

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

This primer is a supplement to the official Return of Title IV (R2T4) Policy.

A student who receives federal financial aid has the responsibility to attend and successfully complete all of their scheduled classes during a given enrollment period. Federally funded financial aid is also known as Title IV aid. A student may be considered withdrawn, for financial aid purposes, when they do not complete all of the scheduled days in their semester. The semester is also referred to as the student's financial aid payment period.

The Office of Financial Aid is required by law to perform a Return of Title IV (R2T4) calculation when a Title IV recipient who commenced attendance withdraws or ceases to attend coursework for which they were scheduled to attend. All Title IV financial aid students should be mindful of the following:

- 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 funds earned is equal to the percentage of the payment period completed by the student. For example, if a student completes only 30% of their payment period, they have “earned” 30% of their scheduled financial aid package. This means that 70% of their payment period has not been earned through attendance.
- Charter Oak' institutional refund policy (or other outside policies) does not impact the amount of Title IV aid earned under the R2T4 calculation. **A student who withdraws, never attends, or stops attending a course may be required to return unearned aid and owe Charter Oak for the course.**
- If a student attends at least one day during a payment period, an R2T4 calculation is required to determine the amount of financial aid for which the student is eligible. The waiving of charges and/or deleting of grades has no effect on the R2T4 requirement.
- The last date of attendance (LDA) for Charter Oak State College courses is determined by a student's academic engagement which is newly defined by the U.S. Department of Education as:
 1. active participation by a student in an instructional activity related to the student's course of study.
- For consortium students the last date of attendance in coursework will be documented by the host school.
- Students are encouraged to use the NASFAA decision tree located on page three of this document to determine if they will be subject to an R2T4 calculation.

While a Return of Title IV (R2T4) calculation is applicable to all financial aid students, there are specific regulations that apply to students who withdraw or otherwise cease attendance in module classes. Note: Module classes are shorter in length than tradition full-semester classes.

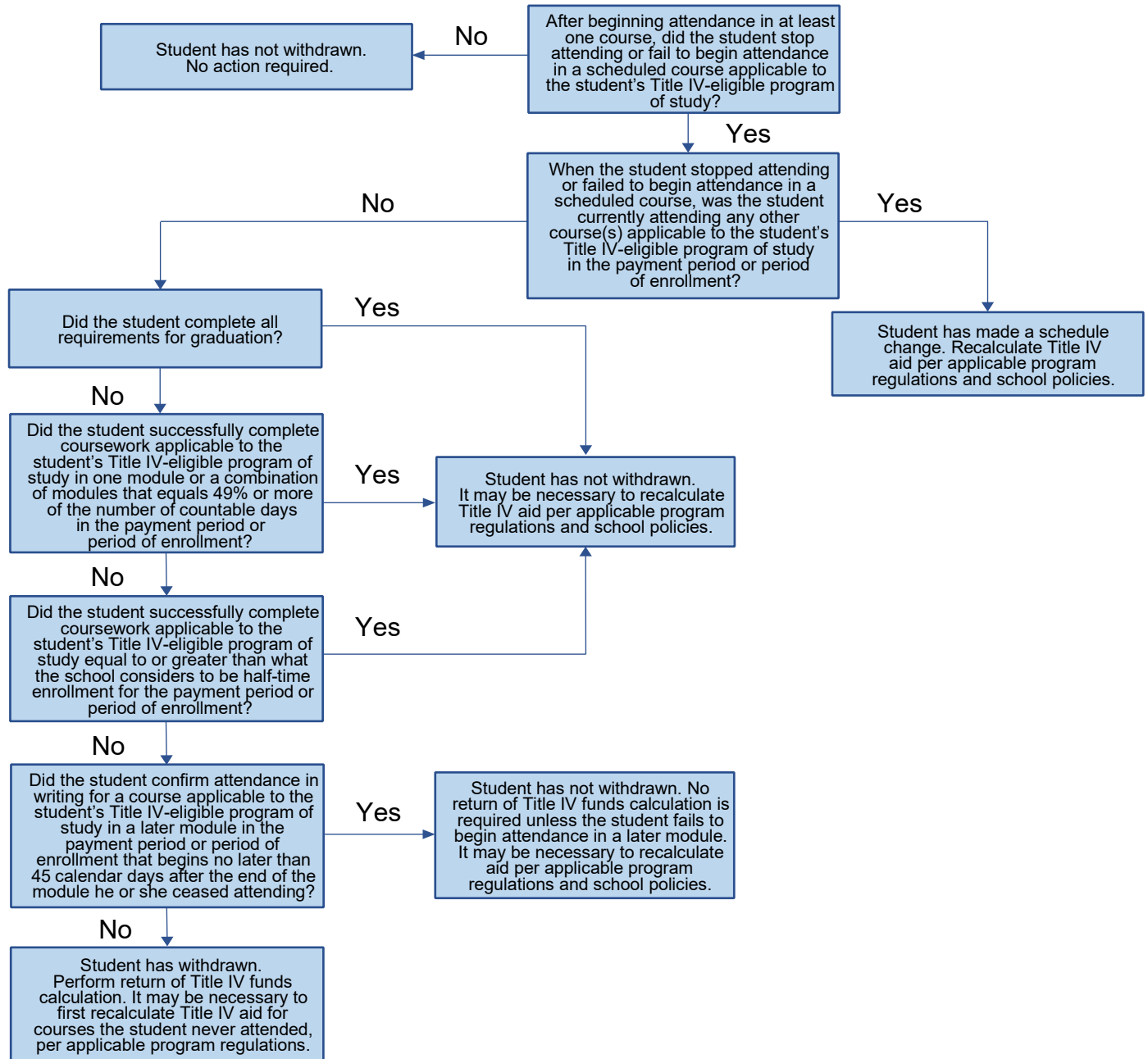
A student will not be considered to be withdrawn if the student successfully completes:

