Southern Crescent Technical College WITHDRAWAL AND RETURN TO TITLE IV POLICY

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, the unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a Post-withdrawal disbursement of the earned aid that was not received (FSA Handbook, Volume 5, p. 5-4) (See R2T4 Examples & 2) through the end of the ninth week of fall and spring semesters and through the fifth week of summer semester, a student may withdraw from any or all courses on his or her schedule. Students are responsible for withdrawing themselves from classes. Students are able to withdraw themselves through BannerWeb or with assistance from the Academic Affairs Office. Following the policy that is set by the Technical College System of Georgia, withdrawals that occur after day three of the semester receive no refund. No charges are reduced for withdrawals that occur beginning day four of the semester.

No withdrawals will be processed after the "W" period ends as defined on the academic calendar for the applicable term. Students who choose not to withdraw from classes will be assigned the grade(s) earned. Any student receiving federal student aid (Unsubsidized loans, Subsidized loans, Pell, and SEOG) who completely withdraws from all classes during a given period of enrollment and completes less than 60 percent of the term (based on the determination of last date of attendance) may be required to return funds to Southern Crescent Technical College and/or the U.S. Department of Education.

Unofficial Withdrawals

A student who earns all Fs in a given term or a combination of Fs and Ws (meaning the student withdrew from a class) may be considered an 'unofficial withdrawal.' Unofficial withdrawals are those who simply cease attending class(es). Faculty must enter a last date of attendance for

students who earn a grade of 'F' for the class. Once grades are submitted and faculty rosters are verified at the end of a term, unofficial withdrawals (those who earned the F due to ceasing attendance) may be required to return funds to Southern Crescent Technical College and/or the U.S. Department of Education. Students who truly earned Fs that were not due to ceasing attendance are not considered to have withdrawn; therefore, those students' aid is not recalculated for the class(es) in question.

The institutional refund policy and federal aid refund policy (Return to Title IV) are found at on the college's <u>Consumer Disclosure</u> page. We encourage students to be aware of these policies and how they can affect if they should withdraw or otherwise cease attendance before a term *concludes-officially* or *unofficially*.

Attendance

Southern Crescent Technical College does not take attendance except for those programs where attendance is required by an outside entity. The following programs are currently required to take attendance:

- Culinary Arts
- Radiology Technology
- Registered Nurse (RN)
- Cosmetology
- Licensed Practical Nursing (LPN)

Order Funds Returned

SCTC is required to return funds in the following order:

- Unsubsidized Loans
- Subsidized Loans
- Federal Pell
- Federal SEOG

End of Term:

At the end of each term the Financial Aid Office will review all federal financial aid recipients with <u>all</u> "F", "W", "I" and/or "NR" grades. These students will be considered as unofficially withdrawn.

If no last date of attendance is known, it is assumed to be the 50% point of the term - A, B or C (as allowed by federal regulations). Exception: students reported on the non-attending list are dropped at 100% from those classes.

Once the withdrawal date is determined, the Financial Aid Office will calculate the amount that must be returned to aid programs by the College and the student, in accordance with federal

regulations and College policy.

It is strongly recommended that any student receiving financial aid who is contemplating withdrawing from the college first contact the Office of Student Financial Aid to determine the financial impact of that decision.

Post-Withdrawal Disbursements

When the total amount of the Title IV grant and/or loan assistance earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. If a post-withdrawal disbursement includes Loan funds, the school must get student permission before it can disburse them. If a post withdrawal disbursement includes Grant funds, the school may automatically use all or a portion of them for tuition, fees, and room and board charges (as contracted with the school). The school needs student permission to use the post-withdrawal grant disbursement for all other school charges. If a student does not give permission, the funds will be offered. In both cases it may be in the student's best interest to allow the school to keep the funds in order to reduce any debt owed to the school. Post-Withdrawal Disbursement of Grant Funds

A post-withdrawal disbursement of grant funds will be applied towards outstanding semester charges on the student's account and may pay up to the amount of the allowable charges (i.e., tuition and fees).

Any remainder of grant aid will be paid to the student. The student will be notified within 30 days of the date of determination of withdrawal of the post-withdrawal disbursement. Student has 14 days from the date of notification to respond to college. A refund will be sent within 45 days of the date that the college determined that the student withdrew.

Post-Withdrawal Disbursement of Loan Funds

A post-withdrawal disbursement of loan funds may be paid if the student is eligible to receive the funds. The student (or parent if a PLUS loan) will be notified within 30 days of the date of determination of withdrawal of the opportunity to accept all or a part of the post-withdrawal disbursement. Upon receipt of a timely response from the student (or parent) (14 days from date of notification), the College will disburse the loan funds within 180 days of the date of determination of the student's withdrawal date. Loan funds will be applied towards the outstanding semester charges on the student's account and may pay up to the amount of the allowable charges (i.e., tuition and fees). Any remainder will be paid directly to the student (or parent).

Note: There are some Title IV funds that a student was scheduled to receive that cannot be disbursed to the student once the student withdraws because of other eligibility requirements. For example, if a student is a first-time, first-year undergraduate student and has not completed the first 30 days of the

program before withdrawing, the student will not receive any Direct Loan funds that would have been received if the student remained enrolled past the 30th day.

The College maintains the right to decide whether or not to make a post-withdrawal disbursement in the event that the student responds after 14 days of the date that the notification was sent. If the College decides not to make this post-withdrawal disbursement, it will inform the student in writing.

*Special Covid-19 Note:

The Coronavirus Aid Relief and Economic Security Act (CARES) was signed into law on March 27, 2020, as a direct result of the COVID-19 Pandemic, giving institutions increased flexibility in financial aid regulations. In accordance with Executive Orders issued by Governor Brian Kemp on March 16, 2020; March 26, 2020; April 1, 2020; and April 2, 2020, to stop the spread of COVID-19, all TCSG colleges, including Southern Crescent Technical College (SCTC), closed its campuses to students/guests, requiring students to complete the rest of the Spring 2020 term via remote learning technology. Due to the COVID-19 health emergency, students who withdraw from class(es) after March 13, 2020 and prior to the last day of classes may be eligible to receive a Z grade. Z grades are used to denote unsuccessful completion due to COVID-19 emergency. Z grades are excluded from attempted hours and GPA calculation. Note: Effective AY2020 spring and summer terms and AY 2021 Fall and Spring terms.

Return to Title IV (R2T4) Calculations - Federal law specifies how Southern Crescent Technical College must determine the amount of Title IV program assistance that students earn if they withdraw from school. If a student withdraws due to a COVID-19 related emergency, the student will not owe a repayment for the withdrawn class(es). However, students receiving all W or F grades prior to March 13, 2020, will be required to return any ineligible funds received due to the R2T4 calculations. Students who unofficially withdrew (stopped attending) from classes prior to March 13, 2020, will also be responsible for returning any unearned funds, unless they can provide documentation of a qualifying emergency.