

## Withdrawal / Refund Policy (R2T4)

If you receive US financial aid and withdraw from the University of Alberta, the institution must determine the withdrawal date and use a Return to Title IV (R2T4) calculation to determine the amount of loan assistance that the student earned. If a student received less assistance than what was earned, s/he may qualify for those funds. If the student received more assistance than earned, the unearned "excess" funds must be returned by the school and/or aid recipient to the appropriate US federal aid program. If it is determined that refund money must be returned to the aid program, the distribution of money will be as follows:

1. Stafford Unsubsidized
2. Stafford Subsidized
3. Parent PLUS for undergraduate students
4. Grad PLUS for graduate students

The University will utilize the Return to Title IV (R2T4) calculation to determine what, if any, funds are to be returned to the US Department of Education (DOE). The R2T4 calculation may result in a reduction of the student's US federal loan(s) if the student attended 60 percent or less of the term. A student is considered withdrawn for the purpose of Title IV if he or she remains enrolled only in non-Title IV-eligible courses (i.e. if a student withdraws all eligible courses except for the class he or she is auditing, completing a course for which he or she previously received an Incomplete, or repeating the course for a second or greater time).

If the University of Alberta is required to pay money on your behalf to the US DOE as a result of your early withdrawal you will be required to repay that money to the university. After these calculations and payments are made, any remaining funds will be returned to you or your parents (Parent PLUS loan). In addition, you may also be required to pay back money to the US Federal Government if you withdraw early from the university while in receipt of federal aid.

If you are considering early withdrawal, it is strongly recommended that you contact the Office of the Registrar to discuss your options and the possible implications. It is important to note that withdrawals from your program, particularly if there is no return to Title IV, lengthen your program. You will be seen to have used a year or term of funding which counts toward your maximum eligibility. Remaining unearned funds must be repaid by the student in accordance with the terms of the loans and conditions according to the promissory note.

### Timeline for Withdrawals and Refunds

If a student ceases attendance (drops or withdraws) from all his or her Title IV eligible courses in a payment period or period of enrollment, regardless of the reason, a refund assessment (as indicated above) must be calculated and returned to the US government within 45 days of determination (see detailed explanation under How "Earned" Financial Aid is Calculated).

### Types of Withdrawals

For financial aid purposes there are two types of withdrawals: official and unofficial.

#### *Official:*

Complete withdrawal from the University of Alberta is done by the student. A student who takes specific action (i.e., drop classes via the Bear Tracks or notify the Registrar Office via written documents) to drop or withdraw from all courses for a term is an "official withdrawal." In these cases, the University of

Alberta will use the date of the drop or withdrawal as indicated on the student record system. However, this does not apply to Title IV if students cannot return within 180 days at the point they left off academically. If this is the case, students are withdrawn for the purpose of Title IV and R2T4 is calculated even if student go on approved official withdrawn in the middle of a payment period.

*Unofficial:*

A student is considered to have unofficially withdrawn when he/ she either stops attending the school without officially withdrawing from the school or doesn't earn a grade for the class. A faculty member identifies a student who has unofficially withdrawn from a class by assigning the student a F1 grade at the end of the term on the student's grade report.

In the event a student receives a F1 Grade, Student Financial Support Office will work with a faculty member to confirm that F1 Grades were earned. In the event the F1 Grades were earned, student will not be treated as an unofficial withdrawal. Since the University is a Non Attendance taking institution, we would determine unofficial withdrawal within 30 days or the earlier of end of academic year.

\*Post Withdrawal Disbursement also applies for an unofficial withdrawal.

Title IV federal student aid recipients who officially or unofficially withdraw are subject to the U.S. Department of Education's Federal Return of Title IV Funds calculation. However, for students who register but do not commence attendance for the payment period, commonly known as "No Show", these students do not established eligibility for any Title IV funds, the University will return all Title IV funds credited to the student's account instead of calculating R2T4.

### **Determining Last day of Attendance**

*Official Withdrawal:*

An official withdrawal from the university is the last date of an academically related activities (i.e., physically attending class, submitting homework, taking exams and attending school assigned study group) or the midpoint (assume a 50% attendance). That date will be used in calculating the R2T4. Non-attendance of classes does not constitute a withdrawal.

*Unofficial Withdrawal:*

The university is not required to take attendance although many professors may require a student to attend in order to receive a passing grade. If a student unofficially withdraws, the Office of the Registrar will consult with the student's faculty to determine if the student never attended classes or to verify the last date of an academically related activities (e.g., physically attending class, submitting homework, taking exam and attending school assigned study group). If the date of an academically related activities is unclear, the university will use the midpoint (assume a 50% attendance) compute the R2T4 formula.

