



## UNW Financial Aid - Requirements for Withdrawal, Refund Policies, and Return of Title IV Federal Funds

### Requirements and Procedures for a Course Withdrawal

Students withdrawing from an individual on-campus course, must submit a 'Drop/Withdrawal/Add' form to the Registrar's Office in Nazareth Hall N2134, 651-631-5119, or email the form to [registrar@unwsp.edu](mailto:registrar@unwsp.edu). To locate the form, login to [MyUNW.edu](http://MyUNW.edu). For Trad undergrad courses search 'Add/Drop/Withdrawal from a Course' page. For on-line courses, search 'Dual Enrollment Forms'. Course enrollment and fees will continue until the completed form has been forwarded to the Registrar's Office.

### Withdrawal All Courses

For students immediately withdrawing from all courses mid-semester or notifying Northwestern of plans to discontinue enrollment after the current semester ends:

**Traditional Undergraduate (Trad)** – Prior to submitting a withdrawal, contact Student Life at 651-628-3398 or [studentlife@unwsp.edu](mailto:studentlife@unwsp.edu), to setup a meeting to process the withdrawal form with the Student Life Dean. To locate the Withdrawal/Not Returning form, login to [MyUNW.edu](http://MyUNW.edu) and search 'Add/Drop/Withdrawal from Course' page, then select the link 'Withdraw All Courses/Not Returning'.

**CGOAL (DE, AU, Grad)** – students voluntarily terminating all enrollment should contact their academic advisor and ask about a Program Withdrawal form.

**Official Termination Date** – When a student's enrollment is involuntarily terminated during a semester, their official Date of Termination will be considered the date of the last day before the decision to terminate.

**Release of Records** – Student records will not be released until arrangements have been made to fulfill any outstanding financial obligations the student may have to the University of Northwestern.

### Refund of Tuition and Fees

For students withdrawing from a course after classes begin, a refund of the tuition, if any, is determined as of the withdrawal date. Fees are non-refundable after the 100 percent refund period\*\*. Room and board payments are refunded in proportion to the time the student has been in residence. Within a month after termination, the student will receive either a bill or refund check. An account balance that is not paid in full will be transferred to Heartland ECSI for future monthly billing. Student accounts must be paid in full before student records or a diploma can be released. For questions contact at 651-631-5352, or email [StudentAccounts@unwsp.edu](mailto:StudentAccounts@unwsp.edu)

### Financial Aid Refund Policy

When a student receiving financial aid withdraws during the semester, the Financial Aid Office will run a calculation based on withdrawal date to determine if any of the financial aid the student received for the semester must be sent back to the funding programs.

**NOTE:** For students considering withdrawing from a course, it's highly recommended to contact a UNW Financial Aid Counselor beforehand, to calculate and discuss the financial impact of withdrawing. Contact the Financial Aid Office at 651-631-5212 or [financialaid@unwsp.edu](mailto:financialaid@unwsp.edu).

### Refund of UNW Institutional Aid (Scholarships, Grants, Discounts)

Return of UNW aid is calculated based on the tuition refund table\*\*. If a student withdraws from a class and receives a 20% tuition refund, their UNW aid will be decreased by 20%. If the student withdraws later in the semester, where no tuition refund is given, their UNW institutional aid will not be reduced.

### Refund of Title IV Funds – Federal/State Grants and Loans

For students with Federal and/or MN State grants or loans who withdraw within the semester, the calculation for return of unearned aid received is directed by Federal and State Government regulations which UNW is required to follow.

**Federal Refunds** – Return of Title IV funds (R2T4) is determined by the number of days a student has been in attendance. If a semester is 115 days long and the student withdraws on the 30th day, the student has earned only 26% of the federal aid they have received, which means – the University must collect from the student and return 74% of the funds back to the federal programs. If the student withdraws past the 60th percentile of the semester, no federal funds will be required to be returned. Funds will be returned in this order: 1-Unsubsidized Direct Loans, 2-Subsidized Direct Loans, 3-Federal Perkins Loans, 4-Direct PLUS Loans, 5-Federal Pell Grant, 6-Iraq and Afghanistan Service Grant, 7-FSEOG.

**Minnesota State Grant refunds** – Return of State Grant funds considers the amount of returned funds to Federal and UNW Institutional Aid programs, then calculates the amount to be returned to the State Grant program based on credits and attendance. This is calculated at the time of withdrawal.

