

# Admission

## Applying to Richmond

### Direct Applications

Students are encouraged to submit their application at the earliest opportunity. The application deadlines are as follows:

- 1 March for Fall Semester
- 1 April for Summer Sessions
- 1 December for Spring Semester

Late applications will be considered, provided there is space available.

Students waiting for final exam results should submit their application and may be accepted on a provisional basis. Students must ensure that any remaining documents required by the University are submitted to the Office of Admissions prior to registration.

Richmond admits students on a 'rolling basis.' A completed file is reviewed by the admissions committee and usually processed within two weeks and the applicant notified of his or her status within three weeks.

Admission to Richmond's undergraduate programs is based on a review of the following items:

- A completed application form;
- A personal statement;
- Official transcripts of all secondary and post secondary school work to date;
- The Teacher/Guidance Counselor Confidential Reference Form or a confidential letter of reference from a teacher or other school official who can assess the applicant's academic ability;
- SAT or ACT scores. The CEEB/ATP code for Richmond is 0823L and the ACT CODE is 5244;
- Evidence of the applicant's language proficiency in English (this applies only to students whose first language is not English or those who did not attend English speaking secondary schools). TOEFL or IELTS test results are recommended for assessing a student's language capability.
- Applicants must send a non-refundable £35 application fee.

All documents in languages other than English must be accompanied by official translations. Students residing in the US must submit their applications directly to the US Office of Admissions in Boston, Massachusetts.

### UCAS applications

*Richmond's UCAS Code is R20.* Richmond accepts applications through UCAS. A UCAS Application Form can be obtained from your school or college, from the UCAS website (<http://www.ucas.com>) or by writing to: UCAS Application Requests, UCAS, Rosehill, New Barn Lane, Cheltenham, Gloucestershire, GL52 3LZ England, Telephone: +44 (0)1242 223707 E-mail: [app.req@ucas.ac.uk](mailto:app.req@ucas.ac.uk). Application Forms and copies of the UCAS directory are also usually available from British Council offices: [www.britishcouncil.org/education](http://www.britishcouncil.org/education). UCAS applicants will receive official notification of the admission decision through the UCAS system.

## Admission Requirements

Applicants have usually completed a total of twelve years of primary and secondary education with a minimum of C+ (2.5 out of 4.0) in the American high school grading system. Qualifications gained under other educational systems will be assessed for equivalency to the C+/2.5 American system standard. The Office of Admissions has details of entry requirements for most countries and will be pleased to supply further information.

Other factors such as the letter of reference, personal statement, results of standardized examinations such as SAT, ACT, TOEFL or IELTS tests, participation in extracurricular activities and positions of leadership will also be considered in the admissions committee review. Submission of inaccurate or false information may be grounds for rejection of an application or subsequent disciplinary action, including dismissal from the university.

## English Language Proficiency Requirements

English is the language of instruction at Richmond. To meet the entrance requirements for university study you must achieve a designated level of English language proficiency. Students meet the English language proficiency requirement in the following ways:

1. Applicants whose first language is English, those who have earned their diploma at an English language high school, and transfer students with at least one year of successful university studies in English, meet the requirement for admissions.
2. Others may meet the requirement for admissions by submitting their results on recognized standardized tests such as the TOEFL (including the Test of

Written English) or the IELTS. Students who achieve the following scores on these tests meet the admissions requirement for language proficiency:

- TOEFL (Computer-based test) – 213 including a score of 6 on the Test of Written English
  - TOEFL (Paper-based test) – 550 including a score of 6 on the Test of Written English
  - IELTS – 6.5 (including a minimum of 6.5 in the writing component)
3. Applicants who do not meet the requirements in sections 1 or 2 may still be admitted to the University based on their overall record of achievement in secondary school. They may, however, be required to take additional, intensive instruction in English before entering courses that bear credit toward graduation, including up to two semesters in Academic English and/or Pre-Academic English.

Once admitted, all students work to improve their English by further study. All new students (unless exempt due to prior university credit) take an English language placement test when they arrive. This is a diagnostic test that enables the University to assess students' language skills and place them at the most appropriate level in the English Language Development Program (ELDP). Please see the ELDP section in the catalog for more information about this program.

