



Registry

US Federal Loan Refund Policy

Revised: October 2014

1 Leaving/Changing a Programme or Taking Time Out

- 1.1 You may be experiencing difficulties and think you may have to withdraw. Don't make any decision before you discuss it with someone in your academic division or school. You could also talk to an adviser in Learner Support (Student Funding, Effective Learning, Careers, Wellbeing, Disability and International Student Service): telephone 0141 273 1376 or email funding@gcu.ac.uk.
- 1.2 Leaving or changing your programme could affect your funding now and in the future. It could mean that you are asked to pay back any funding that you have received.
- 1.3 If you withdraw from your programme during the academic session you will be charged a fee based on your withdrawal date.
- 1.4 The withdrawal date is the date the Programme Leader receives written notice that you are withdrawing. Write to your Programme Leader as soon as possible or you may have to pay more in fees.
- 1.5 Glasgow Caledonian University has a clear [Fees and Refund Policy](#). The following is an addendum for students who are receiving US Federal aid funds, authorised under Title IV of the Higher Education Act (HEA).

2 US financial aid refund policy (Return of Title IV Funds Policy)

- 2.1 If a student who is in receipt of Federal aid withdraws from the University a determination must be made as to whether any of the programme funds must be returned to the US Federal aid programme. This determination will be made in accordance with the Return of Title IV Aid requirements of section 484B of the Higher Education Act of 1965, as amended (HEA) and 668.22 of the Student Assistance General Provisions regulations.
- 2.2 Refund Claims can be made by students (or their guardian/parent or sponsor), who have registered and paid some or all of their tuition fees but who subsequently withdraw from their programme. Refunds are normally made only when claimed by the student or sponsor. In all cases, application for full or partial refund of fees will only be considered if the University has received written notification of withdrawal.
- 2.3 Pro-rata refund calculations apply for any student in receipt of US Federal financial aid who withdraws within a time equating to less than 60% of the payment period. No return of funds to the Federal aid programme is required if a student withdraws within a time equating to 60% or more of the payment period.
- 2.4 If a student has not received a disbursement of Federal aid funds at the beginning of a disbursement period and subsequently withdraws, the amount of funds that a student has earned will be calculated and the appropriate amount will be disbursed. The remaining funds will be returned to the US Federal aid programme. GCU Students are entitled to a tuition fee refund, less any non-refundable deposit, scholarship or discount, in full if a claim is made within three weeks of the start of the programme. Once agreed to the University accommodation contract, students are legally bound to pay rent for the duration of the contract period, whether or not remaining in residence. Thereafter, any claim for a tuition fee refund will be based on the number of weeks in attendance pro-rata, according to the University Fees and Refund Policy. Any difference between the Federal aid funds earned and

Glasgow Caledonian University fees due (as calculated as per the University withdrawal policy) will be charged to the student.

- 2.5 As this policy uses a different calculation to Glasgow Caledonian University withdrawal policy it may mean that the student owes the University once the money has been returned to the lender. Students will be notified if this is the case.
- 2.6 Withdrawal dates for students who officially withdraw will be determined by an agreement between the department and the student of a last date of attendance and by the completion of a withdrawal form (by the School). Withdrawal dates for students who unofficially withdraw will be the date that GCU becomes aware that a student ceased attendance based on attendance records the University is required to maintain in accordance with UKVI Policy.
- 2.7 Unearned Federal aid funds will be returned no later than 45 days after determining the withdrawal date.
- 2.8 If it is determined that refund money must be returned to the aid programme, the distribution of funds will be allocated in the following order:
 - Federal Stafford Unsubsidised
 - Federal Stafford Subsidised
 - Federal PLUS
- 2.9 In determining the amount of loan funds that a student has earned upon withdrawal, Glasgow Caledonian University will calculate the percentage of the loan period attended. Programs measured in credit-hours (Payment Period (PP) or Period of Enrollment (POE)):
$$\frac{\text{\# of days in attendance}}{\text{\# of days in the PP or the POE}} = \% \text{ of Title IV Earned}$$

The treatment of Title IV Funds when a student withdraws from a credit hour programme is calculated using the [Return to Title IV Worksheet](#).
- 2.10 The Glasgow Caledonian University Finance Office will inform withdrawn students in writing of the amount that the student is obliged to return to the US Federal aid programme, the amount (if any) that needs to be paid to the University by the student and the amount (if any) that is due to be refunded to the student by the University. Unearned Funds are the responsibility of the student and can be repaid under the terms of the Master Promissory Note.

