
Section 1	Admissions
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Admissions

Adults interested in attending career technical education programs at CAJ are given the CASAS appraisal test to assess their basic skills in reading and mathematics. Those who achieve the required program prerequisite assessment scores, and who possess a high school diploma or high school equivalency, are admitted to their respective programs.

Individuals who meet the following minimum criteria are eligible to apply for admission to CAJ programs:

- Adult - 18 years of age or older
- To be eligible for Financial Aid – must be U.S. Citizen/National, permanent resident, or eligible noncitizen. Citizenship is not required if student does not require financial aid.
- Must possess a High School diploma or High School Equivalency.
 - Must provide proof of earning a high school diploma or equivalency by producing the original High School Diploma or High School Equivalency Certificate or a certified copy, or by providing official transcripts. If the high school diploma was obtained outside of the United States it must be evaluated by an organization registered with the U.S. Department of Education (LINCS). Educational Records Evaluation Service, 707-759-2866, is a local service available to assist with educational evaluation.
 - Student self -certification is not sufficient documentation.
 - There is no appeal process if the CAJ is unable to validate high school diploma
- Some CAJ programs have additional requirements for admissions based on industry standards and externship requirements, which may include immunizations, background checks, drug testing and other requirements. Please see the CAJ Program Catalog for more program details.
- Enrollment is on a “First Come, First Serve” basis.
- CAJ does not admit students under the Ability to Benefit.

To obtain federal financial aid, all qualified students must pass all the FAFSA requirements as well as maintain Satisfactory Academic Progress while in school (see Satisfactory Academic Progress in Section 2 of CAJ Policies and Procedures).

National Student Loan Data System (NSLDS) Process

CAJ uses NSLDS to check eligibility status for students during the admissions process and during the students' enrollment. The CAJ FSA Specialist uses NSLDS to check and monitor enrollment status by accessing and reviewing: FSA Pell and student loan history; status Enrollment reports; default rate reports; and overpayment reports. NSLDS is also used to update enrollment status and to upload Gainful Employment Reports.

Only two individuals in the school have access to the NSDLS: The CAJ FSA Specialist and the Site Administrator (Financial Aid Director). Each of the authorized users have been issued FAFSA ID's and passwords, along with a Two Factor Authentication (TFA) token. FAFSA ID's, passwords and tokens are tightly secured where there is limited key access to only the FSA Specialist and the Site Administrator.

Section 2

Satisfactory Academic Progress

Satisfactory Academic Progress (SAP)

Students who attend CAJ are required to make satisfactory progress, including meeting minimum attendance and academic requirements, in their Title IV programs in order to maintain eligibility for financial aid. The standards for satisfactory academic progress for Title IV students are the same or stricter than for non-Title IV students in CAJ programs. The standards are consistently applied to all students enrolled in CAJ educational programs. Students receiving Title IV funds sign a Contractual Signature Page which outlines the rules and requirements for receiving FSA funding. The information contained in the Contractual Signature Page Financial Aid Rules/Requirements is noted below and a sample Signature page is attached:

- Student may receive the Pell Grant/Loan only from one college for the same period of enrollment
- Student must be enrolled Full-Time in a vocational program
- **Student must have at least a 90% attendance rate in EVERY DISBURSEMENT PERIOD. Student MUST pass the first payment period in order to be eligible for the second payment period. NO EXCUSES ARE ACCEPTED.**
- Students who receive a Grant and then WITHDRAW from the program, may OWE money back to the U.S. Department of Education. The Financial Aid Office is required by U.S Department of Education to calculate the amount of federal aid a student has earned according to the day the student withdrew/dropped. If the calculation results in the student completing greater than 60% of the period of enrollment, no repayment will be required.
- Definition: The first payment period is the period of time in which the student completes the first half of clock hours in the academic year.
- Students MUST show steady academic progress in ALL classes.

