



**THE UNIVERSITY OF THE WEST INDIES
MONA CAMPUS**

Title IV Refund (R2T4) Policy

For

International Students Eligible for United States Federal Student Aid

Title IV Refund (R2T4) Policy for The University of the West Indies, Mona Campus

The following information provides details of how The University of the West Indies, Mona Campus will return unearned William D. Ford Direct Loan (Direct Loan) funds to the Department of Education when a student who has received Direct Loan funds withdraws from the institution.

All refunds will be deposited to the Federal Student Aid (FSA) fund account maintained at the University and will be returned to the Department of Education. The circumstances under which such refunds are payable are described below:

1. If a student receives financial aid but does not register for classes by the end of the fourth (4th) week of the semester, the University will process a full refund to the Department of Education no later than forty-five (45) days of the date the University determined that the student withdrew.
2. In accordance with FSA expectations, 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.
3. If a student officially or unofficially withdraws from the University, the percentage of aid earned will be calculated based on the number of days of attendance by the student. If the calculated percentage is more than 60%, the student has earned 100% of the scheduled FSA funds and therefore no refund will be payable to the Department of Education.
4. Students considering withdrawal from all classes should contact the Office of Student Financing and/or the Office of the Campus Registrar so that the consequences of withdrawing from all classes can be explained. The Financial Aid staff can also further explain this Policy to students.
5. The University will make post-withdrawal disbursements to students for earned Title IV funds in excess of any educationally related current charges. A student who is paid less Title IV Aid than what was earned, is entitled to a post withdrawal disbursement (PWD).
6. Students will be notified of the PWD within thirty (30) days of the UWI'S determination that a student has withdrawn. Title IV funds will not be requested until the University has validated that the students' account will be credited within three business days of receiving the funds. This disbursement will be paid to the student no later than one hundred & eighty (180) days from the date that the institution determined that the student withdrew.

7. The University will notify the student of the amount and type of loan for which the student is eligible for a PWD disbursement explaining that the student may accept or decline some or all of the funds. Students will be required to provide a response/acceptance of full or partial disbursement within the stipulated timeframe before any disbursement is made and will be reminded of his/her responsibility to repay all sums to the Federal government, in full.
8. Students have 15 days to respond to a notification from the University advising that there is a post-withdrawal disbursement. If a student fails to respond within the stipulated timeframe, The UWI has the option to not make the disbursement.
9. If a student attended for 60% or less of the enrolment period but received full Title IV financial aid for the period, then the student will be required to refund the amount of unearned financial aid received in full to the University. The student will be notified in writing within 180 days from the date that the institution determined that the student withdrew, they are required to return the unearned funds to the institution.
10. Funds returned to the University by students who attended for 60% or less of the enrolment period will be refunded to the Department of Education no later than 45 days of the date of determination that the student withdrew.
11. Because The UWI's enrolment in a programme is measured in credit hours, a student is considered to have withdrawn from a payment period or period of enrolment if the student does not complete all the days in the payment period or period of enrolment that the student was scheduled to complete.
- 12. Voluntary Withdrawal from UWI Mona.** Students who are unable to continue at The UWI may request Voluntary Withdrawal from the Institution.

Requests for voluntary withdrawal are formal and must be submitted to the Faculty via the use of the UWI Mona online Automated Student Request System. The date of withdrawal can be either the date indicated by the student in his/her application, the date the request is received or otherwise as determined by the Academic Board based on the details of the application and how far in the semester the student has progressed. The effective date of withdrawal will be communicated to the student in the written response from the Academic Board after consideration of the application submitted by the student.

The process for applying for Voluntary Withdrawal is published to all students and can be found at <https://www.mona.uwi.edu/dprincipal/frequently-asked-questions>.

Calculation showing the amount of Aid earned

Days Attended ÷ Days in Enrolment Period *100 = Percentage Completed

Return of Direct Loan Funds

As required by Federal Rules, Title IV funds will be returned in the order below (if applicable):

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal Graduate PLUS Loans

Return of Direct Loan Funds

Example (1):

Sara is a student who is approved for direct subsidized aid in Year One of her three year degree programme.

