



Return of Title IV Funds (federal financial aid)

A student may owe a repayment of federal financial aid, if they withdraw or stop attending classes during the term. The federal government provides a formula the school must use to calculate the amount, if any, the student must repay. This calculation is called the Return of Title IV Funds.

1. When does the Return of Title IV funds apply?

The Return of Title IV funds calculation applies if the student does not attend past the 60% point in a term. The chart below provides the dates that trigger the calculation and repayment.

Term	Term Dates	Number of Days	Must Attend Through To Avoid Repayment	Must Withdraw On Or After To Avoid Repayment
Fall 2025	Aug. 21 – Dec. 11, 2025	108	10/24/2025	10/25/2025
Spring 2026	Jan. 8 to April 30, 2026	105	03/12/2026	03/13/2026

2. Which federal funds are included in the calculation?

The Title IV funds included in the calculation include Pell Grants, Supplemental Educational Opportunity Grants and Direct Loans.

3. How will the school determine the student's withdrawal date?

The Office of the Registrar (Undergraduate Students) or the Graduate Office (Graduate Students) determines the official withdrawal date based on established policies and procedures, unless evidence of non-attendance is received. In the case of an unofficial withdraw (student stopped attending) the mid-point of the semester (50%) will be used unless otherwise documented.

4. How will the school determine the amount of Title IV funds a student earned?

During the first 60% of the term, a student "earns" Title IV funds in direct proportion to the length of time he or she remains enrolled and attending. A student who remains enrolled and attending beyond the 60% point earns all aid for the term.

5. In what order must funds be returned?

If it is determined that funds must be returned to a federal aid program, the funds must be returned in the following order:

- Unsubsidized Stafford loans
- Subsidized Stafford loans
- PLUS loans
- Pell Grants
- Supplemental Educational Opportunity Grants (SEOG)
- TEACH Grants
- Iraq and Afghanistan Service Grant