Reporting Academic Progress

Students' academic progress is evaluated at the end of each payment period, as the educational programs are typically one academic year in length or shorter than an academic year. Before the end of each payment period, the CAJ FSA Specialist obtains Student Progress Reports from teachers for each student scheduled to receive FSA funding. CAJ students Pass or Fail their programs, and do not receive letter grades or credits upon completion. On their FSA progress reports, students receive a report of Outstanding, Good, Satisfactory or Unsatisfactory. If a student receives "Unsatisfactory", that student has not met the minimum requirements for the program according to Tables 1 in the chart below. Table 1 outlines the competency requirements expected at the end of each payment period for each CAJ program.

Table 1. Evaluation % to Maintain SAP – by Program

Program Name	Evaluation % to Maintain Satisfactory Academic Progress For Coursework
Medical Assistant	75%
Pharmacy Technician	75%
Vocational Nursing	75%

Academic progress in CAJ CTE courses is further defined as meeting program requirements at required levels of skill proficiency. Students who do not meet the evaluation percentage and/or skill proficiency requirements may lose financial aid eligibility unless they successfully appeal and are placed on probation, which for most CAJ programs is defined as either a six-week period of time for classes that meet for less than 30 weeks, or twelve weeks for classes that are 30 weeks or longer. Please note that some programs may have skill proficiency requirements that prevent students from moving from one level to another unless they have mastered requirements in the previous level. In those cases, students who do not meet the skill proficiency requirements of a particular level may be dropped and required to reenroll and repeat the level if they are unable to pass to the next required level.

Calculation of Progress Rate

CAJ evaluates a student's academic progress at the end of each payment period (first half of the clock hours in the program's academic year), or more frequently. An unofficial review of SAP may be performed prior to the payment period, but the official review will occur at the end of a payment period. Students may refer to their FSA Award letter or consult with an FSA counselor to learn more about when their payment periods occur, as those schedules can vary based upon specific program schedules. At the time of evaluation students must have satisfactory academic progress, which includes meeting minimum attendance and academic requirements. Students must also be on pace to graduate within 150% of the time-frame (in hours) required to graduate from their program. Progress rate is calculated by dividing the total number of hours the students have successfully completed by the total number of hours attempted. Students MUST pass the first payment period in order to be eligible for the second payment period.

Maximum time frame for program completion

The Maximum time frame in which a student must complete their education program is 150% of the published length of the educational program.

Description of Process for Receiving Financial Aid at CAJ

- After packaging of financial aid, all Pell students are sent an award letter. Direct Loan students complete application process online, then see the financial aid specialist in person to review all the regulations to understand all legal requirements. Student must sign an agreement in order to receive the award letter.
- CAJ financial aid disbursements occur at the end of each block (six to eight weeks of attendance, depending on the school calendar).
- Students must complete six weeks of attendance with at least 90% attendance AND maintain Satisfactory Academic Progress to receive disbursement checks.
- Students who do not meet the 90% attendance requirement will be placed in warning status; a notification email is sent by financial aid to the student about the attendance deficiency; and a memo regarding Attendance Deficiency is generated by the financial aid office and delivered in a sealed envelope to the student in class. The student's attendance is re-evaluated at the end of the next six-week session of classes. At that time, if the overall attendance is at least 90%, the student is paid the portion for the current six-week block as well as the prior six-week block.

Pell Grant/Student Loan funds are first applied to pay any tuition owed to the school. The student signs the CAJ Financial Aid Repayment Authorization for the school to receive payment from the financial aid awards as a condition of enrollment without being required to repay all program fees. Any money in excess of school fees owed is disbursed to the student in equal installments every six weeks as long as the student has maintained Satisfactory Academic Progress.

Financial Aid Warning, Probation & Loss of Financial Aid

The student on financial aid warning or on financial aid probation may continue to receive assistance under the Title IV for one payment period despite a determination that the student is not making SAP. Financial Aid Warning may be assigned without an appeal or other action by the student. Students who fail to make satisfactory progress after the warning period lose their aid eligibility unless they successfully appeal and are placed on probation. Financial aid Probation Status is assigned after a student is successful on appeal. During Probation, a student may be required to fulfill specific terms and conditions required by the teacher or school. At the end of one payment period on financial aid Probation, the student must meet the school's SAP standards or meet the requirements of the academic plan developed to qualify for further Title IV program funds. A student is ineligible for financial aid if it is mathematically impossible for the student to complete his or her program within 150% of its length.