**Unofficial Withdrawals** – If a student stops attending classes or does not successfully pass any of their courses and does not officially withdraw, they are considered unofficially withdrawn and an R2T4 calculation will be performed unless the student completed more than 60 percent of the semester, as documented by their attendance in academically related activities. In the case of unofficial withdrawal, the withdrawal date used in the R2T4 calculation is either the last date of attendance (if available) or the midpoint of the semester.

**Timeframe** – Within 30 days of a student's withdrawal, the Financial Aid Office will complete the R2T4 calculation and will determine if refunds of MN State Grant funds or institutional aid are required. The student will be notified when this calculation is complete. The student will also be notified if a post-withdrawal disbursement is available and will be instructed on how they can receive that disbursement. Within 45 days of the student's withdrawal, all necessary funds will be returned.

\*\* Trad Refund Table – [Traditional Undergraduate & Dual Enrollment Catalog/Financial Information](#), page 21.

\*\* CGOAL Refund Information – [College of Graduate, Online & Adult Learning Catalog/Course Registration](#), page 28.

## **R2T4 Process Overview and Applicability**

The Financial Aid office calculates the return of Title IV funds (R2T4) once the withdraw form has been sent. The Registrar's office and Student Accounts office first updates the credits and charges for the withdrawal. The Financial Aid office personal ensures that the proper amounts are returned to the appropriate Title IV programs in a timely manner. The Financial Aid Office sends a letter to the student to let inform of his or her obligation to repay funds.

The UNW Student Accounts Office tracks the funds that need to be repaid by the student. The acceptable methods of payment for repaying the funds owed to Northwestern after the recalculation of Federal Aid is through Student Accounts on myUNW, sending a check by mail or paying in person on campus at Riley Hall 1420. The Student Accounts Office can also be contacted by phone at 651-631-5352.

The Financial Aid Office is responsible for referring overpayments to the U.S. Department of Education. The Financial Aid Office will record the student's obligation to repay a Title IV overpayment in NSLDS if the situation ever arises. In a situation where the student has earned post-withdrawal disbursements (PWD), UNW has not had any cases of this occurrence, and would seek the counsel of the Financial Aid Office if it should ever happen.

A PWD of grants must be disbursed within 45 days of the date of the school's determination. A PWD of loan funds must be offered to the student within 30 days of the date of the school's determination that the student has withdrawn, allowing the student at least 14 days to respond to accept or decline funds. UNW will keep record of the PWD process for any student using the Department's PWD tracking sheet to track the handling of PWDs. All PWD disbursements are applied to the student account first, and any resulting credit balance will be disbursed to the student as soon as possible and no later than 14 days from the date of disbursement.

When a student receiving financial aid withdraws during the semester, the Financial Aid Office will run a calculation based on withdrawal date to determine if any of the financial aid the student received for the semester must be returned back to the funding programs. For students with Federal and/or MN State grants or loans who withdraw within the semester, the calculation for return of unearned aid received is directed by Federal and State Government regulations which UNW is required to follow. Return of Title IV funds (R2T4) is determined by the number of days a student has been in attendance. If the student withdraws past the 60th percentile of the semester - no federal funds will be required to be returned.

Title IV credit balances are returned to the student when the student withdraws from UNW and all R2T4 calculations have been completed. The student accounts office is notified immediately once the R2T4 calculation has been completed and the student has been sent the notification letter. A credit balance will be disbursed as soon as possible and no later than 14 days after the calculation of a R2T4.

The Financial Aid Office liaison and Associate Registrar are responsible to report the withdrawal date to NSLDS.

The Financial Aid Office ensures that the steps towards R2T4 completion are done as soon as possible but no later than 45 days after the student has been determined to be withdrawn. This process includes sending back unearned aid if disbursed aid exceeds earned aid or making post-withdrawal disbursements if the earned aid exceeds the disbursed aid.

## Policies

Northwestern does not complete an R2T4 unless the student has withdrawn from all courses in the semester and received federal aid (unless the student was only offered federal work-study). There would be no R2T4 if the student qualifies for an R2T4 exemption, dropped classes but did not completely withdraw from the semester, never began attendance in any classes, or did not attend at least one day of classes in the semester.

A student is considered a withdrawal if all or the remaining courses in the semester are withdrawn. The student would also be considered withdrawn if the student withdraws from a modular course without confirming they will attend in a future semester course. The student Financial Aid would be corrected to the enrollment status if the student withdraws from the course prior to it starting or having attended the course.

