

Return of TitleIV Funds R2T4 Policy

For Students Receiving US Federal Loans

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RETURN OF TITLE IV FUNDS (R2T4) POLICY FOR STUDENTS RECEIVING U.S. FEDERAL LOANS

1. General Introduction.

The U.S. Federal regulations require Brunel University of London to complete a return of Title IV Funds calculation if a student in receipt of federal aid (Subsidised, Unsubsidised and PLUS) withdraws (temporarily (abeyance) or permanently) from their course. The calculation determines the student's entitlement to U.S. federal aid based on the period of their attendance. This policy explains how to withdraw from a course, in what circumstances to apply the Return of Title IV Funds and how to calculate the Return of Title IV funds.

The Return of Title IV funds policy will also apply if a student interrupts their studies e.g. by taking a period of abeyance for over 180-day period or if a student becomes ineligible for federal aid following changes to their enrolment or other factors. The Funding Team monitors changes on a monthly basis.

Adjustments.

It is important not to confuse the Refund of Title IV Funds policy with the University's tuition fee refund policy. After returning any "unearned" funds to the U.S. Department of Education the withdrawn student may still owe funds to the University to cover any unpaid tuition fees and/or accommodation fees.

Temporary withdrawals (abeyances) are processed in accordance with the University's [Abeyance Policy](#). Where a student takes a period of abeyance but cannot resume their course at the point that they left, additional tuition fees may be due unless the student has approved [Exceptional Circumstances](#). In these circumstances the University will process the abeyance and will notify the student of any tuition fees adjustments arising from the abeyance.

For further information regarding the tuition fee implications please see the section on changes in study in [The Student Financial Policy](#).

2. Withdrawal from Studies

If a student wishes to withdraw from their studies, they should complete a withdrawal request in eVision. Once submitted the request is automatically sent to Academic Department for consideration and approval. Once approved the request is automatically sent to the Records Team for processing, for processing and then to the Funding Team so that the Return of Title IV Funds can be promptly calculated. The date of withdrawal is the last date of attendance as stated in the request. Requests to withdraw cannot be backdated by more than 10 working days.

2.1. Unofficial withdrawal from studies.

Where a student stops attending their course without completing the appropriate request in eVision, they will be withdrawn from the University in accordance with the [Student Attendance Policy](#) and also the [Engagement Policy](#) if they are studying on a student visa.

The last date of attendance will be determined by the date that the Immigration Sponsorship Review Panel withdraw sponsorship. The student's record will be closed with effect from this date and the return of Title IV funds will be calculated using this date.

Tuition Fee Adjustments.

It is important not to confuse the Refund of Title IV Funds policy with the University's tuition fee refund policy. After returning any "unearned" funds to the U.S. Department of Education the withdrawn student may still owe funds to the University to cover any unpaid tuition fees and/or accommodation fees.

For further information regarding the tuition fee implications please see the section on changes in study in the Student Financial Policy for 2026/7 which will be published on the [University's Policies](#) webpages shortly.

3. Calculating Title IV Entitlement

When a student withdraws from the University a calculation of Return of Title IV Funds is carried out by the Funding Team. Unless the student completed at least 60% of their programme during the relevant payment

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period, the University and/or the student will need to repay “unearned” funds to the US Department of Education. The “unearned” funds must be returned within 45 days of the date of the withdrawal. The student may be asked to make further tuition fee or accommodation payments to the University in order to replace the refunded funds. The Funding Team will calculate the “earned” funds by using the U.S. Department of Education formula. No return of funds is required if the student’s attendance equated to 60% or more of the payment period.

Loans must be returned in the following order:

- Federal Direct Unsubsidised loans
- Federal Direct Subsidized loans
- Federal PLUS and Grad PLUS loans

The amount of loan funds “earned” is calculated as follows:

Number of study days completed / total number of study days in the payment period = Amount of loan funds earned

Note. For Federal aid entitlement purposes a study day is any day in the relevant period that is available for study, regardless whether any teaching is scheduled. Scheduled breaks of 5 days or more are excluded from both attendance counted and payment period.

4. Post-withdrawal disbursement

If the student received less assistance than the amount they “earned”, they will receive these additional funds as a post-withdrawal disbursement. After performing the calculations (as explained above) we will notify the student of any post-withdrawal disbursement due. This is done within 30 days of the date of determination that the student withdrew. The student will have at least 14 days to respond to the notification. Any credit balance is disbursed as soon as possible and no later than 14 days after the calculation of R2T4. The funds will be made by bank transfer in pounds sterling to the student or the parent (in case of a parent PLUS loan).

5. Non-enrolment

Failure to register as a student at the university will make the student ineligible to receive any federal aid and all funds will be returned to the U.S. Department of Education.

6. First year undergraduate student receiving federal aid for the first time

If a first-year undergraduate student withdraws within the first 30 days of a programme, the student is deemed not have “earned” any federal aid.

7. Leave of Absence

If a student wishes to take a period of abeyance, they should complete a withdrawal request in eVision. Once submitted the request is automatically sent to Academic Department for consideration and approval. Once approved the request is automatically sent to the Records Team for processing. Following processing the request goes to the Funding Team so that any Return of Title IV Funds can be promptly calculated. The first date of the abeyance is stated in the request. Abeyance requests cannot be backdated by more than 10 working days.

Students on a Student Visa should contact the [Immigration Team](#) before considering making any changes to their course.