



Withdrawal and Return of Title IV Funds (R2T4) Principles and Procedures

Note: If you received Federal Aid, an official or unofficial withdrawal will affect your current financial aid, your future financial aid eligibility, and your personal finances.

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How a withdrawal affects Federal Aid¹

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.

US Federal law requires universities to calculate how much Federal Aid a student has earned if that student:

- completely withdraws, or
- stops attending before completing the semester, or
- does not complete all modules (courses which are not scheduled for the entire semester or payment period for which he/she has registered at the time those modules began.)

Based on this calculation, University College Dublin (UCD) students who receive Federal Aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all Federal Aid disbursed for the term.

The following policies will help you to understand that a withdrawal potentially affects students academically as well as financially. We encourage students to read all the information below prior to making a final decision.

Important:

- *This R2T4 Principles and Procedures document has been drawn up in line with US Department of Education regulatory requirements and applies only to the administration of US Federal Aid Direct Student Loans at UCD.*
- *Academic policies on withdrawal from UCD are available at the following link: <https://www.ucd.ie/registry/staff/registryservices/registration/studentrecords/withdrawal/>*
- *UCD's [Refunds Policy](#) is separate from the Federal regulations to repay unearned aid. Whether or not a student receives a tuition/fee refund has no bearing on the amount he/she must repay*

¹ At UCD, US Federal Aid (or Title IV aid) is limited to Direct Loans under the William D. Ford Federal Direct Loan Program, including Subsidized, Unsubsidized and Graduate & Parent PLUS Loans.

to the federal aid programmes. Contact Student Desk for further inquiries regarding tuition/fee refunds <https://www.ucd.ie/students/fees/withdrawal/>.

- Students should review the University Secretariat webpage and policy documentation as well as the related links containing information for students, including a guide to completing the withdrawal forms:
<https://www.ucd.ie/registry/staff/registryservices/registration/studentrecords/withdrawal/>

How the earned Federal Aid is calculated

Students who receive Federal Aid must “earn” the aid they receive by staying enrolled in classes. The amount of Federal Aid assistance the student earns is on a prorated basis. Students who withdraw or who do not complete all registered classes during the semester may be required to return some of the Federal Aid they were awarded.

Institutions are required to determine the percentage of Title IV aid “earned” by the student and to return the unearned portion to the appropriate aid programmes. Regulations require universities to perform calculations within 30 days from the date the University determines a student’s complete withdrawal. Within 30 days from the date the University determines a student’s complete withdrawal, once the University has performed calculations, the University must notify the student and/or parent of the amount earned and the amount to be returned and any adjustments to their loans. The University must return the funds within 45 days of the calculation. The R2T4 calculation process is completed by the Scholarship and Funding Officer. The return of funds is facilitated by UCD Administrative Services - Fee Payments in collaboration with the UCD Bursar’s Office.

All R2T4 calculations take into consideration the Payment Period. UCD uses a “term-based” payment period, which means that each payment period is synonymous with each trimester in the academic calendar. For programmes which do not strictly adhere to trimesters (such as PhD programmes), the payment period follows the same structure as the academic trimesters, but may also include any breaks where classes do not take place, but where dissertation or thesis writing still takes place.

For example, if a student completes 40 percent of the payment period, they earn 40 percent of the aid they were originally scheduled to receive. This means that 60 percent of the scheduled awards remain “unearned” and must be returned to the US Federal government. **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 federal funds.**

The following formula is used to determine the percentage of unearned aid that must be returned to the US Federal government:

- The **percent earned** is equal to the number of calendar days completed up to the withdrawal date, divided by the total calendar days in the payment period (less any scheduled breaks that are at least 5 days long).
- The **payment period** for most students is the entire semester. However, for students enrolled in modules (courses which are not scheduled for the entire semester or term), the payment period only includes those days for the module(s) in which the student is registered.
- The **percent unearned** is equal to 100 percent minus the percent earned.