Appeal Process

When a student loses FSA eligibility because he failed to make satisfactory progress, he may appeal that result on the basis of: his injury or illness, the death of a relative, or other special circumstances. His appeal must explain why he failed to make satisfactory progress and what has changed in his situation that will allow him to make satisfactory progress at the next evaluation. If it is determined that the student is able to make SAP by the end of the subsequent payment period, the student may be placed on probation without an academic plan. Probation status lasts for one payment period only. If it is determined, based on the appeal, that the student will require more than one payment period to meet progress standard, the student may be placed on probation and an academic plan put into place. If after review, the student is meeting the requirements of the academic plan (or the universally applicable SAP requirements, outside of any individualized academic reinstatement plan), the student is eligible to receive Title IV aid as long as the student continues to meet those requirements and is reviewed according to the requirements specified in the plan. Students must also appeal to change their academic plan.

Notification of Warning or Probation impacting eligibility of Title IV program funds

Students are notified of the results of an evaluation that impacts students' eligibility for Title IV program funds, in writing using: Drop/Withdrawal/Leave forms documenting warnings and probation status, which require student signatures; CAJ FSA office email notifications; face-to-face meetings with student, FSA and school office administration staff, and letters sent by the school administration to student's mailing address.

At the end of each payment period, when SAP is evaluated:

- Students who are not making SAP according to the CAJ policy could be issued a financial aid warning at the end of the payment period in which the student is evaluation. Warning status lasts for one payment period only, during which time a student may continue to receive FSA funds. Students who fail to make SAP after the warning period lose their aid eligibility unless they successful appeal and are placed on probation. At the end of the subsequent payment period, if a student is still under financial aid warning after SAP is reviewed, the student WILL NOT receive Title IV funding until SAP is achieved. Formal notifications will be sent to the student.
- At the end of the payment period in which a student has been evaluated and initially determined that SAP has not been achieved, If it is determined that it is unlikely that a student will meet SAP by the end of a subsequent payment period, the student may be required to immediately appeal to be placed on probation.
- Whether or not a student is placed on warning status or is required to appeal is at the school's discretion.

Reestablishing aid eligibility

A student who loses financial aid eligibility and is not successful on appeal may reestablish aid eligibility by demonstrating mastery of the program's SAP and/or terms outlined in the student's academic probation agreement. The student can request that administration review his or her case to determine eligibility.

Maximum Timeline for Program Completion

Each CAJ educational program is measured in clock hours and is to be completed within specified timelines. The maximum timeline is not to be longer than 150% of the published length of the educational program. The chart below shows the CAJ program approved hours and the maximum timelines.

Table 2. CAJ FSA Program Approved Hours and Maximum Timelines

FSA Program	Approved Program Hours	Maximum timeline for completion at 150% of published length
Medical Assistant	990	1485
Pharmacy Technician	1080	1620
Vocational Nursing	1408	2112

Program course outlines describe the full requirements for student progress through completion of course units of study. Teachers can provide copies of course outlines upon request.

Academic Year Definition

Title IV academic years are identified for each eligible CAJ program. There are three different definitions of academic years used at CAJ for clock hour programs. The definitions of the academic years are described below (payment periods are determined by hours and weeks):

Academic Year – Minimum 36 Weeks/1080 Hours

- Pharmacy Technician

Academic Year – Minimum 33 Weeks/990 Hours

- Medical Assistant

Academic Year – Minimum 26 weeks/1040 Hours

- Vocational Nursing

The school's Satisfactory Academic Progress policy will be reviewed annually to ensure compliance with current Federal guidelines each year.