She does not register for school due to unforeseen events which prevents her from taking up the offer to attend The University of the West Indies, Mona Campus and instead applies for a deferral to the second semester of the academic year.

All funds received from the Department of Education will be returned as per Clause 1 above unless there is another approved student to whom the funds can be disbursed to within three (3) days.

Return of Direct Loan Funds

Example (2)

Mark voluntarily withdraws after the fifth (5th) week of school by notifying the University in writing on October 3rd. Classes began on September 5th and the full amount of unsubsidized aid for Semester One was posted to his student account.

On October 20th he receives Academic Board Approval for his withdrawal. Mark's post withdrawal aid calculation is done. He attended 60% or less of the enrolment period. His effective withdrawal date is October 3rd whilst the semester ends on December 15th. If the amount of US\$4,200 had been received, the earned aid would be USD1,218. The refundable unearned aid would be USD2,982.

Calculation:

Number of days attended	21
Number of days in the enrolment period	73
Percentage completed	29%
29% *4200	USD1,218

Appendix 1

Leave of Absence

A student who finds it necessary to be away from his/her academic programme at the University for a period not exceeding one year, is required to apply through the Automated Student Request System (ASRS). The process for applying can be found at <https://www.mona.uwi.edu/dprincipal/frequently-asked-questions>. The following processes are also managed through the ASRS.

1. Late Registration and Late Change of Registration (after week 2 of Semester I and week 1 of Semester II)
2. Exemption and Credit for courses previously passed;
3. Additional time to complete the programme of study;

Approved Leave of Absence (LOA)

A leave of absence (LOA) for R2T4 purposes is a temporary interruption in a student's programme of study. LOA refers to the specific time period during a programme when a student is not in attendance. If an LOA does not meet the conditions in 34 CFR 668.22(d), the student is considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform an R2T4 calculation.

Students may request leave of absence for several reasons, these include medical (must be accompanied by a medical certificate), financial, academic challenges, work-related issues, mental issues and personal issues. Such requests must normally be made in advance of the requested leave of absence though it is understood that some circumstances may prevent advanced applications.

Requests for LOA must be submitted to the Academic Board and if approved, will be granted for one semester or for an academic year. In order to satisfy the requirements of federal funding, **leave of absence must NOT exceed 180 days in any 12-month period.**

Unapproved Leave of Absence

While the University may grant a student an LOA based on its LOA Policy, it is important to note that the conditions for the Leave of Absence request, (for example for academic reasons), may not meet Title IV requirements. **An LOA that does not meet all of the conditions for an approved Title IV LOA is considered a withdrawal for Title IV purposes** and the student's withdrawal date will be the date that the student begins the LOA. Students are encouraged to seek advice from the Office of Student Financing to ensure that they understand the implications of this Policy.

Returning after a Leave of Absence

An LOA is granted on the expectation that the student will be returning to the institution. As such, students who are granted LOA are provided with a notice of approval that indicates the

period of the absence. Once a student returns from Leave of Absence, (s)he must register for their usual courses in continuation of their programme and must continue at the same point in the academic programme at which they were prior to their Leave of Absence.

If a student does not return to the University 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.

Students contemplating applying for a Leave of Absence should visit the Office of Student Financing to speak with one of the financial aid counsellors there so that they can fully explain what the effects of failure to return from a LOA may have on their loan repayment terms, including the possible expiration of the grace period.

Application Deadlines

Applications for leave of absence for the academic year shall normally be submitted by the end of the third week of Semester I.

Applications for leave of absence for a semester shall normally be submitted by the end of the third week of the relevant semester.

Applications after the Deadline

The Academic Board reserves the right not to consider or to deny requests for LOAs if these applications are submitted after the appropriate deadlines, unless there are proven extenuating circumstances. Such circumstances are considered on a case-by-case basis. If LOA is granted the student will be required to pay a Late Request Fine. The request must be accompanied by a recommendation from the Faculty.

Refund of Fees

When students are granted Leave of Absence after starting a semester and having paid fees, a refund may be possible. Please access the UWI Mona's Refund Policy at <https://www.mona.uwi.edu/osf/federal-student-aid-0>