1. Their requirements for graduation (**applicable for all students**).
2. A module student completes one or more modules that, together, comprise at least 49% or more of the number of days in their payment period (semester); or
3. A module student completes coursework equal to or greater than that required of a half-time student.

Note: Completion means earning a passing grade. A student who earns all “F’s” has not successfully completed their payment period. Half-time enrollment is 6-8 credits. If a student is enrolled in module courses only, or a combination of modules and full semester courses, the student is considered enrolled in a program offered in modules. Therefore, a student enrolled in any combination of FS, T1, T2, S1, S2, or S3 coursework is considered a module student.

<u>Enrollment Examples</u>	<u>Determining if a Student has Withdrawn</u>
Student ceases attendance and is not currently enrolled in another course. Additionally, the student is not scheduled to begin another module within 45 calendar days of the same semester (semesters are the payment period for Title IV funds). <u>Note:</u> The 45 calendar days are calculated using the scheduled end date of the course when the student initially stopped attending.	Considered withdrawn.
Student ceases attendance from current course and is <u>not</u> concurrently enrolled in another course. However, the student provides written confirmation of attendance in a future course during the same semester (semesters are the payment period for Title IV funds). <u>Note:</u> Attendance in future class must begin within 45 calendar days using the scheduled end date of the course when the student initially stopped attending.	Not considered withdrawn.
Student ceases attendance and fails to return after providing written confirmation of attendance in a future class during the same semester (semesters are the payment period for Title IV funds).	Considered withdrawn. The withdrawal date used in the R2T4 calculation will be based on the student’s LDA.
Student ceases attendance and does not provide written confirmation of future attendance. However, the student returns to a future class within the same semester (semesters are the payment period for Title IV funds).	R2T4 calculation will be “undone”, and student becomes eligible for funds if enrollment status supports funding.

Students may use this NASFAA decision tree to help them determine if they will be subject to a return of Title IV (R2T4) calculation.



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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 a student is not earning credits when they withdraw from coursework. Before withdrawing, students should discuss their performance with their instructors and academic counselor about the benefits and drawbacks of withdrawing from coursework. Students should also contact the Office of Financial regarding how the withdrawal will impact their financial aid. 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 can review the Financial Aid Satisfactory Academic Policy located in MyCharterOak by accessing the “Financial Aid” tab and clicking on “[Financial Aid Policies.](#)”

Dropping versus Withdrawing from a Course

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

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 Charter Oak'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 Charter Oak.

- 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, including the R2T4 Policy.

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

Attendance Policy:

Students' attendance in courses is defined as the active participation in the course. 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 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 through Blackboard.

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. EST, and
- Post all other responses to their peers by Sunday at 11:59 p.m. EST

Note: Students must adhere to any discussion posting requirements provided in the Course Policies section of each course. Policies may vary.

Withdrawal and Institutional 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 calculation) and still owe Charter Oak for the course (based on the College's Institutional 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 MyCharterOak 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.

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."

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 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.