A Guide to the Return of Title IV Calculation (R2T4)

1. Financial aid students who withdraw or stop attending classes may be required to return all or a portion of the financial aid that they have received. This is true even if a student receives a refund of financial aid dollars. This is because a student earns financial aid through attendance. The percentage of aid earned is equal to the percentage of the payment period that a student completes.

2. The last date of attendance (LDA) for Charter Oak State College courses is determined by the last date of attendance in an academically-related activity. For consortium students, it is either the mid-point of the payment period or the LDA as documented by the host school.

3. The College’s refund policy (or other outside policies) does not impact the amount of Title IV aid earned under the R2T4 calculation. A student who withdraws or stops attending a course may be required to return unearned aid and owe the College for the course.

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<th>Enrollment Examples</th>
<th>Determining if a Student has Withdrawn</th>
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<tr>
<td>Student does not complete scheduled enrollment.*</td>
<td>Considered withdrawn.</td>
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<tr>
<td>Student withdraws from current course and is not attending another course, but provides written confirmation of attendance in a future course during the same period.**</td>
<td>Not considered withdrawn.</td>
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<tr>
<td></td>
<td>Considered withdrawn. The withdrawal date used in the R2T4 calculation will be based on the student’s LDA.</td>
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<tr>
<td>Student withdraws and does not provide written confirmation of future attendance, but returns to a future course within the same period.</td>
<td>R2T4 calculation will be “undone” and student becomes eligible for funds if enrollment status supports funding.</td>
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</table>

*regardless of whether the course is compressed (8 or 5 weeks in length) or a full semester course (15 weeks in length).

**written confirmation must occur at the time that otherwise would have been a withdrawal and before the beginning of the next module.
**Student Withdrawal Status Test**

Q1 - Did you stop attending (or never attended) a course that you were scheduled to attend?

- "NO" – NOT WITHDRAWN

Q2 - At the time you stopped attending (or never attended) the course, were you attending another course?

- "YES" – NOT WITHDRAWN

  - "NO"

Q3 - At the time you stopped attending the course, did you provide written confirmation of anticipated attendance in a future module within the same semester (i.e., you stopped attending a T1 course but provided confirmation that you will attend a T2 course)?

- "YES" – NOT WITHDRAWN

  - "NO"

You are considered to be withdrawn for Title IV purposes and a Return of Title IV calculation will be processed by the Office of Financial Aid. The calculation will be based on your last date of attendance (LDA).
**Important Concepts and Definitions:**

**Title IV Aid Recipients:**

Students receiving federal financial aid are considered to be Title IV aid recipients. Title IV funding includes: Pell Grants, Federal Supplemental Education Opportunity Grants (FSEOG), Federal Direct Loans (subsidized/unsubsidized), and Federal PLUS Loans. Charter Oak State College does not participate in the Federal Perkins Loan Program or the Federal Work-Study Program.

**Programs with Modules or Compressed Courses:**

Charter Oak State College offers courses that are shorter in length than our “traditional” full-semester courses (15 week course). These shorter courses are often referred to as “modules” or “compressed” courses and include Term 1 & 2 courses (8 weeks in length) and Session 1, 2 & 3 courses (5 weeks in length).

**Payment Period:**

Return of Title IV calculations are based on what is referred to as a “payment period.” The number of days that a student attends in the payment period determines the amount of financial aid that the student has earned.

**Unearned Title IV Aid:**

Title IV aid that the student has not “earned” must be returned to the appropriate federal financial aid program. This is true even if a student had received a financial aid refund check from the College.

**Institutional Charges:**

Institutional charges include tuition and fees. If a book voucher was issued to a student, institutional charges will also include books and supplies.

Charges based on a student’s withdrawal date are determined by the College’s Refund Policy.

Charges that are no longer covered by financial aid become the responsibility of the student. A student may also be responsible for returning unearned federal financial aid funds that were disbursed directly to him or her.

**Determining if a Student has Withdrawn:**

Students are considered withdrawn when they do not complete their scheduled enrollment (the classes for which they have registered). The Office of Financial Aid will determine the percentage of the payment period that the student has attended and whether financial aid funds must be returned.

*Students can use the test on page two to determine if a Return of Title IV (R2T4) calculation will be processed by the Office of Financial Aid.*
**Withdrawal Date used in R2T4 Calculation:**

The Office of Financial Aid will use the student’s last date of attendance (LDA) to determine a student’s withdrawal date. This is true regardless of whether the student follows the College’s official withdrawal policy. This means if a student’s LDA is April 1st, but the student officially withdraws on April 15th, the Office of Financial Aid will use April 1st as the withdrawal date in the R2T4 calculation.

