

Boise State Complete Withdrawal Policy

Important information for students receiving any of the following types of aid:

- ◆ *Pell Grant*
- ◆ *SEOG Grant*
- ◆ *Perkins Loan*
- ◆ *Direct Loan - Subsidized or Unsubsidized or Plus*

Please read the following information and the [Satisfactory Academic Progress policy](#) carefully before you decide to withdraw from all your classes.

The Financial Aid Office is required to perform a Return of Title IV Funds calculation for all students who withdraw from a term after having begun attendance in their classes. **Many students are required to repay federal financial aid funds.** The calculation is dependent upon the term from which you withdraw, the aid that applied towards your fee charges, any remaining aid you received, the date of your withdrawal, and a variety of other factors.

The withdrawal date is used in the calculation to determine whether or not you retain eligibility for any portion of the aid that was advanced to you for the term. Any aid you received above the amount for which you are determined to be eligible is considered to be "unearned" and must be returned.

Refund policy: In general, students receive no refund of fees if they withdraw from Boise State after the 10th day of the term.

If you withdraw before the first day of classes, you are ineligible for any of your federal aid.

1. Fees will be cancelled.
2. **Loan and Grant** funds used to **pay your student fees** will be removed from your student account and returned to the federal government. **Loan and grant funds refunded to you** must be repaid to Boise State University.

If you withdraw on the first day of classes through the 10th day of the term, it will be assumed that you have never attended classes and you will be ineligible for any of your federal aid.

1. Fees will be cancelled.
2. Your Boise State account will reflect a \$40 withdrawal fee.
3. **Loan and grant** funds used to **pay your student fees** will be removed from your student account and returned to the federal government, as prescribed by federal financial aid rules. **Loan and grant funds refunded to you** must be repaid to Boise State University. Students who have attended class have the opportunity to request that their professor furnish written confirmation of attendance. This documentation must be submitted to the Financial Aid Office within 10 days of receiving a notice to repay funds. In this case, a student may be eligible for some of the financial aid issued to him/her. The actual amount to be returned will be determined by the calculation explained below.

If you withdraw on the 11th day of the term up to the 60% portion of the term*, you:

1. Are charged the full amount of your fees.
2. Are responsible for paying a \$40 withdrawal fee.
3. Are eligible to keep a percentage of the aid used to pay your fees. The portion you are ineligible to keep will be returned to the government. The amount returned is based on the number of days from the start of classes until you withdraw (i.e., the percentage of the term you spent in class.)
4. **Must repay Boise State the amount of aid returned to the federal government**, since all students are charged full fees if they withdraw after the 10th day of the term.
5. **Might also be required to return some of your grant funds** to the federal government that was "overpaid". In these situations, you will be mailed a letter and contract with instructions on how to return the funds. Boise State will initially serve as your liaison to the federal government. Failure to sign the contract by the specified deadline, or failure to repay the grant funds in accordance with the contract, will cause the "overpayment" to be referred to the federal government for collection. When this occurs, a student is ineligible for future federal aid until the "overpayment" is resolved.

Once you officially withdraw, the Financial Aid Office will determine what you owe, and will notify you of the amounts you will be required to repay. In order to determine these amounts, you must have withdrawn; no calculation will be performed prior to your withdrawal.

* Note that the last day you may completely withdraw from Boise State for the Fall or Spring term without going through an appeal process is prior to the 60% date of the term.

THE FIGURES BELOW ARE PROVIDED AS AN EXAMPLE ONLY:

Disclaimer: The Return of Title IV funds calculation is very complicated and very individualized. This example is provided to help you visualize what the policy is saying, but it is not practical for you to calculate your own repayment amounts.

Example:

For the Fall term, you received a Pell Grant of \$950 and a Subsidized Direct Loan of \$2,250 (the net amount of the loan). The amount of your student fees and health insurance were \$3,594. You withdrew on September 23, the 33rd day of the term.

Based on the above information, a Return of Title IV calculation is performed which determines if any of your financial aid is to be returned to the federal government. The calculation determined that 30.6% or \$979 of the total aid awarded was earned and \$2,221 is unearned. Boise State University is ineligible for 69.4% or \$2,494 of the fees. The lesser of the unearned aid or the fees to be returned must be returned by Boise State to Title IV funds. Boise State automatically adjusts your financial aid award by reducing the award in the order specified by federal regulations, which in this example, is the subsidized loan, and returns the \$2,221 to the Direct Lender. In doing so, you will see a balance due on your Boise State student account in the amount of \$2,221 and you will be responsible for reimbursing this amount to Boise State. You may make payment arrangements with the Boise State Account Maintenance Office (Admin. 101) for the balance due. The Direct Lender will also reduce your total loan balance accordingly.

New Regulations Regarding Modules

Recent changes to the regulations apply to students who withdraw from enrollment in modules that begin on or after July 1, 2011.

A module is any class that does not span the full length of the semester or term. For example:

- You will not be considered to have enrolled in modules if you enroll in courses that span the entire 15 weeks of the fall term.
- You would be considered to have enrolled in modules if you enroll in the summer term with two summer sessions that are offered sequentially, are both five weeks long, and you have the option to enroll in either session or both sessions.
- Courses taken during the intersession (for financial aid purposes, intersession is considered to be part of the spring term), workshops, and any other courses that don't span the entire length of the term, are also considered modules.

