal since the school would have previously granted an LOA. Therefore, the school would know immediately that the student had ceased attendance for Title IV purposes, and must use the specified withdrawal date in the Return calculation.

For more information visit

Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

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