

Suspend or withdraw, and other changes to your enrolment

If you withdraw from your course, suspend status, drop below half-time enrolment, or otherwise become ineligible for US federal loans, you must email studentlife-usloans@salford.ac.uk **immediately**. Please do not wait for the change to be approved by your college or department before contacting us.

Under US federal law, the University is required to report any changes to your enrolment within tight timescales and, if necessary, to complete a Return to Title IV (R2T4) calculation and arrange for any 'unearned' loan funds to be returned to the US Department of Education. You may also have to return unearned funds and we will provide advice on this.

Full information is available on our Consumer Disclosure document (Section A6), and the key facts are summarised below.

Key facts

- The US loans team will calculate the amount of Title IV program assistance that has been earned, using a formula provided by the US Department of Education.
- Once you have completed more than 60% of the payment period, all the assistance that you were scheduled to receive for that period is considered to have been earned. As an example, if you complete 30% of the payment period, you have earned 30% of the assistance you were originally scheduled to receive within that loan period. If you have completed 60% of the payment period, you have earned 100% of the assistance you were scheduled to receive.
- If you received more assistance than was earned, the excess funds must be returned to the US Department of Education by you and/or the University. If you received (or the University received on your behalf) less assistance than the amount earned, you may be able to receive those additional funds as a post-withdrawal disbursement.
- The requirements for Title IV program funds when you withdraw are separate from the University's refund policy. Therefore, you may still owe funds to the University to cover unpaid institutional charges. The University may attempt to collect any Title IV program funds from you that the University is required to return.
- Under specific conditions, a leave of absence (LOA) or suspension of studies for less than 180 days in a 12 month period may qualify as an 'approved' leave of absence. If you are granted an 'approved' LOA, you are not considered to have withdrawn, and no return calculation is required. During the

LOA, the University will not charge you any additional institutional charges, your financial need will not increase, and therefore, you will not be eligible for any disbursements of federal student aid. If you are granted an approved LOA you will maintain in-school status for Title IV loan repayment purposes.

- If you do not attend even initial lectures or seminars you are ineligible to receive any Title IV funds and all loan proceeds will be returned to the US Department of Education. You will be liable for any fees or outstanding balances owed to the college or University.