CONTRACTUAL SIGNATURE PAGE FINANCIAL AID RULES/REQUIREMENTS

LAST NAME (PRINT)

FIRST NAME

If you are eligible for a Federal Pell Grant/ Direct Stafford Loans at CAJ Career and Education Center:

- You may receive the Pell Grant/Loan only from one college for the same period of enrollment.
- You **MUST** be enrolled **FULL TIME** in a vocational program.
- You **MUST** have at least a 90% attendance rate in **EVERY DISBURSEMENT PERIOD**.
- You **MUST** pass the first payment period in order to be eligible for the second payment period. **NO EXCUSES ARE ACCEPTED**.
- **If you receive a GRANT and then WITHDRAW from your program, you may OWE money back to the U.S Department of Education.** The Financial Aid Office is required by U.S Department of Education to calculate the amount of federal aid a student has earned according to the day the student withdrew/dropped. If the calculation results in the student completing greater than 60% of the period of enrollment, no repayment will be required.
- **Definition:** The first payment period is the period of time in which the student completes the first half of clock hours in the academic year.
- Students **MUST** show steady academic progress in **ALL** classes.

I have read and understand this is a contract and by not following these guidelines it will affect my eligibility for funding.

STUDENT SIGNATURE

DATE

STUDENT PROGRESS REPORT – FINANCIAL AID

Date: _____

Program: _____

Teacher Name: _____

(Please return this completed form to Nini or Pauline/ Financial Aid office ASAP.)

Student Name: _____

Student Start Date: _____

Projected Completion Date: _____

Attendance:

_____ Full time (27-30 hrs/wk)

_____ Half time (No half time for clock hours scheduled at CAJ)

Academic Progress:

☐ Outstanding ☐ Good ☐ Satisfactory ☐ Unsatisfactory

Comments:

Instructor's Signature

Memorandum

To:

From: Financial Aid Office

Date:

Re: Pell Distribution – **Attendance Deficiency**/Unsatisfactory Progress

At this time, the Financial Aid Office has determined that **your attendance has dropped below 90%**. PELL has set a target percentage of 90% for funding. If your attendance falls **below 90% during any payment period, then you will not receive funding for that particular disbursement.**

A copy of your attendance report is attached for your review. It is your responsibility to monitor your attendance. If you have questions about your attendance, please contact your teacher. Do not contact Financial Aid with questions about your attendance days, as Financial Aid is not responsible for making any corrections or changes to attendance reports.

Each student is expected to attend classes each day. Excuses are not allowed in Adult Education for missing class time. Please contact the School Office if you need to request a Medical Leave of Absence. Requests must be made prior to the start of the leave.

Return this entire form to the front office upon completion.

