



*Students are strongly encouraged to reach out to the Office of Student Financial Services, if considering a withdrawal from courses, to discuss the possible impacts of a withdrawal. A withdrawal from courses could affect a student's eligibility for Title IV Aid as outlined below and in subsequent terms. Students who decide to withdraw from a course should see their academic advisor to complete a Change of Program Form. [Learn more.](#)*

### **Return of Federal Title IV aid**

Students who withdraw from all courses, either officially or unofficially in a semester/term, on or before completing 60% of the semester/term and who have received federal title IV funds in the form of a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Direct Loan and/or Federal PLUS loan, in accordance with federal regulation are required to have their eligibility for those funds reviewed. The University is required to apply a federally mandated formula to determine how much of the federal funding was “earned” up to the determined date of the student’s withdrawal. This review and calculation is referred to as a “Return of Title IV Aid Calculation”.

Federal regulations mandate that federal title IV funds disbursed in excess of the “earned” amount must be returned to the federal government by the university and/or the student. If a student received a refund from the Office of Student Financial Services, that was to be used for educationally related expenses, the student may be required to return all or a portion of the funds to the University. This portion represents funds that were intended to pay for educationally related expenses through the end of the semester/term. The amount to be returned to the University will be determined by federal formula.

The amount to be returned to the federal government will be calculated based on the date the student officially withdrew from classes or the determined date of an unofficial withdrawal. A student who fails to officially notify the academic advisor of intent to withdraw from classes and fails to earn grades for all classes is considered an unofficial withdrawal. In the case of an unofficial withdrawal, the withdrawal date will be computed as the last date the student was involved in an academically related activity or the 50% point in the term in the event that a last date of academic activity is not available. Academically related is defined as academic participation in a course such as submitting an assignment, taking an exam or participating in an online academic-related discussion. Academic activity is not considered to be simply logging into a course or academic counseling or advisement.

### **Determining Federal Title IV Aid Earned**

To determine the amount of federal aid a student earned, the Office of Student Financial Services will first calculate the student’s percentage of the semester/term attended. The calculation is based on the number of days the student attended classes divided by the number of days in the semester (excluding breaks of 5 days or more). That percentage is then

calculated, together with other required elements including the institutional cost, and total federal funds received or that a student was eligible to receive, to determine the amount of federal aid a student is eligible to retain.

Any “unearned” federal title IV aid must be returned to the federal government. The University will return the unearned funds and will adjust the student’s semester/term bill accordingly. Students will be responsible to repay the University due to an outstanding balance resulting from the return.

### **Post Withdrawal Disbursement**

A student may be entitled to a Post- Withdrawal disbursement if the student withdrew prior to the disbursement of Title IV funds. The institution will notify the student if he or she is eligible for a Post-Withdrawal disbursement of loan and/or grant federal funds. A student may opt to accept or decline an offer of a Post-Withdrawal disbursement of grant or loan funds if the student desires to save the funds for enrollment at another institution.

### **Module Programs**

A course that does not span the entire length of a semester is considered a module course. Students who are enrolled in module courses and cease attendance in any course are considered to have withdrawn and may be subject to a Title IV recalculation unless the student notifies the University in writing of his or her intent to enroll in another module that falls within the same enrollment period. The confirmation of the student’s intent to re-enroll must be submitted by the student within two weeks of receiving communication from the Office of Financial Services. If the student does not begin attendance in the later course, then the student will be considered to have withdrawn and a Title IV recalculation will be completed.

### **Return of Federal Title IV Aid Allocation**

Funds that are returned to the federal government are used to reduce the outstanding balances in individual federal program. Federal regulation requires that “unearned” funds be returned in the following order:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct loan
3. Federal Perkins Loan (Program currently not funded)
4. Federal Direct Parent Loan (PLUS)
5. Federal Direct Grad PLUS
6. Federal Pell grant
7. Federal SEOG
8. Federal TEACH Grant
9. Iraq Afghanistan Service Grant

## **Important Notes**

Withdrawal from courses could also affect your institutional aid eligibility based on the type and amount of funding received and the resulting tuition liability. Be sure to discuss review this information with the office of Financial Services.

A withdrawal could also affect your Satisfactory Academic Progress standing impacting future aid eligibility.

Your loans may go into repayment once you withdraw from school. It is important to pay close attention to communications about loan repayment. Be sure to make payments on time in order to avoid the possibility of default that could result in the loss of future federal aid eligibility.