



# Financial Aid

## Return to Title IV Funds & Withdrawal Policy

### Financial Aid

Student Services Room 248

16007 CRENSHAW BLVD.

TORRANCE, CA 90506

(310) 660-3493 | [eccfaid@elcamino.edu](mailto:eccfaid@elcamino.edu)

Federal Title IV financial aid funds are awarded under the assumption that a student will remain in attendance for the entire term for which the funds were awarded. These funds include Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG) and Federal Direct Student Loans

When a student withdraws from all courses regardless of the reason, he/she may no longer be eligible for the entire amount of Title IV funds originally awarded. The return of funds to the federal government is based on the premise that a student earns financial aid in proportion to the length of time during which he/she remains enrolled. A pro-rated schedule determines the amount of federal student aid funds he/she will have earned at the time of full withdrawal. For example, a student who withdraws in the second week of the semester has earned less of his/her financial aid than a student who withdraws in the fifth week. Once the 60% point of the payment period is reached, a student is considered to have earned all of the financial aid originally awarded and will not be required to return any funds.

- ◆ **60% point for Fall 2025 semester – October 30, 2025**
- ◆ **60% point for Spring 2026 semester – May 1, 2026**

Federal regulations require a recalculation of financial aid eligibility if a student:

- Completely withdraws;
- Stops attending before the end of the semester; or
- Fails to complete short term session (or modules) in which the student is enrolled as of the start date of the term.

### Types of Withdrawals

The calculation for the R2T4 Financial Aid program funds is based on whether a withdrawal is classified as official or unofficial.

- An **official** withdrawal is initiated by the student and is determined by “the student’s withdrawal date, or the date of notification, whichever is later.”
- An **unofficial** withdrawal occurs when there is no notification or official withdrawal by the student, so the withdrawal date is based on “the date that the College becomes aware that the student has ceased attendance”. If the student does not officially drop class(es) and fails all courses in a term, it will be considered an unofficial withdrawal, even if the student was enrolled in the course(s) for the entire term.

**Short-term courses** (or modules) are courses in a program that do not span the entire length of the payment period or period of enrollment. If the student withdraws and does not attend a subsequent short-term class, it is considered a complete withdrawal and an overpayment calculation must be done.

**Students who fail to begin attendance or class drop as No Show** in any class for which he/she was registered in a term will have awarded aid cancelled. Any funds received are considered “unearned” and will be billed to the student. Please refer to the Financial Aid Office Satisfactory Academic Progress Policy to determine how a course withdrawal impacts aid eligibility. NOTE: This policy is subject to revision without notice based on changes to federal laws and regulations or El Camino College policies.



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### Calculation of Earned Federal Financial Aid Funds

El Camino College is required to determine the percentage of TIV aid “earned” by the student and return the “unearned” portion to the appropriate federal aid programs. El Camino Financial Aid Office is required to perform this calculation within 30 days of the date the school learns that a student has completely withdrawn. The school must return the funds within 45 days of the calculation.

For **official** withdrawals, the calculation of the percentage of the semester attended is based on the date of the official withdrawal from classes or the student’s last date of documented attendance at an academically related activity.

For **unofficial** withdrawals, the calculation of the percentage of the semester attended is based on the student’s last date of attendance at an academically-related activity, as reported by the faculty member on the course grade report. If this date is unavailable, El Camino College will perform the calculation using the midpoint of the period as the student’s withdrawal date.

In any of these scenarios, if the student returns to attend a later Title IV-eligible module in the same payment period, regardless of written notification or lapse of days between attendances, the R2T4 process will be reversed and he/she will be awarded the funds that he/she is eligible to receive at the time of return.

### Post-Withdrawal Disbursement

If a student did not receive all of the funds that he/she earned, the student may be due a post-withdrawal disbursement. El Camino College will notify students if they’re eligible for Post-Withdrawal Disbursement.

### Returning Funds

After the type and date of withdrawal is determined, the R2T4 calculation will be completed within 30 days. If the student has been overpaid, he/she will be notified via US postal mail of the amount and program of funds that are required to be returned. The student will be given a period of time to return the funds in full to the institution and, if payment is not received, will then be referred to the Department of Education for any student portion due. If unpaid after 45 days, a hold will be placed on the student’s Department of Education record and he/she will lose federal financial aid eligibility until the funds have been repaid. Students who owe El Camino College as a result of an R2T4 calculation will have a hold placed on their record, prohibiting registering for subsequent semesters or receiving academic transcripts until the balance is paid.

For additional questions, please contact [eccfaid@elcamino.edu](mailto:eccfaid@elcamino.edu)