Student	SID# (REQUIRED): _____ Student's Name: _____ Phone #: _____ e-mail: _____ Address: _____ Number and Street City zip Program: _____ Start Date: _____ End Date: _____	
Warning Notice	☐ WARNING NOTICE OF INTENT TO DROP Warning Date: _____ <i>(instructor retains this form until actual drop)</i> ☐ Poor Attendance (Current Attendance %: _____) <i>(The school requires a high standard of attendance from all students. Except for specific, temporary health or emergency situations, 90% attendance is required. Your record indicates that you are falling below this requirement. Improvement is expected immediately, or you will be dropped.)</i> ☐ 3 Month Attendance Probation (Dates Effective): Start _____ End _____ <i>(My signature below indicates I have been informed of being placed on a probation contract and will attend class a minimum of 95% of the time during this probationary period.)</i> Student's Signature: _____ ☐ Performance <i>(It is felt that all students will strive to do all work as prescribed by the instructor. Refusal or inability to maintain a grade average consistent with the outlined performance objectives of the class will result in a drop.)</i> ☐ Behavior <i>(The school requires that classrooms remain safe and conducive to learning. Behavior which jeopardizes the safety of others or disrupts the learning process is not tolerated. Failure to comply with the accepted behavior practices of the classroom will result in a drop.)</i> _____ <i>Instructor's Signature:</i> _____ <i>Student's Signature:</i>	
Drop/Withdrawal	☐ INSTRUCTOR DROP ☐ ADMINISTRATION DROP ☐ Poor Attendance (Current Attendance %: _____) ☐ Behavior <i>(explain on reverse)</i> ☐ Performance ☐ May return on/after: _____ ☐ Section must be repeated <i>(in full or part)</i> upon return (extension) ☐ Other <i>(specify)</i> : _____ ☐ STUDENT (SELF) WITHDRAWAL <i>(Other than medical or medical over 180 days)</i> ☐ Job offer (using skills relating to training – submit JOB CARD) ☐ Job offer (but NOT related to training – submit JOB CARD) ☐ Moving ☐ Schedule conflict ☐ Lack of transportation ☐ Lack of child care ☐ Family problems ☐ Lack of interest ☐ Other <i>(specify)</i> : _____ ☐ MEDICAL LEAVE <i>(PERSONAL MEDICAL ONLY, 180 day max)</i> : _____ ☐ May return on/after: _____ ☐ Section must be repeated <i>(in full or part)</i> upon return (extension)	
Policy	School Policy: I understand that... * I must contact the financial aid office in person upon re-entry regarding my FAFSA funding: * I must return from a medical leave within 180 days from the last day of my attendance <i>(weekends and holidays are included)</i> and that I must provide a medical release for re-entry. * A withdrawal for other than personal medical may violate financial aid guidelines and nullify my assistance. * If a section of study must be repeated <i>(in full or part)</i> upon return, I will be required to pay for an extension. * My signature indicates I have read, understand, and agree to the school policy above. Student's Signature: _____	
EXIT	Re-ENTRY	EXIT ↓ -- OFFICE USE -- RE-ENTRY ↓ STUDENT'S COPY MUST ACCOMPANY STUDENT UPON RE-ENTRY Last Day of Attendance: _____ Projected Return Date: _____ Projected Repeat # Weeks: _____ Instructor: _____ Date: _____ Administrator: _____ Date: _____ Return this form to the front office upon exit. The office will distribute copies to: ☐ Student ☐ Attendance ☐ Instructor ☐ Accounting ☐ Financial Aid ☐ STEP → Re-entry Date: _____ New End Date: _____ Confirm Repeat # Weeks: _____ Instructor: _____ Date: _____ Add'l Cost: \$ _____ Administrator: _____ Date: _____ ☐ Status OK ☐ Renewal necessary ☐ N/A Financial Aid: _____ Date: _____ Return this form to the front office PRIOR TO re-entry. The office will distribute copies to: ☐ Student ☐ Attendance ☐ Instructor ☐ Accounting ☐ Financial Aid ☐ STEP

Section 3

Title IV Refunds

Title IV Refund Policy

Once a student follows the policy to officially withdraw from the school as outlined in the official CAJ school catalog and student handbook, the following occurs to prompt return of Title IV refunds (R2T4):

The CAJ FSA Specialist receives a copy of the drop form from the school office. If the student has medical leave approved by school administration no R2T4 is required, unless the student does not return within 180 days.

If student is dropped or withdraws, the following steps are taken:

- The file is closed right away, always within 30 days
- The CAJ FSA Specialist completes and processes the R2T4 Treatment of Title IV Funds When A Student Withdraws From A Clock-Hour Program for calculation based the students' start date to the last day of attendance. The last date of attendance is pulled from the Associated Software Administrative Program (ASAP III) attendance system. The calculation will determine the percentage of how much Pell Grant/Stafford loan student has been "earned and unearned".
- The last date of attendance is pulled from ASAP III. The withdrawal date is the last of attendance.

Returns to Title IV Refund Repayments

Federal law and regulations require CAJ Career and Education Center to calculate a return of Title IV funds for any student who withdraws from the program. This calculation is performed using a specific formula required by the U.S. Department of Education (R2T4).

Title IV programs include Pell Grant and Stafford Loans at CAJ Center. Title IV funds are awarded to a student under the assumption that the student will attend school for the entire enrollment period or payment period for which the aid is awarded. When the student withdraws, the student may no longer be eligible for the full amount of Title IV funds that student was originally scheduled to receive.