Students who meet the entrance requirement for English language specified in sections 1 and 2 above will be placed in either Principles of Writing or the Foundation program based on the results of the diagnostic test. Students who do not meet the English language entrance requirements but are admitted based on their overall secondary school record (see point 3 above) may enter any of the levels of the ELDP, including up to two semesters in Academic English and/or Pre-Academic English.

### **Diagnostic Tests**

The University has its own English language proficiency test and a diagnostic mathematics test that is given to all students when they first enter the university, unless the student is exempt due to relevant transfer credit in these subjects. The Dean of Academic Affairs determines these exemptions. Both tests determine the most appropriate level of English and mathematics courses for the students in their first semester.

### **Probationary Admission**

If the admissions committee has concerns about a candidate's previous academic record, a student may be admitted on a probationary basis. A student admitted on probation is permitted to take no more than four courses in the first semester, and is required to take the University Workshop. In such a case, a minimum standard of performance is required during the first semester at Richmond (a grade C average), as well as an acceptable attendance record.

### **Admission Deferral Policy**

Admitted students may defer their entry once, for up to one academic year. Students wishing to postpone entry beyond one academic year must contact the Admissions Office for reapplication procedures. Confirmation and housing (if needed) deposits for the new entry date must be paid before we will consider the deferral request and issue new visa documents. Original entry-term deposits (confirmation and/or housing) will be forfeited as they are non-refundable and non-transferable. Students' admission status remains the same as mentioned in the original acceptance letter unless otherwise stated.

Students must provide the Admissions Office with any transcripts of academic work completed between the original date of admission and the date of entrance to the university. If a student is a Richmond Scholarship recipient, his/her scholarship may or may not be available depending on the availability of the scholarship fund. If the period of deferment expires or their admissions status is changed the student must reapply for consideration.

Exception: Students Denied a Student Visa – The only time a confirmation deposit is refundable or transferable is when a student is refused a student visa. The housing deposit is non-refundable and non-transferable in all cases. See the Withdrawals and Refunds section in Costs and Financial Information for further information about any additional housing fees paid. The confirmation deposit refund policy for visa denials is:

Deposited students refused a visa – not appealing decision: If a deposited student is denied a student visa to enter the UK, and chooses not to appeal the decision, the University will refund the confirmation deposit if we receive a copy of the visa refusal letter within four weeks of the date of issue.

Deposited students refused a visa – appealing decision: If a deposited student is denied a student visa to enter the UK, and chooses to appeal the decision, the student must send a copy of the visa denial letter and written notice

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informing us of the intention to appeal within four weeks of the visa denial. The University will hold the confirmation deposit for a maximum of 12 months from the date of the original refusal letter.

### Admitted Student Procedures

Admitted students must confirm their intention to attend Richmond by returning the Confirmation Agreement Form, and must submit a non-refundable and non-transferable confirmation deposit, which will become the security deposit. This deposit is due on May 1 for the Fall semester, and December 1 for the Spring semester. Late deposits will be accepted on a space available basis. A confirmation letter, which can be used to apply for a student visa, is sent upon receipt of the confirmation deposit and form.

Students desiring to live in university accommodation must submit the Housing Application form and pay a non-refundable and non-transferable housing deposit. The form and deposit are due on May 1 for the Fall semester, and December 1 for the Spring semester. Late deposits will only be accepted on a space available basis. It is advisable to submit both the confirmation and housing deposits at the same time.

### Transfer of Prior Academic Credit

#### Credit for Advanced Freshman Standing

Students with advanced qualifications (eg, A-Levels, French Baccalauréat, International Baccalaureate, Advanced Placement Examinations) may be awarded course credit towards completion of degrees, after review by the Dean of Academic Affairs. Typically, these students are granted exemption from some first-year courses.

