Complete Withdrawal from all Classes

If you completely withdraw from all of your classes, both you and Wichita State University may be expected to repay some or all of the federal financial aid you have received for the semester. If you withdraw within a WSU refund period, the Office of Financial Aid (OFA) is required by federal law to determine whether your WSU refund should repay a portion or all of the financial aid that you received. If you completely withdraw prior to the start of your courses or never attend any classes, all federal financial aid including loans will be returned to the federal aid programs.

The date of withdrawal determines whether you receive a WSU refund and the amount. It also determines how much aid you and the university are expected to repay to the aid programs. A sample calculation is provided on the reverse side. Our office cannot assume that you began attendance and performed academically related activity for the withdrawn courses, therefore we will need to document your attendance with the instructor(s).

After you withdraw, if WSU is required to return more money than is available from any tuition refund, then you will be required to pay that difference to the Accounts Receivable Office. In addition, you may be required to repay the federal aid programs directly using your own funds. The Office of Financial Aid may collect funds on behalf of the Department of Education only within the first 45 days of the withdrawal.

What would happen if I fail to repay this aid?

If you fail to repay your portion of the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), and the Teacher Education Assistance for College and Higher Education Grant (TEACH) within 45 days, you will lose your eligibility to receive future federal and state aid. Your account would then be turned over to the Department of Education for collection.

Partial Withdrawal

Dropping courses within the term may require you to repay all or part of the federal aid you received. Students may be subject to Return of Title IV funding based upon the last day of attendance for the term. If you are considering dropping a class, it is important to visit with a financial aid counselor BEFORE doing so to determine the impact on your federal financial aid assistance.

WSU may be required to return federal grant funds if we are unable to document attendance and academically related activity for the course(s) that was dropped.

Reducing Enrollment Levels

The Office of Financial Aid monitors enrollment levels (number of credit hours taken) each term. If you drop courses and fall below the minimum credit hour requirements, you may be required to repay all or part of the aid you received. If you consider dropping a class, it is important to discuss your situation fully with a financial aid counselor BEFORE doing so.

Any pending disbursement of your Federal Direct Stafford Subsidized, Unsubsidized loan(s), Grad PLUS, and / or PLUS loan(s) may be cancelled if you withdraw or drop below half-time enrollment. You must contact the OFA if your loan disbursement was cancelled to determine if you are eligible for reinstatement.

Additionally, the grace period on your Federal Stafford Subsidized and Unsubsidized loans and Federal Perkins loans will begin once you withdraw or drop below half-time enrollment (six credit hours—undergraduate; 5 credit hours—graduate). Federal Stafford Subsidized and Unsubsidized loan borrowers have a six-month grace period before payments are required. Federal Perkins 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 lender. If you have a Federal Perkins loan, you should contact the WSU Perkins Loan Office at (316) 978-6824.

Withdrawal and WSU Scholarships

Students who fall below the required hours of enrollment during the 100% refund period will have their scholarship awards withdrawn. Students who drop courses within designated WSU institutional refund periods will have their refund repay a portion or all of their scholarship(s). After the WSU refund period, students who fail to continue to meet the requirements of their awarded scholarship may be required to repay their scholarship or have adjustments made to future scholarship awards. Students must contact their academic college and/or their awarding department for details on the impact of the withdrawal to current and future scholarships.

Future Financial Aid Eligibility (Satisfactory Academic Progress)

Dropping any number of credit hours or withdrawing completely can affect your future eligibility for financial aid because you may not meet Satisfactory Academic Progress (SAP) standards. Please refer to the SAP policy on our website at www.wichita.edu/finaidforms or visit the Office of Financial Aid for more information.

