

### ***The Federal Refund Policy for Title IV and Military Tuition Assistance (TA)***

A portion of Title IV funds, with the exception of military tuition assistance (TA) may need to be returned to the Title IV or TA source upon a recipient's withdrawal from school.

**Withdrawal date** - The day the student withdraws is the date (determined by the school) that:

- the student began the withdrawal process prescribed by the school, or the student otherwise provided the school with official (written) notification of the intent to withdraw; or,
- for the student who does not begin the school's withdrawal process or notify the school of the intent to withdraw, the mid-point of the payment period or period of enrollment for which Title IV assistance/TA was disbursed (unless the institution can document a different date)

If attendance has been documented, the withdrawal date is determined by the school from such attendance records.

If the school determines the student did not begin the withdrawal process or notify the school of intent to withdraw due to illness, accident, grievous personal loss or other such circumstances beyond the student's control, then the school may determine the appropriate withdrawal date.

**Percentage of the payment period or period of enrollment completed** - The percentage of the payment period or period of enrollment for which assistance was awarded that was completed is determined:

In the case of a program that is measured in credit hours, by dividing the total number of calendar days comprising the payment period or period of enrollment for which assistance is awarded into the number of calendar days completed by the student in that period as of the day the student withdrew or scheduled to be completed as of the day the student withdrew.

**Calculation of Title IV or Military TA Earned** - To calculate the amount of Title IV assistance/TA earned by a student, the school must first determine the percentage of Title IV assistance or TA the student earned. Up through the 60% point in time, the percentage of assistance earned is equal to the percentage of the payment period or period of enrollment for which it was awarded that was completed as of the day the student withdrew. If the student withdrawal occurs after the 60% point, then the earned percentage is 100%. That earned percentage is applied to the total amount of Title IV assistance/TA that was disbursed (and that could have been disbursed) to the student, or on the student's behalf, for the payment period or period of enrollment for which it was awarded as of the day the student withdrew.

**Calculation of Title IV assistance or TA not earned**- The amount of Title IV loan assistance /TA not earned by the student is calculated by determining the complement of the percentage of assistance the student earned, and applying it to the total amount of Title IV assistance/TA that was disbursed (and that could have been disbursed) to the student, or

on student's behalf, for the payment period or period of enrollment as of the day the student withdrew.

**Differences between amounts earned and amounts received**- The school would follow the regulations for late disbursement if the student received less Title IV assistance/TA than the amount earned. If the student has received more grant or loan assistance than the amount earned, then the unearned funds shall be returned by the school or the student, or both.

**Responsibility of the school** - The school shall return the lesser of the unearned amount of Title IV assistance/TA or an amount equal to the total institutional charges the student incurs for the payment period or period of enrollment for which the assistance was awarded, multiplied by the unearned percentage of awarded Title IV/TA grant and loan assistance.

**Responsibility of the student** - Students return unearned Title IV assistance/TA minus the amount the school returns.

**Order of return of Title IV or TA funds** - . Excess funds returned by the school or student are credited to outstanding Title IV/TA loan balances for the student or made on the student's behalf for which a return of funds is required.

**Remaining excesses** - . If excess unearned funds remain after repaying all outstanding Title IV/TA amounts, then the remaining amount is credited to seminary grant funds from which grants were awarded. If further excess funds remain after paying all of the funds listed above, the remaining excess will be refunded to the student.

**Repayment of funds.** - If Title IV/TA funds have been disbursed to the student and remain unearned at the time of withdrawal, the student is required to repay the unearned portion of the Title IV/TA funds he/she has received.

**Leave of absence** - A leave of absence is not normally treated as a withdrawal, and no return of Title IV/TA funds is calculated. A student may take a leave of absence from a school for not more than a total of 180 days in any 12-month period. If the student does not return at the expiration of an approved leave of absence, then the seminary calculates the amount of Title IV/TA loan assistance that is to be returned according to this provision based on the day the student withdrew. The seminary then also records the official withdrawal date as the date the student's leave of absence began, likely exhausting a student's federal loan grace period.

(The seminary has a formal leave of absence policy and procedure. A student must have followed the official policy and procedure in requesting a leave of absence [see below], and the seminary must have ratified the student's request in accordance with its policy.)

**Non-Title IV or TA Funds** - . If a student withdraws prior to the 60% point in an enrollment period, refunds for payments made to the seminary from non- federal (non-Title IV/TA) funds will be calculated in the same way as if the payments were from federal funds. If the student has paid institutional charges in full for the enrollment period, funds will be refunded for that portion of the enrollment period (semester) that the student was not

enrolled. If a student withdraws after the 60% point in an enrollment period, no refund will be given.

**Non-Refundable Charges-** The following charges are not refundable: rent for family housing paid monthly in advance, fees for Wartburg Associated Students organization, and all student fees.