For students enrolled in modules: A recalculation of aid based on a change in enrolment status may still be required if a student changes the number of modules they are enrolled in at any stage during the year.

A student who withdraws from modules resulting in below 50% attendance for any given trimester is no longer eligible for Federal Aid or loan deferment. If a student enrolls in less than 50% of the standard credit-load for their programme, the University may be required to re-calculate their Cost of Attendance and cancel any pending disbursements. The University monitors student enrolment, including the number of enrolled modules. Nevertheless, it is incumbent on the student to notify the International Scholarships and Funding Officer by email (federalaid@ucd.ie) if they intend to enrol in fewer than the normal number of modules for their programme and stage.

However, if the student does return to UCD in the same term, even if they did not provide written confirmation of plans to do so, the student is not considered to have withdrawn after all and is eligible to receive the Title IV funds for which the student was eligible before ceasing attendance. UCD will then reverse the R2T4 process and will disburse the additional funds the student is eligible to receive at the time of returning to UCD.

Institutional funds are earned and recalculated based on the prorated principles as described for Federal Aid funds.

Tuition/fee refunds also affect the recalculation of institutional financial aid.

Steps in the return of Title IV funds procedure

Step 1: Student's Title IV information

UCD will determine:

- 1.1 The total amount of Title IV aid disbursed for the semester in which the student withdraws. *A student's Title IV aid is counted as aid disbursed in the calculation if it has been applied to the student's account on or before the date the student withdrew.*
- 1.2 The total amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the semester in which the student withdrew.

Step 2: Percentage of Title IV aid earned

UCD will calculate the percentage of Title IV aid earned as follows:

The number of calendar days completed by the student divided by the total number of calendar days in the semester (or payment period) in which the student withdrew. *The total number of calendar days in a semester shall exclude any scheduled breaks of more than five days.*

$$\text{Days Attended} \div \text{Days in Enrolment Period} = \text{Percentage Completed}$$

If the calculated percentage completed exceeds 60%, then the student has “earned” all the Title IV aid for the enrolment period.

Step 3: Amount of Title IV aid earned by the student

UCD will calculate the amount of Title IV aid earned as follows:

The percentage of Title IV aid earned (Step 2) multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the term in which the student withdrew (Step 1.1).

$$\text{Total Aid Disbursed} \times \text{Percentage Completed} = \text{Earned Aid}$$

Step 4: Amount of Title IV aid to be disbursed or returned

- If the aid already disbursed equals the earned aid, no further action is required.
- If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid programme.

$$\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$$

- If the aid already disbursed is less than the earned aid, then UCD will calculate a post-withdrawal disbursement. (See p. 12)

Post withdrawal disbursement: If eligible, UCD will send notification of the action required to either accept or decline a portion, or all, of the late disbursement. If no response is received within 2 weeks of the date of notification the award will be cancelled.

Types of withdrawals

For Federal Aid purposes there are two types of withdrawals: Complete and Unofficial.

Complete:

- Official withdrawal from UCD by the student. The current academic year’s policy for a Complete Withdrawal can be found on UCD’s website:
<https://www.ucd.ie/registry/staff/registryservices/registration/studentrecords/withdrawal/>

Unofficial:

- An unofficial withdrawal is primarily defined as a student ceasing attendance of their programme without notifying the institution.
- Additionally, Federal Aid regulations consider a student to be an unofficial withdrawal if the student receives all fail grades or combinations of all fail and withdrawn (W) grades for the term. The UCD Grading Guide can be found here:
<https://www.ucd.ie/registry/staff/registryservices/assessment/examsandgrading/gradingguide/>
Further information on this is provided on pages 5-7 below.

Determination of the withdrawal date

The withdrawal date used in the return calculation of a student's Federal Aid is the actual date indicated on the official form. If a student stops attending classes without notifying UCD, the withdrawal date will be the midpoint of the semester or the last date of academic activity determined by UCD. Additional documentation supporting the last date of academic activity may be provided by the student if they verify a later date of attendance than determined by UCD.

