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RETURN TO TITLE IV POLICY (R2T4)

Repayment of Unearned Federal Financial Aid

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If you withdraw from school prior to completing over 60% of a term, you may be required to repay a portion of the federal financial aid that you received for that term. A pro rata schedule is used to determine the amount of federal student aid funds you will have earned at the time of withdrawal. Federal aid includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant, National SMART Grant, Federal Perkins Loan, Federal Stafford Loan, and Federal PLUS Loan.

We recommend that you try to complete one class, if possible, to avoid any financial hardship imposed by this new regulation. However, if you have to withdraw, it is important that you understand your financial obligations.

How much will I have to repay when I withdraw from school?

The amount of repayment depends upon the number of days that you attend school in the term, the type of financial aid that you received, and whether or not Prairie View A&M University (PVAMU) refunds your tuition and fees. The portion of the term that you do not attend represents the portion of aid that is determined to be *unearned*. If you are receiving loans only and PVAMU refunds the full amount of your tuition and fees, you will only be required to repay your loans in accordance with the regular repayment schedule. All other students who withdraw prior to completing over 60% of a term must repay a portion of their federal financial aid.

When will I have earned 100% of my federal financial aid?

If you initiate withdrawal procedures after completing over 60% of the enrollment term, you will have earned 100% of your federal financial aid for that term and no repayment is required. The following examples refer to students who are enrolled in at least one course that meets the full length of the standard term. **For 2006-07**, you will have earned 100% of your federal aid if you withdraw on or after: **July 15, 2006 for Summer 2006; November 1, 2006 for Fall 2006; April 1, 2007 for Spring 2007**. If you are only enrolled in courses that are shorter than the full length of the standard term, the date that you have earned 100% of your federal aid will vary.

When does the PVAMU Treasury Services Office refund tuition and fees?

If you withdraw from PVAMU prior to the drop/add deadline for a term, then a full tuition refund will automatically be processed for you. For more information, contact the University Treasury Services Office at 1 877 PVAMU30.

How is the amount of the federal aid repayment calculated?

1. Earned federal financial aid is prorated according to the percentage of the semester completed. The amount of *unearned federal aid* is the total amount of federal aid less the portion of earned federal aid.
2. The amount of *unearned federal aid* is divided into the following two categories:
 - **Unearned Federal Aid Attributed to School Charges:** (Regardless of the order and method in which tuition and fees are paid, unearned federal aid is attributed to school charges first, then to non-school expenses.)
 - PVAMU is required to return all unearned federal aid attributed to school charges. This means that a portion of your tuition and fees is no longer covered by financial aid, and you are liable for paying the balance of your school charges.
 - **All unearned federal aid attributed to school charges is subject to immediate repayment by you unless you are eligible for a tuition and fee refund.**
 - **Unearned Federal Aid Attributed to Non-School Expenses:** For unearned aid allocated to the federal loan programs that is attributed to non-school expenses, you are not required to make immediate repayment.
 - The regulation allows repayment to be made in accordance with the regular repayment schedule of the loan.
 - Federal grant repayment is limited to 50% of the initial unearned aid allocation.

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