

Title IV Refund Policy

Refund Policy

Students who withdraw from all courses during a semester are entitled to a tuition refund based on their date of withdrawal. Students who are dismissed, or accept unofficial involuntary withdrawals are not eligible for tuition refunds. Please note that Admission deposits and all fees are non-refundable.

- During or prior to the first week of classes 100%
- During weeks two through five 50%
- During weeks six through nine 25%
- After week nine 0%

Veterans Education Benefits Refund Policy

Students receiving Veterans Education Benefits who fail to complete the program, withdraw or are dismissed for any reason prior to the completion of the program, will be charged for tuition, fees and other charges on a pro rata portion of the total charges for tuition, fees and other charges for the full length of the program.

RETURN OF TITLE IV, HEA POLICY

When you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. Arkansas Colleges of Health Education will calculate the amount of tuition to be returned to the Title IV, HEA Federal fund programs according to the policies listed below.

RETURN TO TITLE IV FUNDS POLICY

This policy applies to students' who **withdraw official, unofficially, fail to return from a leave of absence, or dismissed from enrollment** at Arkansas Colleges of Health Education. It is separate and distinct from the Arkansas Colleges of Health Education refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of **unearned** funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdrawal disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

Post-withdrawal disbursements will occur within 90 days of the date that the student withdrew.

Checkout Procedures for Student Dismissal, Official Withdrawal, or Leave of Absence

It is imperative that any student who leaves for any reason go through the checkout procedure (Official withdrawal process) before his or her dismissal, official withdrawal, or leave of absence can be said to be final. Failure to complete this exit procedure will cause all of the student records to be withheld pertaining to the student's attendance. For those students who fail to follow the above guidance, this will trigger an unofficial withdrawal process.

The official withdrawal procedure is as follows:

- If the student is officially withdrawing, the student must supply the Associate Dean of Student Affairs with a letter of resignation, or if requesting a leave of absence, must supply the Associate Dean of Student Affairs with an approved request signed by the Dean.
- If the student is being dismissed, the Dean or the chairperson of the Student Progress Committee will notify the Associate Dean of Student Affairs of the dismissal as soon as possible and communicate with the student who is being dismissed that a checkout is in order.
- As soon as the Associate Dean of Student Affairs is formally notified of the student's leaving school, a memorandum stating the change in the student's status will be produced and all appropriate ARCOM offices and professors will be notified.
- Before leaving campus, the student needs to undergo an exit interview with the:
 - Office of Student Affairs
 - Business Office

- Financial Aid Office

When the student completes these obligations, the institution will then release the student's records upon the proper request. Dismissal and checkout forms are available in the Office of Student Affairs. Checkout procedures may be waived by the College if sufficient reliable evidence indicates that a possible security risk exists. In any event, a suspended or expelled student will be afforded due process.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing their program of study, and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

Unofficial Withdrawal from School

In the event that the school unofficially withdraws a student from school, the Registrar's office must complete the Withdrawal Form using the last date of attendance as the drop date. Students who attend modules in the same payment period within 45 calendar days of the end of the module they ceased attendance in will not be considered as a withdrawal. However, if he/she does not attend the module as scheduled then he/she will be unofficially withdrawn from school using the last date of attendance as the drop date.

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 14 consecutive calendar days, fails to maintain satisfactory academic progress, or fails to comply with the school's attendance will be subject to termination and considered to have unofficially withdrawn.

Within one week of the student's last date of academic attendance, the following procedures will take place:

1. The Registrar's office will make three attempts to notify the student regarding his/her enrollment status;
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record;
3. The student's withdrawal date is determined as the date the day after 14 consecutive calendar days of absence;
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment;
5. Arkansas Colleges of Health Education calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the school's refund requirement (see school refund calculation);
7. Arkansas Colleges of Health Education Chief Financial Officer will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made, and record on student's ledger card.

8. If applicable, Arkansas Colleges of Health Education, will provide the student with a refund letter explaining Title IV requirements:
 - a. The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
 - b. Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that he/she must return, if applicable.
 - c. Supply the student with a final student ledger card showing outstanding balance due the school and the available methods of payment.
9. A copy of the completed worksheet, check, letter, and final ledger card will be kept in the student's electronic file.

