R2T4 is a process by which the percentage of Title IV aid the student received or should have received is determined after a student has completely withdrawn from their courses during a given term prior to the 61% completion date. Any financial aid student who withdraws from all courses in a term will be evaluated to determine if one of the following must occur:

- Student received aid and owes a portion to the school and/or the US Department of Education (Title IV).
- Student received aid (or may not have) and were determined to be eligible to receive aid for the time they did attend class(s).
- Student received aid (or may not have) and the amount received was within the range that no funds were required to be returned.

The determination of drop date will be based on official notification by the student (in any form of writing or from a conversation indicating they are withdrawing) or by using Admissions and Records' records. At any time a student withdraws from all courses in a term, the percentage completed calculation will be determined. If the records available for their 100% withdrawal date are incomplete or inconclusive, the Financial Aid Office may use a default point of 50% completion. The college will follow the federally mandated order of repayment for the Title IV funds (Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal Pell Grants, and Federal SEOG, respectively).

Once the R2T4 calculation has been completed, the student will be notified of their repayment amount and responsibility to both the college and Title IV. The student’s account will reflect the amount owed to the college. Students will be liable for both portions of the required repayment (to the college and Title IV). The student will have up to 45 days to pay both portions at the College’s Business Services Office.

Students who owe a balance to the college will have holds placed on their record which will prevent the student from registering and ordering transcripts. After 45 days, the amount owed to Title IV will be reported to the National Student Loan Data System (NSLDS) as an overpayment preventing further Title IV aid until the debt has been resolved. If repayment to the college does not happen in a timely fashion the student’s balance owed may be sent to collections by the process determined throughout the district, along with all other balances owed to the colleges.

In the case of a necessary post-withdrawal disbursement, the amount owed to the student will offered and if accepted within 14 days will be disbursed to their student account and refunded at the next regular disbursement date.

Students are encouraged to contact the Financial Aid Office prior to withdrawing from all classes in a term.