The Office of Financial Aid (OFA) monitors enrollment levels (number of credit hours attempted) each term. If you drop and/or withdraw from a course or courses and fall below the minimum credit hour requirements, you may be required to repay all or part of the aid you received.

You may also be subject to Documentation of Attendance, the Federal Return of Title IV Funds policy, and the immediate repayment of disbursed aid. The OFA cannot assume that you began attendance or participated in academically related activity for the withdrawn courses; therefore, the OFA is required to document your attendance/participation with your instructors.

Dropping or withdrawing from courses can also affect your future eligibility for financial aid under the OFA Satisfactory Academic Progress standards available at www.wichita.edu/sappolicy.

Before dropping or withdrawing from a course, you should discuss your situation with a financial aid adviser to review the Documentation of Attendance and Return of Title IV Funds Policies as they relate to your circumstances and your financial aid.

WITHDRAWAL AND WICHITA STATE SCHOLARSHIPS

If you fall below the required hours of enrollment, your scholarship awards will be withdrawn. If you drop courses within Wichita State’s institutional refund periods, your refund will be used to repay a portion or all of your scholarship(s). After the WSU refund period, if you fail to meet the requirements of your awarded scholarship, you may be required to repay your scholarship or have adjustments made to future scholarship awards. You must contact your academic college and/or your awarding department for details on the impact of your withdrawal to current and future scholarships.

WITHDRAWAL AND GRANTS

If you are a Federal Grant Aid recipient (Pell, SEOG, and/or TEACH), Federal Student Aid Regulations require that you attended and begin academically related activity in all classes for which Wichita State disbursed these funds.

WITHDRAWAL AND STUDENT LOANS

Any pending disbursement of your Federal Perkins, Direct Stafford Subsidized, Unsubsidized, Grad PLUS, and/or PLUS loan(s) may be cancelled if you withdraw or drop below half-time enrollment.

Additionally, the grace period on your federal loans will begin once you withdraw or drop below half-time enrollment (six credit hours for undergraduates; five credit hours for graduates). Stafford loan borrowers have a six-month grace period before repayment begins. Perkins loan borrowers have a nine-month grace period.

If you withdraw or drop below half-time enrollment, and you have a Federal Stafford Subsidized, Unsubsidized, or Grad PLUS loan, you should contact your loan servicer. If you have a Federal Perkins loan, you should contact the WSU Perkins Loan Office at (316) 978-3333.

WITHDRAWAL FROM SOME COURSES

PARTIAL WITHDRAWAL

Dropping a course within the term may require you to repay a portion or all of the federal, state, and institutional aid you received. You may have to return funds based on your withdrawal date. Before dropping or withdrawing from a class, it is important to discuss your situation with a financial aid adviser.

Modular Withdrawal: For all courses offered in modules (such as courses that do not span the full length of the term), you will be considered to have withdrawn for federal financial aid purposes if you:

- Cease attendance at any point prior to completing the payment period or period of enrollment OR
- Drop all future classes that you were scheduled to attend between modules.

Unless Wichita State obtains written confirmation from you at the time of the withdrawal that you will attend a module that begins later in the same payment period or period of enrollment, you will be considered to have withdrawn. Without confirmation of future attendance, Wichita State must begin the Return of Title IV Funds process immediately. If the written confirmation of future attendance is received, but you do not return as scheduled, you will be considered to have withdrawn from the term.

WITHDRAWAL FROM ALL COURSES

COMPLETE WITHDRAWAL

If you withdraw from all of your courses, cease attendance, or are dismissed prior to completing 60% of the term, you and Wichita State may be expected to repay some or all of the federal financial aid disbursed to you for the semester, including any refunds you have received. The date of withdrawal or last date of academically related activity (as verified by your instructors) determines how much aid you and the university are expected to repay to the aid programs. A sample calculation is provided at the end of this document.

If you completely withdraw prior to the start of your courses, or never attend, all federal financial aid—including loans—must be returned to the federal aid programs. All refunded amounts will be required to be returned to the
Additionally, if you withdraw within a WSU refund period (as outlined in the WSU Semester Schedule of Courses), the OFA is required by federal law to determine whether your refund should repay a portion or all of the financial aid that you were disbursed or received as a refund for excess financial aid.

After you withdraw, if the OFA is required to return more money than is available from your tuition refund (if applicable), you will be required to pay the difference to Wichita State.

**FEDERAL RETURN OF TITLE IV FUNDS POLICY**

The WSU Office of Financial Aid is required by the Department of Education to recalculate federal financial aid eligibility for students who withdraw, cease attendance, or are dismissed prior to completing 60% of the semester.

This is the required federal return policy and does not take into account WSU’s policy of 100%, 80%, 60%, and 40% institutional tuition refund.

The return of funds for Title IV recipients is a federally mandated calculation which determines the portion of federal loans and grants you earned by comparing your period of enrollment to the number of days completed before you officially or unofficially withdrew.

If Wichita State is required to return more money than is available from any tuition refund, then you will show unpaid tuition and will be responsible for paying that difference to the WSU Accounts Receivable Office.