Leaves of Absence

All leaves of absence must be requested in writing to the Associate Dean of Student Affairs, who will review the request and make a recommendation to the Dean. All leaves of absence must be approved by the Dean.

Any leaves of absence may not exceed one year cumulatively or six months within a single leave during the student's matriculation unless specifically granted as an exception by the Dean of ARCOM. Leaves of absence do not extend the maximum of six years from matriculation to complete all requirements for graduation or face dismissal from the COM. If the student does not meet the requirements established for return within that time frame, he or she will automatically be considered a voluntary withdrawal. The specific time frame of the leave of absence is dependent on the ability of the student to return to classes within the curricular framework and to complete the required course work in the time and sequence dictated by the faculty and the curriculum. A student may not be allowed to return in the middle of a course or semester, but may be directed to begin after a leave of absence during a specific starting point such as a start of a semester, system, etc. While on a leave of absence, a student is not eligible to make up incomplete class work, remediate any examinations, or take the COMLEX Level 1 or Level 2 CE or PE examinations, or Step 1 or Step 2 of the United States Medical Licensing Examination (USMLE) unless specifically granted that ability by the Dean of ARCOM.

Any student, who is absent from classes or clinical rotation for five consecutive school days and has not contacted the Office of Student Affairs, the Office of Clinical Medicine or the Office of the Dean, will be placed on an immediate administrative leave of absence, may be required to appear before the Student Progress Committee, and is subject to dismissal from the COM. The student will also be withdrawn from any courses currently in progress. A designation of W, WP, or WF for withdrawal will be noted on the student's transcript for each course as indicated by policy.

To be accepted back into the College after any leave of absence, the student must write a letter addressed to the Student Progress Committee or the Dean which satisfactorily addresses:

- The circumstances of the prolonged absence that mandated the administrative leave
- A written request for reinstatement
- Demonstrate to the Dean's satisfaction that a reasonable likelihood exists that the

reason for the prolonged absence will not reoccur

- Demonstrate ability to comply with the Minimal Technical Standards
- Submit and pass a Criminal Background Check (CBCK) and Substance Abuse Screening

The Student Progress Committee will evaluate and make recommendations to the Dean concerning the student's status.

All decisions made by the Dean concerning a student's administrative or voluntary leave of absence will be final.

1. Administrative Leave of Absence

An administrative leave of absence is a mandatory leave of absence imposed by the Dean with or without recommendations of the Student Progress Committee. During the leave, the Office of the Dean and the COM will provide the student the opportunity to rectify and/or seek rehabilitation or treatment for the problem that precipitated the directed leave. To be accepted back into the program after an administrative leave of absence, the student must be able to demonstrate to the Dean's satisfaction that the pre-established requirements have been met, that he or she shows reasonable likelihood that previous problems have been resolved, or will not recur, and that the student is prepared to meet all of the demands and requirements of the curriculum satisfactorily and in the time period directed by the curriculum.

2. Voluntary Leave of Absence

A voluntary leave of absence is one that is requested by a student to temporarily withdraw from classes for personal, financial, military, or medical reasons. The request for voluntary leave of absence must be submitted, in writing, to the Associate Dean of Student Affairs who will review the request and submit a recommendation to the Dean. The Dean will then determine whether or not the leave of absence is to be granted. A voluntary leave of absence will not be granted in excess of one year either cumulatively (or six months within a single leave) during the student's matriculation unless exception is granted by the ARCOM Dean. If approved, and the student is in good academic standing, the student may be allowed to reenter the program at the end of the leave without any need for reapplication, remediation, or reevaluation; however, the student may be required to meet specific requirements established by the Dean or the faculty in order to be allowed to return after the leave of absence.

When a student starts a leave of absence that is expected to last more than 180 days, the federal loan guaranteeing agencies will be notified that the student is no longer enrolled at ARCOM. If a student is granted a leave of absence while current course work is still in progress, he or she will be withdrawn from those courses. In all such cases an appropriate designation for each course in progress will be entered on the transcript as follows: a W, if no graded course work has been completed; a WP, if graded course work has been completed and is at a passing level; and a WF, if graded course work is not at a passing level. In such cases of withdrawal from a course, students will be required to complete all course requirements when they return from their leave of absence and may be required to repeat the course(s) in their entirety before they will be permitted to progress into the next academic year.

