Complete Withdrawal Policy – Return of Title IV Funds

Important information for students receiving any of the following types of federal financial aid from Boise State University:

- Pell Grant
- SEOG Grant
- Iraq & Afghanistan Service Grant
- Perkins Loan
- Direct Loan – Subsidized, Unsubsidized or Plus

Please read the following information and the Satisfactory Academic Progress Policy carefully before you decide to withdraw from all of your classes.

Throughout this policy the term "payment period" typically refers to a semester or summer term in which the student received financial aid.

The Boise State Financial Aid Office is required to perform a Return of Title IV Funds (R2T4) calculation for all students who had received federal financial aid and withdrew from a payment period after having begun attendance in classes or who stopped attending classes without officially withdrawing.

The withdrawal date, the length of the payment period, and the types and amounts of federal financial aid received are used in the R2T4 calculation to determine whether or not you retain eligibility for a portion of the aid that was advanced to you for the payment period. Any aid you received above the amount you are eligible to retain based on the R2T4 calculation is considered to be "unearned" and must be returned to the federal government. In order to determine these amounts, you must have withdrawn; no calculation will be performed prior to withdrawal.

**NOTE:** The last day you may completely withdraw from Boise State for the fall or spring semester with a 'W' is prior to the withdrawal deadline (the 10th week of classes for regular sessions). After that date you must file a complete withdraw appeal with the Dean of Students. See the Academic Calendar Deadlines by Session for dates if you are withdrawing from classes offered for all sessions including shorter sessions.

**The Date of Withdrawal Affects Amounts To Be Returned**

**If you withdraw before the first day of your classes,** you are ineligible for any federal aid.
1. Boise State cancels all fees for that term.
2. Financial aid loan and grant funds disbursed to your account and were applied to fees and any refunds sent you prior to the first day of the term will be canceled and returned to the federal government by Boise State, creating a balance on your account. Any federal financial aid refunded to you must be repaid to Boise State University.

**If you withdraw on or after your first day of classes for the term**
1. The complete withdraw falls under the federal requirements for recipients of federal financial aid for students who withdraw from or leave school before completing the term.
2. The Boise State Financial Aid Office is required to determine if you began attendance in each class for which you received federal financial aid. If the documented date you ceased attending is earlier than the date you withdrew, Boise State Financial Aid may use the earlier date if it more accurately reflects the last date you attended an academically related activity.
3. A Return to Title IV (R2T4) financial aid calculation will be completed based on your withdraw date, the length of the term, and the types and amounts of federal financial aid received. This calculation determines the percentage of federal financial aid you are allowed to keep and the amount that is to be returned to the federal government.

4. You are responsible for repaying Boise State the amount of aid returned to the federal government.

5. In some instances you may be required to return some grant funds to the federal government that was “overpaid”. In these situations, you will be mailed a letter and contract with instructions on how to return the funds. Boise State will initially serve as your liaison to the federal government. If you fail to sign the contract by the specified deadline, or fail to repay the grant funds in accordance with the contract, the “overpayment” will be referred to the federal government for collection. When this occurs, you are ineligible for future federal aid until the “overpayment” is resolved with the federal government.

Regulations Regarding Modules

A module is any class that does not span the full length of the semester or term. For example:

- You are considered enrolled in modules if you enroll in courses that span the entire payment period AND have also enrolled in courses that are shorter than the entire length of the payment period.
- You are considered to have enrolled in modules if you enroll in the summer term with two summer sessions that are offered sequentially, are both five weeks long, and you have the option to enroll in either session or both sessions.
- Workshops, and any other courses that don’t span the entire length of the payment period, are also considered modules.

For all programs or classes offered in modules, you will be considered to have withdrawn if you did not complete all of the days in which you were scheduled for the payment period.

For modules, you will still be considered enrolled for the term if, at the time you drop a module class, you provide Boise State written confirmation stating you plan on attending a course later in the same period.