The recalculation is based on the percent of earned aid using the following formula: The amount of Title IV financial aid that you earned is determined by multiplying the percent of the term completed by the total amount of Title IV aid disbursed or that could have been disbursed. The percent completed is determined by dividing the days attended in the semester by your period of enrollment:

\[
\frac{\text{DAYS ATTENDED IN THE SEMESTER}}{\text{PERIOD OF ENROLLMENT}} = \text{PERCENT COMPLETED}
\]

- If the percent completed exceeds 60%, per federal regulations, 100% is used as the earned percent.
- If the percent completed is 60% or less, the percent earned equals the percent completed.

Compare the amount of earned aid and the amount already disbursed to the student to determine the amount of aid that is unearned. If the amount earned is less than the amount disbursed, Title IV financial aid must be returned.

**TITLE IV FUNDS RETURN DISTRIBUTION**

As prescribed by federal law and regulation, the refund is applied to the programs in the order they are listed:

1. Federal Stafford Unsubsidized Loan
2. Federal Stafford Subsidized Loan
3. Federal Perkins Loan
4. Federal Graduate PLUS Loan
5. Federal Parent PLUS Loan
6. Federal Pell Grant
7. Federal Supplemental Educational Opportunity Grant (SEOG)
8. Teacher Education Assistance for College and Higher Education Grant (TEACH)
9. Other Title IV Aid Programs

**DEFINITIONS**

**Academically Related Activity:** Academically related activities include, but are not limited to: physically attending a class where there is an opportunity for direct interaction between the instructor and student(s), submitting an academic assignment, taking an exam, an interactive tutorial or computer-assisted instruction, etc.

**Federal Title IV Financial Aid:** Federal aid consists of the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Teacher Education Assistance for College and Higher Education Grant (TEACH), Perkins Loan, Stafford Unsubsidized Loan, Stafford Subsidized Loan, Graduate PLUS, and Parent PLUS Loans.

**Withdrawal Date:** The date the student begins the institutional withdrawal process or the last date of academically related activity.

**NOTICE OF NONDISCRIMINATION**

Wichita State University does not discriminate in its employment practices, educational programs or activities on the basis of age, color, disability, gender, gender expression, gender identity, genetic information, marital status, national origin, political affiliation, pregnancy, race, religion, sex, sexual orientation, or status as a veteran. Retaliation against an individual filing or cooperating in a complaint process is also prohibited. Sexual misconduct, relationship violence and stalking are forms of sex discrimination and are prohibited under Title IX of the Education Amendments Acts of 1972. Complaints or concerns related to alleged discrimination may be directed to the Director of Equal Opportunity or the Title IX Coordinator, Wichita State University, 1845 Fairmount, Wichita, KS 67260-0138; telephone (316) 978-3187.
**Return of Title IV Funds Example**

**Example:** Sally Shocker initially enrolled in 14 credit hours at Wichita State for the fall semester and was assessed tuition and fees of $3,390.80. Sally received the following Title IV financial aid funds: $2,865 Pell Grant; $1,750 Stafford Subsidized Loan; and $1,000 Stafford Unsubsidized Loan. After attending 22 days of the semester, Sally decided to withdraw from Wichita State during the 40% tuition refund period and informed all appropriate departments.

**Result:** Wichita State is required to return a total of $2,726 to the U.S. Department of Education. Wichita State will return $1,000 to Sally’s Federal Direct Unsubsidized Loan and $1,726 to Sally’s Federal Direct Subsidized Loan, reducing the balance she will owe on those loans during repayment. Sally’s WSU 40% tuition refund of $2,034.48 will help cover part of the $2,726 owed back to Wichita State. After the refund is deducted, Sally will owe Wichita State $691.52.

<table>
<thead>
<tr>
<th>CALCULATION</th>
<th>RESULT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Divide the number of days attended by the period of enrollment. Ex: 22 days completed/112 days in enrollment period =</td>
<td>Percentage of term completed 19.6%</td>
</tr>
<tr>
<td><strong>2</strong> Subtract percentage completed from 100 Ex: 100 - 19.6 =</td>
<td>Percentage of term not completed 80.4%</td>
</tr>
<tr>
<td><strong>3</strong> Multiply total federal aid by percent of term not completed. Ex: $2,865 Pell Grant $1,750 Federal Stafford Subsidized Loan + $1,000 Federal Stafford Unsubsidized Loan $5,615 Total Federal Aid Ex: $5,615 x 80.4% =</td>
<td>Amount of aid that is unearned $4,514</td>
</tr>
<tr>
<td><strong>4</strong> Use lesser of:</td>
<td>Amount of unearned aid to be returned by WSU $2,726</td>
</tr>
<tr>
<td>□ Amount of unearned federal aid = $4514; OR</td>
<td>WSU is required to return $1,000 to Sally’s Federal Direct Unsubsidized Loan and $1,726 to Sally’s Federal Direct Subsidized Loan. WSU will deduct Sally’s WSU 40% tuition refund of $2,034.48. Sally will owe WSU $691.52.</td>
</tr>
<tr>
<td>□ The amount resulting from multiplying the assessed tuition and fees by the percentage of term not completed Ex: $3,390.80 x 80.4% = $2,726</td>
<td></td>
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</tbody>
</table>