If a student is granted a leave of absence before 60% of the academic year is completed, monies borrowed through the student loan program must be returned to the lending institution by the student. This includes tuition and living expenses.

If the Dean approves a leave of absence and the student is currently not in good standing, is under review for a disciplinary action, or has a pending disciplinary action, then the student may not be reinstated to the College without a review by the Student Progress Committee (SPC). Upon completion of its review, the SPC shall make a recommendation to the Dean to reinstate or not reinstate the student. If the student is denied reinstatement, his or her status will be changed to either a withdrawal or a dismissal. If appropriate, students may be reinstated with disciplinary action requirements at the beginning of their readmission.

Students granted a leave of absence for a medical reason must have a licensed physician certify in writing that their physical and/or mental health is sufficient to permit them to continue in their medical education with a reasonable expectation that they are able to complete the curriculum before they will be allowed to return to the College. The physician providing the certification must either be designated by, or accepted by, the Dean for the certification to be accepted for reinstatement.

Students granted a leave of absence for financial reasons must, before their return to the College, prove to the financial departments of the College that they have the financial capability to advance in their education.

3. Leave of Absence Records

Leave of absence records and the date of each determination shall be placed in the student's permanent record.

Before a student's leave of absence can begin, he or she must go through the ARCOM prescribed checkout procedure. Forms for this checkout are available from the Office of Student Affairs. Following a leave of absence, a student must submit a written request for readmission to ARCOM. The written request should be directed to the Associate Dean of Student Affairs.

Dismissal

Dismissal is the permanent termination of a student's academic enrollment. As with all disciplinary actions, the Dean is responsible for imposing this recommendation. A student who chooses to appeal a dismissal must do so within three business days of the date of dismissal. While appealing a dismissal, a student may continue to attend classes and take all examinations pending the results of the appeal. The reasons that a student may be dismissed from the College of Osteopathic Medicine (COM) include, but are not limited to:

- Failure of three or more courses that are numerically graded during any academic year. In such cases, no opportunity for remediation will be permitted. Remediation of a course failed during one academic year does not remove it from the total failures allowed per year. Failing a remediation examination does not count as a second course failure. In cases of a second failure in the same course, remediation examinations will not be permitted.

- Failure of a repeated course or repeated clinical rotation, or failure of a total of two clinical rotations. Any failing grade (F) received will be counted toward this total regardless of whether the rotation was repeated and passed.
- Failure of any one COMLEX Level (either 1, 2-CE, or 2-PE) four times.
- A student found to present himself or herself as a fully-licensed Doctor of Osteopathic Medicine (D.O.), or to have practiced medicine, or any phase thereof, not under the direct supervision of a licensed physician or a clinical faculty member of the College.
- Exceeding the six-year limit for completing all graduation requirements.
- Circumstances of a legal, moral, behavioral, ethical, or academic nature that warrant such action or that would result in the student not being able to practice as an osteopathic physician.
- Determination by the Dean that there are factors that would interfere with or prevent the student from practicing and meeting the professional and ethical standards expected of an osteopathic physician.
- Failure to fully meet the stipulations of a suspension within the time prescribed.

Leave of Absence for Financial Aid Recipients

Students that are recipients of Title IV funds may have a Leave of Absence (LOA) approved or denied for financial aid purposes. Students that have an LOA approved are not subject to R2T4 calculations and will remain in an in-school status for Title IV loan repayment periods. Students that have an LOA approved but who does not return as specified in the LOA will have their withdrawal date updated to their last date of attendance. This could result in a change in his or her Title IV loan repayment periods. Students who request a LOA that is not approved will be subject to R2T4 calculations and their withdrawal date will be considered to be the date they requested the LOA.

Approved LOA's must meet all of the following conditions:

- The school must have a formal written policy regarding leaves of absence requiring that all requests for leaves of absence be submitted in writing and include the reason for the student's request.
- The student must follow the school's policy in requesting the LOA.
- There must be a reasonable expectation that the student will return from the LOA.
- The school must approve the student's request for an LOA in accordance with the school's policy.
- The institution may not assess the student any additional institutional charges, the student's need may not increase, and therefore, the student is not eligible for any additional federal student aid.
- The LOA, together with any additional leaves of absence, must not exceed a total of 180 days in any 12-month period.
- Except in a clock-hour or non-term credit-hour program, a student returning from an LOA must resume training at the same point in the academic program that he or she began the LOA.
- The school must explain to the student, prior to granting the LOA, the effects that 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.

