

Return to Title IV

Columbus State University Return to Title IV (R2T4) Policy

Please review the [Columbus State University Withdrawal Policy](#) and then continue below for information about impacts to your federal student aid.

In general, Federal regulations assume that you "earn" your federal financial aid awards directly in proportion to the number of days of the term that you attend until you withdraw. If you completely withdraw from school during a term, CSU must calculate according to a specific formula the portion of the total scheduled financial assistance you have earned and are therefore entitled to receive up to the time you withdraw. If you or CSU receives more assistance than you earn, the unearned excess funds must be returned to the Department of Education. Also, if you or CSU receives less assistance than the amount you have earned, you may be able to receive those additional funds.

The portion of your federal student aid you are entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester to the number of days you completed before you withdrew.

For example, if you complete 30% of the semester, you earn 30% of the assistance you were originally scheduled to receive. This means that 70% of your scheduled awards remain unearned and must be returned to the Department of Education.

Once you have completed more than 60% of the semester, you have earned all (100%) of your assistance. If you withdraw from CSU before completing 60% of the semester, you may have to repay any unearned financial aid funds that were already disbursed to you.

If you received excess funds based on this calculation, CSU must return a portion of the excess equal to the lesser of:

- The student's institutional charges multiplied by the unearned percentage of funds, or
- The entire amount of the excess funds

Fees will be recalculated and appropriate adjustments made for students who register and then find it necessary to drop a course before the end of the schedule change period. No refund will be made for a reduction in credit hours after the schedule change period. Students who formally withdraw from the university before the official first day of the semester will be entitled to a complete (100%) refund of all registration fees. Students withdrawing from all courses after the official first day of the semester will be entitled to a prorated refund of tuition, fees and elective charges.

The proportion refundable is determined by the date of withdrawal and is equal to that portion of the period of enrollment for which the student has been charged that remains on the last day of attendance, up to the 60 percent point in time of the semester. Specific dates reflecting the above refund schedule are published each semester in the Schedule of Courses.

If you are required to repay loan funds, this is done in accordance with the terms of your loan promissory note. If you must repay any grant funds, the law states that you are not required to repay 50% of the grant assistance that you were calculated to repay. Any grant amount that a student must repay is considered a grant overpayment and therefore must be repaid to CSU within 45 days.

All students receiving financial assistance who formally withdraw or who stop attending all classes are subject to regulations regarding the return of funds to the appropriate aid program.

Refunds are applied in the following order:

1. Unsubsidized Direct Stafford Loan
2. Subsidized Direct Stafford Loan

3. Perkins Loan
4. Direct PLUS Loan
5. Pell Grant
6. Supplemental Educational Opportunity Grant
7. Other Title IV programs
8. HOPE Scholarship
9. Other non-Title IV programs

NOTE: The student must return unearned aid for which he/she is responsible by repaying funds to the applicable aid program.

The following steps are performed in refund determination:

1. Determine the student's Title IV aid and HOPE for the term
2. Calculate the percentage of Title IV aid and HOPE earned
3. Determine the amount of Title IV aid and HOPE earned by the student
4. Determine the total Title IV aid and HOPE to be returned
5. Determine the amount of unearned Title IV aid and HOPE due from the school
6. Determine the amount of unearned Title IV aid and HOPE due from the student

Additional examples are available in the Financial Aid Office, University Hall.