

Chattahoochee Technical College
Refund Policy for Students Receiving Federal Title IV Financial Aid
(Federal Pell Grant and Federal Supplemental Educational Opportunity Grant)

The U.S. Department of Education specifies how Chattahoochee Technical College must determine the amount of Title IV program assistance that you earn if you withdraw from school or stop attending all of your courses for a term. The Title IV programs that are covered by this law are: Federal Pell Grants, and Federal Supplemental Educational Opportunity Grants (FSEOGs). When you withdraw or stop attending all courses during your period of enrollment (term in which you are registered), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula based on the date of withdrawal (official) or last date of attendance (unofficial). A student who withdraws after the 60% point of a payment period is entitled to retain all Title IV aid for that period. However, if the student withdraws at or prior to the 60% point of the payment period, unearned Title IV funds as determined by the federal regulations must be returned to the U. S. Department of Education.

Dropping Courses vs. Withdrawing

Your official Chattahoochee Tech enrollment status for financial aid eligibility determination is based on the number of hours in which you are officially registered at the end of the term registration Drop/Add period.

Dropping a class(es) prior to the last date of the official Drop/Add period at the beginning of a term will result in a review of your financial aid eligibility for that term. Credit hours for dropped courses are not included in determining your enrollment status hours for financial aid purposes. Neither do they count for HOPE eligibility determination purposes nor are they included in determining your [Satisfactory Academic Progress](#) (SAP). No courses or grades are posted to your academic transcript for dropped hours. Tuition and related fee charges for the dropped course(s) are returned to the appropriate financial aid program. Repayment will be required if financial aid was previously disbursed to you based on the subsequently dropped credit hours.

Conversely, hours from which you withdraw or are withdrawn will be considered as enrolled and attempted hours for purposes of determining federal aid and HOPE eligibility and will be included in both the quantitative and qualitative portions of the SAP standards.

If you withdraw (or are withdrawn) from all your courses prior to completing more than 60% of the term, federal regulations require you to repay a portion of the federal student aid received during the term, called Return of Title IV (R2T4). The amount of any required aid repayment is

calculated by the Financial Aid Office according to a federally prescribed formula. See R2T4 for more information.

Official Withdrawals

Through the posted withdrawal deadline on the Academic Calendar, a student may withdraw from any or all courses on his or her schedule. Students are responsible for withdrawing themselves from any or all of the courses through the [me@ChattTech Student Portal](#). For cohort programs, where self-withdrawal is not an option, students should contact their instructor to submit the withdrawal request on the student's behalf. Following the policy that is set by the Technical College System of Georgia, withdrawals that occur after the add/drop period of the semester receive no refund. No charges are reduced for withdrawals and no refunds are issued.

No withdrawals will be processed after the withdrawal period ends as defined on the academic calendar for the applicable term. Students who choose to not withdraw from classes will be assigned the grade(s) earned.

Any student receiving federal student aid (Pell, FSEOG) who completely withdraws from all classes during a given period of enrollment and completes less than 60% of the term (based on the determination of last date of attendance) may be required to return funds to Chattahoochee Technical College and/or the U.S. Department of Education. These Title IV funds must be returned as soon as possible, but no later than 45 days after determining the student has withdrawn.

Unofficial Withdrawals

A student who receives all Fs in a given term or a combination of Fs and Ws (meaning the student withdrew from a class) may be considered an 'unofficial withdrawal'. Unofficial withdrawals are those who simply cease attending class(es). Faculty must enter a last date of attendance for students who earn a grade of 'F' for the class. Once grades are submitted and faculty rosters are verified at the end of a term, unofficial withdrawals (those who earned the F due to ceasing attendance) may be required to return funds to Chattahoochee Technical College and/or the U.S. Department of Education. Students who truly earned Fs that were not due to ceasing attendance are not considered to have withdrawn; therefore, those students' aid is not recalculated for the class(es) in question. For unofficial withdrawals, the effective date of withdrawal is the midpoint of the payment period, the last date of attendance for a failed course or the status date of officially withdrawn course, whichever is the latest.

