



The University of Western States (UWS) Office of Financial Aid recalculates federal, state, and institutional financial aid eligibility for any student who withdraws, drops, or is administratively withdrawn or dismissed from all title IV eligible courses, or who dies during the payment period and is considered withdrawn from the university prior to the end of a payment period. UWS does not require that attendance be taken. UWS does not award or disburse any Title IV grant funds.

The Office of Financial Aid performs a Return of Title IV (R2T4) calculation for all instances listed above to determine the earned and unearned portions of Federal Student Aid (FSA). The R2T4 calculation is based on the date the student ceased participation and the amount of time the student spent enrolled/participating in the course(s). The R2T4 calculation determines the percentage of aid the student earns based on the number of calendar days attended divided by the amount of calendar days in the student's scheduled payment period, as defined in the course catalogue, less any scheduled breaks. State and institutional aid is reviewed and recalculated in accordance with [Policy 3021 Tuition and Fee Refunds](#) when appropriate.

Official Withdrawals

Students who seek to officially withdraw are required to contact the [Office of Student Success](#) and are requested to complete the university withdrawal process. The Date of Determination (DOD) is the date the school is notified of the intent to withdraw or the date the student began the official withdrawal process, whichever is later. For the purposes of R2T4, the withdrawal date is the date the school is notified of the intent to withdraw, the date the student began the official withdrawal process, or the last date of an academically related activity, whichever is later.

Unofficial Withdrawals

In unforeseen circumstances, when official notification is not received from the student, or for students who withdraw without written notification, the DOD is the date the school becomes aware that the student did not start the withdrawal process due to illness, accident, grievous personal loss, or other circumstances beyond the student's control. An unofficial withdrawal can also occur if a student ceases attendance but does not provide notice or reasons to UWS. For the purposes of R2T4, the withdrawal date is the last date of an academically related activity. If a student dies during the payment period, the date of withdrawal is not later than the date the student died.

Aid is canceled for students who are administratively withdrawn from the payment period due to failure to participate during week one in any the courses in the payment period, as they never attended during the payment period.

Online students who participated in week one but later fail to log-in for 21 consecutive days in all their online courses are administratively withdrawn from the payment period in accordance with [Policy 1204](#).



[Attendance, Tardiness, and Course Participation](#). The DOD is the date the school ran its 21 no log in report. For the purposes of R2T4, the withdraw date is the last day of an academically related activity.

Students Meeting Graduation Requirements

A student who completes all the requirements for graduation from his or her program before completing the days or hours in the period that he or she was scheduled to complete is not considered to have withdrawn.

Leave of Absence

A student who takes an approved leave from the university, or is placed on administrative leave, in accordance with [Policy 1239 Continuous Enrollment, Leave, Withdrawal, Dismissal and Expulsion](#), is considered withdrawn for Title IV purposes.

Scheduled Breaks

UWS does not have scheduled breaks during the payment period that are at least five calendar days.

F Grades

If a student receives F grades in all of their courses in a payment period, the F grades are evaluated to determine whether they were earned or unearned. If the student participated in an academically related activity in any of their courses within the last 21 days of the term (beyond the 60% point of the term), no R2T4 is required (though the student must be evaluated to determine if they qualify for a post-withdrawal disbursement). If the student did not participate in an academically related activity within the last 21 days of the term, the F grades are considered unearned, and an R2T4 is required. The DOD is the date grades are due, and the withdraw date for R2T4 purposes is the last date of an academically related activity.

Federal Student Aid Disbursed

UWS reviews the following federal FSA funds in an R2T4 calculation:

- Federal Direct Unsubsidized Loan
- PLUS Loan

Funds are considered to be disbursed when they are applied to a student account prior to the student's DOD. Any of the above funds not applied to a student account prior to the DOD, that are originated, and scheduled to disburse within the payment period, are considered funds to be disbursed. In the event that an R2T4 results in aid to be returned, the aid is returned in the order listed above. If a student never began the payment period, all funds are returned.



R2T4 Timeframe

After the return calculation is completed, the university returns any unearned FSA funds to its originator within 45 days of the DOD. In cases when a refund is needed, the R2T4 calculation for a Direct Loan may result in an amount that includes pennies. Funds are rounded down to the nearest whole dollar amount.

Post-Withdrawal Disbursement Timeframe

If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, the student is eligible to receive a post-withdrawal disbursement (PWD) of the earned aid that was not received. Students eligible for a post- withdrawal disbursement of Direct Loan funds are notified by the Office of Financial Aid of their eligibility within 30 days of their DOD. The student's account is reviewed, and their estimated owing balance is also included in the notification.

The student is required to accept or deny (either a portion or in full) a PWD of Direct Loan funds by the deadline contained in PWD notification issued to the student within 30 days of DOD; failure to accept within the timeframe may result in cancellation of the aid. The student will have a minimum of 14 calendar days to respond to the notification. No disbursements are made to the student's account after 180 days past withdrawal. If a student has already received one disbursement of loan funds in their loan period, they are not eligible for a post-withdrawal disbursement for additional loans. All loans must originate prior to the student's withdrawal.

The university requires a written response on Direct Loan PWD notifications. If a response is not received by the required deadline, the university sends a PWD No Response communication notifying the student that their financial aid is cancelled. The university reserves the right to review responses received after the posted deadline.