Withdrawing prior to completing 60 percent of a term

Unless a student completes more than 60 percent of the term in which federal aid was disbursed, the student will be required to return all or part of the Federal Aid disbursed in the term. This applies to students who have officially (including medical), or unofficially withdrawn.

Withdrawing if on a programme with differing academic term/semester dates

UCD's payment period matches UCD's Term Dates: <http://www.ucd.ie/students/keydates.htm>

When a student fails to begin attendance

If a student receives Federal Aid, but never attends classes as per UCD programme requirements, UCD is required to return all disbursed funds to the respective Federal Aid programmes.

When a student fails to earn a passing grade in any class

If the student has not completely withdrawn but has failed to earn a passing grade in at least one class for the term, Federal regulations require the University to determine whether the student established eligibility for Federal Aid. The same is required even if some of the modules are deemed incomplete (UCD IA, IX, IM grade [descriptors are available here](#)) rather than failed. Eligibility is based on whether the student attended at least one class or participated in any UCD academic-related activity. All disbursed funds must be returned to the respective federal and institutional aid programmes if the student cannot prove that they began attendance. For more information regarding this topic see the following sections.

[Students who receive all failing grades at the end of the term.](#)

Component Grade Scale, 40% Pass Mark:

The University has approved Mark to Grade Conversion Scales that can be used, however if desired, Module Coordinators can use whatever rubric is appropriate. Students must be informed in advance about the rubric that will be applied, to ensure there is transparency around how grades are arrived at.

The default conversion scale for the University is the Standard Conversion Grade Scale 40% Pass and the calculation points are as follows:

<https://www.ucd.ie/registry/staff/registryservices/assessment/examsandgrading/gradingguide/>

<https://www.ucd.ie/registry/t4media/Standard%20Conversion%20Grade%20Scale.pdf>

Grade Descriptors and Grade Point Descriptors

MODULE GRADE	GRADE POINT	DESCRIPTION
A+	4.2	Excellent
A	4.0	
A-	3.8	
B+	3.6	Very Good
B	3.4	
B-	3.2	
C+	3.0	Good
C	2.8	
C-	2.6	
D+	2.4	Acceptable
D	2.2	
D-	2.0	
FM+	0.0	Fail
FM	0.0	
FM-	0.0	
NM	0.0	No grade – work submitted did not merit a grade
ABS	0.0	No work was submitted by the student or the student was absent from assessment

Additional grade descriptors can be found on the UCD Registry Assessment website:

<https://www.ucd.ie/registry/staff/registryservices/assessment/examsandgrading/gradingguide/>

Students who receive all failing grades at the end of the term

Federal Aid is awarded under the assumption that the student will attend UCD for the entire term or payment period for which federal assistance was disbursed. When the student has failed to earn a passing grade in a minimum of one class for the term (i.e. fails all modules), Federal regulations require the University to determine whether the student established eligibility for funds disbursed by

attending at least one class or participating in any UCD academic-related activity.² If the University cannot verify that the student attended UCD, all Federal Aid must be repaid to the federal and institutional programmes. The student's fee account will be charged and the student will be responsible for any balance due.

If the student can prove to have participated in a UCD class or academic-related activity past the 60% date, the student will not be required to return any disbursed Federal Aid. The student's fee account will be updated and the student will be responsible for any other charges that may have been applied to their account.

Students who are able to verify attendance beyond UCD's records may submit supporting documentation to the UCD Scholarship & Funding Officer by emailing federalaid@ucd.ie.

The student must submit supporting documentation within 30 days from the last date of the term. Recalculations for aid eligibility will not be performed for documentation received after that date.

Repayment calculation process

Once grades are posted for the student who receives failing grades for all modules in any given trimester, UCD will return all unearned aid back to the federal and institutional programmes and the student's fee account will be charged.