National secondary education credentials which are acceptable for entry to British universities, as determined by NARIC (The National Academic Recognition Information Centre for the United Kingdom) and/or UCAS (International *Qualifications for Entry to Higher Education*), may be awarded up to a maximum of 30 credits, depending on examination grades and subject studied. Examples are the French Baccalauréat, the German Abitur and the Italian Maturità. Nine credits are awarded for grades of A, B, or C on A-Level (advanced level) examinations; six credits are awarded for grades of D or E.

Generally, awards for Advanced Placement (AP) Examinations are determined by the guidelines outlined by the College Board on the website:

[www.collegeboard.org](http://www.collegeboard.org). Credit is awarded for grades of 3, 4, or 5 on AP Examinations. Six to eight credits are awarded, depending on subject area, for examinations covering two semesters of university-level work, three to four credits are awarded for examinations covering one semester. No credit is awarded for grades of 1 or 2. International Baccalaureate advanced placement awards are determined by the guidelines outlined by the International Baccalaureate Organization on the website: [www.ibo.org](http://www.ibo.org). Six credits are awarded for grades of 4-7 on higher level International Baccalaureate (IB) subject examinations; three credits are awarded for grades of 4-7 on subsidiary level IB subject examinations. No credit is awarded for grades less than 4.

#### CLEP Examination Policy

Credit for CLEP examinations taken prior to enrolment at any university is generally awarded according to the guidelines on the College Board website. (Richmond does not offer CLEP examinations.) Scores of 50 or higher are required. Six credits are awarded for examinations covering two semesters of university-level work, and three credits are awarded for examinations covering one semester. Several of the CLEP examinations, especially those in Composition and Literature, have optional essays. If the essay part of the examination has not been taken, credit will be contingent on the student's performance on Richmond's English Placement Test. The CLEP examinations in Biology, Chemistry, and Natural Science will provide elective credit only. They will not satisfy the Richmond Core experimental requirement.

#### Transfer Credit from Colleges or Universities

Transfer applicants must have a grade point average of 2.0 or higher and be in good academic standing. Transfer credit is granted only for academic courses with grades of C or better taken at accredited American colleges or universities, or at institutions of higher education in other countries that are recognized by the appropriate governmental agencies in those countries. Only credit is transferred; grades and grade point averages from other institutions do not transfer.

Up to 75 credits may be transferred towards the BA or BS degree. At most 60 credits may be transferred from two-year colleges, where only lower division courses are offered. Regardless of the transfer credit awarded, transfer students must complete all Richmond proficiency, general education and major requirements that are not covered by equivalent transfer credit.

All transfer students registered for the Richmond BA or BS degree are required to complete a minimum of 54 upper division credits (18 courses), of which at least 45 credits (15 courses) must be taken at Richmond. At least 36 upper division credits must be taken at Richmond in the student's major.

### **Readmission to the University**

Students who have withdrawn from the University and/or who have been absent for one or more semesters, must make an application for readmission to the Dean of Academic Affairs. Applications and petitions for readmission must be submitted no later than 60 days before the beginning of the semester for which readmission is sought. In some cases, additional material may be requested. Students accepted for readmission must confirm their intention to enroll with a confirmation deposit. Readmission requirements for part-time students are the same as for full-time students.



# *University Financial Assistance*

The Richmond Office of Financial Assistance is available to help students access a variety of funding programs including Scholarship (merit based) awards, Grant (need based) awards and Student Loans to assist students with meeting their fees and living expenses. Eligibility for the programs varies greatly based on the students academic standing, nationality and level of financial need. Below is an outline of assistance available at Richmond. For further details you may visit the Richmond website or contact the Office of Financial Assistance at +44 (0)20 8332 8244, via fax +44 (0)20 8332 1596 or email:

[finaid@richmond.ac.uk](mailto:finaid@richmond.ac.uk)

## **Scholarships**

The University makes awards annually to new students whose academic record is considered worthy of recognition. To be considered for a scholarship applicants must be admitted to the university and submit a Scholarship Application by the priority deadline.

Scholarships are renewable until degree requirements are met or for a maximum of four years (depending on which comes first). Students must maintain the required Grade Point Average to retain their scholarship from year to year. Students must also be attending at full-time status. Please see the section regarding Maintaining your Scholarship for full details. Scholarships are not available for part-time students.

