**RETURN OF TITLE IV GRANT OR LOAN ASSISTANCE** (revised 6/15/2017)

## When a recipient of Title IV grant or loan assistance withdraws from The Academie during a payment period or period of enrollment in which the recipient began attendance, The Academie must determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date in accordance with the following procedures:

## DETERMINATION OF WITHDRAWAL

## As each Academie program is measured in clock hours, a student is considered to have withdrawn from a payment period or period of enrollment if a student does not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment in which the student was scheduled to complete.

## For a student who ceases attendance, including a student who does not return from an approved leave of absence, as defined in this policy, or a student who takes a leave of absence that does not meet the requirements of this policy, the student's withdrawal date is the last date of academic attendance as determined by The Academie from its attendance records.

##  If a student does not return from an approved leave of absence the date that the institution determines the student began the leave of absence; or if a student takes a leave of absence that does not meet the requirements of policy the date that the student began the leave of absence.

## The Academie may allow a student to rescind his or her official notification to withdraw by filing a written statement that he or she is continuing to participate in academically-related activities and intends to complete the payment period or period of enrollment.

## If the student subsequently ceases to attend The Academy prior to the end of the payment period or period of enrollment, the student's rescission is negated and the withdrawal date is the student's original date, unless a later date is determined under policy.

## If a student both begins the withdrawal process prescribed by The Academie and otherwise provides official notification of his or her intent to withdraw the student's withdrawal date is the earlier date unless a later date is determined.

## The Academie must document a student's withdrawal date determined in accordance with policy and maintain the documentation as of the date of The Academy’s determination that the student withdrew, as defined in policy.

## NOTIFICATION OF WITHDRAWAL

## “Official notification to The Academie” is a notice of intent to withdraw that a student provides to a member of the compliance office or operations office.

## In accordance with §668.4, if a student withdraws from a clock-hour hour program during a payment period or period of enrollment and then reenters the same program within 180 calendar days, the student remains in that same period when he or she returns and, subject to conditions established by the Secretary, is eligible to receive any title IV, HEA program funds for which he or she was eligible prior to withdrawal, including funds that were returned by the institution or student under the provisions of this section.

## For purposes of this policy, “title IV grant or loan assistance” includes only assistance from Federal Direct Loan, PLUS Loan or Federal Pell Grant programs currently approved for Academie participation.

## If the total amount of title IV grant or loan assistance, or both, that the student earned as calculated under this policy is less than the amount of title IV grant or loan assistance that was disbursed to the student or on behalf of the student in the case of a PLUS loan, as of the date of the institution's determination that the student withdrew.

## The difference between these amounts must be returned to the title IV programs in accordance with this policy and no additional disbursements may be made to the student for the payment period or period of enrollment.

## If the total amount of title IV grant or loan assistance, or both, that the student earned as calculated under this policy is greater than the total amount of title IV grant or loan assistance, or both, that was disbursed to the student or on behalf of the student in the case of a PLUS loan, as of the date of the institution's determination that the student withdrew, the difference between these amounts must be treated as a post-withdrawal disbursement in accordance with this policy.

POST WITHDRAWAL DISBURSEMENTS

## A post-withdrawal disbursement must be made from available grant funds before available loan funds.

## If outstanding charges exist on the student's account, the institution may credit the student's account up to the amount of outstanding charges with all or a portion of the following:

## Grant funds that make up the post-withdrawal disbursement in accordance with §668.164

## Loan funds that make up the post-withdrawal disbursement in accordance with §668.164(d)(2),

## Parent Plus only after obtaining confirmation from the student or parent that they still wish to have the loan funds disbursed in accordance with this policy.

## The Academie must disburse directly to a student any amount of a post-withdrawal disbursement of grant funds that is not credited to the student's account. The Academie must make the disbursement as soon as possible, but no later than 45 days after the date of the Acadamie made determination that the student withdrew, as defined within this policy.

## The Academie must offer to disburse directly to a student, or parent in the case of a parent PLUS loan, any amount of a post-withdrawal disbursement of loan funds that is not credited to the student's account, in accordance with policy.

## The Academie will make a direct disbursement of any loan funds that make up the post-withdrawal disbursement only after obtaining the student's, or parent's in the case of a parent PLUS loan, confirmation that the student or parent still wishes to have the loan funds disbursed in accordance with policy.

## The Academie will provide within 30 days of the date of the Academie’s determination that the student withdrew a written notification to the student, or parent in the case of parent PLUS loan, that requests confirmation of any post-withdrawal disbursement of loan funds that The Academie wishes to credit to the student's account in accordance with policy, identifying the type and amount of those loan funds and explaining that a student, or parent in the case of a parent PLUS loan, may accept or decline some or all of those funds.