UCD will email a formal notification of the return calculation and the amount to be returned to the US Department of Education to the student. The student's fee account will be updated, and the student will be responsible for any balance due. A statement reflecting these charges will be sent to the student by UCD Student Payments.

Definition of an academic related activity

Examples of UCD's academic-related activities include but are not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students.

Where online education is offered by UCD due to national or international emergencies and the programme has remained eligible as confirmed by the US Department of Education, students are required to continue attending any online or virtual lectures, tutorials or meetings with their supervisors.

Proof of participation:

- Exams or quizzes
- Tutorials
- Computer-assisted instruction
- Completion of an academic assignment, paper or project
- Participating in an online discussion about academic matters
- Initiating contact with a faculty member to ask a question about the academic subject studied in the course
- UCD required study group or seminar where attendance is taken

² If a student has a combination of only failed and incomplete results (e.g. IM, IX or IA), proof of attendance will be required just as if the student had only obtained failed grades.

Documentation not acceptable as proof of participation:

- Student's self-reported attendance that is not supported by School or University documentation
- UCD Certificate of Attendance
- Verification of Enrolment form issued by the Registrar's Office
- Living in UCD housing
- Participating in the Residences meal plan
- Participating in academic counselling or student advising

Repayment calculation of unearned aid as a result of a withdrawal

As a result of a withdrawal, students who received federal funds will be required to repay “unearned” aid. The repayment calculation is performed utilizing the federal government's worksheet: **R2T4**

The amount of the assistance earned is determined on a prorated basis. For example, if a student completed 30% of the term, they have earned 30% of the assistance they were originally scheduled to receive. **Once a student has completed more than 60% of the term, the student earns all the assistance they were scheduled to receive for the term.**

Student notification of repayment

A notification letter outlining the amount returned to the federal and institutional programme(s) along with a summary of the federal government's repayment worksheet will be e-mailed to the student.

UCD will return funds on the student's behalf to the appropriate federal and institutional aid programme(s) and subsequently will bill the student's fee account. A statement reflecting these charges will be sent to the student. The student is responsible for all charges and overpayments resulting from a **Return of Title IV calculation**.

Repayment to Federal Aid and institutional aid programmes

Federal regulations and Institutional policy require that the following aid programmes be subject to the repayment calculation if the student did not attend more than 60% of the term:

- Federal Direct Loans: Unsubsidized and Subsidized
- Federal Direct Graduate PLUS Loans
- Federal Direct Parent PLUS Loans

University and Student responsibilities in regard to the R2T4 Principles and Processes

UCD's responsibilities in regard to the Return of Title IV funds

1. Providing each student with the information given in this document;
2. Identifying students affected by the regulations outlined in this document and completing the Return of Title IV Funds (R2T4) calculation;

3. Informing the student of the result of the R2T4 calculation and any balance owed to UCD as a result of a required return of funds;
4. Returning any unearned Title IV aid that is due to the Title IV programmes and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
5. Notifying student and/or Plus borrower of eligibility for a Post-Withdrawal Disbursement, if applicable.

Student's responsibilities in regard to the Return of Title IV funds

1. Becoming familiar with the *Return of Title IV Funds (R2T4) Principles and Procedure* and how withdrawing from all courses affects eligibility for Title IV aid;
2. Resolving any outstanding balance owed to UCD resulting from a required return of unearned Title IV aid;
3. Resolving any repayment to the U.S. Department of Education as a result of an overpayment of Title IV loan funds.

How a withdrawal affects future Federal Aid eligibility

Students who withdraw or take a Leave of Absence (see next section) enter a 180-day grace period, starting from the date that the University determines the student has withdrawn from their programme. Regardless whether the student intends to return to a programme of study, the student must begin repayments once the grace period ends. Failure to enter repayments or suitably defer repayments may result in the borrower defaulting on repayments, which could negatively impact future eligibility for Federal Aid.

