

**RETURN TO TITLE IV POLICY (R2T4)
OF CHARLES UNIVERSITY, FIRST FACULTY OF MEDICINE (THE)
OPE ID 03300400
Amended April, 2021**

Act No. 11/1998 of the Czech Republic (Act on Higher Education Institutions) of 22nd April 1998 as amended by Act No. 121/2004 of 20th February 2004 in its Section 58 subsection (5) reads:

“Should a public higher education institution offer degree study programs carried out in a foreign language, it sets study fees in Bachelor’s , Master’s or Doctoral study programs.”

As the official language of teaching in the Czech Republic is the Czech language, this provision applies also to the Master’s Degree Programs of General Medicine and Dentistry (graduate medical education programs), which are taught in the English language. Students enrolled in these programs sign a Contract for the Providing of Studies at the First Faculty of Medicine with the Dean of the Faculty. This Contract binds the Faculty to provide studies in English for the Student named in the Contract, and in return for this the Student takes the obligation to compensate in the form of the tuition fee, which is specified by the Contract.

The Student applying for participation in Direct Loan Program signs an Amendment to the Contract which includes conditions for the Direct Loan School Certification. Starting from the Academic Year 2010/2011 all students participating in the Direct Loan Program sign Amendments to the Contract which reflect the Health Care and Education Reconciliation Act of 2010 (the HCERA) effective July 1, 2010.

The Contract Amendment includes the information required by eCFR, i.e.:

(1) The cost of attending the institution, including—

Tuition fees, living expenses, books and medical equipment, transportation

(i) Tuition and fees charged to full-time and part-time students; its equal

(ii) Estimates of costs for necessary books and supplies;

(iii) Estimates of typical charges for room and board;

(iv) Estimates of transportation costs for students; and

(v) Any additional cost of a program in which a student is enrolled or expresses a specific interest; currently none.

The Student agrees that the loans will be disbursed by the lender to the Faculty in two equal installments. One half of the whole year tuition fee is collected by the Faculty from each of the two installments and the rest is disbursed to the Student’s private bank account. The Amendment to the Contract contains also a paragraph, which reads:

“For students participating in Direct Loan program, whose withdrawal date is on or before the 60 percent point in time in the period of enrollment, a pro rata refund policy of unearned funds to the lender applies both to the Faculty and to the Student, in accordance with the regulations of 34 C.F.R (Code of Federal Regulations) Part 668.22.”

The Student is instructed during registration to report eventual withdrawal immediately in writing to the respective authority of the Faculty (the Dean or the responsible Vice-Dean) and through the Foreign Students Affairs department (fsad@lf1.cuni.cz), whose staff will provide the exit counselling and direct him or her to the appropriate forms. The requirements and procedures for officially withdrawing from the institution are stipulated in the corresponding articles of Study and Examination Regulations of the University.

The information about return/refund requirement is provided to the student at the signing of the contract (part of amendment), and after study termination via registered mail to the address on file, and electronically via e-mail on file with the School. The notification will include the percentage of funds earned so far, total amount of debt incurred, and the time frame for its disbursement.

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which Federal Aid was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, they may no longer be eligible for the full amount of Title IV funds that they were originally scheduled to receive. The return of funds is based upon the premise that students earn their Federal Aid in proportion to the amount of time in which they are enrolled. A prorated schedule is used to determine the amount of federal student aid funds they will have earned at the time of the withdrawal. Therefore, a student who withdraws in the second week of term has earned less of their Federal Aid than a student who withdraws in the seventh week. Once more than 60% of the semester is completed, a student is considered to have earned all of their Federal Aid and will not be required to return any funds.

School's period of evaluation is at the end of the academic year, before enrollment to the next section of studies. This fact is part of the School status and is part of the Study regulations.

The date of withdrawal establishment policy: The last date of attendance is either the date student reports, in writing, to the Student Affairs department, or the or the mid-point of the payment period (in case of unofficial withdrawal), whichever comes sooner.

The calculation of percentage of Title IV funds earned: Days completed divided by days in payment period, not including leaves of absence less than 5 days. If more than 60% prior to withdrawal date, then the student has earned 100% of the aid disbursed.

If the R2T4 calculation results in a credit balance on the student's account, it will be disbursed as soon as possible, but no later than 14 days after the calculation of R2T4 and student's approval.

Post-withdrawal disbursements: if applicable and there are any Title IV funds that the student has earned but have not yet been disbursed to the student will be offered to the student within 30 days of date of determination of withdrawal, allowing the student at least 14 days to respond. The student will be counselled about the need to pay back the loan and about responsible debt management (i.e., that it may be wise to refuse the disbursement not to incur further debt).

If the student submits a timely response confirming that they wish to receive all or a portion of the post-withdrawal funds, the school will disburse them without delay, but no later than 180 days after the date of school's determination of the student's withdrawal.

If the response is received late (i.e., after 30 days of the delivery of the offer), the school will still perform the post-withdrawal disbursement if the student wishes to receive the funds.

If, however, the R2T4 calculation results in an amount to be returned that exceeds the school's portion, the student must repay this proportion of funds. The student is responsible for return of all the unearned funds to the Lender according to the terms of the promissory note.

In case there are funds to be returned by the Student, then the order in which Title IV program funds must be returned to the Department, the order is:

- o Unsubsidized Direct Loans
- o Subsidized Direct Loans
- o Direct PLUS Loans

The maximum time frame for returning the Title IV program funds by the institution after determining the student has withdrawn is 45 days; the school will, however, to strive to return them as soon as possible.

Leave of absence can be requested under various circumstances – e.g.:

- personal difficulty
- death of a relative of the student;
- personal injury or illness of the student;
- family issues such as divorce, serious personal problems.
- Study abroad
- Parental duties

Details are provided **below** in the institutional **Leave of Absence (LoA) policy**:

Leave of Absence

For serious personal reasons (namely health and social) the Dean of the Faculty may allow the student to interrupt studies either on the student's own request or his/her own initiative in the case of imminent detriment, the cause of which is not connected with the hitherto fulfilling of study duties. If the student applies for the interruption of studies in accordance with article 5 (2) of the second sentence of the Study and Examination Rules of the University, the Dean will approve the application; this, however, does not affect the provisions of paragraph 3 of this article.

With the exception of very serious reasons (namely health), study cannot be interrupted before the regular completion of the first year.

Study can be interrupted repeatedly, however the total duration of the interrupted study must not exceed, together with the actual duration (stipulated in article 5(8) of the Study and Examination Rules of the University), the maximum study duration.

During the interruption, the student loses his/her position as a student according to the Act on Universities and the terms for fulfilling study duties can neither begin nor continue.

When the student recommences studies, he/she is enrolled in the year in which the study was interrupted. In special cases the recommencement of studied of the student will be decided by the Dean.

If the study plan was modified during the interruption of study, the Dean will decide which study duties the student will have to fulfill and deadlines for their completion.

If the reasons for the interruption of study no longer exist, the Dean may, based on a written application, terminate the interruption of the study even before the stated duration of the study interruption expires.

With expiration of the time for which the study was interrupted, the student, whose study was in interrupted, is entitled to renewed enrollment.

For the purpose of Title IV aid, the number of days in the approved leave of absence, when added to the number of days in all other approved leaves of absence, must not exceed 180 days in any 12-month period and the student must return to the same point in the curriculum as when he began the leave of absence.

Any failure to comply with the above conditions will result in the leave of absence being treated as a withdrawal.

Prague, May 17, 2021

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