San Bernardino Valley College

Financial Aid Office
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Return of Title IV (R2T4) Withdrawal Policy

Federal financial aid is awarded with the expectation that students will attend and complete the semester for which aid was received.

If you withdraw from all your classes before completing more than 60% of the semester, federal regulations require San Bernardino Valley College (SBVC) to determine the amount of federal financial aid you earned based on your period of attendance. Any unearned federal financial aid may be returned to the appropriate federal aid program, which could result in you owing a balance to the College or the U.S. Department of Education.

Federal Title IV financial aid programs subject to this policy include:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Loans

Scholarships, Federal Work-Study, and other state aid programs are not subject to federal Return of Title IV calculations.

When a Return to Title IV Calculation Is Required

A Return of Title IV (R2T4) calculation is required when a student who received federal financial aid:

- Officially withdraws from all classes before completing more than 60% of the enrollment period for which your aid was awarded;
- Stops attending all classes without officially withdrawing; or
- Ceases attendance and does not successfully complete all courses in which they were enrolled and are considered to have unofficially withdrawn.

Students who receive all "W" grades, all "F" grades, or a combination of "W" and "F" grades may be considered to have unofficially withdrawn and may be subject to a Return of Title IV calculation.

Official and Unofficial Withdrawals

Official Withdrawal

An official withdrawal occurs when you formally withdraw from all of your classes through the College's established withdrawal process. Your withdrawal date is generally the date you officially withdrew or otherwise notified to the College of your intent to withdraw.

Unofficial Withdrawal
An unofficial withdrawal occurs when you stop attending all of your classes without officially withdrawing.

In these cases, SBVC will determine your withdrawal date based on your last documented date of attendance or academically related activity. If the College is unable to determine your last date of attendance, the withdrawal date will be calculated using the 50% point of the enrollment period, as required by federal regulations.

How Earned Aid Is Calculated
Federal financial aid is earned based on the percentage of the enrollment period you completed before withdrawing.

The amount of aid you earn is determined by dividing the number of calendar days you attended by the total number of calendar days in the enrollment period. Scheduled breaks of five (5) or more consecutive days are not included in the calculation.

- If you withdraw before completing more than 60% of the enrollment period, you may not have earned all the federal financial aid you received and may be required to repay a portion of your aid.
- Once you complete more than 60% of the enrollment period, you are considered to have earned 100% of your federal Title IV financial aid.

Example: If you withdraw after completing 40% of the enrollment period, you may have earned only 40% of your federal financial aid. The remaining unearned aid may have to be returned, which could result in you owing money to the College or the U.S. Department of Education.

Changes to Your Enrollment
Your financial aid eligibility is based, in part, on your enrollment status. If you drop one or more classes after receiving financial aid, your eligibility may be recalculated.

A Return of Title IV (R2T4) calculation is generally not required if you remain enrolled in at least one class. However, reducing your enrollment may result in:

- A reduction in your financial aid eligibility;
- A repayment of financial aid funds if you received more aid than you were eligible to receive; and/or
- A balance owed to the College.

Before dropping or withdrawing from any class, you are encouraged to contact the Financial Aid Office to understand how the change may affect your financial aid eligibility.

Repayment of Unearned Aid

If the Return of Title IV (R2T4) calculation determines that you received more federal financial aid than you earned, a portion of your financial aid may be required to be returned to the appropriate federal aid program.

If you owe a repayment, SBVC will notify you of the amount owed and provide information about your repayment options.

Failure to repay an outstanding federal financial aid overpayment may affect your eligibility to receive future federal financial aid until the overpayment has been resolved.

Order of Return of Federal Funds

Federal regulations require SBVC to return unearned Title IV funds in the following order:

1. Federal Direct Loans
2. Federal Pell Grant
3. Federal Supplemental Educational Opportunity Grant (FSEOG)

Student Owes Funds

If the Return of Title IV (R2T4) calculation determines that you owe a repayment, SBVC will notify you of the amount owed and provide instructions for repayment.

Failure to repay an outstanding federal financial aid overpayment may result in the loss of eligibility for future federal financial aid until the overpayment has been resolved.

Post-Withdrawal Disbursement

If the Return of Title IV (R2T4) calculation determines that you earned more federal financial aid than was disbursed before you withdrew, you may be eligible to receive a post-withdrawal disbursement.

Post-withdrawal disbursements are processed in accordance with federal regulations. However, all eligibility requirements must be met before any additional federal financial aid can be disbursed.

Institutional Charges and Refund Policy

The College's tuition and fee refund policy is separate from the federal Return of Title IV (R2T4) calculation.

Even if you qualify for a reduction or refund of institutional charges, federal regulations may still require a portion of your financial aid to be returned. Likewise, you may remain responsible for any outstanding tuition, fees, or other institutional charges after your financial aid eligibility has been recalculated.

For information regarding tuition and fee refunds, please refer to the Admissions and Records Refund Policy.

Refund Method

If you are eligible to receive a financial aid refund following a Return of Title IV (R2T4) calculation or a post-withdrawal disbursement, your funds will be issued through BankMobile Disbursements.

Students should select their refund preference (direct deposit or BankMobile Vibe Checking Account) by visiting: https://bankmobiledisbursements.com/refundchoices/

Refunds are issued according to the College's published financial aid disbursement schedule.

State Financial Aid

State financial aid programs, including Cal Grant and Chafee Grant, are administered under separate state regulations. Students who withdraw may have future state financial aid adjusted or canceled based on state program requirements.

Student Responsibility

Students are responsible for any outstanding institutional charges and any federal financial aid overpayments resulting from withdrawal, enrollment changes, or eligibility adjustments. Because withdrawing classes may significantly impact your financial aid eligibility, students are encouraged to contact the Financial Aid Office before making enrollment changes.