The Title IV programs which require a return to title IV funds (R2T4) are Pell grant, FSEOG, Direct Subsidized Loan, Direct Unsubsidized Loan, Graduate PLUS Loan, and Parent PLUS Loan.

R2T4 exemptions apply to a student in modular courses (i.e. TRAD student in quad 1 or quad 2) if the following is true: student withdrew because graduation requirements are complete, student successfully completed on module that covered 49% of the enrollment period, student adj PELL to TIV eligible courses, OR those courses complete and no loans.

The number of days in the semester used in the denominator of the R2T4 calculation is the total number of days in the semester in which the student is enrolled based on the start date and end date. If the student is in modular courses only those courses are used with the first date of the first course and last date of the last course used. If there are breaks in the semester of 5 or more days, the number of days is subtracted from the total.

The COVID-19 related waivers have terminated.

## Procedures

UNW withdrawn students are identified for official withdraw upon their submission of the withdrawal form via myUNW or with their Student Life Dean or Academic Advisor. In the case of an unofficial withdraw, UNW Financial Aid Office runs the report for students with all Fs or 0.0 GPA to locate those students who did not receive a grade and then processes the R2T4 to determine if the student earned their F (0.0 GPA). The communication between the UNW offices in the R2T4 process is between the Student Success office, Student Life, Enrollment management, Student Accounts, Registrar's Office and the Financial Aid Office. Each office liaison strives to communicate in a timely and accurate capacity.

UNW does not monitor students after they have left for the purposes of performing a R2T4. UNW monitors for when a student actually leaves based upon withdrawal notifications and credit monitoring. In the instance where a student has withdrawn from subsequent courses, the Financial Aid uses a weekly credit monitoring system to monitor these situations and follow up with the student and Student Success team to activate a R2T4 if needed.

### **Withdrawal Date**

The date of withdrawal for an official withdrawal is determined to be the last day of attendance. A student voluntarily terminating all enrollment during the semester must complete the withdrawal form by contacting the Student Life Dean or Academic Advisor.

### Policies

The policy at UNW is to use the last date of attendance (LDA) when calculating the withdrawal date. At UNW, the LDA can be found even in the case of an unofficial withdrawal. The UNW processes has been set up to gather the LDA even though UNW is not required to take attendance. Though UNW faculty are not required to take attendance, the system is in place to keep actual record of attendance thus the LDA is used as the withdrawal date.

If a student fails to earn a passing grade in at least one course, the student is on a report run at the end of the semester that shows all students with the grade of F. The Financial Aid liaison processes each of these students to determine if the student had passing grades that coincided with the F grade or came after the F grade. If the F grade(s) were for the final courses in the semester, the Financial Aid liaison uses the dates of the semester and the last date of attendance in the course to determine if the student earned the F grade and thus if the R2T4 calculation is mandatory or not.

An unofficial withdrawal as in the case of a student withdrawing due to extenuating circumstances (unable to officially withdraw) will use the LDA as the withdrawal date or if there is no known LDA, the 50% point of the semester will be used.

If the student had provided written confirmation of attending a future modular coursework but does not return for the subsequent course in the semester as was confirmed at the time of a partial withdrawal, UNW will calculate the R2T4 immediately.

UNW does not have a LOA policy in Financial Aid.

The date the student withdrew is determined based on the withdrawal form completed by the student. For those students who do not complete the form, the Financial Aid Office communicates with the Enrollment Management Office upon discovery from the credit monitoring report completed each week.

The LDA is the last day the student was physically in the classroom, or for online courses the last day the student submitted coursework or discussion post activity.

Modular courses are mainly in the Graduate and Adult Undergraduate programs. The Traditional Undergraduate programs use full semester courses along with Quad courses and the quad courses are considered modular courses.

### Procedures

The date used for calculating the Return of Title IV Funds is the Last Date of Attendance (LDA). UNW always determines the LDA and uses this date as the withdrawal date. The Financial Aid Office calculates and completes the communication to the student regarding funds to be sent back to the program as soon as possible but no later than 45 days after the student's withdrawal date. The student's withdrawal date is the day the student completed the form or contacted the Student Life or Student Advising office.

The communication between the Financial Aid Office, Enrollment Management Office, Registrar's, Student Life, and Student Academic Advising staff is through email and if necessary, in phone calls.

The last date of attendance is determined as the last day the student was physically in the classroom or if the course is an online course, the last day the student submitted coursework or a discussion post activity. The LDA is used as the withdrawal date for the R2T4 calculation.