## The Academie will request confirmation of any post-withdrawal disbursement of loan funds that the student, or parent in the case of a parent PLUS loan, can receive as a direct disbursement, identifying the type and amount of these title IV funds and explaining that the student, or parent in the case of a parent PLUS loan, may accept or decline some or all of those funds. Confirmation requests shall include:

## Explanation that a student, or parent in the case of a parent PLUS loan, who does not confirm that a post-withdrawal disbursement of loan funds may be credited to the student's account may not receive any of those loan funds as a direct disbursement unless The Academie concurs.

## Explanation of the obligation of the student, or parent in the case of a parent PLUS loan, to repay any loan funds he or she chooses to have disbursed.

## Notification to the student, or parent in the case of a parent PLUS loan, that no post-withdrawal disbursement of loan funds will be made, unless The Academie chooses to make a post-withdrawal disbursement based on a late response in accordance with policy. If the student or parent in the case of a parent PLUS loan, does not respond within 14 days of the date that The Academie sent the notification, or a later deadline set by The Academie.

## The deadline for a student, or parent in the case of a parent PLUS loan, to accept a post-withdrawal disbursement must be the same for both a confirmation of a direct disbursement of the post-withdrawal disbursement of loan funds and a confirmation of a post-withdrawal disbursement of loan funds to be credited to the student's account.

## If the student, or parent in the case of a parent PLUS loan, submits a timely response that confirms that they wish to receive all or a portion of a direct disbursement of the post-withdrawal disbursement of loan funds, or confirms that a post-withdrawal disbursement of loan funds may be credited to the student's account, The Academie will disburse the funds in the manner specified by the student, or parent in the case of a parent PLUS loan, as soon as possible, but no later than 180 days after the date of The Academie’s determination that the student withdrew, as defined in policy.

## If a student, or parent in the case of a parent PLUS loan, submits a late response to The Academie’s notice requesting confirmation, The Academie may make the post-withdrawal disbursement of loan funds as instructed by the student, or parent in the case of a parent PLUS loan (provided The Academie disburses all the funds accepted by the student, or parent in the case of a parent PLUS loan), or decline to do so.

## If a student, or parent in the case of a parent PLUS loan, submits a late response to The Academie and The Academie does not choose to make the post-withdrawal disbursement of loan funds, The Academie must inform the student, or parent in the case of a parent PLUS loan, in writing of the outcome of the post-withdrawal disbursement request.

## If the student, or parent in the case of a parent PLUS loan, does not respond to The Academie’s notice, no portion of the post-withdrawal disbursement of loan funds that The Academie wishes to credit to the student's account, nor any portion of loan funds that would be disbursed directly to the student, or parent in the case of a parent PLUS loan, may be disbursed.

## The Academie must document in the student's file the result of any notification made in accordance with this policy of the student's right to cancel all or a portion of loan funds or of the student's right to accept or decline loan funds, and the final determination made concerning the disbursement.

## APPROVED LEAVE OF ABSENCE

## The Academie does not treat a leave of absence as a withdrawal if it is an approved leave of absence. A leave of absence is an approved leave of absence if the following apply:

## The student followed The Academie’s policy in requesting the leave of absence.

## The Academie determines that there is a reasonable expectation that the student will return to the school.

## The Academie approved the student's request in accordance with The Academie’s policy.

## The leave of absence does not involve additional charges by the Academie.

## The number of days in the approved leave of absence, when added to the number of days in all other approved leaves of absence, does not exceed 180 days in any 12-month period;

##  If the student is a title IV, HEA program loan recipient, The Academie explains to the student, prior to granting the leave of absence, the effects that the student's failure to return from a leave of absence may have on the student's loan repayment terms, including the exhaustion of some or all of the student's grace period.

##  If a student does not resume attendance at The Academie at or before the end of a leave of absence that meets the requirements of this section, The Academie will treat the student as a withdrawal in accordance with policy.

## DEFINITION OF LEAVE DAYS

## The number of days in a leave of absence is counted beginning with the first day of the student's initial leave of absence in a 12-month period.

##  A “12-month period” begins on the first day of the student's initial leave of absence.

## LEAVE OF ABSENCE POLICY

The Academie expects students to maintain continuous enrollment within their academic program with the exception of determined holidays and closures. However, it is understood that extenuating circumstances may arise which necessitate a student taking a leave from enrollment for a temporary period of time. Such extenuating circumstances could include the following situations: Debilitating Medical Condition Death, Severe Injury, or Critical Illness of a Spouse and/or Child Military Obligations (i.e., calling up of a reserve unit) Financial Setbacks Divorce and/or Marital Estrangement Extenuating vacation time outside of approved school holidays.

Please Note: Students may be asked to provide pertinent documentation in order to support circumstances related to leave requests.

Students must apply in advance and in writing for a leave of absence, unless unforeseen circumstances prevent the student from doing so. All requests must include the reason for the request and include the student’s signature.