The CAJ Financial Aid office will identify all CAJ students who completely withdraw from programs. The R2T4 Calculation is based on the student's start date of the program and is calculated to the last date of attendance, as documented on the CAJ Drop Form and in ASAP III attendance system records. This calculation will determine the percentage of how much Pell Grant/Stafford Loan the student has "earned" and "unearned." Or, in some cases the student and/or school may receive a final Post-Withdrawal Disbursement.

NOTE: If student withdraws after 60% of the total hours of a program, the student does not owe any repayment.

Students will be billed for the amount of Federal Aid they are required to repay. If a student fails to repay the debt due, the student will be reported to the U.S. Department of Education. Students owing a grant repayment are not eligible for any Federal financial aid until the debt is repaid.

CAJ policy is that any unearned Title IV funds MUST be returned within 45 days of the date the school determined the student withdrew, and offer any Post-withdrawal disbursement of loan funds within 30 days of that date.

CAJ must disburse any Title IV grant funds due to a student as part of a Post-withdrawal disbursement within 45 days of the date the school determined the student withdrew.

Process for Calculation of the Title IV Assistance Earned

The Process for Calculation of the amount of Title IV assistance earned by the student is:

- CAJ FSA Specialist uses Treatment of Title IV Funds when a student withdraws from a clock hour program and follows the steps below:
 - To determine the percentage of period completed, The CAJ FSA Specialist prints attendance records from the start date to last date of attendance, then, divides the total possible hours scheduled to complete by the total hours in the period, (start date to the end date). Each program has defined number of total hours in the period. The scheduled breaks are shown in the school schedule and excluded from the calculations.
 - The CAJ FSA Specialist follows directions on the form to calculate the percentages. If attendance is greater than 60%, the student earned 100% of what was noted in Title IV FSA packet. If the attendance percent is less or equal to 60%, the CAJ FSA Specialist enters the specific percentage in step 3 of the form.
- The Order of Return of Title IV funds is noted as: From the amount for school to return calculated on the form, the FSA Program Specialist reviews the financial aid packet to determine total funds returned. Unsubsidized loans are returned first, then subsidized loans, any other loan, then the Pell.
- The timeframe for return of unearned Title IV funds: as soon as possible, but no later than 45 days after withdrawal.
- Timeframe for return of Post-withdrawal disbursement to student for earned Title IV funds in excess of outstanding current (educational related) charges: Notification within 30 days of withdrawal. 1). Loans- disbursement to student as soon as possible, but no later than 180 days; 2) grants - disbursements as soon as possible but no later than 45 days.
- Information is provided to students about Title IV refund requirements as part of a Contractual Signature Page outlining Financial Aid Rules/Requirements. A sample of the form is appended to Section 2. CAJ SAP of the FSA Policies and Procedures. Students sign the rules. The information is also noted in the Financial Aid Policy and Procedures sections that are posted on the school website and in the Financial Aid section of the CAJ Student Handbook.

A Case Study Example of Title IV refunds calculations is attached to this section.

Treatment Of Title IV Funds When A Student Withdraws From A Clock-Hour Program

Student's Name Jordan Aire	Social Security Number Example 5
Date form completed 5 / 4 /	Date of school's determination that student withdrew 5 / 4 /
Period used for calculation (check one) ☒ Payment period ☐ Period of enrollment	

Monetary amounts should be in dollars and cents (rounded to the nearest penny).
When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)

STEP 1: Student's Title IV Aid Information

Title IV Grant Programs	Amount Disbursed	Amount that Could Have Been Disbursed	E. Total Title IV aid disbursed for the period.
1. Pell Grant	2000.00		A. 2000.00
2. FSEOG			+ B. 1930.00
3. TEACH Grant			= E. \$ 3930.00
4. Iraq and Afghanistan Service Grant			
	A. 2000.00 Subtotal	C. Subtotal	
			F. Total Title IV grant aid disbursed and that could have been disbursed for the period.
			A. 2000.00
			+ C. = F. \$ 2000.00
			G. Total Title IV aid disbursed and that could have been disbursed for the period.
			A. 2000.00
			B. 1930.00
			C. + D. = G. \$ 3930.00