Leave of Absence

A Leave of Absence (LOA) should be only a temporary interruption to a student's programme of study. For the purposes of US Federal Aid, an LOA must satisfy the following conditions:

- It may not exceed 180 days within any given 12-month period, and
- Upon re-entry to the programme, the student should return to the same point in the programme before he/she started the LOA.

For the purposes of US Federal Aid, a LOA is considered to be the equivalent of a withdrawal from UCD if both of the above conditions are not met. The student/borrower will be considered as withdrawn from UCD for loan repayment purposes at the point that the University determines that the LOA does not meet the above two conditions. The University is then required to calculate the amount of Federal Aid the student earned and the amount of Federal Aid that must be returned in line with the calculation principles as outlined in this document (see *How the earned Federal Aid is calculated*, pp. 3-5).

Additional loan information to consider when withdrawing

The Federal repayment calculation also has additional loan amounts that the student and parent may be responsible to return directly to the U.S. Department of Education. Repayment by student and parent may be necessary where the unearned portion of the loans exceeds the amount used to pay for tuition in the trimester in question (see p. 9, *Repayment of unearned funds*).

Important: Anytime a student is enrolled under 50% of the standard credit load for their programme and stage, the grace period begins. The student's grace period for loan repayments for Federal Direct Unsubsidized and Subsidized Loans will begin on the day of the withdrawal from the University. If the student is not enrolled in at least 50% of the standard credit load for their programme and stage for more than 6 months, the loans will go into repayment. The student must contact the U.S. Department of Education (ED) or their lender(s) to make payment arrangements. Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student should contact the lender if they have questions regarding their grace period or repayment status.

University and student responsibility for return of unearned Federal funds

The student and the University are both responsible for returning unearned Federal Aid to the federal government. The student will be billed for any amount due as a result of the return of Federal aid funds (R2T4) calculation.

Repayment of unearned funds

UCD will notify students if they owe federal funds back to the U.S. Department of Education (ED). Amounts that must be returned by the student will first be applied to federal loans. The student/parent will be permitted to repay loans based on the terms of the Master Promissory Note (MPN) which usually consists of scheduled payments to the holder of the loan over a period of time. Any loan overpayment the student has to return to the federal government must be repaid within 45 days after the student receives notification from UCD. If the loan overpayment cannot be paid in full, a repayment plan may be arranged with the U.S. Department of Education.

Students will also receive notice from UCD regarding repayment of institutional funds. If the student owes any money to UCD resulting from the return of federal or institutional funds, the student will be billed by UCD Administrative Services - Fee Payments.

Consequences of non-repayment

Students who owe an overpayment of Title IV funds are ineligible for further disbursements from Federal Aid programmes at any institution until the overpayment is paid in full or payment arrangements are made with the U.S. Department of Education.

If a student does not pay funds due to UCD to cover their outstanding balance, the student's records will be placed on financial hold. Students with a hold on their accounts will not have access to their results and will not be permitted to graduate until all fees and charges, including fines, have been paid. [Further details of non-payment of fees is available here.](#)

Distribution of Unearned Loans to be Refunded to the US Government

If it is determined that refund money must be returned to the aid programme, the distribution of Stafford money will be as follows

1. Federal Stafford Unsubsidized

2. Federal Stafford Subsidized

3. Federal PLUS

Prorated refund calculations apply for any international student who is attending UCD and who withdraws within the first 60% of the payment period. If you withdraw from the University while in receipt of aid, you may also be required to pay back money to the US Federal government.

