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	Applicability: Meharry Medical College students	
Policy Owner: Finance	Revised: September 10, 2025	
Effective Date: September 28, 2010	Contact: Financial Aid	
Approved by: Senior Vice President/CFO	Last Review: March 7, 2013	
Policy: Return To Title IV (R2T4) Refund Policy (students who cease enrollment or withdraws)		

PURPOSE:

Federal regulations require institutions that participate in awarding and disbursing federal loan funds to establish a policy governing the refund of those funds. *Private loan funds are not considered when returning funds in the R2T4 calculations.*

POLICY STATEMENT:

The Office of Financial Aid and Scholarship Management, with assistance of Treasury Management, the Office of the Registrar and the various schools at Meharry Medical College, will ensure that this policy is implemented and followed.

DEFINITIONS:

The first step in the refund policy will be initiated by the student's respective school, each office affected will be notified, and the Institutional Refund and the Return To Title IV (R2T4) Refund processes will begin.

PROCEDURE:

Tuition Refund Policy:

Meharry Medical College has adopted the Department of Education's refund policy for all students who find it necessary to withdraw from the College or take a leave of absence during the academic year. It is a universal policy that applies to all students, those receiving and not receiving federal financial aid. Students who elect to withdraw or take a Leave of Absence during the academic year must submit prior written notification to the appropriate Academic



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Dean according to the procedures specified in the Catalogue for their program. Meharry Medical College may amend its institution refund policy at any time. Amendments will become effective for the academic year that follows official notification of the amendment. Any questions concerning Meharry Medical College's refund policy should be directed to the Office of Financial Aid and Scholarship Management.

The formula is as follows:

Completed days / total days = %; if the percentage is greater than 60%, then 100% of the funds are earned and no refund or return is required.

Instructions: Divide the calendar days completed in the period by the total calendar days in the period (excluding scheduled breaks of five days or more AND days that the student was on an approved leave of absence).

NOTE: 60% of the term usually averages out to be about 2 ½ months.

The same percentage will be applied to tuition and fees with the exception of the following fees which should be maintained at 100%:

- 1) Registration
- 2) Orientation (first years only)
- 3) Health insurance (which will continue to the end of the semester)

Students are not entitled to a refund of tuition and/or fees paid by third parties; such will be refunded/returned to the agency concerned.

General Requirements

Federal Student Aid funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Federal Student Aid loan funds withdraws from school after beginning attendance, the amount of Federal Student Aid loan assistance earned by the student must be determined. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement for the earned aid that was not received.



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Definition of a Title IV Recipient

A recipient of loan assistance is a student who has actually received Title IV funds or has met the conditions that entitle the student a late disbursement. If the student never actually began attendance for the payment period or period of enrollment, the refund policy does not apply. Similarly, if a student began attendance, but was not and could not have been disbursed Title IV funds prior to withdrawal, the student is not considered to have been a Title IV recipient and the requirements of this refund policy do not apply.

Funds to Include in the Calculation

To determine the amount of funds that have to be returned to the Federal Government is performed via a calculation of earned/unearned Title IV program assistance loan funds that were disbursed or could have been disbursed to a student based on the length of enrollment for the academic year. This includes the Federal Direct Unsubsidized and Grad PLUS Loan Programs.

Title IV Aid Disbursement

A student's Title IV funds are disbursed when the school credits a student's account with the funds or pays a student directly with Title IV funds received from the William D. Ford Federal Direct Loan Program. A student's aid is counted as disbursed for the calculation if it is disbursed as of the date of the institution's determination that the student withdrew.

Percentage of Title IV Aid Earned

The withdrawal date is used to determine the point in time that the student is considered to have withdrawn so the percentage of the enrollment period completed by the student can be determined. The percentage of Title IV Aid earned is equal to the percentage of the enrollment period completed. If the day the student withdrew occurs on or before the student completed 60 percent of the enrollment period for which the assistance was awarded, the percentage earned is equal to the percentage of the enrollment period that was completed, and Return To Title IV (R2T4) Calculation is performed. If the day the student withdrew occurs after the student has completed more than 60 percent of the enrollment period, the percentage earned is 100 percent, and no R2T4 Calculation is needed.