### **How "Earned" Financial Aid is Calculated**

Title IV funds recipients "earn" the aid by attending classes. The amount of "earned" aid is based on a pro-rated system. Students who withdraw or do not complete all their enrolled classes may be required to return a portion of their aid based on a calculation of their "earned" financial aid. They will be required to return the "unearned" funds that they've been originally awarded.

University of Alberta is required to perform an R2T4 calculation to determine the percentage of Title IV aid "earned" by the student and the amount of "unearned" aid that may be required to be returned to the appropriate federal aid programs. The University of Alberta is required to perform this calculation within 30 days of the date the school determines that a student has completely withdrawn. The school must return the funds within 45 days of determination that the student was withdrawn. The R2T4 calculation is completed by the Student Financial Resources Office.

"Earned" aid is calculated by dividing the number of classes attended by the total number of scheduled classes in the study period. "Unearned" aid is equal to 100 percent less the calculated percentage "earned".

The following guidelines are used in this calculation:

The amount of earned financial aid is calculated on a daily basis from the first day of classes. Earned aid is determined by taking the number of days attended before enrollment ended divided by the total number of days in the term.

$$\text{Completed days} \div \text{total number of eligible days in the semester}^* = \% \text{ of Aid Earned}$$

*\*Total number of eligible days in the semester = Total number of days in the semester - approved Leave of Absence - scheduled breaks that are 5 days or more*

Return policies apply to students that withdraw on or before the 60% point of the term. For a student who withdraws after the 60% point-in-time, there is no unearned financial aid.

### **Post Withdrawal Disbursements**

Students may be eligible for a post-withdrawal disbursement if all of the "earned" loan funds have not yet been paid to them by the time of their withdrawal date.

Notification will be sent to the student regarding eligibility for a post-withdrawal disbursement within 30 days of the date that the Office of the Registrar determines that the student has officially withdrawn. Students will have 14 days from the date of notification to respond in writing that they will accept or decline all or a portion of the post-withdrawal disbursement.

If students accept the post-withdrawal disbursement, the loan funds will be disbursed to students' accounts within 180 days of the date when the Office of the Registrar determined that the student has officially withdrawn.

For post-withdrawal disbursements of Parent PLUS Loans, notification will be made through the student, and the response to accept or decline all or a portion of the post-withdrawal disbursement must be made by the parent in writing. Parents should note that any post-withdrawal disbursements that they accept will still be disbursed to the students' accounts.

The Office of the Registrar will not issue any post-withdrawal disbursement of loan funds if students and parents fail to respond within the required 14 days.

### **Returning the Direct Loan Funding**

After the calculation is completed, any refund available must be converted to US dollars using the exchange rate posted the day of the university's cheque run. A letter from the Office of the Registrar stating the funds returned on behalf of the student to the US DOE will be sent to the student using their UAlberta email address. The funding will be returned by wire transfer to the US DOE.

Remaining unearned funds must be repaid by the student in accordance with the terms of the loans and conditions according to the promissory note.

A letter explaining why the loan funds are being sent back, along with the student's loan number will be included with the wire transfer.

Any refund sent back to the US DOE is noted on the student's electronic file. Funds returned to the US DOE, on behalf of a student, are used to repay their current year loans.

### **APPENDIX A: Refund Policy**

1. Refer to Academic Schedule for deadline details.
2. The Tuition Deposit is nonrefundable, except in cases where a student has paid the deposit and is subsequently denied admission.
3. If a student drops a course from a registration **before the Registration Deadline**, no Instructional Fees will be assessed. If the course change results in a registration status change (e.g., from full-time to part-time), Non-Instructional Fees will also be reassessed accordingly. Course drops can only be processed on Bear Tracks (<https://www.beartracks.ualberta.ca>) until the registration deadline for the term.
4. If a student withdraws from a course **after the Registration Deadline and up to the Refund Deadline** there will be a 50% reduction in the Instructional Fees assessed for that course. If the course change results in a registration status change, Non-Instructional Fees will also be reassessed.
5. Students who withdraw **after the Refund Deadline** will not receive any reduction in Instructional and Non-Instructional fees assessed.
6. Where students have a credit balance as a result of reassessment, Student Receivables, Financial Services will issue a refund.
7. For course withdrawals after the Registration Deadline the effective date of the withdrawal is the day the Faculty receives the withdrawal form. Students who register and then cease to attend, or never attend, without formally withdrawing will not be eligible for any refund of fees nor will they be exempt from paying assessed fees that are unpaid.
8. Fees deadlines are firm and are strictly enforced. Students must ensure that they process and confirm any intended withdrawals by the required deadline since ignorance of the deadline or its consequences will not be accepted as an excuse. No special financial consideration is given to students who must withdraw after the deadlines. Students should be aware that when they withdraw from a course at any time after the Registration Deadline, they have effectively occupied a place in the class for the entire term. Since space in classes is limited, an underlying principle of this policy is to ensure that as many opportunities as possible are left open for students seeking to register. The University treats all students in an equitable fashion by adhering strictly to the deadlines published.
9. Students are responsible for the completeness and accuracy of their registrations. Students should validate course changes and any fee assessment changes, by reviewing their Class Timetable and Fee Assessment on Bear Tracks (<https://www.beartracks.ualberta.ca>).
10. Changes from credit to audit: If the change is made during the audit registration period (see Academic Schedule), the assessment for the course will be at the audit rate both for undergraduate students and graduate students.
11. Partially Paid Accounts: If the full fee assessment for the term has not been paid upon withdrawal or a change from credit to audit, money may still be owed to the university. Account balances can be checked online at <https://www.beartracks.ualberta.ca> or Student Receivables, Financial Services can