When you attempt to drop a class that does not span the entire payment period, a pop up box will appear on your Student Center asking if you plan to return for a class that starts later in the payment period;

- If you answer No, the drop will be reviewed to determine if a Return of Title IV calculation should be performed.
- If you answer Yes, you provided written confirmation of your intent to return, and a return of funds calculation will not be done at that time.
- If you confirm your intent to return to a later module in the payment period and do not actually return, the R2T4 will be calculated using the actual date you stopped attending or the date the module was dropped.

The following three questions may be used to determine whether you are in a program offered in modules is a withdrawal and if the Return of Title IV Funds requirements apply:

Question 1: After beginning attendance in the payment period or period of enrollment, did you cease to attend or fail to begin attendance in a course you were scheduled to attend? If the answer is no, this is not a withdrawal. If the answer is yes, go to question 2.

Question 2: When you ceased to attend or failed to begin attendance in a course you were scheduled to attend, were you still attending any other courses? If the answer is yes, this is not a withdrawal; however other regulatory provisions concerning recalculation may apply. If the answer is no, go to question 3.
Question 3: Did you confirm attendance in a module beginning later in the period (this must be no later than 45 calendar days after the end of the module you ceased attending)? If the answer is yes, this is not a withdrawal, unless you do not return. If the answer is no, this is a withdrawal and the Return of Title IV Funds requirements apply.

These rules may impact you if you enrolled in modules and withdraw from one or more modules in the term, even if you have already completed some credits. The calculation to determine the percentage completed is now based on the calendar days scheduled to be completed prior to withdrawing REGARDLESS of any courses completed that are less than the length of the term. The percentage of completion will depend greatly on the timing of when you drop the courses which may determine whether this will be considered a withdrawal or require a recalculation of your awards.

For example, you enroll in three modules for a total of 12 credits.

- If you complete module one for four credits but drop the other two modules prior to the census date of the term and do not return, then no return of funds calculation is required. Your Pell Grant funds will need to be adjusted to less than half-time; no Direct Loan funds could be received after dropping below half-time; and the cost of attendance (COA) will be recalculated to exclude periods of non-attendance. Your financial aid previously awarded may be reduced and you will need to return those funds.

- If you withdraw at five weeks before completing the first module and will not return for a later module, then a return of funds calculation is required using the total days in all three modules for the calculation.

THE FIGURES BELOW ARE PROVIDED AS AN EXAMPLE ONLY:

Disclaimer: The Return of Title IV funds calculation is very complicated and very individualized. This example is provided to help you visualize what the policy is saying, but it is not practical for you to calculate your own repayment amounts.

Example:

For the Fall term, you received a Pell Grant of $950 and a Subsidized Direct Loan of $2,250 (the net amount of the loan). The amount of your student fees and health insurance were $3,594. You withdrew on September 23, the 33rd day of the term.

Based on the above information, a Return of Title IV calculation is performed which determines if any of your financial aid is to be returned to the federal government. The calculation determined that 30.6% or $979 of the total aid awarded was earned and $2,221 is unearned. Boise State is responsible for returning 69.4% or $2,494 of the fees. The lesser of the unearned aid or the fees to be returned must be returned by Boise State to the federal government. Boise State University automatically adjusts your financial aid award by reducing the award in the order specified by federal regulations, which in this example, is the subsidized loan, and returns the $2,221 to the Direct Lender. In doing so, you will see a balance due on your Boise State student account in the amount of $2,221 and you will be responsible for reimbursing this amount to Boise State. You may make payment arrangements with the Boise State Account Maintenance Office, Administration Building Room 101. When direct loan funds are reduced due to the R2T4 calculation and returned to Direct Lender, the lender will reduce your total loan balance accordingly.
### Impact of Complete Withdrawals and Dropping Classes

#### Comparison 1: Assume that all classes are full term (NO modules) and aid has disbursed

<table>
<thead>
<tr>
<th>Class Day</th>
<th>Day 11 - 60% of semester</th>
<th>After 60% of semester</th>
<th>Class Day</th>
<th>After 10th Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 10</td>
<td>No, if professor confirms attendance&lt;sup&gt;5&lt;/sup&gt;</td>
<td>No, if professor confirms attendance&lt;sup&gt;5&lt;/sup&gt;</td>
<td>Yes</td>
<td>No, if professor confirms attendance&lt;sup&gt;5&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

