

## What is an R2T4?

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R2T4 refers to a [federal policy called Return to Title IV funds](#), a calculation used to determine whether or not a student has “earned” all of his/her financial aid when they fail to complete their classes.

If you were to [withdraw or be withdrawn](#) from your classes before the end of the trimester or term, this calculation is performed to determine what percentage of the term you completed (number of days attended ÷ number of days scheduled) and how much of the financial aid (which has usually already disbursed to you) you are allowed to keep.

If you have completed less than 60% of your scheduled enrollment in a trimester, then you have not "earned" all of your financial aid according to this federal policy. In this case, it is common that the school must return a portion of your financial aid to the Department of Education. In most cases, the aid for the term has already been applied to tuition, books, or stipend, and can result in you owing a balance to the University.

**Please speak with your Student Finance Advisor prior to dropping or withdrawing from a class. Having a conversation with your advisor, prior to withdrawal, can help you better understand if you might owe and what other options may be available.**

Related Articles:

[How much will I owe back if I withdraw?](#)

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