Notice of Nondiscrimination:
Wichita State University does not discriminate in its programs and activities on the basis of race, religion, color, national origin, gender, age, sexual orientation, marital status, status as a Vietnam Era Veteran or disability. The following person has been designated to handle inquiries regarding nondiscrimination policies: Director, Office of Equal Employment Opportunity, Wichita State University, 1845 Fairmount, Wichita KS 67260-0205; telephone (316) 978-6791.
The Office of Financial Aid at Wichita State University is required by the Department of Education (DOE) to recalculate federal financial aid eligibility for students who withdraw, drop out, or are dismissed prior to completing 60% of the semester. This is the required federal refund policy and does not take into account Wichita State University’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 calculates the portion of federal loans and grants the student was entitled to earn by comparing the total number of calendar days in the term to the number of days completed before the student officially or unofficially withdrew. If WSU was required to return more money than is available from any tuition refund, then the student will show unpaid tuition and will be asked to pay that difference to the Accounts Receivable Office. Students may be required to repay funds directly to the Department of Education if repayment is not received within 45 days. The Office of Financial Aid may collect funds on behalf of the Department of Education within the first 45 days of withdrawal.

**Recalculation will be based on percent of earned aid using the following formula:**

The amount of Title IV financial aid that a student earns is determined by multiplying the percentage of the payment period completed by the total amount of Title IV aid disbursed or that could have been disbursed. The percentage completed is determined by dividing the days attended in the semester by the total number of days in that semester:

\[
\frac{\text{DAYS ATTENDED IN THE SEMESTER}}{\text{TOTAL DAYS IN THE SEMESTER}} = \text{PERCENTAGE COMPLETED}
\]

- If the percentage completed exceeds 60 percent, federal regulations state that 100 percent is used as the earned percentage.
- If the percentage completed is 60 percent or less, federal regulations state that the percentage earned is the same percentage as the percentage completed.

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

### Title IV Repayment Example:

Sally Shocker initially enrolled at WSU for the fall semester and was assessed tuition and fees of $2,190.20. Sally received $500 Federal Pell Grant, $400 Federal Supplemental Educational Opportunity Grant, $1,750 Federal Subsidized Loan, and $1,000 Federal Stafford Unsubsidized Loan. After attending 38 days of the semester, Sally decides to withdraw from WSU during the 60% tuition refund period, and informs all appropriate departments.

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Divide the number of days attended by the number of days in term. Example: 38 days completed / 133 days in payment period = Percentage of term completed 28.6%</td>
</tr>
<tr>
<td>2</td>
<td>Subtract percentage completed from 100 Example: 100 - 28.6 = Percentage of term not completed 71.4%</td>
</tr>
<tr>
<td>3</td>
<td>Multiply total federal aid by percent of term not completed. Example: $500 Pell Grant $400 SEOG $1,750 Federal Stafford Subsidized Loan + $1,000 Federal Stafford Unsubsidized Loan $3,650 Total Federal Aid $3,650 x 71.4% = Amount of aid that is unearned $2,606</td>
</tr>
<tr>
<td>4</td>
<td>Use lesser of Total unearned financial aid; or $2,606 The figure resulting from multiplying WSU's charges by the percentage of unearned financial aid $2,190.20 x 71.4% = $1,564 Amount of unearned aid to be returned by WSU $1,564</td>
</tr>
</tbody>
</table>

WSU is required to return $1,000 to Sally’s Federal Unsubsidized Loan and $564 to Sally’s Federal Subsidized Loan. WSU will deduct Sally’s WSU 60% tuition refund of $1,314.12. Sally will owe WSU $249.88.

### Refund Distribution-Prescribed by Federal Law and Regulation

Refund is applied to the programs in the order they are listed:
- Federal Stafford Unsubsidized Loan
- Federal Stafford Subsidized Loan
- Federal Perkins Loan
- Federal Graduate PLUS Loan
- Federal Parent PLUS Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Other Title IV Aid Programs

* Federal financial 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, and Graduate PLUS/PLUS Loans.

**The withdrawal date is defined as the date the student begins the institutional withdrawal process or the last date of recorded attendance.