Military Withdrawals

In the event of a military emergency, whereby a student who is in the Armed Services, the National Guard, or an Armed Forces reserve is activated or otherwise called to duty and, as a result, may no longer attend class(es), Chattahoochee Technical College is authorized to allow the student to elect the following option. Documentation of such military service must be provided to the Office of the Registrar by an appropriate military official.

The student may choose to withdraw from Chatt Tech for the semester. With this option, the student's record will reflect no enrollment for the semester. No grades of any type will appear on the student's transcript, and all tuition and fees shall be refunded, excluding the application fee. Title IV funds shall be returned in accordance with federal regulations.

Return of Title IV (R2T4)

If you received (or Chattahoochee Tech received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds (post-withdrawal disbursement). Additional post-withdrawal grant funds must be disbursed within 45 days of the withdrawal date. However, if you received more assistance than you earned, the excess funds must be returned by you to the school.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. Chattahoochee Tech will automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition and fees owed to the college. The school needs your permission to use the post-withdrawal grant disbursement for any other school charges (fees not automatically paid with financial aid funds). If you do not give your permission, you will be offered the funds as soon as possible, but no later than 14 days after the R2T4 calculation.

However, it may be in your best interest to allow Chattahoochee Tech to utilize the funds to reduce your debt at the school. There may be some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw or stop attending because of other eligibility requirements.

If you (or Chattahoochee Tech on your behalf) receive excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

- your institutional charges multiplied by the unearned percentage of your funds, or
- the entire amount of excess funds.

Chattahoochee Tech must return this amount, even if it didn't keep this amount, of your Title IV program funds to the U.S. Department of Education no later than 45 days after determining the effective withdrawal date. Chattahoochee Tech will then charge you for the Title IV program funds that the school was required to return.

If you have questions about your Title IV program funds, please contact the financial aid office. You may also contact the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913.

Title IV Credit Balance Refund Process

In accordance with federal Title IV cash management regulations (34 CFR § 668.164), the Technical College System of Georgia (TCSG) institutions utilize a third-party servicer, BankMobile Disbursements, to facilitate the delivery of student credit balance refunds.

All students eligible to receive a Title IV credit balance are provided with a refund preference selection process. This process allows students to choose how they would like to receive their funds, including the option to have funds deposited into an existing personal bank account (ACH transfer). Use of a BankMobile account is **NOT** required.

The refund preference process is presented in a neutral manner and is designed to ensure that students are not directed or steered toward any particular refund method, in compliance with federal requirements.

If a student does not actively select a refund preference, the institution ensures that funds are still disbursed within the required 14-day timeframe using a compliant default method facilitated through the servicer.

While BankMobile Disbursements is used as the institution's disbursement servicer, it functions solely as a delivery mechanism for funds. Students are not required to open, use, or maintain a BankMobile account to receive their Title IV credit balance.

This process ensures that:

- Students are provided a clear and neutral choice of refund options
- No fees or barriers are imposed for selecting direct deposit to an existing bank account
- Funds are delivered in a timely manner in accordance with federal regulation

Refund Policy (Institutional)

Students dropping a course by the end of the drop/add period of the semester (please see the applicable semester's calendar for the exact date and time as set by the college) and "no shows" shall receive a 100-percent refund of applicable tuition (hours below 15-hour tuition cap) and applicable refundable fees, excluding the application fee. Students who withdraw from a course after the drop/add period has ended (please see the applicable semester's calendar for the exact date and time as set by the college) of the semester shall receive no refund. This refund policy is mandated by the Technical College System of Georgia and strictly followed by Chattahoochee Technical College.

Withdrawing students receiving federal financial aid will have their awards adjusted in compliance with the Return of Title IV Aid (R2T4) requirements set forth by the U.S. Department of Education. Withdrawing from all courses (official or unofficial) could result in having to pay back federal aid received.