

Tuition Refund Policy – Return to Title IV (R2T4)

The law specifies how the Royal Conservatoire of Scotland (RCS) must determine the amount of Title IV program assistance (Direct Loans) that students earn if they withdraw from the Academy. Academic Administration and Support is responsible for calculating R2T4 and the Finance office is responsible for transferring the funds. Academic Administration and Support uses worksheets provided by the US Department of Education to calculate the R2T4 funds. All funds must be returned to the lender within 45 days of the date of when the Academy determined that a student withdrew. If you have questions about your Title IV program funds, students can call the Federal Student Aid Information Centre at 1-800-4-FEDAID (1-800-433-3243). Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Absence for good reason must be notified no later than 9.30am via ASIMUT or to the Academic Administration and Support Office. In case of illness, absence for a period of seven days or more must be supported by a medical certificate.

Leave of absence for any reason is granted only on the written authority of the Director of the appropriate School. Requests for such leave must be submitted at least one week beforehand, in writing. When leave is granted, it is the responsibility of the student to inform those teachers whose classes will be affected. Students who have been absent for any reason must, on return, report to their Head of Department or Head of Programme as appropriate.

The attendance of all Financial Aid students will be continually monitored to ensure that the Conservatoire meets the Financial Aid obligations and can evidence to the United Kingdom Visa and Immigration (UKVI) that all its Tier 4 visa students are continuing to engage with their studies. This monitoring will be incorporated into the existing policies and systems for the attendance monitoring of all other students. If a Tier 4 student has stopped engaging with their studies, evidenced by being absent for ten consecutive expected points of contact the Conservatoire must cease sponsorship of this student and report this decision to the UKVI within ten working days.

When a student withdraws during a payment period, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The date of withdrawal is determined by the Student Records office and will be the last day the student attended. If the student received (or the RCS received on the student's behalf) less assistance than the amount that is earned, the student may be able to receive those additional funds. If the student received more assistance than was earned, the excess funds must be returned by the RCS and/or the student. The RCS is not required to take attendance although many tutors may require a student to attend in order to receive a passing grade. Students who are not in attendance are reported to the Student Records office, who will consult with the student's department to determine if the student attended classes or to verify the last date of attendance. The Academy will use the last date of attendance to compute the R2T4 formula.

In the case where a student notifies their Programme Leader that they intend to withdraw, the Programme Leader must document the date of this notification and inform the student of the need to complete a withdrawal form.

Should the student fail to complete a withdrawal form or there is a lag between the notification and the completion of a withdrawal form, the earlier date of notification will be used in calculating the R2T4 formula. Students who do not attend even one class, are ineligible for Title IV funds and all of the loans proceeds will be returned to the lender.

The amount of assistance is determined on a pro rata basis. The payment period is the Academic Year for which the loan was certified and the percent of attendance is calculated by dividing the number of days attended by the total number of days in the payment period. For example, if the student completes 30% of the payment period or the period of enrolment, the student has earned 30% of the assistance they were originally scheduled to receive. Once the student has completed more than 60% of the payment period or period of enrolment, all the assistance that they student was scheduled to receive for that period is considered to have been earned. If the student did not receive all the funds that were earned, they may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that additional debt is not incurred. Academic Administration and Support will use the R2T4 worksheets as provided by the Department of Education to determine how much of the loan may be retained and how much returned.

The RCS may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition, fees and accommodation. For all other RCS charges, the RCS needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission the student will not be offered the funds. However, it may be in the one's best interest to allow the RCS to keep funds to reduce the debt at the RCS.

There are some Title IV funds that students are scheduled to receive that cannot be earned once a student withdraws because of other eligibility requirements. If the student receives (or the RCS receives on behalf of the student) excess Title IV program funds that must be returned, the RCS must return a portion of the excess equal to the lesser of:

- The institutional charges multiplied by the unearned percentage of the funds, or
- The entire amount of excess funds

The RCS must return this amount even if it didn't keep this amount of the Title IV program funds. If the RCS is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned, the student must repay in accordance with the terms of the promissory note. That is, scheduled payments are made to the holder of the loan over a period of time. Students who have received a refund of their loans proceeds before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:

1. Unsubsidized Federal Direct loans
2. Subsidized Federal Direct loans
3. PLUS Loans Funds

The requirements for Title IV program funds when student withdraw are separate from any refund policy that the Academy may have. Therefore, the student may still owe funds to the RCS to cover unpaid institutional charges. The Academy may also attempt to collect from the student any Title IV program funds that the RCS was required to return.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at www.studentaid.ed.gov.

Suspension of Study and Withdrawals

Definitions:

Suspension of Study

A suspension of study is a temporary interruption in a student's programme of study. It refers to the specific time period during a programme of study when a student is not in attendance. This is a temporary period of time which a student has requested with the intention to return or complete their programme. Students returning from a suspension of study are not required to re-apply for admission.

Official Withdrawal

A withdrawal refers to a student's intent to permanently terminate studies at the RCS with no expectation of return.

Unofficial Withdrawal

An unofficial withdrawal is one where the RCS has not received notice from the student that the student has ceased or will cease attending the RCS.