be contacted by email at [student.payment@ualberta.ca](mailto:student.payment@ualberta.ca) or (780) 492-2400 for an up-to-date statement of account.

12. Refund Cheques: Student Receivables, Financial Services normally issues refunds up to six weeks after the Refund Deadline. Refunds are issued either by cheque or directly to the student bank account if the student provides this information on Bear Tracks. If the student account is overpaid, the student will receive the refund if the registration status remains at full-time. Registration status changes from full-time to part-time will result in student loan refunds being refunded to the National Student Loan Centre. Undergraduate scholarships are applied directly to the student tuition account, and once paid in full the excess is refunded following the 50% deadline each term.

13. University of Alberta Calendar-Refunds and Withdrawals: Please note that the deadlines, policies, and procedures outlined here are specific to Undergraduate/Graduate courses and do not apply to Continuing Education courses offered by the Faculty of Extension. For Continuing Education students registered in courses in the Faculty of Extension, refer to the Faculty of Extension webpage for all details regarding deadlines, policies, and procedures.

### **APPENDIX B: Withdrawals Policy**

#### 1. Drop/Withdrawals

Undergraduate students can drop or withdraw through Bear Tracks. Whether you delete your courses or withdraw is determined by what time in the term you request the course to be removed. Dropping a class prior to the registration deadline date removes the class and all associated fees from your record. A withdrawal is maintained permanently on your academic record and occurs when the request is made after the registration deadline for the course.

To see the Add/Drop, Withdrawal, Fee Payment, and Fee Refund deadlines for a given term, visit [Registration Dates and Deadlines](#).

#### 2. Withdraw

Undergraduate Students can now withdraw from courses in Bear Tracks.

Dropping a course after the Registration Deadline is a withdrawal and is maintained on your academic record. Students who are contemplating withdrawal are encouraged to contact their Faculty Advisor and/or Student Counselling Services with questions relating to their withdrawal decision, readmission or future vocational plans.

Students should be aware that when they withdraw from a course at any time after the Registration Deadline, they have effectively occupied a place in the class for the entire term. Since space in classes is limited, the university aims to ensure that as many opportunities as possible are left open for students seeking to register. The university treats all students in an equitable fashion adhering strictly to the deadlines published.

Students who are contemplating withdrawal are encouraged to contact their Faculty Advisor and/or Student Counselling Services with questions relating to their withdrawal decision, readmission or future vocational plans.

#### 3. How to withdraw

Until the Withdrawal Deadline in a term, students may withdraw from courses using [Bear Tracks](#).

1. Login to your Bear Tracks account
2. Select My Academics - Enroll - Add/Drop/Swap from the left-hand navigation
3. Click on the "Drop" tab
4. Select the course from which you would like to withdraw. Please note that withdrawal dates apply, and only courses you are eligible to withdraw from will be available to select.
5. Submit your withdrawal request.
6. Some withdrawals will be processed immediately, while others may require faculty review. Continue to attend classes until you have confirmation in Bear Tracks that your withdrawal has been processed.

