

**Title IV Leave of Absence Policy
Student Financial Services
Susquehanna University**

Background: The purpose of this policy is to confirm Susquehanna University is compliant with federal regulations, 34 CFR 668.22 (d), regarding the process for students requesting a leave of absence. Students may take leaves of absence for personal, medical or financial reasons, or for study at other institutions with which Susquehanna has no formal cooperative program. *This policy is supplemental to the university's academic leave of absence policy.*

Definition: A leave of absence (LOA) is a temporary interruption in a student's program of study. A LOA cannot exceed 180 days in any 12-month period and may have a serious impact on a student's financial aid. Any student considering a LOA and/or requesting a LOA that received federal financial aid, should consult with Student Financial Services to determine how their financial aid may be affected. A leave of absence approved by the Registrar for longer than one semester does not qualify as a Title IV leave of absence and therefore will be reported as a withdrawal by Student Financial Services.

Criteria: In order to receive an approved, Student Financial Services leave of absence from the university, students receiving federal student aid must meet the following requirements:

1. Provide a completed and approved leave of absence form from the Office of the Registrar.
2. The student must **apply in advance** for a LOA, unless unforeseen circumstances prevent the student from doing so (i.e. injured in an accident);
3. A leave of absence cannot be granted for academic reasons (i.e. to keep the student from failing a course).
4. There must be a reasonable expectation the student will return from an approved LOA.
5. Upon the return from the LOA the university may not assess the student any additional charges related to the return and therefore the student may not be eligible for any additional federal student aid resulting solely from the return to campus.
6. A student receiving institutional, federal or state financial aid should meet with Student Financial Services to discuss the requirements and regulations of his/her financial aid status (grace period, repayment, etc.) prior to taking the approved academic LOA. The information session will provide the financial consequences if the student fails to return from LOA (please see below).

Additional points of clarification:

- A student granted a LOA is not to be considered withdrawn and no return of Title IV calculation is required. If a student does not meet the LOA criteria, the student is considered to have ceased attendance from the institution and a Title IV return of funds calculation is required if the student received federal aid.
- Student borrowers are given a six-month grace period on most types of federal loans starting at the date enrollment ceases. During this time, lenders will treat the borrower's loans as if the borrower were still enrolled in school full-time. Once a grace period is used on a specific loan, it will not be given again. At the end of this six-month grace period, the student will be required to enter repayment on their federal educational loans until they return to school; however, deferment or forbearance options are available if the student makes a request to their lender.
- Eligible students receiving institutional aid will retain the eligibility for the institutional aid upon their return to campus. Eligible students will retain the remainder of their 8 semesters of institutional aid from the point at which they departed on the LOA. (i.e. the student received aid for 2 semesters prior to their LOA and they will have 6 semesters remaining upon their return from the LOA.