Title IV Loan Programs	Net Amount Disbursed	Net Amount that Could Have Been Disbursed	
5. Unsubsidized Direct Loan			
6. Subsidized Direct Loan	1930.00		
7. Perkins Loan			
8. Direct Grad PLUS Loan			
9. Direct Parent PLUS Loan			
	B. 1930.00 Subtotal	D. Subtotal	

STEP 2: Percentage of Title IV Aid Earned

Withdrawal date 4 / 20 /

H. Determine the percentage of the period completed:
Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period.

90	÷	450	=	20.0 %
Hours scheduled to complete		Total hours in period		

☒ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3.
☐ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3.

H. 20.0 %

STEP 3: Amount of Title IV Aid Earned by the Student

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).

20.0 %	×	3930.00	=	I. \$ 786.00
Box H		Box G		

STEP 4: Title IV Aid to be Disbursed or Returned

- ▶ If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement).
- ▶ If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).
- ▶ If the amounts in Box I and Box E are equal, **STOP**. No further action is necessary.

J. Post-withdrawal disbursement

From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

Box I	-	Box E	=	J. \$ NA .
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If there's an entry for "J," **Stop here**, and enter the amount in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).

K. Title IV aid to be returned

From the Total Title IV aid disbursed for the period (Box E) subtract the Amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

3930.00	-	786.00	=	K. \$ 3144.00
Box E		Box I		

Student's Name Jordan Aire

Social Security Number Example 5

STEP 5: Amount of Unearned Title IV Aid Due from the School**L. Institutional charges for the period**

Tuition	4500.00
Room	
Board	
Books	500.00
Other	
Other	

Total Institutional Charges
(Add all the charges together)= **L.\$** 5000.00**M. Percentage of unearned Title IV aid**

100% - 20.0 % = **M.** 80.0 %

Box H

N. Amount of unearned charges

Multiply institutional charges for the period (Box L) by the Percentage of unearned Title IV aid (Box M).

\$5000.00 **x** 80.0 % = **N.\$** 4000.00

Box L Box M

O. Amount for school to return

Compare the amount of Title IV aid to be returned (Box K) to Amount of unearned charges (Box N), and enter the lesser amount.

O.\$ 3144.00**STEP 6: Return of Funds by the School**

The school must return the unearned aid for which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV ProgramsAmount for School
to Return

1. Unsubsidized Direct Loan	
2. Subsidized Direct Loan	1930.00
3. Perkins Loan	
4. Direct Graduate PLUS Loan	
5. Direct Parent PLUS Loan	

Total loans the school must return = **P.\$** 1930.00

6. Pell Grant	1214.00
7. FSEOG	
8. TEACH Grant	
9. Iraq and Afghanistan Service Grant	

STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).

3144.00 - 3144.00 = **Q.\$** 0.00

Box K Box O

► If Box Q is ≤ zero, **STOP**. If greater than zero, go to Step 8.

STEP 8: Repayment of the Student's loans

From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R).

These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.

1930.00 - 1930.00 = **R.\$** 0.00

Box B Box P

- If Box Q is less than or equal to Box R, **STOP**. The only action a school must take is to notify the holders of the loans of the student's withdrawal date.
- If Box Q is greater than Box R, proceed to Step 9.

STEP 9: Grant Funds to be Returned**S. Initial amount of Title IV grants for student to return**

From the Initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R).

- = **S.** .

Box Q Box R

T. Amount of Title IV grant protection

Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box F) by 50%.

x 50% = **T.** .

Box F

U. Title IV grant funds for student to return

From the Initial amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).

- = **U.** .

Box S Box T

- If Box U is less than or equal to zero, **STOP**. If not, go to Step 10.

STEP 10: Return of Grant Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.

Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.**Title IV Grant Programs**

Amount To Return

1. Pell Grant	
2. FSEOG	
3. TEACH Grant	
4. Iraq and Afghanistan Service Grant	