**Enrollment Changes:**

Financial aid is awarded on the understanding that a student will complete all of their classes. Changes in enrollment, at any point in time during the semester, may result in negative adjustments (reductions) of a student’s current financial aid award. A recalculation (revision) of financial aid, as a result of dropping or not attending classes, is required by the U.S. Department of Education and will be determined prior to the R2T4 calculation.

**Never Attended:**

Students who never begin attendance in any of their classes are not eligible to receive financial aid. If a disbursement of financial aid has been made, prior to determining that the student never attended, all funds must be returned to the U.S. Department of Education.

**Failure to Receive a Passing Grade:**

When a student does not pass any classes during a completed period of enrollment, the College will determine if the student either ceased attendance (in which case the R2T4 calculation applies) or attended through the end of the period and “earned” the failing grades.

**Academically Related Activity:**

Academically related activities include class attendance, turning in an assignment, tutorial or computer assisted instruction, attending a study group assigned by the College, participating in an online discussion about the course, or initiating contact with a faculty member regarding course material.

**Non-Academically Related Activity:**

Logging into an online course without active participation, or participating in academic advisement or counseling, is not considered attendance. Instruction time does not include: homework, academic counseling, orientation, and scheduled breaks.

**Exit Loan Counseling:**

Federal Direct Loan borrowers, subject to a Return of Title IV Calculation, are required to complete Exit Loan Counseling.
**Satisfactory Academic Progress:**

A withdrawal can effect a student’s academic progress and their ability to receive financial aid in subsequent semesters. This is because when a student withdraws they are not earning credits for the class. Before withdrawing, students should discuss their performance with their instructors and academic counselor about the benefits and drawbacks of withdrawing from course work. Students should also contact the Office of Financial regarding how the withdrawal will impact their financial aid. In all cases, students are advised to take “W” grades seriously and use this option only when absolutely necessary.

While a student’s academic standing is based on their grade point average, academic progress is based on the number of credits a student earns, or the pace at which they are making progress toward earning their degree. The quantitative standard of federal satisfactory academic progress ensures that students are completing their degree requirements within allowable limits set by the U.S. Department of Education.

Students should review the College’s Financial Aid *Satisfactory Academic Progress Policy* located in ACORN by accessing the “Financial Aid” tab and clicking on the “Policies.”

**Dropping versus Withdrawing from a Course**

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<td>Allowed before the class is scheduled to begin.</td>
<td>After the drop period has passed, students are permitted to withdraw from a course. See Academic Calendar for specific withdrawal dates and deadlines</td>
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<tr>
<td>Students complete the drop in the Student Self Service tab of the student portal, ACORN.</td>
<td>Students are required to complete an electronic withdrawal form available on ACORN under the Registrar’s tab.</td>
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<tr>
<td>No financial obligation for tuition.</td>
<td>Students who withdraw after the drop period will be responsible for fees and all or a portion of their tuition. Refer to course withdrawal and refund information available on ACORN under the Tuition and Payments tab.</td>
</tr>
<tr>
<td>Course is deleted from the student’s transcript.</td>
<td>A non-punitive grade of “W” is recorded on the student transcript. GPA is not affected.</td>
</tr>
<tr>
<td>Decreases the number of credits for which a student is enrolled.</td>
<td>Progress toward degree completion and satisfactory academic progress are affected.</td>
</tr>
<tr>
<td>Dropped credit hours are not used in the calculation of enrollment status for financial aid awarding.</td>
<td>Withdrawing from a course may jeopardize financial aid for that term or in subsequent terms. Students should work with appropriate offices to get advice on the academic and financial impact of a course withdrawal.</td>
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Financial Aid works closely with the following offices:

**Bursar’s Office:** This office processes payments (including third party payments), generates bills, and issues student refund checks. Contact this office for questions about tuition and fee charges, billing procedures, payment options and due dates, third party billing, and financial aid refunds.

- Call the Bursar’s Office at 860-515-3704 or email them at bursar@charteroak.edu for more information regarding the College’s Refund Policy and student billing information.

**Registrar’s Office:** This office is responsible for maintaining the accuracy and integrity of student academic records and upholding the College’s academic policies and procedures. It issues transcripts, verifies enrollment (for student loans, etc.), updates demographic information, processes withdrawals, posts grades, and coordinates all enrollment/registration processes for the College.

- Call the Registrar’s Office at 860-515-3702 or email them at registrar@charteroak.edu for additional information regarding the withdrawal process.
- There may be potential academic and financial consequences related to a course withdrawal. Therefore, students are strongly encouraged to discuss their intent to withdraw with their academic counselor, course instructor, and the Office of Financial Aid prior to withdrawing.

**Academic Counseling Office:** This office provides academic counseling for matriculated students. Counselors are available to assist students with a wide range of academic issues and concerns. This includes course selection, as courses must fulfill degree requirements in order to qualify for financial aid, and strategies for academic success. Whether a student has academic questions, such as what class to take, or is facing difficulty in coursework, and if attempts at addressing issues through the faculty are not resolved, an academic counselor is available for assistance.

