

# MEDICAL UNIVERSITY OF SILEISA

## Leaves of Absences

**HEA of 1998 Section 484(a)(1) and 34 CFR 668.22**

A leave of absence (LOA) is a temporary interruption in a student's program of study. U.S. student borrowers attending Medical University of Silesia should note that there are two different types of Leave of Absence as both the University Study Regulations and the U.S. Direct Loan program Title IV Regulations have different requirements for approval of Leave of Absences. While both types of Leave of Absence may be needed for the same reason, the time allowed, the purpose of the LOA and the conditions will be different.

The Dean's office administers the *University Leave of Absence* Policy and the Financial Aid office within the Dean's office administers the *SFA Leave of Absence*. SFA Approved Leave of Absences cannot be approved unless the Dean has approved a University Leave of Absence. However, it is common that the approved University Leave of Absence doesn't meet the additional requirements of the SFA Leave of Absence.

Students requesting a LOA need to apply to the Dean for a University Leave of Absence first and then after approval, consult with the Financial Aid office to see if it can also be used for Student Financial Aid LOA purposes.

### **Title IV Leave of Absence Policy:**

Any student considering requesting a LOA that received financial aid, should consult with the Financial Aid Office to determine how their financial aid will be affected.

The Direct Loan programs allow you to have one 180 day Approved Leave of Absence in any 12 month period. If you receive an official leave of absence from the medical school, the first 180 days (inclusive of vacation periods) may be considered an SFA - LOA. During an SFA - LOA, your loans will use their grace period, if any.

As long as you return on time (within the 180 day allowed period) from the leave, your loans will not enter repayment status. However, if you fail to return within the approved deadline, your loans will enter repayment as of the day after the expiration of the SFA- LOA. Therefore it is important that you are aware that by electing to take an ALOA you may exhaust any grace periods of your loans.

If you do enter repayment you must complete an online Exit Interview at [www.studentloans.gov](http://www.studentloans.gov)

**According to federal regulations, [34 CFR 668.22 \(d\)](#), the following criteria outlines the requirements to process an approved LOA:**

- The student must request the leave of absence in writing to their Dean for approval. The letter should state the reason(s) for the request.
- A LOA cannot be granted for academic reasons (i.e. to keep a student from failing).
- There must be reasonable expectation that the student will return from LOA.
- A student returning from a LOA must resume training at the same point in the academic program that he or she began the LOA.

- Upon return from LOA, the institution may **not** assess the student any additional institutional charges. Therefore, the student is **not** eligible for any additional federal student aid (Title IV funds).
- If a student is a Title IV recipient, the institution must explain the requirements and regulations of his/her financial aid status (grace period, repayment, etc.) prior to granting the LOA. The information that will be provided will include the financial consequences if the student fails to return from LOA.

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.

### **Impact of a SFA - Leave of Absence on Financial Aid**

The University may not credit a student's account nor deliver loan proceeds to the student borrower while the student is on an approved leave of absence.

A student who is approved for an SFA Leave of Absence after receiving financial aid for the semester may be required to return a portion of the aid previously received.

Federal educational loan regulations state that when a student borrower ceases to be enrolled at least half-time for 180 days (6 months) in any 12-month period, the borrower will be considered as withdrawn from school for loan repayment purposes. At that point, the school is required to calculate the amount of financial aid the student earned and the amount of financial aid that must be returned. These calculations are based on the time the student was enrolled. The percentage of the semester the student completed is the percentage of aid the student can keep. The percentage of the semester the student did not complete is the percentage of aid that must be returned. Once a student completes more than 60% of the semester, the student has earned 100% of the aid they received for that semester.

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.

### **Title IV Policy for Returning Federal Student Financial Aid**

Students who are granted a leave of absence (that is expected to last 180 days or more) after paying for the semester's tuition will be treated as withdrawn. The following federal policies will apply:

*If a student received federal student aid before withdrawing, being dismissed, or being granted a leave of absence, any tuition refund calculated will be returned to the federal aid programs first. Federal regulations mandate that the percentage of the semester the student did not complete will be the percentage of available federal aid the student did not earn. If the student received more federal student aid than they earned, the school must return the unearned funds to the student's lender in a specified order. Once the student has completed more than 60% of the semester, the student has earned 100% of their aid, and no federal refund is required. When a refund is required, the amount of the student's aid that the school is required to return to the student's lender is determined by multiplying the amount of the student's tuition and fees by the percentage of the semester the student did not complete.*

## University Leave of Absence Policy

The University Leave of Absence Policy can be found in the Study Regulations at:

[http://smk.sum.edu.pl/wp-content/uploads/2018/03/Resolution\\_No\\_42\\_2016.pdf](http://smk.sum.edu.pl/wp-content/uploads/2018/03/Resolution_No_42_2016.pdf)

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1. By Dean's decision, student may be granted: 1) long term Leave of Absence, a) Leave of Absence due to medical reasons, b) Leave of Absence due to circumstances, 2) short term Leave of Absence.
2. The application for a Leave of Absence (LOA) should specify the reason for and the duration of a LOA.
3. The application for a LOA due to medical reasons must be accompanied by a medical certificate.
4. LOA due to circumstances may be granted in case of important and documented circumstances which make the student unable to attend classes for an extended period of time.
5. Student may be granted any of the LOA specified in item 1 not more than twice in the whole study period in case of uniform master's studies, not more than once in the whole study period in case of undergraduate studies and not more than once in the whole study period in case of graduate studies. In case of students enrolled in the English language program and attending clinical training outside of Poland the Dean determines how many times and for what period of time a LOA can be granted.
6. Long term LOA may be granted to the student after their completion of a study semester. In justified and exceptional cases, the Dean may grant the student a LOA despite not having completed the previous semester of study.
7. Student who resumes their studies after a long-term LOA is required to make up for all curriculum differences resulting from a different study plan for the year to be attended.
8. Granting a long-term LOA extends the prescribed date of graduation.
9. During the LOA student retains their student rights. The right to receive financial support is governed by separate regulations.
10. Student has no right to attend classes and sit for credits and examinations during the LOA.
11. In special cases and upon student's request the Dean may take a decision on granting a short-term LOA to justify student's absence in class for a period not longer than 14 calendar days.