**Repayment Policy**
If you receive a **GRANT** and then **WITHDRAW** from one or all of your classes, you will **OWE** money back to the federal program. Here’s how it works:

**REDUCED ENROLLMENT:**
If you receive a grant and you withdraw from one or more of your classes, you will owe back money.

**EXAMPLE:** If you were enrolled in 12 units and received a Pell grant of $2,675.00, then you withdraw from 2 classes (6 units), which then changes your enrollment; you would then owe back $1,388.00.

**Title IV Refund Policy**
In accordance with Federal Refunds & Repayment Regulations, in the event that a financial aid applicant at Chaffey College enrolls in coursework and then completely withdraws from all coursework, prior to completing 60% of a payment period or term, the financial aid office recalculates eligibility for Title IV funds. If a student withdraws or is dropped from all classes after receiving financial aid funds, he/she may be required to repay all or a portion of the financial aid you received.

Based on the date of complete withdrawals or drop, the Chaffey College Financial Aid Office will determine the amount, if any, of “unearned” federal financial aid received by the student. Federal regulations require that the Financial Aid Office performs a calculation to determine how much financial aid a student has earned. This calculation is called a “Return to Title IV” calculation. (Title IV refers to Federal Financial Aid programs) The Financial Aid office uses a federal formula to determine how much aid a student earned based on his/her last day of attendance.

You must check with the Financial Aid Office prior to withdrawing from classes. If you do not attend your classes, you will need to repay all or part of the financial aid you have received.

**Title IV Refund Process**
Funds are returned to the appropriate federal program based on the percentage of unearned aid using the Federal formula.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student’s withdrawal.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 45 days that the institution became aware of the student’s withdrawal.

**Title IV Refund Repayment Policy**
1. In the event that a student has not earned all of the aid that was disbursed, he or she may be required to return some of the financial aid received. Students will be notified in writing of the requirement to return financial aid funds.
2. A repayment notification will be sent with the amount due. You will not be eligible for further financial aid funds until the amount owed is paid in full. In addition, your school records will be placed on “HOLD.” You will not be able to register for classes or request academic transcripts until the amount owed has been **paid in full**.
3. Your overpayment status will be reported to the National Student Loan Data System. NSLDS notifies all other colleges and universities that you now owe money. You will be ineligible to receive further financial aid, at any college. The NSLDS notification will be removed when the amount owed is paid in full.

4. Students who fail to repay as required with the established timeframe will be reported to the Department of Education for collection. The department of Education has the ability to garnish your wages, withhold your tax refunds, send your account to a collection agency, and take you to court to recover the money owed.