Leaves may be granted to students for adequate reason and if it is reasonable that the student will return to enrollment at the end of their requested leave. Students on an approved leave of absence will not be assessed any additional institutional charges. An approved leave is a period, approved by the Academie, when a student is not attending but is expected to return. In no case shall a leave, together with any additional leaves of absence, exceed 180 days in a 12-month period. This 12-month period begins on the first day of the student’s initial leave of absence. A scheduled Academie break may occur during a student's scheduled leave time; however, this time would be considered as leave time. A student granted a leave of absence, that meets the criteria outlined by the Academie, is not considered to have withdrawn and no calculation refund is required at the time of leave.

The period of time for which a student has been approved leave shall be excluded from the maximum time frame which the student would be expected to complete the program. The student's contract will be extended by the same number of days taken in the approved LOA. A dated addendum to the student’s contracted graduation date will be generated reflecting the new graduation date. The addendum must be signed by both the student and Academie. The student shall return with the same progress status with which he/ she left. A student may not receive any additional financing during a leave of absence and must return and complete the applicable academic period before receiving further financial aid. If a student fails to return from an approved leave of absence, the student's enrollment will be terminated. In the case a student contacts or fails to contact The Academie to inform them that they will not be returning, the student's last date of attendance shall be the official date of withdrawal. A student’s failure to return from an approved leave of absence may have an effect on the student’s loan repayment terms, including the expiration of the student’s grace period.

CALCULATION OF EARNED TITLE IV AID

## Determining the percentage of title IV grant or loan assistance that has been earned by the student is calculated as follows:

## Applying this percentage to the total amount of title IV grant or loan assistance 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 as of the student's withdrawal date.

## *Percentage earned.* The percentage of title IV grant or loan assistance that has been earned by the student is equal to the percentage of the payment period or period of enrollment that the student completed as of the student's withdrawal date, if this date occurs on or before completion of 60 percent of the payment period or period of enrollment for a program that is measured in credit hours; or sixty percent of the clock hours scheduled to be completed for the payment period or period of enrollment for a program that is measured in clock hours; or 100 percent, if the student's withdrawal date occurs after completion of 60 percent of the payment period or period of enrollment for a program that is measured in credit hours; or sixty percent of the clock hours scheduled to be completed for the payment period or period of enrollment for a program measured in clock hours.

## *Percentage unearned.* The percentage of title IV grant or loan assistance that has not been earned by the student is calculated by determining the complement of the percentage of title IV grant or loan assistance earned by the student.

## *Total amount of unearned title IV assistance to be returned.* The unearned amount of title IV assistance to be returned is calculated by subtracting the amount of title IV assistance earned by the student as calculated from the amount of title IV aid that was disbursed to the student as of the date of the institution's determination that the student withdrew.

## *Use of payment period or period of enrollment.* The treatment of title IV grant or loan funds if a student withdraws must be determined on a payment period basis for a student who attended a standard term-based (semester, trimester, or quarter) educational program.

## The treatment of title IV grant or loan funds if a student withdraws may be determined on either a payment period basis or a period of enrollment basis for a student who attended a non-term based educational program or a nonstandard term-based educational program.

## PAYMENT PERIODS or PERIOD OF ENROLLMENT

## An institution must consistently use either a payment period or period of enrollment for all purposes of this section for each of the following categories of students who withdraw from the same non-term based or nonstandard term-based educational program:

## Students who have attended an educational program at The Academie from the beginning of the payment period or period of enrollment.

## Students who re-enter The Academie during a payment period or period of enrollment.

##  Students who transfer into The Academie during a payment period or period of enrollment.

## For students in the category who are disbursed or could have been disbursed aid using both the payment period definition in §668.4(b)(1) and the payment period definition in §668.4(b)(2), use the payment period during which the student withdrew that ends later; and if in the payment period that ends later there are funds that have been or could have been disbursed from overlapping payment periods, the The Academie must include in the return calculation any funds that can be attributed to the payment period that ends later; and for students in the category who are disbursed or could have been disbursed aid using only the payment period definition in §668.4(b)(1) or the payment period definition in §668.4(b)(2), use the payment period definition for which title IV program funds were disbursed for a student's calculation.

## *Percentage of payment period or period of enrollment completed.* The percentage of the payment period or period of enrollment completed is determined as follows:

## For clock hours programs, by dividing the total number of clock hours in the payment period or period of enrollment into the number of clock hours scheduled to be completed as of the student's withdrawal date.

## The scheduled clock hours used must be those established by The Academie prior to the student's beginning class date for the payment period or period of enrollment and must be consistent with the published materials describing The Academie’s programs, unless the schedule was modified prior to the student's withdrawal.

## The schedule must have been established in accordance with requirements of the accrediting agency and the State licensing agency, if such standards exist.

