



## WITHDRAWALS AND RETURN OF TITLE IV FUNDS POLICY

Federal regulations require that students who withdraw from all classes may only keep the federal financial aid (i.e., Title IV funds) they have "earned" up to the time of withdrawal.

- These regulations apply when you officially or unofficially withdraw.

Official withdrawals include medical withdrawals, exceptions to enrollment appeals and any student who has been administratively withdrawn or expelled.

The requirements for Title IV program funds when you withdraw are separate from any WSU refund policy.

### PROCEDURES TO OFFICIALLY WITHDRAW

Information about dropping courses is available on the Office of the Registrar website at

<http://reg.wayne.edu/students/information.php#dropping>.

Students must drop classes via the Web by logging into Academica. If a student has a hold and needs help dropping a class then they should send an email request from their WSU email account to [registration@wayne.edu](mailto:registration@wayne.edu) with the appropriate course information. Students may drop fifteen-week classes through the end of the fourth week of class.

Beginning the fifth week of class students are no longer allowed to drop but must withdraw from classes. It is the student's responsibility to request the withdrawal. Failure to do so will result in a grade of F. Beginning Fall 2011, the withdrawal period for full-term classes ends at the end of the tenth week of the term. See the [Academic Calendar](#) for specific information on when the withdrawal period ends. See the [Registration Calendar](#) for information about tuition cancellation dates.

The University Registrar is authorized to make adjustments in the application of the Tuition and Fee Assessments' and Enrollment policies when unusual circumstances warrant. See the Office of the Registrar website for information at <http://reg.wayne.edu/students/tuition-info.php>.

- A medical withdrawal is a complete withdrawal from all courses. Students are required to submit a Request for Medical Withdrawal application, including medical reports from the attending physician(s).
- Students requesting to withdraw for extenuating circumstances other than medical should submit an exception to enrollment policy appeal. It is the responsibility of the student to submit documentation to facilitate the review.

### UNOFFICIAL WITHDRAWAL OR FAILURE TO EARN A PASSING GRADE IN ANY COURSES

Non-attendance, by itself, is not an acceptable reason for not dropping a class in a timely manner.

Students who do not receive ANY "earned" grades are considered to be unofficial withdrawals that stopped attending ALL of their courses prior to the end of the term.

If a student who began attendance and has not officially withdrawn fails to earn a passing grade in at least one course offered over an entire period, the institution must assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the period.

This includes any student who has a combination of the following grades for all courses for the semester:



- W,WP,WF, N, UNC, U, NR, NC, NCR, E, F or I

We are required to determine if coursework was completed or if the student stopped attending.

Unless we have confirmation of a last date of attendance, fifty percent of the aid used to pay direct educational costs (tuition, fees, and room and board) must be returned to the lender or aid program.

#### GRADE CHANGES

WSU will review grade changes that occur within 30 days after the last day of the semester. If a student, who was previously determined to be subject to a Return of Title IV Funds calculation, has a grade change, a review will be completed and the calculation may be revised.

#### WITHDRAWAL DATE

The withdrawal date for a student who withdraws is the earlier date of:

- The date the student began the withdrawal process; or
- The date the student otherwise provided the school with official notification of the intent to withdraw; or
- The date the institution becomes aware the student ceased attendance; or
- The midpoint of the payment period or period of enrollment for which Title IV assistance was disbursed if the student ceases to attend without official notification and withdrawal.

At WSU, the office designated for a student notification to withdraw is the [WSU Office of the Registrar](#).

#### TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

The law specifies how WSU must determine the amount of Title IV program assistance that you earn if you withdraw. The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs) and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the school and/or you must return the excess funds.

#### RETURN TO TITLE IV FUNDS REFUND CALCULATION

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds



## WITHDRAWAL BEFORE THE FIRST DAY OF CLASS

If you officially withdraw, drop out, or are expelled before the first day of class, all federal financial aid funds paid to you for that payment period for institutional or non-institutional costs will be removed.

- You remain responsible for all charges incurred when aid is removed.

## POST-WITHDRAWAL DISBURSEMENTS

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt.

- Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school).
- The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds.
- However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

## PERCENTAGE OF PAYMENT PERIOD COMPLETED

The percentage of the payment period completed is calculated by dividing the total number of calendar days in the payment period into the number of calendar days completed as of the student's withdrawal date.