A Financial Aid Counselor reviews PWD notifications and authorizations. Funds disbursed are applied to institutional charges first, and remaining amounts are remitted to the student. Students who die during the payment period are not eligible for a PWD.

Repayment of Student Loan Funds

Students are responsible for repaying loan funds they earn at all times. If an R2T4 calculation results in an overpayment/unearned aid, the university returns the total percentage of federal loan funds it is



responsible for. The remaining percentage of federal loan funds that have not been earned and are not the responsibility of the university to return, are required to be repaid by the student. If a student dies while in attendance, an R2T4 calculation is required, and the institution is required to return the FSA funds for which it is responsible.

Loan Origination

If a student withdraws prior to the origination of their loans, then the loans are not included in the R2T4 calculation. Also, if a student has not completed a master promissory note at the time the R2T4 calculation is performed, loans will not be included in aid that could have been disbursed when evaluating for a PWD.

Institutional Charges

Institutional charges used in the R2T4 calculation are charges that were initially assessed during the payment period from which the student withdrew (unless such charges were adjusted prior to withdrawal). These charges are generally paid directly to the university. In the event of a rate change, charges are adjusted to reflect the change if it occurred prior to the withdrawal. The R2T4 calculation is performed prior to charges being reviewed for refund. The following is a list of applicable charges included in a return calculation: tuition, fees, enrollment fees, student support fees, technology fees, and laboratory fees.

The following charges are not included in a return calculation: Title IV Credit, parking fees, fines, printing fee, and charges to a student's account for indirect educational expenses or for courses that do not qualify for FSA funds. For students receiving tuition remission and/or Direct Bill from their employer(s), the funds are treated as cash payments for the purpose of the calculation.

Institutional Refund Policy

For students who withdraw or are administratively withdrawn or dismissed from the university, see [Policy 3021 Tuition and Fee Refunds](#).



Example of a Percentage of Financial Aid Earned and an Additional Loan Not Originated

Summer Term

July 7 Start of Summer Term	August 15 Additional loan requested	September 16 End of Summer Term
July 12 Disbursement of originated loans	August 14 Student Withdraws	

- The student’s first disbursement of \$6,761 in FSA funds for the payment period, originated and disbursed prior to the withdrawal, are included in the R2T4.
- The student requested an additional \$3,000 loan, and it was originated the day after the student notified the school of their withdrawal. This loan is not included in the R2T4 calculation because it was not originated prior to the student withdraw.

Calculation:

1. Student attended 41 days of 74 days in the summer term. The student completed 55.4 % (41/74) of the summer term
2. Student earned \$3745.59 (\$6,761*55.4%)
3. Student unearned portion is \$3,015.41 (\$6761-\$3745.59)
4. Student charges at the time of withdraw were \$4,846. To determine the unearned charges for title IV purposes, take 100% completion minus 55.4% actual completion = 44.6% in unearned charges, the amount is \$2,161.32 (\$4,846*44.6%)
5. The school returns the lesser of step 3 or step 4, in this case \$2161.

Written Notification of R2T4

A student who is subject to an R2T4 calculation receives written notification in the form of a revised Financial Aid Offer letter or post-withdrawal no response letter detailing their eligibility after all necessary funds are returned. This communication serves as notification to the student that the return calculation is completed. For students receiving Federal Work-Study, the Federal Work-Study award is reduced to actual earnings and the student’s employment is considered terminated. Students who received any portion of Federal Direct Loans are required to complete Exit Loan Counseling.



In the event that a student selected for verification has not been verified at the time the student withdrew, the Office of Financial Aid notifies the student that verification must be completed prior to the R2T4 calculation in order for the related funds to be evaluated for a PWD. The student has 10 calendar days from the time of notification to submit all required verification documents to ensure the R2T4 calculation is completed within the 45-day period. In the event that verification results in a post-withdrawal disbursement, the university disburses funds according to the Post-Withdrawal Disbursement Policy.

Death of a Student

In the event a student dies during the payment period, the student's estate is not required to return FSA funds disbursed to the student. The university does not report an overpayment on a deceased student and provides information to the student's estate on how to discharge applicable student loans and remove overpayments. If a student dies during the payment period, the date of withdrawal is not later than the date the student died.

Withdrawal as a Result of the COVID-19 Pandemic

The university processes R2T4 for students affected by the COVID-19 national emergency and is not required to return funds for students meeting these conditions. An R2T4 performed for a student who began attendance and subsequently withdrew as a result of the COVID-19 pandemic during payment periods occurring during the national emergency have the following two additional requirements:

- The *Coronavirus Indicator* is notated on all disbursements in the Common Origination and Disbursement (COD) System for funds received during applicable payment period(s).
- UWS inquires of each Title IV recipient who withdraws if the reason for the withdrawal is related to COVID-19. UWS obtains a written attestation from the recipient explaining why the withdrawal is the result of the COVID-19 emergency, and makes the determination whether the student's withdrawal is due to issues related to COVID-19.

For additional information, contact the Office of Financial Aid at finaid@uws.edu or 503-847-2563.

Related Policies: [Policy 1204 Attendance, Tardiness, and Course Participation](#)
[Policy 1239 Continuous Enrollment, Leave, Withdrawal, Dismissal and Expulsion](#)
[Policy 3021 Tuition and Fee Refunds](#)

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