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Determining a Student's Withdrawal Date at a School that is not Required to Take Attendance

The chart below lists the withdrawal date for the various types of withdrawals, as well as, the date of the institution's determination that the student withdrew for each type of withdrawal.

Withdrawal Type	Circumstance	Student's Withdrawal Date*	Date of the Institution's Determination that the Student has Withdrawn
Official Notification	The student begins the school's withdrawal process, or the student otherwise provides official notification to the school of their intent to withdraw.	<p>The date the student begins the school's withdrawal process, or</p> <p>The date that the student otherwise provides the notification.</p> <p>(If both circumstances occur, use the earlier withdrawal date.)</p>	The student's withdrawal date, or the date of notification, whichever is later.*
Official Notification Not Provided	<p>Official notification not provided by the student because of circumstances beyond the student's control.</p> <p>All other instances where student withdraws without providing official notification.</p>	<p>The date that the school determines is related to the circumstance beyond the student's control.</p> <p>The midpoint of the payment period or period of enrollment, as applicable.</p>	The date that the school becomes aware that the student has ceased attendance. **

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Leave of Absence Related	<p>The students does not return from an 'approved' leave of absence, or</p> <p>The student takes an 'unapproved' leave of absence.</p>	The date that the student began the leave of absence.	The earliest of the dates of the end of the leave of absence or the date the student notifies the school he or she will not be returning to that school. (In the case of an unapproved absence, the date that the student began the leave of absence.)
Withdrawal After Rescission of Official Notification	The student withdraws after rescinding a previous official notification of withdrawal.	The student's original withdrawal date from the previous official notification.	The date the school becomes aware that the student did not, or will not, complete the program period or period of enrollment.

* In place of the dates listed, a school may always use as a student's withdrawal date the student's last date of attendance at an academically related activity, if the school documents that the activity is academically related and that the student attended the activity.

** For a student who withdraws without providing notification to the school, the school must determine the withdrawal date no later than 30 days after the end of the earlier of the (1) payment period or period of enrollment (as appropriate), (2) academic year, or (3) education program.

Title IV Aid to be Returned

If a student receives more Federal Student Aid than the amount earned, the school, or the student, or both, must return the unearned funds in a specific order. The amount of Federal Student Aid to be returned is determined by subtracting the amount of earned Title IV aid from the amount of the Title IV aid that was actually disbursed to the student (not including aid that could have been disbursed).

Amount of Unearned Title IV Aid Due from School

When a return of Title IV funds is due, the school and the student both have a responsibility for returning funds. Funds that are not the responsibility of the school to return must be returned by the student. Although this requirement references returning funds, a school is not required to return its share before the student. Rather, it is the return calculation of the amount



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of assistance the school is responsible for returning to the Title IV accounts that must be calculated first. The student's repayment obligation is determined after the school's share is calculated. The school must return the lesser of:

The amount of Title IV funds that the student does not earn; or

The amount of institutional charges that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that was not earned.

Return of Funds by the School

A school must return Title IV funds to the program from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

Federal Unsubsidized Stafford Loans

Federal Subsidized Stafford Loans (undergraduates, only)

Federal Perkins Loans (no longer available for awarding)

Federal PLUS Loans

NOTE: A school has 45 days from the date the institution determines that the student withdrew or is ineligible to return all unearned funds for which it is responsible.

Return of Funds by the Student

The student returns funds to loan programs in accordance with the terms of the loan. In other words, the student will repay any unearned loan funds in the same manner that he or she will be repaying earned loan funds.

Reference:

Department of Education, Federal Student Aid Handbook, *Volume 5, Chapter1*, 2024-2025 Award Year

EXHIBITS:



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