



**Maryland University of Integrative Health**  
**Academic Policy and Procedures**

**No. 2042 Rev.: 0**  
**Date: March 29, 2024**

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**Subject: Return of Title IV Funds**

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## Return of Title IV Funds

The law specifies how MUIH must determine the amount of Title IV aid (i.e., federal financial aid) you earned if you cease attendance without completing the period for which the Title IV aid was awarded. The Title IV programs at MUIH that are covered by this law include Federal Direct Unsubsidized Loans and Federal Direct Graduate PLUS Loans.

Although Title IV aid is disbursed to your student account approximately 10 days before the trimester begins, you earn the funds as you complete the trimester. If you withdraw, drop out, are dismissed, or take a voluntary break in enrollment before completing a trimester or period of enrollment, MUIH is required to determine the amount of Title IV aid you earned on a pro rata basis using a Return of Title IV (R2T4) calculation. For example, if you complete 30% of the trimester, you earn 30% of the Title IV aid you were originally scheduled to receive. Once you have completed more than 60% of the trimester, you earned 100% of the Title IV aid you were scheduled to receive for that period.

$$\text{Percentage of earned aid} = \frac{\text{Number of days completed up to the withdrawal date}}{\text{Total days in the payment period or term.}}$$

Any breaks of five days or more are excluded from the calculation.

You will not be subject to the R2T4 calculation if you meet one of the following exemptions:

- You cease attending due to completing all requirements for graduation;
- You successfully complete a class or multiple classes that comprise at least 49 percent of the days in the term (in a program offered in modules); or
- You successfully complete a class or multiple classes that comprise at least half-time enrollment (in a program offered in modules).

A module is a course that does not span the length of the trimester.

### RETURNING UNEARNED FUNDS

If as a result of the R2T4 calculation MUIH determines you received more in Title IV aid than you earned, any unearned funds must be returned to the U.S. Department of Education as soon as possible but no later than 45 days after the date MUIH determines you have withdrawn.

MUIH must return a portion of the excess funds equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

MUIH must return this amount even if it didn't keep this amount of your Title IV funds. If MUIH is not required to return all of the excess funds, you may be required to return the remaining amount according to the terms of your promissory note. That is, you will not be required to repay any loan funds immediately, but instead, you will make scheduled payments to the holder of the loan over a period of time.

Funds will be returned to the U.S. Department of Education in the following order:

- Federal Direct Unsubsidized Loans
- Federal Direct Graduate (PLUS) Loans

After the R2T4 calculation is performed, the Financial Aid Office will notify you of the results and the aid that has been returned (if applicable). Any balance remaining on your account will be promptly due to MUIH.

The requirements for Title IV program funds when you withdraw are separate from MUIH's refund policy. You may still owe funds to MUIH to cover unpaid institutional charges and MUIH will charge you for any Title IV program funds it was required to return as a result of your withdrawal.

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## POST-WITHDRAWAL DISBURSEMENTS

If as a result of the R2T4 calculation MUIH determines you did not receive all the federal loan funds you earned prior to withdrawing, MUIH will determine if any earned loan funds can be offered to you as a post-withdrawal disbursement. If you are offered a post-withdrawal disbursement of loan funds, you will receive at least 14 days to accept any portion of the loan funds or to decline the post-withdrawal disbursement of loan funds. MUIH must receive your response in writing, and if you do not respond the post-withdrawal disbursement of loan funds will not be disbursed to your student account. You will be notified of your eligibility for a post-withdrawal disbursement of loan funds within 30 days of the date MUIH determined you withdrew.

If you accept a post-withdrawal disbursement of loan funds, it will first be applied to any outstanding balance of institutional charges due to MUIH. A credit balance that occurs as a result of a post-withdrawal disbursement will be refunded to you as soon as possible but no later than 14 days after the credit balance occurs on your student account.

## **Approval and Revision**

Approved March 29, 2029 by Interim President, Christina Sax, Ph.D.