Continuing students may reapply after completing two semesters at Richmond for additional consideration. Students are selected based upon their academic credentials from high school or prior university including grades, class rank, standardized test scores and extracurricular activities. Scholarships are available for Fall and Spring semesters only.

**Trustee Scholarship:** Renewable scholarships valued at £5,000 per academic year awarded to highly qualified entering freshmen or transfer students. Students are selected based upon their academic credentials.

**Presidential Scholarship:** Renewable scholarships valued at £3,500 per year awarded to highly qualified entering freshmen or transfer students. Students are selected based upon their academic credentials.

**Dean's Scholarship:** Renewable scholarships valued at £2,750 per year awarded to highly qualified entering freshmen or transfer students. Students are selected based upon their academic credentials.

**Faculty Scholarship:** Renewable scholarships valued £1,000 per year awarded to highly qualified entering freshmen or transfer students. Students are selected based upon their academic credentials.

### **Attenborough/Richmond Scholarship:**

This scholarship is awarded annually in honor of Lord Richard Attenborough, internationally known film maker, conservationist and philanthropist. At Lord Attenborough's request, the recipient is selected by Richmond from nominations submitted by Waterford Kamhlaba, the United World College of Southern Africa. The award provides for full tuition, room and board.

### **Garfield Weston Scholarship:**

This fund provides scholarships annually to graduate students worthy of special consideration based on academic achievement and graduate study interest. Preference is given to students from Britain, Canada, or Australia. Applicants from other countries will be considered.

## **Richmond Work-Study Program**

Richmond provides student hourly employment during the academic year. The student work force is incorporated into all phases of the university. The variety of jobs is extensive. To be considered for Work-Study students must complete the University Scholarship Application Form. This program is available to new and continuing students. To access the award students must apply for positions available and work the hours required. These awards are typically £500 per semester and are not credited against tuition/fees.

## Maintaining your Richmond Scholarship or other Richmond Financial Assistance

Richmond University requires that all scholarship, Taylor Loan or Work-Study recipients maintain a cumulative GPA average of 2.75 in order to retain their scholarship or work-study award provided by the University.

**Financial Assistance Probation:** If a student's cumulative GPA falls below 2.75 he/she is placed on Financial Assistance Probation for the subsequent semester. This Probation Semester gives the student the opportunity to improve their GPA to the 2.75 level. Students who fail to reach a 2.75 will be placed on Financial Assistance Denied Status.

**Financial Assistance Denied Status:** If after ONE semester of Financial Assistance Probation the student's cumulative GPA is below 2.75 a student's scholarship will be rescinded. Students may appeal due to mitigating circumstances or hardship. The Appeal will be reviewed by the Financial Assistance Scholarship Committee. Assistance may be reinstated after one semester upon approval of the committee.

**Leave of Absence:** Richmond Financial Assistance will be continued if a student takes an approved Leave of Absence. Assistance will be rescinded if a student withdraws from the University without following the Leave policy or if the student does not return at the expiration of their approved Leave.

**Deferred Enrollment:** A scholarship award is intended for the entry term for which the student originally applied. If a student must defer their Enrollment from the original entry date they must follow the deferral policy. Their scholarship is subject to availability of funds for the term for which they wish to join the university and the award may be reduced.

## Student Loan Programs

### United Kingdom government grants (For UK and EU Nationals)

UK and EU citizens who have been permanently resident in the EU region for at least 3 years are eligible to receive a UK grant. The Government grant of approximately £1100 each year is applied toward tuition fees. UK students should apply to their Local Education Authority. Students from other EU countries should contact the Department of Education's European Assessment Team on +44 (0)1325 391199 or the agency which handles the distribution of application forms on +44 (0)1623 724503. As regulations change from time to time the Richmond

Office of Financial Assistance can assist with up-to-date information. UK citizens are also eligible to apply for UK Government Loans to a maximum of £4815 per year. Information is available from the Local Education Authority or the Richmond Office of Financial Assistance. For specific information on all UK programs visit the website:

<http://www.dfes.gov.uk/highereducation/financial.shtml>

### United States Government Loans

US citizens and eligible permanent residents of the United States are eligible for Federal Stafford and PLUS loans. Applicants must complete the Free Application for Federal Student Aid (FAFSA), which can be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). US residents can also call 1-800-4FEDAID to request a FAFSA form. The US Department of Education number for Richmond The American International University in London is G10594.

