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|  logo_UMB |  **MEDICAL UNIVERSITY OF BIAŁYSTOK** **FACULTY OF MEDICINE WITH DIVISION OF DENTISTRY** **AND DIVISION OF MEDICAL EDUCATION IN ENGLISH** **ul. Kilińskiego 1, 15-089 Białystok** |

**University Refund Policy**

 ***Refund Policy****:* University regulations provide for reimbursement of payments (tuition and certain fees) when a student ceases to be enrolled at the institution as outlined in the Contract for Paid Education for students majoring in Medicine. In accordance with this agreement, reimbursement shall be proportional to the instruction that the student received. The policy calls for a pro-rata refund of tuition and institutional charges when a student withdraws before completion of the payment period or period of enrollment (a semester). The pro rata refund is determined by the student’s effective date of separation (withdrawal date) as determined by the MUB registrar Office. (See section on withdrawal below.) All refunds are made as soon as possible but no later than 45 days from the date of determination (“DOD”) of the student’s withdrawal.

W***ithdrawal from Studies****:* Students have the right to withdraw from the studies during the enrollment (payment) period. Students who plan to cease enrollment can begin the withdrawal process by submitting notification of withdrawal to the Dean of the English Language Program. (See information defining “withdrawal from studies” below.)

**TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS**

The U.S. Title IV regulations specify how Medical University of Bialystok (“MUB”) must determine the amount of Title IV program assistance that you earn if you withdraw from school. As a participating institution in the Title IV, Direct Loan and Direct PLUS Loan programs, MUB’s policies conform to this law.

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period (semester), the amount of the Direct Loan or Direct PLUS Loan that you have earned up to that point, is determined by a specific formula. If you received or MUB received on your behalf, less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period. *Please note: The University refund policy differs slightly from the Title IV Refund Policy in that the University calculation includes the entire semester and Title IV calculation stops at 60% of the semester. Therefore, any earned Title IV funds not mandated as a return of unearned funds will be returned to the student directly.*

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement of a Direct Loan or Direct PLUS loan. MUB must obtain your permission before it can disburse a post-withdrawal disbursement and will notify you within 30 days of determining that you have withdrawn of the availability of a post-withdrawal loan disbursement. MUB must also obtain your permission before it can use the funds to pay for any non-institutional charges. (You will be asked to provide this permission when you first apply for Federal Loan funds at MUA). You may choose to decline some or all of the loan funds so that you don’t incur additional debt. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If you or MUB receives on your behalf excess Title IV program funds that must be returned, MUA must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

MUB must return this amount even if it didn’t keep this amount of your Title IV program funds. If MUB is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you repay in accordance with the terms of your promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

The requirements for Title IV program funds when you withdraw are separate from MUB’s University Refund Policy. Therefore, you may still owe funds to MUB to cover unpaid institutional charges. Any earned Title IV funds not mandated as a Title IV Return of Unearned Funds will be applied to the students account for unpaid institutional charges and/or returned to the student directly.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.ed.gov.](http://www.studentaid.ed.gov/)

***Return of U.S. Direct Loan Proceeds:***

When a student receives U.S. Direct Loan program funds to attend the University and subsequently withdraws, fails to return from a leave of absence, is dismissed, or otherwise fails to complete the period of enrollment (semester) for which he or she is charges, the calculated unearned amount is based on the student’s withdrawal date. The University will make a timely refund of any unearned funds on behalf of the student to the U.S. Department of Education (“Department”) thus reducing the student’s loan obligation.

Return of unearned funds will be made as soon as possible, but not later than 45 days after the DOD. The percentage is computed by dividing the number of calendar days completed (as of the official withdrawal date as determined by the Registrar) by the total calendar days in the period (excluding scheduled breaks of five days or more and days that the student was on an approved leave of absence). The percentage is then applied to the Title IV aid received to determine earned and unearned aid.

In calculating the amount of funds to be returned to the Department, the University considers only what is defined in regulation as allowable institutional costs. These include tuition and fees and other institutional charges unless those costs are otherwise excludable in accordance with the regulations. The refund is calculated based on the Return of Title IV (R2T4) formula prescribed in the regulations.

***Refunds are made on behalf of financial aid recipients are distributed in the following order:***

Subsidized Direct Loan

Unsubsidized Direct Loan

Federal Grad Plus Direct Loan

Private of Institutional sources of aid

The Student

***If a student withdraws after the Title IV Direct Loan funds are disbursed:***

In accordance with the regulations, after the student has completed 60% of the payment period for his or her program, the student has earned 100% of the Direct Loan funds he or she was scheduled to receive during the period and no refund to the Title IV programs will be made.

***If a student withdraws before Title IV funds are disbursed:***

Even if a student paid all institutional charges and ceased enrollment prior to receiving a disbursement of Direct Loan Funds and provided that Direct Loan funds could have been disbursed to the student, the Financial Aid Office will determine the Title IV funds earned by the student and follow the procedures outlined in the regulations for making a Post-withdrawal disbursement. MUB will notify the student within 30 days of the DOD of their eligibility for a post-withdrawal disbursement. MUB will allow the student 21 days to respond, if no response is received then MUB will notmake the post-withdrawal disbursement

***Withdrawal from Studies****:* Withdrawal from studies is a complete termination of the students’ enrollment at the University. Students have the right to withdraw from their studies during the semester and can initiate the withdrawal process by providing notice of their intent to withdraw to the Office of the Dean of the English Division .

The withdrawal date for the purposes of Return to Title IV (R2T4) refunds is the later of the following:

1. The Last Date of Attendance (LDA) in an educationally related activity at the university, or,
2. The date the student submits notification to the institution of their intent to withdraw.

For a student who withdraws without providing notification to the school, MUB will determine the withdrawal date no later than 30 days after the end of the earliest of the date the institution becomes aware of the withdrawal or the end of the semester.

***Leaves of Absence from Studies***

A Leave of Absence (“LOA”) is a temporary cessation of enrollment after which the student fully expects to return to studies at MUB. It is not a withdrawal and therefore the University Refund policy is not put into effect when the student is granted a LOA. All requests for a LOA must be submitted in writing, in advance (unless unforeseen circumstances prevent the student from doing so), and be signed and dated In order to ensure that the student meets the of a reasonable expectation to return to studies, the written request for LOA must specify the reason for the leave and the anticipated date of for return to studies.

***Student Financial Aid Approved Leave of Absence (“SFA-LOA”)*** is a Title IV financial aid

Policy that allows a Direct Loan borrower totemporarily cease attendance that the Uniersity and return to the same point where the academic program was interrupted. There is a 180 calendar day limit on the length of the SFA-OAN. (180 days within any 12 month calendar period).

Please note: Students in the Basic Science years of the curriculum may not be able to return at the exact point in which they left, therefore while they may be granted a Leave of Absence by the University, their enrollment status will be reported to the U.S. National Student Loan Database as withdrawn for SFA purposes and any prior student loans will go into repayment status.