Return of Title IV (R2T4)

The Office of Financial Aid is required to determine the R2T4 by calculating the amount of earned and unearned portions of Title IV, HEA aid based upon the percentage a student completes for the payment period. Arkansas Colleges of Health Education will calculate a R2T4 utilizing the Return of Title IV aid worksheet, which can be found on the Web product provided by the Department of Education. Students who only received or could have received Federal Work Study will not have a R2T4 completed.

The Arkansas Colleges of Health Education adheres to the federal regulations as set forth in the current *FSA Handbook* for the administration of R2T4 policies and procedures, 34 C.F.R. §668.22 in all respects.

Last Date of Attendance for R2T4 purposes

The Office of Financial Aid will determine a student's withdrawal date for R2T4 calculations within 14 days after the student's last date of academic attendance as documented by the Arkansas Colleges of Health Education attendance records.

Percentage of Attendance

Students that withdraw from the institution during a payment period will have their percentage of attendance calculated and that percentage point will be used in the R2T4. The percentage of attendance is calculated by dividing the total number of calendar days in that payment period into the number of calendar days completed during the payment period. Scheduled breaks of at least five days should be excluded from the calendar days.

Earned Title IV, HEA Funds Withdrawal after 60%:

Students who attend after the 60% point in the payment period will have earned 100% of funds from Title IV, HEA funds. However, the institution must complete a R2T4 to determine if the student was eligible for a post-withdrawal disbursement.

Example of Calculation: - CREDIT HOUR SCHOOL

1. Determined the percentage of Title IV, HEA aid earned by the student by taking the calendar days completed in the payment period, divided by the total calendar days in the payment period (excluding breaks of 5 days or more *and* days the student was on an approved LOA

$$18(\text{completed days}) = 15.3\% (\% \text{ of completed calendar days})$$

$$118 (\text{total days})$$

2. Determine the amount of Title IV aid earned by the student by multiplying the percentage of Title IV, HEA aid earned times the total of the Title IV aid disbursed **plus** the Title IV aid that could have been disbursed for the payment period.

$$15.3\% \times \$2805.00 = 429.17 \text{ (Amount of aid earned by student)}$$

3. If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV, HEA funds or aid that could have been disbursed.
4. If this percentage is less than 60%, then the percentage earned is equal to the calculated value.
5. Funds are returned to the appropriate federal program based on the percent of Percentage of aid earned = the number of scheduled hours in the payment period completed unearned aid using the following formula:
6. Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV funds that the institution must return will be made no later than 45 calendar days after the date the school determines that the student withdrew.
7. When Title IV, HEA funds are returned, the student may owe a balance to the institution.

Order of Return

Arkansas Colleges of Health Education is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the Financial Aid office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Federal Stafford loans (other than PLUS loans)
- Federal Direct Plus loans received on behalf of the student
- Other Title IV, HEA assistance

Post-Withdrawal Disbursement

A post-withdrawal disbursement will be made available to students that earned more Title IV, HEA funds than the amount disbursed to them in the payment period they withdrew from. The institution may not make a first disbursement of a Direct Loan to a student after their last date of attendance if that student did not begin attendance in enough courses to establish a half-time enrollment status. However, these Direct Loan funds not disbursed are included as "Aid that could have been disbursed" in the R2T4.

Students that are eligible for a post-withdrawal loan disbursement would be notified in writing by the institution within 30 days of their last date of attendance with instructions on how to accept those funds. Students will have 14 days of response time to accept the post-withdrawal loan disbursement funds. The post-withdrawal offer letter will include the following:

- Type and amount of Title IV funds.
- Student has the option to accept all, a portion or none of the offered loan funds.
- Institution has option to disburse loan funds to a student's account balance if no confirmation is received from student within 14 days of post-withdrawal offer.
- Student is obligated to repay any loan funds disbursed but will be informed about the advantages of keeping loan debt to a minimum.