**Federal Stafford Loans.** A low-interest federal loan program available to both undergraduate and graduate students. The program includes both subsidized (based on need) and unsubsidized (not based on need) loans.

For unsubsidized loans, interest begins to accrue (accumulate) as soon as the loan is fully disbursed; for subsidized loans, interest begins to accrue when repayment begins (six months after you leave school or your attendance drops below half time).

Annual loan limits are listed in the table below. These amounts may be a combination of subsidized and unsubsidized loans.

### Undergraduate Students

	Dependent Student	Independent Students
Year 1 (0-29 credits)	\$2,625	\$6,625
Year 2 (30-59 credits)	\$3,500	\$7,500
Years 3-5 (60-120 credits)	\$5,500	\$10,500
Graduate students	NA	\$18,500

If you complete your coursework in December and do not attend classes for the entire academic year, federal regulations require that your loan be prorated; therefore, you may not be eligible for the annual amounts listed above.

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The maximum aggregate loan limit for dependent students is \$23,000. The maximum aggregate loan limit for independent undergraduate students is \$46,000. The maximum aggregate loan limit for graduate students is \$138,500 (subsidized and unsubsidized), with subsidized loans limited to \$65,000. Graduate student aggregate limits include any loans outstanding from undergraduate study.

The interest rate on Stafford Loans is variable, capped at 8.25 percent. A six-month grace period begins after you leave school or your attendance drops below half time (6 credits per semester). Repayment begins at the end of the grace period.

**Federal Parent PLUS Loans:** Non-need-based federal loan program available to parents of undergraduate dependent students. Parents are eligible to borrow up to the cost of education less other financial assistance received by the student. The origination fee for PLUS Loans is up to 4 percent. Repayment begins 60 days after disbursement; deferments (granted by the Department of Education) may allow for a delay in payment until after the period of enrollment, although interest will continue to accrue. The PLUS interest rate is variable and is capped at 9 percent.

Federal legislation prohibits US citizens enrolled in a University outside the United States from receiving Pell Grants, SEOG, Perkins Loans and Federal Work Study funds, though they may be eligible for such assistance in the US. Visiting students currently enrolled in a US institution who will be returning to that institution after their semester or year abroad may be eligible for these programs. They should contact their home institution to enquire about their eligibility.

### Private Credit Based Loans

Private student loan programs offered by banks and other lenders. These loans are not federal financial aid loans; you borrow directly from and make payments to the lender. Since they are not federal student loans, the terms are different from the Federal Stafford Loan Program. Students are eligible to borrow up to the cost of education less other financial assistance received. Alternative student loans typically require a credit check, and often a cosigner. Interest rates are usually based on the prime rate, plus a fixed percentage based on your credit rating or your cosigner's. Repayment terms may offer a deferment of payment while you are enrolled on at least a half-time basis. If you are interested in borrowing via an alternative student loan, you should contact the Office of Financial Assistance.

### International Student Loan Programs

Non-US citizens may apply for credit-based loan programs provided they can provide a co-signer who is a US citizen, an eligible permanent resident of the United States or a Canadian citizen. For more information regarding these programs contact the Office of Financial Assistance. Students are eligible to borrow up to the cost of education less other financial assistance received.

### Satisfactory Academic Progress for U.S. Loan programs:

Student loan recipients are required to be in good standing and to maintain satisfactory academic progress toward their degree requirements for each semester/term in which they are enrolled. Satisfactory Academic Progress (SAP), as described below, is evaluated twice each year, in January and June. Failure to maintain satisfactory progress, as described below, may result in cancellation of financial aid awards, and the student may have to repay any funds already received.