### **R2T4 Formula Calculation**

The Financial Aid Office completes the R2T4 calculation using the Auditor's suggested Return of Title IV Funds Calculation Spreadsheet. Each calculation is kept in an electronic student file along with supporting documentation saved to the inner office file.

An R2T4 is triggered when the Withdrawing Student Form is sent to the Financial Aid Office by the Student Life, Academic Advising, or Enrollment Management Office. The Financial Aid Office runs a credit monitoring report each week to track all students. This monitoring report ensures the record of student enrollment in the case of a fully withdrawn student so that the R2T4 process is not missed. At the end of the semester, the calculation is triggered when a report is run for all students in the 0.0 GPA category.

For TRAD students, the scheduled number of days is the number of days between the start and end of the semester minus the number of days in the scheduled breaks of 5 days or more for period of enrollment. For CGOAL students, the scheduled number of days is the number of days total in each modular course which is found in Banner page SSASECT. In general, the number of days in the semester used in the denominator of the R2T4 calculation is the total number of days in the semester in which the student is enrolled based on the start date and end date. If the student is in modular courses only those courses are used with the first date of the first course and last date of the last course used. If there are breaks in the semester of 5 or more days, the number of days is subtracted from the total number of days in the semester.

UNW does not disburse aid unless the student verification is complete.

### Procedures

When a student has withdrawn from UNW, the withdrawing student form is completed by the student with the Student Life or Student Advising Office. The information is communicated to the Enrollment Management Office, Financial Aid Office and Student Accounts Office. The LDA is used to determine the withdrawal date for Title IV refund purposes. The R2T4 calculation takes the LDA divided by the number of days in the semester to reflect the amount of Financial Aid Title IV funds the student keeps and the amount that must be sent back to the program.

The Institutional charges is based on the date the student withdrew from the semester. The Institutional Aid is prorated based on the percentage of Institutional charges refunded.

Each R2T4 calculation is documented with supporting forms used in the calculation in the electronic student file. In the saved documents there are copies of the COD screens showing the amount that was refunded back to the intended federal program.

### **Post-Withdrawal Disbursements**

#### Policies

A post-withdrawal disbursement (PWD) is very rare at UNW. A post-withdrawal disbursement must be completed if the student receives less Title IV aid than the amount earned. UNW would offer a disbursement of the earned aid that was not received. The Financial Aid Office would notify the student or parent (in the case of a parent PLUS loan) of the availability of post-withdrawal disbursements. The Financial Aid Office would keep record and track the notification and authorization to make the disbursement. The notification and response must be completed within the 45 day timeframe from the student withdrawal date. If there is not response from the student, the post-withdrawal disbursement would be terminated.

#### Procedures

A post-withdrawal disbursement (PWD) option to the student or parent would be communicated within the 30 day timeframe from the date of the student withdrawal. Email will be used to notify and track the activity. The Financial Aid Office will handle take the action requested by the student or parent.

### **Returning Unearned Funds**

#### Policies

UNW uses the R2T4 calculation to return the exact amount shown to the Title IV program. If there is a portion the student must return, UNW references that amount in the letter sent to each student while also outlining that the funds are repaid to the loan holders according to the terms of the borrower's promissory note.

#### Procedures

The students are notified if they owe a Title IV grant overpayment or loan overpayment in a letter sent directly to the student. The letter also informs the student of their responsibility for returning any unearned funds. The letter is sent from the Financial Aid Office and the Student Accounts Office is alerted about each letter sent.

The Financial Aid Office starts the R2T4 process within a week of the student withdrawal with the intention of completing the process in a timely manner, but no later than 30 days from the time the student withdrew. In the process, the UNW Financial Aid Office will send the letter to the student to inform the student of the return of funds.

### **Overpayment Resolution**

#### Policies

UNW will send a letter to the student regarding the amount UNW was required to return to the particular program. If there are funds the student must return, the letter will indicate this amount and assure the student that if they end up not returning the portion, it will be part of the loan amount and under the signed MPN the student has on file.

#### Procedures

UNW will notify students once aware of the situation of their need to return the money they have received as a refund. For loans UNW Financial Aid Office notifies servicers directly if a student doesn't return loan funds that they received, and then the servicer does a final demand letter. In the case of a Pell overpayment, if a student hasn't repaid the funds within 30 days or made satisfactory arrangements, UNW will at that point put the overpayment indicator in NSLDS. The process will be monitored by the Financial Aid Office, and the indicator would also be set by the FA Office.