If verification was not completed and the student did not provide the required documents in time for the institution to complete the verification process to meet the Department of Education's established verification date than the only aid that can be included in a R2T4 are Direct Loan and Direct Plus funds.

If verification was completed after the R2T4 was performed, then a new R2T4 will be completed. The new R2T4 includes "Aid that could have been disbursed" which is all federal student aid for which the student established eligibility and for which the conditions of a late disbursement have been met prior to the student's loss of eligibility due to withdrawal.

Unearned Title IV Aid

Unearned aid is calculated in the R2T4 to determine if a student did not earn the amount(s) and fund(s) that were disbursed to them based upon the percentage point they completed in the payment period before they withdrew. Students that do not attend up through the 60% point in the payment period will have a pro rata schedule used for the R2T4.

Institutional charges are initial charges that were initially assessed for the entire payment period and are used to determine the portion of unearned Title IV aid that the school is responsible for returning. Non-institutional charges are not included in a R2T4. If the amount disbursed to the student is greater than the amount the student earned, the unearned funds must be returned to the Department of Education in accordance with federal regulations from the appropriate programs in the following order:

1. Unsubsidized Federal Stafford loans (other than PLUS loans)
2. Federal Direct Plus loans received on behalf of the student

If a student did not receive aid from a federal student aid program, then that program would be ineligible for a R2T4 refund.

Treatment of Title IV credit balances when a student withdraws

Students that withdraw and a Title IV credit balance is created is handled as follows:

1. No Title IV credit balance will be released to the student prior to performing the R2T4. The institution must hold the funds even if, consistent with the 14-day credit balance payment requirement of 34 CFR 668.14(e), it would otherwise be required to release them.
2. Perform the R2T4, including any existing Title IV credit balance for the period in the calculation as disbursed aid.
3. Apply any applicable refund policy to determine if doing so creates a new or larger Title IV credit balance.
4. Allocate any Title IV credit balance as follows:
 - a. Any Title IV credit balance must be allocated first to repay any grant overpayment owed by the student as a current withdrawal. Although not included in a R2T4, any Title IV credit balance from a prior period that remains on a student's account when the student withdraws is included as Title IV funds when you determine the amount of any final Title IV credit balance when a student withdraws.
 - b. Within 14 days of the date that the institution performs the R2T4 calculation an institution must pay any remaining Title IV credit balance funds in one or more of the following ways:
 - In accordance with the cash management regulations to pay authorized charges at the institution (including previously paid charges that now are unpaid due to a R2T4 by the institution); A school may not use a Title IV credit balance to return funds for which it is responsible as a result of a R2T4.
 - With the student's authorization, to reduce the student's Title IV loan debt or to the student. If the institution is unable to locate the student to whom a Title IV credit balance must be paid it must return the credit balance to the Title IV programs.

Timeframe for returning an unclaimed Title IV credit balance

If the institution attempts to disburse the Title IV credit balance by check to the student and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check.

If a check issued to a student for a Title IV credit balance is returned to the institution or if an EFT is rejected to a student, the institution may make additional attempts to disburse the funds. These additional attempts to disburse the funds can be no later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The institution must cease all attempts to disburse Title IV credit balances to the student and the fund(s) must be returned to the appropriate federal student aid program(s) no later than 240 days after the date the institution issued the first check.

Institution Responsibilities

Arkansas Colleges of Health Education's responsibilities in regards to Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV programs.

The institution is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

Student Responsible for Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with Arkansas Colleges of Health Education or Department of Education to return the amount of unearned grant funds.

Student Responsibilities in regards to Return of Title IV, HEA funds

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate Arkansas Colleges of Health Education official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- These notifications, to either withdraw or rescind to withdraw must be made to the Registrar's office at Arkansas Colleges of Health Education.

Refund vs. Return to Title IV, HEA Funds

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that Arkansas Colleges of Health Education may have to return to you due to a cash credit balance. Therefore, you may still owe funds to Arkansas Colleges of Health Education to cover unpaid institutional charges. Arkansas Colleges of Health Education may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what Arkansas Colleges of Health Education refund policy is, you may ask the Registrar's office for a copy.

Return to Title IV, HEA Questions

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web www.studentaid.ed.gov.

***This policy is subject to change at any time, and without prior notice.**