This policy only applies to eligible U.S. and eligible non-U.S. citizens regarding Title IV aid, specifically the Federal Stafford and PLUS loans. General Richmond Scholarship eligibility is outlined separately.

### Basic Standard for Satisfactory Performance:

Undergraduate Students Richmond's institutional requirements for minimum satisfactory performance for student loan recipients are defined as follows:

1. Minimum cumulative grade point average (GPA).  
The student must maintain a minimum cumulative GPA of 2.0
2. Minimum completion rate. The student must maintain a minimum cumulative completion rate of two-thirds of credits attempted (67%).
3. Federally mandated maximum timeframe to complete the program/degree.

The student must complete his or her educational program within a time frame no longer than 150% of the published length of the educational program (for example, complete his or her program after attempting a maximum of 180 credits for a 120 credit program).

Federal regulations require that we track the academic progress of student loan recipients from the first date of enrollment at Richmond, whether or not student loans were received. Credits transferred from all other credit sources will be considered as attempted and completed credits in the evaluation of the completion rate standards, but these courses do not affect the calculation of the GPA.

Students whose attempted credits, including transfer credits, exceed the 150% timeframe for any reason will be placed on Student Loan Denied status, not Student Loan Probation. No financial aid will be disbursed for the student during subsequent semesters/terms unless the student has made an appeal of the Student Loan Denied and the appeal is granted. Students who have completed their degree requirements, but are still attending courses are **not eligible** to continue to receive aid even if they are below the maximum time frame.

#### **Treatment of W, I, AU, F, & S Grades, No Grade Reported, and Repeated Course Work**

1. Course withdrawals (W) after the drop/add period are not included in the GPA calculation, but are considered a non-completion of attempted course work.
2. Incomplete (I) grades are not included in the GPA calculation, and are considered a non-completion of attempted course work until the Incomplete grade is replaced with a permanent grade and academic progress can be re-evaluated. If no grade is assigned, for any reason, it will be treated as an "I" grade in determination of satisfactory academic progress.
3. An audit (AU) grade is not considered attempted course work. It is not included in the GPA calculation or completion rate determinations.
4. A satisfactory grade (S) is treated as attempted credits which are earned, but is not included in calculation of GPA.
5. F-grades will be treated as attempted credits that were not earned, and so will be included both in the calculation of GPA and minimum completion rate.
6. The most recent grade earned in a course that is repeated will count in the GPA computation, but every repeated attempt will be included in the completion rate determinations. No student loans can be disbursed for a repeated attempt if the student already has achieved a passing grade for that course, and Richmond's policy only allows students to receive aid for one repeat of a course.

#### **Student Loan Probation Status**

Students who fail to meet the minimum 2.0 cumulative grade point average standard or fail to complete at least two-thirds of cumulative credits attempted will be placed on Student Loan Probation for the subsequent semesters/terms of enrollment until the next evaluation of SAP (January and June). Student loans can be received during the semesters/terms of probation. Student loan disbursements for the next period of enrollment will be held until the grades and course completions have been

reviewed for the semesters/terms of Student Loan Probation. Students receiving financial aid for the first time will be placed on Student Loan Probation if they do not meet the minimum grade point average or course completion standards as noted in this policy in a previous semester/term of enrollment at Richmond.

#### **Student Loan Denied Status**

Students who, while on Student Loan Probation or on Student Loan Denied status, fail to maintain the minimum completion rate and/or fail to maintain a minimum cumulative GPA of 2.0 or better, will be placed on Student Loan Denied status for subsequent semesters/terms of enrollment. No financial aid will be disbursed during subsequent semesters/terms until the student is removed from Student Loan Denied status.

Students who fail to satisfy the 150% requirement will also be placed Student Loan Denied status. No aid will be disbursed during subsequent semesters/terms unless the student has made an appeal and the appeal is granted for that semester/term. There are no exceptions to this requirement. Students in a 120 credit bachelor degree program who have attempted in excess of 180 credits including transfer credits are no longer eligible for financial aid. There is no probationary period, once you have exceeded the 150% standard.

