

## WITHDRAWING AND DROPPING CLASSES

### **Dropping vs. Withdrawing**

Dropped classes never show up on a student's record, they do not pay for them, and we do not count them toward their enrollment status. Withdrawals stay on the student's record, we do count it toward their enrollment status, and they may owe funds back to the federal government and/or the College if they withdraw or are withdrawn from all courses.

### **Dropping a Class**

Students may drop classes with a refund through the first 15 percent of the class session. This time frame is called the add/drop period or may be listed as "the last day to drop with a refund." To drop classes, the student must submit Registration/Schedule Change forms to Admissions and Records or complete the drop themselves online through SIS. Dropped classes never show up on their record, they do not pay for them, and we do not count them toward their enrollment status. However, a student's financial aid will normally be reduced when they drop from a class and they would receive a new award notification.

When a student drops a class and wants to return books, they must return their books before they drop the class. They must show their receipt and do their return by the date specified as being the last date to charge books.

### **Withdrawing**

Students may withdraw from classes without academic penalty through the first 60 percent of the class session. This time frame is listed as "the last day to drop without academic penalty." To withdraw from classes, the student must submit Registration/Schedule Change forms to Admissions and Records. Withdrawals stay on their record, we do count it toward their enrollment status, and they may owe funds back to the federal government and/or the College if they are withdrawn/withdraw themselves or if their remaining classes end prior to the last day of the semester from all courses. Students who withdraw frequently run the risk of not meeting SAP requirements.

Students who are receiving grants will not see a change in their financial aid if they still have one or more remaining classes that continues through the end of the term. If they are receiving loans, they would only remain eligible for their disbursement if they still have at least six financial aid eligible credits. If their enrollment status falls below half-time (six credits) then their loan would be canceled. In certain circumstances, the College would be entitled to accept the amount of their loan disbursement that equals the balance due on the student's account. Any remaining amount would be returned to the lender and would reduce the amount of the principle balance borrowed. However, if the student has already received their loan disbursements their loan cannot be canceled but adjusted based on a Return of Title IV (R2T4 calculation).

It is important for student's that have borrowed loans to keep in mind that if they are not maintaining half-time status, they will enter their grace period for repayment of any outstanding loan balance. If this is the case, they will be sent an Exit Interview packet. If they resume their half-time status their loans could once again be deferred.

### **Total Withdrawal and Return of Federal Financial Aid Policy**

If a student withdraws from ALL classes after the end of the add/drop period or from all classes continuing through the end of the semester, but before the last day to drop without academic penalty, and is receiving COMA, VGAP

or PTAP, their eligibility for those grants may also reduce. If they are receiving any type of federal aid, such as, PELL, SEOG or Federal Direct Stafford Loans, any unearned portion of their eligibility would need to be returned.

The specified percentage of funds that students are financially liable to return is based on their last date of attendance for the semester. If a student does not repay the portion of financial aid funds for which he or she is responsible the student will be reported as receiving an over award, thus becoming ineligible for future financial assistance at any college or university in the United States until the repayment has occurred.

**Example:** Seth received a Pell Grant in the amount of \$1,875 for the fall semester. He registered for 13 credit hours. Tuition cost \$524.16 and textbooks cost \$310.75. His total institutional charges for the semester come to \$834.91 (\$524.16 + \$310.75). On September 9, Seth received his financial aid balance check in the amount of \$1,049.09 (\$1,875 - \$834.91) to use for other education expenses throughout the semester. In October, Seth's work schedule changed, causing him to withdraw from all his classes. Since Seth has completely withdrawn from the College, the Financial Aid Office must determine whether a return of Title IV funds is required.

### **Calculation of Earned and Unearned Aid**

Seth attended 61 of the 112 days in the fall semester. Seth earned 54.5% of the aid received (61/112). The amount of aid earned by Seth is \$1,021.88 ( $\$1,875 * 54.5\%$ ). PVCC must return \$379.88 to the Pell Grant program ( $\$834.91 * 45.5\%$ ). The amount of unearned aid is \$853.12 ( $\$1,875 - \$1,021.88$ ).

### **PVCC's Repayment Responsibility**

Total institutional charges were \$834.91. Percent of financial aid that was unearned is 45.5% (100% - 54.5%). PVCC must return \$379.88 to the Pell Grant program ( $\$834.91 * 45.5\%$ ).

### **Student's Repayment Responsibility**

The initial amount of unearned aid Seth must return is \$473.24 ( $\$853.12 - \$379.88$ ). The actual amount Seth must pay back is \$236.62 ( $\$473.24 * 50\%$ ), plus the amount the College had to return, \$379.88. The student's total amount owed to the College is \$616.50.

Any student with financial aid should discuss their situation with a financial aid representative before they withdraw. It is important to remember that every case is different because each student's situation is based on several factors (i.e. the type and amount of aid received, the last date of attendance, tuition, fees and/or book charges).

### **Affects Withdraws/Dropping have on Future Financial Aid**

Dropped classes will never affect a student's financial aid since those classes will not show up on the student's records. However, all types of withdrawals can damage their pursuit of Satisfactory Academic Progress. Although withdrawals may not be negative on their academic record, they are considered negative for financial aid purposes. Withdrawals are considered courses attempted, but not completed successfully. Therefore, according to our SAP policy, withdrawals would count against students in the evaluation of the Completion Rate (67%) Rule and the Maximum Time (150%) Rule.

As stated above it can also affect a student's eligibility if they had a federal overpayment that they did not satisfy. This could not only affect them at our college but could affect them at other college's or university's since they would be reported to the U.S. Department of Education.