For all classes, you will be considered to have withdrawn from the term if you did not complete all of the days in the term that you were scheduled to complete.

For modules, you will not be considered to have withdrawn for the term, if when you stop attending, you:

1. provide, at the time that would have a withdrawal, written confirmation stating that you will attend a course later **in the same term AND**
2. are scheduled to begin another class or module during the term no later than 45 calendar days after the end of the one you ceased attending.

On BroncoWeb, you will see a new feature when you attempt to drop a class. You will be asked if you plan to return for a class that starts later in the semester. If you answer yes, you will be providing written confirmation of your intent to return, and a return of funds calculation will not be done at that time. If you fail to attend, the return of funds calculation will be done based on the date of the original withdrawal.

If you wish to change the date of return to a later module than originally intended in the same term, you:

1. need to make the changes in writing prior to the return date previously confirmed AND
2. begin the later module no later than 45 calendar days after the end of the module you ceased attending.

If you confirm your intent to return to a later module in the term and do not actually return, your withdrawal date will be calculated using the actual date you stopped attending.

The following three questions may be used to determine whether a student in a program offered in modules is a withdrawal and the Return of Title IV Funds requirements apply:

Question 1: After beginning attendance in the payment period or period of enrollment, did the student cease to attend or fail to begin attendance in a course he or she was scheduled to attend? If the answer is no, this is not a withdrawal. If the answer is yes, go to question 2.

Question 2: When the student ceased to attend or failed to begin attendance in a course he or she was scheduled to attend, was the student still attending any other courses? If the answer is yes, this is not a withdrawal; however other regulatory provisions concerning recalculation may apply. If the answer is no, go to question 3.

Question 3: Did the student confirm attendance in a module beginning later in the period (this must be no later than 45 calendar days after the end of the module the student ceased attending)? If the answer is yes, this is not a withdrawal, unless the student does not return. If the answer is no, this is a withdrawal and the Return of Title IV Funds requirements apply.

These rules may impact you if you enroll in modules and withdraw from one or more modules in the term, even if you have already completed some credits. The calculation to determine the percentage completed is now based on the calendar days scheduled to be completed prior to withdrawing REGARDLESS of any courses completed that are less than the length of the term. The percentage of completion will depend greatly on the timing of when you drop the courses which may determine whether this will be considered a withdrawal or require a recalculation of your awards.

For example, you enroll in three modules for a total of 12 credits.

- You complete module one for four credits but drop the other two modules prior to the census date of the term and do not return. No return of funds calculation is required; your Pell Grant funds would need to be adjusted to less than half-time; no Direct Loan funds could be received after dropping below half-time, and the cost of attendance (COA) will be recalculated to exclude periods of non-attendance, so your financial aid previously awarded may be reduced and you would need to return those funds.
- You withdraw at five weeks before completing the first module and will not return for a later module. A return of funds calculation is required using the total days in all three modules for the calculation.

Comparison of Complete Withdrawals and Dropping Classes

Comparison 1: Assume all classes are full term (NO modules) and aid has disbursed

	Complete Withdrawal Dropping ALL Classes		Dropping <u>some</u> but not ALL classes ²	
	Class Day 1 - 10	Day 11 - 60% of sem.	Class Day 1- 10	After 10 th Day
Return of Title IV Calc	No	Yes	No	No
May owe back Loan money to BSU	Yes	Yes	No	No
May owe back Grant money to BSU	Yes	Yes	Yes	No - if student attended the class Yes - if student didn't attend the class
Existing loans go into repayment or grace period	Yes	Yes	No - if ≥ 6 credits ¹ Yes - if < 6 credits ¹	No - if ≥ 6 credits ¹ Yes - if < 6 credits ¹
Eligible to continue in work-study job	No	No	No - if < 6 credits ¹ Yes - If ≥ 6 credits ¹	No - if < 6 credits ¹ Yes - If ≥ 6 credits ¹
May negatively impact future SAP eligibility	No	Yes - if after 10 th day Yes - if an FCP HOLD exists	No - if no SAP Conditions Yes - if SAP conditions and < 6 credits	Yes

¹ For graduate students 5 credits is considered half time

² And assuming student passes remaining classes

Comparison 2: Assume that student drops a class/workshop before it started and aid disbursed

	Dropping <u>some</u> but not ALL classes ²	
	Class Day 1-10 ³	After 10 th Day
Return of Title IV Calc	No	No
May owe back Loan money to BSU	No	No
May owe back Grant money to BSU	Yes	YES
Existing loans go into repayment/grace period	No - if student has ≥ 6 credits ¹ Yes - if student has < 6 credits ¹	No - if student has ≥ 6 credits ¹ Yes - if student has < 6 credits ¹
May negatively impact future SAP eligibility ³	No	Yes

¹ 5 credits is considered half time for graduate students

² And assuming student passes remaining classes

³ Classes shorter than one term may receive a W. Check official calendar for deadlines