Students are expected to complete all courses in which they are enrolled.

- Call the Academic Counseling Office at 860-515-3705 or email them at advising@charteroak.edu if you are experiencing difficulties in coursework or need assistance with balancing academic commitments.
- If a withdrawal is considered, students are urged to consult with their instructor, advisor, and the Office of Financial Aid prior to the withdrawal. Additionally, students should be aware that a withdrawal can have a significant impact on a student’s eligibility for financial aid and/or their billed charges.
Important Financial Aid and Institutional Policy Information:

Financial Aid Policies:
All financial aid students are required to become familiar with the policies that govern the administration of financial aid.

Financial aid policies, along with new or revised policies, are published in ACORN by accessing the "Financial Aid" tab and clicking on "Policies." Students should always check ACORN for timely financial aid announcements, and updates to policies and procedures during the course of the award year.

College Attendance Policy:

Students’ attendance in courses is defined as the active participation in the course. Faculty will report to the Registrar’s Office any student who is not in participation weekly. Active participation may vary depending on the individual course. Just logging-in is not considered "active participation."

"Active Participation" includes:
- Completion of tests/quizzes;
- Submission/completion of formal assignments;
- Participation in graded threaded discussions (Note: Self-Introduction threads do not count towards attendance).

Students who do not participate through the Learning Platform (Blackboard) by the end of the first week will be administratively withdrawn from the course. Students who fail to maintain active participation in a course for two consecutive weeks will be administratively withdrawn from the course. An administrative withdrawal will not relieve a student of responsibility for the tuition and fees related to the course.

The last date of attendance for a student, who is administratively withdrawn, is the last day the student actively participated in the course that includes contact with the instructor regarding the content or expectations of the course if done through Blackboard so it is verifiable.

Academic Course Participation Requirements:

Faculty are required to have students respond to at least two assignments each week. That can include test/quizzes, formal assignments, threaded discussions, etc.

If faculty are using threaded discussions as one of the assignments, students must
- Post the first threaded discussion response by Wednesday at 11:59 p.m. EDT, and
- Post all other responses to their peers by Sunday at 11:59 p.m. EDT

Note: Students must adhere to any discussion posting requirements provided in the Course Policies section that requires more than the minimum of two (2) responses to their peers. Students should review the Course Policies section for any additional grading requirements.
**College Course Withdrawal and Refund Policy:**

Financial aid students should review the [Course Withdrawal and Refund Policy](#). Students are advised to be aware of the implications of a course withdrawal and the impact to their student billing account. This is because **course refund dates and policies are independent of financial aid policies. A student who withdraws from a course may be required to return unearned aid (based on the Return of Title IV Refund Policy) and still owe the College for the course (based on the College’s Refund Policy).**

Students can access information regarding tuition and fees, payment plans, third party/company billing, as well as course withdrawal and refund information from the “Tuition and Payments” tab found on the [ACORN page](#) (must be logged in to view). Students may also view their current balance and recent transactions by clicking the “My Account Balance” link on the right-hand side of the “Tuition and Payment” tab. A new window will open and take the student to the secure CASHNet payment portal. Any outstanding balance will be listed under “Current Balance” and recent transactions can be viewed by clicking the “Click here to view Account Activity” link.

The withdrawal process is initiated by submitting an electronic withdrawal form to the Registrar’s Office by dates established in the Academic Calendar. Regardless of the submission date of the withdrawal form, the student’s last date of attendance is used in the R2T4 calculation (see attendance policy). This calculation determines the amount of financial aid earned through attendance.

**College Administrative Course Withdrawal Policy:**

Students are expected to attend all courses for which they have registered. Timely course attendance and participation is a requirement for successful completion of Charter Oak State College courses. Students who do not attend, and participate in, a registered course by the close of week one or who fail to maintain active participation in a course for two consecutive weeks will be administratively withdrawn from the course with a final grade of “AW.”

A series of email reminders will be sent to students when they do not log into a course. When students receive these reminders they must immediately log into their course(s) and participate. Failure to participate in the course after receiving the email reminders will result in an administrative withdrawal from the course(s).

Administrative withdrawals will be distributed until the end of the withdrawal period each term and session. After the established withdrawal period is over, students who are not in attendance will receive a grade of “F.” Please refer to the academic calendar for all withdrawal dates.

Administrative withdrawals may have implications for a student’s financial aid award and satisfactory academic progress. Students who are administratively withdrawn from a course will not be eligible for a tuition refund. Administrative withdrawal from one or more courses during a semester does not relieve the student of financial responsibility for any costs associated with or resulting from registration for the semester, including tuition, registration or any college fees. When students are administratively withdrawn from a course, a final grade of “AW” will be entered into their academic record and they will be removed from the course in Blackboard. * All Administrative Withdrawals are final.