## INSTITUTIONAL CHARGES

Institutional charges are tuition, fees, room and board (if the student contracts with the institution for room and board) and other educationally-related expenses assessed by the institution.

## CALCULATION OF TITLE IV ASSISTANCE EARNED BY THE STUDENT

The percentage of Title IV assistance earned is equal to the percentage of the payment period completed as of the withdrawal date.

- If the withdrawal date occurs after the 60 per cent point, then the percentage of Title IV assistance earned is 100 per cent.

This percentage is then applied to the total amount of Title IV grant and loan assistance that was disbursed (and that could have been disbursed) to the student, or on the student's behalf in the case of a parent PLUS loan, for the payment period for which it was awarded.

## CALCULATION OF TITLE IV ASSISTANCE UNEARNED TO BE RETURNED

The unearned amount of Title IV assistance to be returned is calculated by subtracting the amount of Title IV assistance earned by the student from the amount of Title IV aid that was disbursed to the student or on behalf of the student in the case of a parent PLUS loan.



## RESPONSIBILITY OF THE INSTITUTION FOR RETURN OF UNEARNED AID

WSU will return all unearned funds back to the aid program and the student will be responsible for any balance this creates.

## RESPONSIBILITY OF THE STUDENT FOR RETURN OF UNEARNED AID

If we are not required to return all of the excess funds, you must return the remaining amount.

Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have.

- Therefore, you may still owe funds to WSU to cover unpaid institutional charges.
- We will also charge you for any Title IV program funds that we are required to return.

If the return of the funds creates a balance due on the student account, the student will be responsible to pay the balance on their account.

## ORDER OF RETURN OF TITLE IV FUNDS

A school must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

1. Unsubsidized Direct Stafford loans (other than PLUS loans)
2. Subsidized Direct Stafford loans
3. Federal Perkins loans
4. Federal PLUS loans
5. Direct PLUS loans
6. Federal Pell Grants for which a Return is required
7. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
8. Federal TEACH Grants for which a Return is required
9. Iraq and Afghanistan Service Grant for which a Return is required

Any federal college work-study funds that you have earned prior to your withdrawal are yours to keep and will not be returned.

## TIMEFRAME FOR THE RETURN OF TITLE IV FUNDS BY THE INSTITUTION

WSU must return the funds for which it is responsible as soon as possible but no later than 45 days after the date of its determination that the student withdrew.

An institution must determine the withdrawal date for a student that does not provide notification to the institution no later than 30 days after the end of the earlier of the payment period or period of enrollment.

## STUDENT NOTIFICATION



WSU will notify a student in writing within 30 days of the institution's determination that the student withdrew and either owes a Title IV or HEA overpayment or owes funds to WSU.

#### RETROACTIVE WITHDRAWALS

If funds have been returned for a student based on his or her official or unofficial withdrawal, those funds cannot be reinstated if the student petitions for, and receives, a retroactive withdrawal (official, medical withdrawal, or exception to enrollment).

#### WITHDRAWAL FROM MODULES OR PARTS OF TERM

If you withdraw from current classes, but are registered in a later-starting class for the semester, we are required to calculate the amount of unearned aid to return to federal programs, unless, you indicate in writing or by completing our secure online form, that you will attend the future courses.

#### SCHOOL OF MEDICINE LEAVE OF ABSENCE WITHDRAWAL

WSU School of Medicine (SoM) has a formal policy regarding [leave of absence](#). For financial aid purposes, all new leaves of absence will be treated as a withdrawal effective the first day of the leave and a return calculation of Federal Student aid will be performed. A return calculation could result in having to repay all or a portion of your financial aid back to Wayne State University.

#### WITHDRAWAL FROM THE MD PROGRAM AT THE SCHOOL OF MEDICINE

A student is considered to have withdrawn from the MD program for Title IV purposes in the following instances:

- The student does not complete all the days in the payment period or period of enrollment that the student was scheduled to complete.
- All leaves of absence will be treated as a withdrawal for aid purposes effective the first day of the leave.
- For students enrolled in courses that do not span the entire semester:
  - If the student ceases attendance at any point prior to completing the payment period or period of enrollment, unless the school obtains written confirmation from the student at the time of the withdrawal that he or she will attend a module that begins later in the same payment period or period of enrollment provided the later module the student will attend begins no later than 45 calendar days after the end of the module the student ceased attending.