#### **Reinstatement of Aid After Student Loan Denied Status**

Reinstatement of financial aid after a student is placed on Student Loan Denied status is achieved in one of the following ways:

1. The student submits a written letter of appeal in accordance with the appeal process and the Financial Assistance Appeals Committee grants the appeal. The student is placed on Student Loan Probation for the semester/term rather than on Student Loan Denied status.
2. The student attends Richmond, pays for tuition and fees without the help of student financial aid, and does well enough in the course work to satisfy all the satisfactory academic progress standards. The student regains aid eligibility in a probationary status. Students who are on Student Loan Denied status for failure to meet the 150% requirement cannot regain eligibility this way. Students whose attempted credits have exceeded 150% of their program cannot regain financial aid eligibility except on a semester by semester or term by term basis through the appeals process.

### Appeal Process

The student must submit an appeal of Student Loan Denied status in writing to the Director of Financial Assistance by the date specified in the Student Loan Denied notification letter. The Financial Assistance Appeals Committee will review the appeal and notify the student in writing of their decision within 14 working days after the Appeals Committee meets and makes its determination. All decisions made by the Financial Assistance Appeals Committee are final.

### Return of Title IV Funds

Students are responsible for following the university's withdrawal procedures as outlined in the Tuition & Fees, Withdrawals and Refunds section of this catalog. The 1998 Reauthorization of the Higher Education Act requires the university to calculate a return of Title IV (these are the Federal Stafford and PLUS Loan programs) funds on all federal financial aid students who withdraw (officially or unofficially) from all classes on or before the 60-percent attendance point in the semester.

A pro-rata schedule is used to determine the percentage of the semester you attended based on your withdrawal date/last date of attendance. The number of days counted includes all calendar days in the semester, excluding college breaks that exceed four days in length.

**The percentage of the semester you attended is calculated as follows:** The percentage of the semester attended is used to calculate the amount of your earned versus unearned federal aid funds. If, for example, you attend four weeks of a 16-week semester, then you have attended 25 percent of the semester and 25 percent of the federal aid received has been "earned." This means that 75 percent of the semester was not attended, therefore 75 percent of the federal aid received was unearned and needs to be returned to the federal aid programs.

The unearned portion of federal aid funds received must be returned to the appropriate aid program in accordance with the order of return of funds as mandated by law. The order of return is Federal Unsubsidized Loan, Federal Subsidized Loan, Federal PLUS Loan, and other Title IV aid.

Richmond is required to return the lesser of unearned Title IV aid or unearned institutional charges. You are responsible for returning any difference owed if the unearned institutional charges are less than the unearned Title IV aid.

Unearned institutional charges are calculated by multiplying the percentage of the semester that was not attended times your tuition and fees. Per federal regulations, Richmond is responsible for its return of funds first, followed by your return of funds.

**The amount you are responsible for returning is calculated as follows:** If you are required to return Title IV funds to a Federal loan program, the loan may be repaid in accordance with the existing terms of the loan program. Examples of Federal Title IV return of funds calculations are available from the Financial Aid Office.

Richmond is required to return its portion of unearned Title IV aid to the appropriate Federal program within 30 days of the date you withdraw from classes. If you withdraw from classes, you may not receive further financial aid disbursements, you may lose some or all of the aid that has already been disbursed to your account, and you will be personally responsible for payment of any charges for tuition and fees that are due.

If you stop attending all classes without officially withdrawing, you will be subject to return of funds at the end of the semester based on your withdrawal date or last documented date of attendance as determined by Richmond.

If you have any questions regarding this policy you may contact the Office of Financial Assistance at 0208 332 8244 or via email: [finaid@richmond.ac.uk](mailto:finaid@richmond.ac.uk).

### Support from Other Governments

Students should contact the Ministry of Education in their home country for details of assistance for which they may be eligible. Many governments provide support for students studying at Richmond. For example, Norwegian citizens are eligible to receive grants from Lånekassen and Swedish citizens are assisted by CSN. The British government has special programs for professionals and graduates via the Chevening Scholarships.