

# Important Financial Aid Policies

Return of Federal Title IV Funds: Returns of Federal Title IV Funds (RT4) for Financial Aid students who withdraw, officially or unofficially, from all of their courses in a semester prior to the 60% point of the semester, are guided by special return policies formulated by the United State Department of Education. The exact amount required to be returned will vary depending on the amount of grant and loan funds the student received and at what point in the semester the student withdrew. In addition, the student will be liable for the balance owed the college for tuition and fees. Specific return policy information is available through the Financial Aid Office, and published in the Financial Aid Handbook at [www.rivervalley.edu](http://www.rivervalley.edu).

**Courses Covered:** Financial aid is available only for courses within a student's eligible program of study.

**Repeating Courses:** Financial Aid may cover a repeat course when it is repeated to replace an unacceptable grade as determined by a specific course and/or major. For one time only it will also cover a repeated course previously passed (per previously passed course). For this purpose, passed means any grade higher than an "F". Only the most recent grade for a course that has been repeated will count towards a student's cumulative Grade Point Average (cGPA). Therefore, grades from prior attempts will be excluded from the student's cGPA. However, all attempts including the most current will be included in the calculation for the completion rate and maximum timeframe components.