



Example – Student was enrolled full time in Regular Term Classes but withdrew 44 calendar days into the term. The total calendar days in the term was 111 days (including weekends and holidays) minus a break of 5 consecutive days, leaving 106 days. 44 days completed divided by 106 days in the scheduled term = 41.5%. The student has earned 41.5% of the Title IV aid received for the term. The Title IV aid received multiplied by

#### R2T4 Exemption – Successful Completion of Half-Time Enrollment

In standard-term and nonstandard-term programs offered in modules, it is not considered a withdrawal if the student successfully completes Title IV eligible coursework equal to or greater than half-time enrollment.

Half-time is the definition of half-time according to the student's program of study:

Undergraduate - minimum of 6 credits

Graduate - minimum of 3 credits per term

#### Successful Completion:

If a student successfully completes one or more modules, the number of days completed becomes the Numerator of the calculation to determine whether (s)he qualifies for the 49% or > R2T4 withdrawal exemption.

Completion of one or more modules and earned at least one passing grade for module(s)

Incompletes (no matter how identified or without any grade) are *not* considered successful completion (such as clinicals, thesis, dissertation, etc. when no passing grade is assigned upon completion of the module)

Failing grades are never considered successful completion for purposes of this exemption from R2T4.

#### R2T4 Exemption – Written Confirmation that a student will attend a later session.

#### No R2T4 Freeze Date (No RFD)

This applies to students who have withdrawn, are enrolled in modules, and who do not meet any of the R2T4 exemptions. Concordia has a No RFD policy. Student enrollment changes are monitored throughout the enrollment period and may impact the denominator used in the Return of Title IV Funds calculation.

If the student only received a Federal Pell Grant and/or Iraq-Afghanistan Service Grant, the days in a module only need to be included in the R2T4 denominator if the student attends even one day in the module. These programs require a reduction to the grant for any coursework that the student did not attend.

If the student receives Direct Loan or FSEOG during the enrollment period, the days in the module must be included in the R2T4 calculation if the student attended any days at any time during the enrollment period. This is because the student's Cost of Attendance is affected by the student's enrollment in all modules during the payment period.

#### Post-Withdrawal Disbursement

For a student who has withdrawn, if less aid has been disbursed than the student has earned and the student meets the post-withdrawal criteria, a post-withdrawal disbursement will be calculated.





Program	Title IV	\$1,932
	Concordia University	\$1,200
	Student	\$132
	Total	\$3,000

A summary of the refund breakdown will be sent to the student's home address.