- **May owe back Pell Grant money to Boise State/ED:** Yes
- **May owe back DL Loan money to Boise State/ED:** Yes
- **May owe back Scholarships:** Yes (if student submits fee appeal) / No, if professor confirms attendance<sup>5</sup>
- **May owe back SEOG Grant:** Yes / No, if professor confirms attendance<sup>5</sup>
- **May owe back Perkins Loan:** Yes / No, if professor confirms attendance<sup>5</sup>
- **Eligible to continue in work-study job:** No / No

**Alternative Loans:** Student responsibility to return to lender. No cancellation by FAO.

- **Existing loans go into repayment or grace period:** Yes / Yes / Yes
- **May negatively impact future SAP eligibility:** No<sup>6</sup> / (Pace and Max Credits) / No<sup>6</sup> / (Pace and Max Credits)

#### Comparison 2: Assume that student drops a class/workshop before it started or before a "W" and aid disbursed.

<table>
<thead>
<tr>
<th>Class Day 1-10</th>
<th>After 10th Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>May owe back Pell Grant</td>
<td>Yes, if &lt;12 credits&lt;sup&gt;1&lt;/sup&gt; / YES, if &lt;12 credits&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>May owe back Direct Loans</td>
<td>No / No&lt;sup&gt;6&lt;/sup&gt;</td>
</tr>
<tr>
<td>Existing Loans go into repayment/grace period</td>
<td>No - if ≥6 credits&lt;sup&gt;1&lt;/sup&gt; / Yes - if &lt;6 credits&lt;sup&gt;1&lt;/sup&gt; / No - if 6+ credits&lt;sup&gt;1&lt;/sup&gt; / Yes - if &lt;6 credits&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>May negatively impact future SAP eligibility</td>
<td>No&lt;sup&gt;6&lt;/sup&gt; / No&lt;sup&gt;6&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

<sup>1</sup> Refers to "financial aid eligible" credits; 5 credits is considered half time for graduate students

<sup>2</sup> And assuming student passes remaining classes

<sup>3</sup> Classes shorter than one semester may receive a W. Check official calendar for deadlines

<sup>4</sup> Students with Campus Based Aid (Perkins, SEOG, Work Study) are unable to be overawarded. Aid would be reduced to fit within annual COA.

<sup>5</sup> Verification of attendance - instructor can provide documentation that student attended and participated in an educational activity (simply logging into BB is insufficient)

<sup>6</sup> Yes, if SAP appeal denied with conditions and <6 credit
**Comparison 3: Determining if student is completely withdrawing from a module**

**Question 1:** After beginning attendance in the period of enrollment, did the student cease to attend or fail to begin attendance in a course student was scheduled to attend?
- **No**... this is not a complete withdrawal
- **Yes**... go to question 2

**Question 2:** When the student ceased to attend or failed to begin attendance in a course he or she was scheduled to attend, was the student still attending any other courses?
- **Yes**... this is not a complete withdrawal
- **No**... go to question 3

**Question 3:** Did the student confirm attendance in a module beginning later in the period (must be no later than 45 calendar days after the end of the module the student ceased attending)?
- **Yes**... this is not a complete withdrawal
- **No**... this is a withdrawal and the Return of Title IV Funds requirements apply

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**One Enrollment Period or Payment Period**

Regular Spring Semester

**Summer -- One Enrollment Period or Payment Period**

1st 3-wk. | 2nd 3-wk.
---|---
1st 7-wk. | 2nd 7-wk.
10-week | 14-week
1st 5-wk. | 2nd 5-wk.

**Regular Semester or Payment Period**

1st 5-wk. | 2nd 5-wk. | 3rd 5-wk.
---|---|---
1st 8-wk. | 2nd 8-wk. | 2nd 10-week