## The total number of calendar days in a payment period or period of enrollment includes all days within the period that the student was scheduled to complete, except that scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in a payment period or period of enrollment and the number of calendar days completed in that period.

## The total number of calendar days in a payment period or period of enrollment does not include days in which the student was on an approved leave of absence.

## RETURN OF UNEARNED AID

## *Return of unearned aid, responsibility of The Academie.* The total amount of unearned title IV assistance to be returned, as calculated under policy, an amount equal to the total institutional charges incurred by the student for the payment period or period of enrollment multiplied by the percentage of title IV grant or loan assistance that has not been earned by the student.

## For purposes of this section, “institutional charges” are tuition, fees and other educationally-related expenses assessed by The Academie..

## *Return of unearned aid, responsibility of the student.* After the institution has allocated the unearned funds for which it is responsible in accordance to calculation procedures, the student must return assistance for which the student is responsible..

## The amount of assistance that the student is responsible for returning is calculated by subtracting the amount of unearned aid that The Academie is required to return from the total amount of unearned title IV assistance to be returned..

## The student (or parent in the case of funds due to a parent PLUS Loan) must return or repay, as appropriate, the amount determined of any title IV loan program in accordance with the terms of the loan; and any title IV grant program as an overpayment of the grant; however, a student is not required to return portion of a grant overpayment amount that is equal to or less than 50 percent of the total grant assistance that was disbursed (and that could have been disbursed) to the student for the payment period or period of enrollment. With respect to any grant program, a grant overpayment amount of 50 dollars or less that is not a remaining balance.

## A student who owes an overpayment under this section remains eligible for title IV program funds through and beyond the earlier of 45 days from the date The Academie sends a notification to the student of the overpayment, or 45 days from the date the institution was required to notify the student of the overpayment if, during those 45 days the student repays the overpayment in full to the institution; enters into a repayment agreement with The Academie in accordance with repayment arrangements satisfactory to The Academie; or signs a repayment agreement with the Secretary, which will include terms that permit a student to repay the overpayment while maintaining his or her eligibility for title IV, HEA program funds.

## Within 30 days of the date of The Academie determination that the student withdrew, The Academie must send a notice to any student who owes a title IV, grant overpayment as a result of the student's withdrawal from The Academie in order to recover the overpayment in accordance with policy.

## If The Academie chooses to enter into a repayment agreement with a student who owes an overpayment of title IV, HEA grant funds, it must comply with the following:

## Provide the student with terms that permit the student to repay the overpayment while maintaining his or her eligibility for title IV program funds

## Require repayment of the full amount of the overpayment within two years of the date of The Academie’s determination that the student withdrew.

## The Academie must refer to the Secretary, in accordance with procedures required by the Secretary, an overpayment of title IV, grant funds owed by a student as a result of the student's withdrawal from the institution if the following apply:

## The student does not repay the overpayment in full to The Academie, or enter a repayment agreement with The Academie or the Secretary within the earlier of 45 days from the date The Academie sends a notification to the student of the overpayment, or 45 days from the date The Academie was required to notify the student of the overpayment;

## At any time the student fails to meet the terms of the repayment agreement with The Academie entered into

## The student chooses to enter into a repayment agreement with the Secretary.

## A student who owes an overpayment is ineligible for title IV, HEA program funds if the student does not meet the requirements on the day following the 45-day period. As of the date the student fails to meet the terms of the repayment agreement with The Academie or the Secretary.

##  A student who is ineligible, regains eligibility if the student and the Secretary enter into a repayment agreement.

## The Secretary may waive grant overpayment amounts that students are required to return if the withdrawals on which the returns are based are withdrawals by students with the following circumstances:

## Student was residing in, employed in, or attending an institution of higher education that is located in an area in which the President has declared that a major disaster exists, in accordance with section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170);

## Student whose attendance was interrupted because of the impact of the disaster on the student or institution; and whose withdrawal occurred within the award year during which the designation occurred or during the next succeeding award year.

## ORDER OF TITLE IV FUND RETURNS

##  *Loans.* Unearned funds returned by The Academie or the student, as applicable,must be credited to outstanding balances on title IV loans made to the student or on behalf of the student for the payment period or period of enrollment for which a return of funds is required. Those funds must be credited to outstanding balances for the payment period or period of enrollment for which a return of funds is required in the following order:

##  Unsubsidized Federal Direct Stafford loans.

##  Subsidized Federal Direct Stafford loans.

##  Federal Direct PLUS received on behalf of the student.

## *Remaining funds.* If unearned funds remain to be returned after repayment of all outstanding loan amounts, the remaining excess must be credited to Federal Pell Grants.

## TIMEFRAME FOR THE RETURN OF TITLE IV FUNDS

## The Academie must return the amount of title IV funds for which it is responsible as soon as possible but no later than 45 days after the date of The Academie’s determination that the student withdrew.