3 Leave of Absence (LOA) and Withdrawal

3.1 Definitions:

3.1.1 Approved Leave of Absence (LOA)

An LOA 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 and will return to complete the programme. Students returning from an LOA are not required to re-apply for admission but must re-register for their programme.

3.1.2 Unapproved Leave of Absence

The School may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes.

3.1.3 Official Withdrawal

A "withdrawal" refers to a student's intent to completely terminate studies at Glasgow Caledonian University with no expectation of return. Students who subsequently decide to return to their studies must re-apply for admission through the University's Admissions Office.

3.1.4 Unofficial Withdrawal

An unofficial withdrawal is one where the School has not received notice from the student, that he or she has ceased, or will cease, attending the programme.

3.1.5 Note:

Students who withdraw from a module on their programme will receive an "L5" grade on their results. The grade is considered the same as an "R" grade in calculating the quantitative aspect of the Satisfactory Academic Progress standards and may affect the student's future eligibility for Financial Aid.

3.2 LOA and Withdrawal Request

3.2.1 The information required by Glasgow Caledonian University to request an LOA or a Withdrawal is available from the [Student Records](#) page on the Registry website [Regulations for Taught Student Registration, Suspension of Studies and Withdrawal](#)

3.2.2 An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring the University to perform a Return calculation. If an LOA does not meet the conditions then the student is considered to have ceased attendance and to have withdrawn from the programme and the University is required to perform a Return calculation.

3.2.3 In order for an LOA to qualify as an approved LOA :

1. All requests for LOA's must be submitted in writing to the Programme Leader or Level Tutor and include the reason for the student's request. The form must be

signed and dated by the student and specify the date the student wants the LOA to begin and end.

2. Students must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so.
3. The situation described as the reason for the LOA must be generally non-academic in nature and must be one that leads to a reasonable expectation that the student will return from the LOA within the allowed time frame.
4. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12 month period including days in which the University is not in session.

3.2.4 All requests for LOA will be reviewed by the Programme Leader, the University Head of Registry and the Director of Financial Aid. The student will be notified in writing by the Programme Leader of the University's decision.

3.2.5 During the LOA, the institution will not assess the student for any additional institutional charges, the student's financial need will not increase and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

3.2.6 If a student is a Stafford Loan recipient, Glasgow Caledonian University will explain to the student, prior to granting the LOA, the effects of the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

3.2.7 A student granted an LOA that meets the criteria above is not considered to have withdrawn and no Return calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period.

3.3 Completion of coursework on return:

3.3.1 In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance and **since the academic programmes at Glasgow Caledonian University are considered trimester-based programmes, where the payment period is the trimester, a student returning from an LOA must do so at a time when he or she can complete the trimester in order to complete the payment period and be eligible to receive a second or subsequent disbursement.** Therefore, for students enrolled in credit-hour trimester programmes, in order for an LOA to be an LOA, the School must allow a student, returning from an LOA, to complete the coursework that he or she began prior to the LOA.

3.4 Students who return earlier than anticipated:

3.4.1 The School may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic programme at the point where he or she began the LOA, the student is considered to still be on the approved LOA. **The days the student spends in class before the programme reaches the point at which the student began his or her LOA must be counted in the 180 days maximum for an approved leave of absence.** A student repeating coursework while on LOA must reach the point at which he or she interrupted studies within the 180 days of the start of the student's LOA.

3.5 Students who fail to return from an LOA:

3.5.1 If a student does not return to their programme 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.

3.6 Explanation of consequences of withdrawal to loan recipients:

3.6.1 A student who is granted an approved LOA is considered to remain in an in-School status for Title IV loan repayment purposes. If a student on an approved LOA fails to return, the University must report to the loan holder, the student's change in enrolment status as of the withdrawal date. One possible consequence of not returning from an LOA is that a student's grace period for a Title IV programme loan might be exhausted. Therefore, in order for an LOA to be an approved LOA, prior to granting a leave of absence, the University must inform a student, who is a Title IV loan recipient, of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

3.7 Unapproved LOA's:

3.7.1 The University may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The Student's withdrawal date is the date the student begins the LOA. An unapproved LOA may be treated as an official withdrawal since the University would have previously granted an LOA. Therefore, the University would know immediately that the student had ceased attendance for Title IV purposes and must use the specified withdrawal date in the Return calculation.

4 Further Information and contact:

Registry Operations Manager (Student Funding, Bursaries & Scholarships)

Registry

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