

# Return to Title IV (R2T4): What Happens to Your Financial Aid When You Withdraw

If you stop attending all your classes—whether you officially withdraw or simply stop going—your federal financial aid may need to be adjusted. This is called the **Return to Title IV (R2T4)** process.

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## Why Your Attendance Matters

Federal financial aid (Pell Grants, Direct Loans, etc.) is awarded with the expectation that you will attend and complete the entire semester.

If you withdraw early, you may not have “earned” all of the aid you received.

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## How Aid Is Earned

You earn your aid **day by day** as you attend:

- Withdraw early → You earn **less** aid
  - Withdraw later → You earn **more** aid
  - After completing **60%** of the semester → You earn **100%** of your aid
  - Never attended any classes → **All** aid is canceled
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## Official vs. Unofficial Withdrawal

### Official Withdrawal

You officially withdraw when you notify HCC or complete the withdrawal process.

### Unofficial Withdrawal

You unofficially withdraw when you stop attending without telling us.

If you receive all F grades, HCC checks with your instructors:

- Attended until the final day → “**Earned F**” (not considered a withdrawal)
- Stopped attending earlier → Treated as an **unofficial withdrawal**

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## Your Withdrawal Date

Your instructors report your **last date of attendance**, and HCC uses the most recent date reported.

This date determines how much of your aid you earned.

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## How We Calculate Earned Aid

Federal rules require this formula:

**Days attended ÷ Total days in the semester x 100 = % of aid earned**

Breaks of **5+ days** are not counted.

From this percentage, HCC determines:

- How much aid you earned
  - How much aid must be returned
  - Whether you owe a balance
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## Post-Withdrawal Disbursement

If you earned **more** aid than you received before withdrawing, you may qualify for a **Post-Withdrawal Disbursement**.

We will notify you if you are eligible and request permission before applying any loan funds.

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## If You Owe a Balance

If HCC must return unearned aid, you may owe money to the college.  
Contact the **Business Office** for payment options or account questions.

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## Thinking About Withdrawing?

Before making any changes to your enrollment, contact the **Financial Aid Office**. We can help you understand how withdrawing may affect your aid and prevent unexpected charges.