#### 4. Financial implications of withdrawals

- If a student withdraws from a course after the Registration Deadline and up to the Refund Deadline there will be a 50% reduction in the instructional fees assessed. If the course change results in a registration status change, non-instructional fees will also be reassessed.
- Students who withdraw after the Refund Deadline will not receive any reduction in tuition fees assessed.
- Fee deadlines are firm and are strictly enforced. Students must ensure that they process and confirm any intended withdrawals by the required deadlines since ignorance of the deadline or its consequences will not be accepted as an excuse. No special financial consideration is given to students who must withdraw after the deadlines.
- The effective date of the withdrawal is the day the withdrawal is confirmed in Bear Tracks. Students who register and then cease to attend, or never attend, without properly withdrawing will not be eligible for any refund of fees nor will they be exempted from paying assessed fees that are unpaid.
- The tuition deposit is nonrefundable, except in cases where a student has paid the deposit and is subsequently denied admission or is deemed ineligible to continue prior to the start of the current term.
- Where students have a credit balance as a result of reassessment, Financial Services will issue a refund. Financial Services normally issues refund cheques by mail up to six weeks after the Refund Deadline.
- Students are responsible for the completeness and accuracy of their registrations. Students should validate course changes by going to Bear Tracks, under 'Academics' and select the 'My Class Schedule' link.
- If you have not paid your full fee assessment for the term when you withdraw, you may still owe money to the university. Check your assessment and account balance in [Bear Tracks](#).
- If you had to abandon your courses for medical reasons and you have Students' Union Health Plan coverage, you may be eligible to submit a claim for [Tuition Insurance](#).

#### **APPENDIX C: Approved Leave of Absence**

\*\*\*\*This is only applied to graduate students; an undergraduate leave of absence is evaluated by faculties on a case by case basis.\*\*\*\*

There are four grounds for granting a leave of absence from an academic program: medical, parental, professional (experience or development), and compassionate.

Authority to grant medical and parental leaves resides with the department. A leave of absence for compassionate reasons or professional leave may only be granted by the Dean of the Faculty of Graduate Studies and Research (FGSR).

Leaves of absence are leaves from one's academic studies. An academic leave has implications for current academic employment. Employment and pay are not handled by FGSR. Students should refer to the Graduate Student Agreement Resources on the Human Resource Services website for more information.

It is the student's responsibility to inform any agencies providing scholarships or an employer requiring enrollment of the leave from the program. Awards and scholarships will be extended by the duration of the leave, so long as it does not contravene the terms of the funder.

Note for International Students: In accordance with Canada's immigration policy and student permit regulations, international students are not permitted to pursue paid employment in Canada while on an approved leave from their program. For more information, contact International Student Services.

The time limit for completion of the degree will be extended by the duration of any approved leave of absence.

### **Timing and Duration**

A leave of absence is approved/granted for up to one year at a time and the leave periods must coincide with full terms. If a leave is initiated part way through a term and approved, the leave will be backdated to the beginning of the term or begin at the beginning of the next term.

Students cannot request a leave from the first term of the program. They may request a deferred admission or withdraw and seek admission at a later date. Students who are unsure about the appropriate start and end dates for a proposed leave of absence and how these dates align with the University's four-term system, should initially consult with the graduate program administrator and graduate coordinator within their department, and if still unsure, with the FGSR.

### **Appeals**

A departmental decision not to grant a medical or parental leave may be appealed to the FGSR. The FGSR will only consider an application for a leave of absence, or an appeal of a negative departmental decision, that is supported by documented compelling reasons. Decisions of FGSR are appealed through the FGSR academic appeals process.

### **Leave Documentation**

#### **Medical Leave**

To be acceptable, documentation submitted to support an application for a leave of absence on medical grounds must contain, at a minimum:

The student's name, as well as complete contact information for the physician or nurse practitioner;  
A clear statement by the physician or nurse practitioner confirming the student's inability to perform his or her academic duties, with start and end dates.

Such documentation will be required by FGSR to support an appeal of a negative departmental decision regarding a leave of absence on medical grounds.

**Parental Leave**

A parental leave must be supported by proof of pregnancy, birth/adoption or physician's report.

**Professional Leave**

A professional leave must be supported by documentation from the employer and/or agency involved that indicates the nature of the professional experience and the duration of the appointment. The professional experience must add value to the career. Professional experience integrated into thesis work will not qualify for a professional leave.

**Compassionate Leave**

A compassionate leave must be supported by a written explanation of the circumstances necessitating a leave. Additional documentation may be required at the discretion of the Dean FGSR.

**Leave Procedures**

Regardless of the type of leave, students must complete an Application for Leave of Absence form and submit it, with the supporting documentation, to the graduate coordinator in their department, who upon approval, will then forward the completed and signed form to FGSR. The Application for Leave of Absence form is available in the FGSR Forms Cabinet under "Records".

There can be no registration during the leave of absence.

Students may opt to pay a subset of fees to maintain access to certain university services as indicated on the Application for Leave of Absence form.

A student must return from an approved leave of absence by the specified date indicated on the application form in order to continue in the program of studies. Students in thesis-based programs must register in the term in which they return from the leave. Students in course-based programs must register for at least one term in the academic year following their return from the leave.

The student's place in the program of studies is maintained during an approved leave of absence. Readmission to the program will not be required.

Students may end a leave of absence early providing the start coincides with the beginning of a term.