Return of loan funds does not cancel your liability to the University for any tuition fee balance outstanding on your account. Information on the non-payment of fees can be found here: <https://www.ucd.ie/students/fees/nonpayment/>

If a student withdraws from a course of study at any point during the current academic year, their Federal Aid Loan Servicer will be notified and the student will be required to attend an Exit Counselling Interview.³

For more information on the role of the Loan Servicer, students are encouraged to consult the US Department of Education's website: <https://studentaid.gov/manage-loans/repayment/servicers>

Post-Withdrawal Disbursement of US Federal Student Aid (Direct Loans)

If a student withdraws after the start of a trimester, but before their full loan disbursement for that trimester has taken place, they may be entitled to a post-withdrawal disbursement of loans. The maximum loan amount will be commensurate with the percentage of the trimester attended, as calculated in line with the principles set out in this R2T4 Principles and Procedure document.

Post-withdrawal disbursements should be used to cover outstanding educational expenses. Students are advised to consider alternative methods of paying outstanding fees after withdrawal in order to keep debt at a manageable level.

A post-withdrawal disbursement must take place within 180 days of the date of the University's determination that the student has withdrawn. The student will be notified of the maximum undisbursed loan amount for that trimester that can be disbursed, within 30 days of the date that the University determines that a student has withdrawn. This notification will include the following:

- The date that the University has determined as the date of withdrawal.
- The amount and types of loans the student is still eligible for and that the student (and parent, for Parent PLUS Loans) may request that some or all of the eligible loans be disbursed.
- A request for written confirmation that the student (and parent) would like a post-withdrawal disbursement, including the types and amounts to be disbursed.
- Should the student (and parent, if required) confirm a post-withdrawal disbursement within the stated timeframe of 14 days, the loans will be disbursed to the student's UCD Student Account and refunds will be processed once any outstanding tuition fees are paid, subject to

³ Exit Counselling is completed directly through the US Department of Education's Student Aid website when a student ends their programme, either by withdrawing or by graduating / completing their degree. It can be completed through the following link:

<https://studentaid.gov/app/counselingInstructions.action?counselingType=exit>

exchange rates as with all other disbursements. Furthermore, the student (and parent) may accept all or a portion of the funds.

- The student (or parent) will be advised that they are required to repay any loans disbursed as part of a post-withdrawal disbursement.
- The University will cancel all remaining disbursements, unless the student confirms within two weeks (14 calendar days) from the date of notification that they would like the disbursement to take place.

In the event that a student and parent are eligible for a post-withdrawal disbursement of Parent PLUS Loans, both the parent borrower and the student must confirm the amount of Parent PLUS Loans to be disbursed within two weeks of the date of notification. The University will not conduct a post-withdrawal disbursement of loans where the borrower has not confirmed in writing to federalaid@ucd.ie within two weeks from the date of notification. US Federal Aid guidelines note that the University is not required to make a post-withdrawal disbursement if confirmation is received after 14 days from the point of notification.

Note: The procedures and policies listed above are subject to change without advance notice based on changes to federal laws, federal regulations, or University policies. If changes are made, students must abide by the most current document.

The Federal Refund (R2T4) Principles and Procedures document is intended to be an overview of the policies and procedures that govern regulations pertaining to Title IV Refund (R2T4). For further guidance on R2T4 principles and procedures please contact federalaid@ucd.ie.

Related Policies and Websites

- UCD Federal Aid General Information and FAQs: <https://www.ucd.ie/global/study-at-ucd/scholarshipsfinances/northamericaloans/usfederalaid/>
- UCD Federal Aid Consumer Disclosures: <https://www.ucd.ie/global/study-at-ucd/scholarshipsfinances/northamericaloans/usfederalaidloans-consumerdisclosures/>
- UCD General Information on Fees: <https://www.ucd.ie/students/fees/>
- UCD Withdrawal: <https://www.ucd.ie/registry/staff/registryservices/registration/studentrecords/withdrawal/>
- US Department of Education advice on loan repayment: <https://studentaid.gov/manage-loans/repayment>

Contact Details

UCD Global
Gerard Manley Hopkins Centre
Belfield, Dublin 4, Ireland
federalaid@ucd.ie
www.ucd.ie/global