

Situations Causing Repayment of Aid!

Avoid costly surprises!

Many students realize after the fact that decisions they made require them to repay some or all of their financial aid for a semester. This can amount to several hundred dollars. Save yourself this stress by understanding the impact of your decisions before you make them. These situations include, but are not limited to:

- ✓ Changing credit load during the Add/Drop period at the beginning of each term
- ✓ Dropping a class or workshop that you never attended
- ✓ Failing to meet prerequisite requirements for classes offered in a sequence for the same semester.
- ✓ Changing your degree plan or academic career
- ✓ Completely withdrawing from all your classes for a semester
- ✓ Receiving grades of all "Fs" for a semester
- ✓ Receiving an "F" for a class you never attended
- ✓ Receiving additional educational assistance, such as scholarships and graduate assistantships, after your financial aid has disbursed.
- ✓ Discovering that you have been awarded over the annual loan limits or the lifetime aggregate limit.

Changing credit load during the Add/Drop period changes Pell Grant amount

If financial aid has been disbursed and you reduced your credit load, you may have to repay funds. The amount of a Pell Grant is based on the number of credits in which a recipient is enrolled. The amounts will be adjusted each time you drop and add classes between the dates of your Pell Grant disbursement and the 10th day of classes. (Summer dates differ for each session. Check the published dates for your class sessions.)

Zero credit classes count as Financial Aid credits!

Be aware that dropping a class that is not included in your GPA calculation will still impact your financial aid credit load. Examples are:

CHEM 99	= 2 cr.
EDUC 30	= 1 cr.
MATH 15, 25; ENGL 90	= 3 cr.
MUS-APL 10; THEA 10	= 1 cr.
TEACH-ED 71	= 1 cr.

Avoid unnecessary repayment situations -- add classes before you drop

In addition, if you are a Pell Grant recipient you need to make certain that you are enrolled in all classes and credits - including internship credits - by the 10th class day of the semester. If you have fewer than 12 credits, you can anticipate that your Pell Grant will be reduced from the amount initially offered to you. Generally, the reduced amounts are 75%, 50%, or 25% of the full semester Pell Grant.

Dropping a class before it begins

If you drop a class before it begins, you will not be eligible for a Pell Grant, ACG or SMART grant for that class if it drops you below 6 credits. The same is true if you drop the class before the 10th day of the semester.

Sequenced class prerequisites

A few classes are offered in a sequence in the same semester. For example, three 5-week classes offered one after the other. Students may be required to receive a minimum grade before continuing on to the next

class in the sequence. When a student receives a lower grade than what is required for advancement, the subsequent classes in the sequence are administratively dropped. These are considered “never attended” classes and may lower the amount of Pell Grant or other aid that you are eligible to receive for the semester.

Conditional registration

When you register for a class, your enrollment may be “conditional” based on passing a prerequisite or needing a permission number from a professor. If the conditions for enrollment are unmet, the class most likely will be administratively dropped. These classes are considered “never attended” classes and may lower the amount of Pell Grant or other aid that you are eligible to receive for the semester.

Premature refunds

Often a refund for your student fees will be automatically generated before your Pell Grant can be manually recalculated. If you receive a refund after dropping classes, please wait at least 3 business days before spending the refund because your student account may show an amount owed after your Pell Grant is reduced.

Changes in your Cost of Attendance (budget)

The Cost of Attendance is a key factor in determining how much aid you receive and the type of aid you receive. If your Cost of Attendance is reduced because you have switched from a non-resident status to resident, your financial aid will need to be adjusted accordingly.

Changing your degree program

When you are enrolled in one program and then switch to a program with fewer credit requirements, you may see a change in the amount of student loans you are eligible to receive.

Here are some examples:

- ✓ As a graduate student, you switch to a second undergraduate bachelor’s degree; you are eligible for senior level loans.
- ✓ As a junior in a bachelor’s degree program, you switch to an associates degree; you are eligible for sophomore level loans because associates programs are considered to be two-year programs.

Completely Withdrawing from a semester

If you decide not to attend Boise State University or decide to stop attending once classes have started, you must initiate the complete withdrawal process from classes on BroncoWeb. Failure to withdraw prior to the established deadlines means your bill continues to be due and payable. Generally you may cancel classes on BroncoWeb prior to the beginning of the term and up to the sixth week of classes during a semester, depending upon the length of the course.

Federal law requires repayment of unearned federal financial aid from students who completely withdraw

If withdrawal occurs prior to completing 60 percent of the semester, the student must repay Boise State for unearned aid applied toward fee charges (aid is earned for each day a student attends classes). Repayment may also be required for unearned aid disbursed directly to the student. If you are considering withdrawing from Boise State, please read the Complete Withdrawal Policy in the Appendix section of this Handbook to understand the financial consequences. Classes that are shorter than a full semester (i.e. 5-week course) have different deadlines

for withdrawals. Students may receive a "W" even if they drop a class before the 10th day of the semester. If this should happen, no Pell Grant will be given for this course. In addition, the "W" will have a negative impact on your Satisfactory Academic Progress.

Receiving all "Fs" for a semester

If you receive all F's for a semester, you are subject to the federal financial aid withdrawal policy. This may require you to return a portion of the aid that was applied toward payment of fees and/or refunded directly to you. Documentation of your attendance in those classes may be required from your professors. Only documentation appearing on BSU letterhead or from the professor's Boise State email address will be accepted.

Receiving one or more "Fs," but not all "Fs"

When a professor reports an "F" for a student, they are required to provide the date that the student last attended the class. This is usually determined by assignments that were submitted, tests or quizzes taken. Pell Grants and other grants are awarded on the assumption that a student attends all of their classes. If a professor reports that you never attended a class, you may have your grants reduced for that semester and you would need to repay that amount.

Reductions when classes are shorter than a full semester

Only a few students will be affected by this regulation. However, if your first class starts in October, for example, the length of attendance is less, which necessitates a smaller Cost of Attendance (budget). Financial aid will be adjusted accordingly.

Receiving outside educational assistance

You may have the good fortune to receive "outside assistance" such as:

- ✓ tuition reimbursement
- ✓ non-Boise State scholarships
- ✓ stipends
- ✓ fellowship
- ✓ graduate assistance student fee waivers
- ✓ vocational rehabilitation support

Federal regulations do require these educational resources to be included in determining your eligibility for other types of federal aid. Whenever possible, adjustments will be made prior to the disbursement of your financial aid. When late notice is received about a new resource, you may receive a refund before your financial aid can be recalculated. In these situations, you may be required to return a portion of your aid.

Follow the "Special Instructions" on BroncoWeb > Accept/Decline Awards to report this assistance to us before you accept your aid.