
Withdrawal Guidelines

Withdrawal from Course

Financial Refund Policy for Students Withdrawing from Course(s)

Full-time traditional students who drop below 12 credits after the end of the drop/add period, based on enrollment in a course or in an accelerated course and failure to attend, will receive no adjustment to the full-time tuition charge and may be subject to an adjustment to financial aid and other charges.

SAGE or part-time traditional students who drop during the drop/add period without replacing an equal number of credits in the same period, or who withdraw from courses after the end of the drop/add period, will receive an adjustment of tuition, fees (if applicable), and financial aid as required, based on the date of withdrawal, according to the following schedule:

Course Withdrawal Financial Refund Schedule:

Students must use the College's published requirement for notification of withdrawal in order to be subject to the College's refund policy regarding tuition/fees/other charges. Information about withdrawal procedures can be found in the Academic Policies and Services section of the Catalog or by contacting the Registrar's office or Student Financial Services.

For Non-accelerated Courses:

Prior to first class meeting - 100% Tuition Refund

Prior to End of the 1st Week of Semester - 90% Tuition Refund (if not replacing credits)

Prior to the End of the 2nd Week of Semester - 75% Tuition Refund

Prior to the End of the 3rd Week of Semester - 50% Tuition Refund

During and After the 4th Week of Semester - No Refund

For Accelerated Courses:

7-8 Week Courses

Semester Schedule of Course Withdrawals - % Refund

Prior to First Class Meeting - 100%

After First Class Meeting - 90%

After 2nd Class Meeting - 75%

After 3rd Class Meeting - 50%

After 4th Class Meeting - None

6-9 Class Meetings

Semester Schedule of Course Withdrawals - % Refund

Prior to the First Class Meeting - 100%

After First Class Meeting - 75%

After 2nd Class Meeting - 50%

After 3rd Class Meeting - None

4-5 Class Meetings

Semester Schedule of Course Withdrawals - % Refund

Prior to the First Class Meeting - 100%

After First Class Meeting - 25% A

After 2nd Class Meeting - None

2-3 Class Meetings

Semester Schedule of Course Withdrawals - % Refund

Prior to the First Class Meeting - 100%

After 1st Class Meeting - None

Acadeum or OCICU Online Courses

Prior to the term start date of class - 100%

After the term drop deadline (OCICU School) – None

[Financial Refund Policies for Withdrawal/Separation from the College or Courses](#)

It is a student's responsibility to notify the College when it is necessary to withdraw from course enrollment (from individual courses or from all courses) for any reason. Withdrawal or Leave of Absence Notification can be made through the Registrar's link at **my.cedarcrest.edu** on the College's student web information system. Students must have a valid User ID and password to access this function. For additional information regarding Withdrawal or Leave of Absence procedures, please refer to the Academic Policies and Services section of the Catalog.

All students who withdraw from all courses during a semester or session, either by official notification to the College, or by failing to remain enrolled in courses as expected without any notification to the College are considered to have Withdrawn/Separated from the College and are subject to the Financial Refund Policy for Students Withdrawing/Separating from the College.

If a student is withdrawing from individual courses during a semester, but will continue to be enrolled in remaining courses, or receives a letter grade for any course that session, they are not considered to have withdrawn or separated from the College and may be subject to a refund of individual course charges under the Financial Refund Policy for Students Withdrawing from Course(s).

Assistance with the withdrawal process can be obtained through Academic Advising, the Registrar's Office or Student Financial Services. Resident students must notify the Director of Residence Life whenever they plan to vacate a residence hall prior to the end of their contract period. Students who are withdrawn from the College or from housing for disciplinary reasons are not eligible for any refund, except pro-rated board, unless required by federal, state, or other regulations.

Financial Refund Policy for Students Withdrawing/Separating from the College

Students withdrawing from the College (or from all classes) after the first day of the semester, but prior to the 60% point of the semester, will have all tuition, fees designated as refundable, and financial aid (federal Title IV funds, state funds and institutional aid) pro-rated based on the number of calendar days remaining in the semester. Calendar days are calculated as the number of calendar days completed out of the total number of calendar days in a semester, excluding scheduled semester breaks of five days or more. After the 60% point of the semester, no adjustment to tuition, fees or financial aid will be made.

Resident students will receive a 90% refund if terminating their housing contract within the drop/add period (first week of the semester). After the close of the drop/add period, no refund of room charges will be made. Board charges (meal-plans) will be pro-rated to the 60% point of the semester and a pro-rata refund will be issued to the student.

There is no refund of the Resident Communication Fee after the semester begins. Title IV financial aid recipients will have the unearned portion of financial aid (grants and/or loans) returned to the

Title IV funding source, in accordance with the federal Return of Funds policy governing Title IV assistance.

Recipients of Title IV financial aid who are subject to a calculation of eligibility after withdrawal will have funds returned to Title IV programs in the following order, as applicable: Unsubsidized Direct Stafford Loan, Subsidized Direct Stafford Loan, Perkins Loan, Direct PLUS (Graduate Student), Direct PLUS (Parent), Pell Grant, FSEOG, TEACH Grant, other Title IV assistance. Detailed Title IV policy regarding the adjustment of federal financial aid funds is available by request through Student Financial Services.

Cedar Crest College is required by federal statute to determine how much financial aid was earned by students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or semester. The Title IV programs that are covered by this statute are: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal TEACH Grants, Federal Subsidized and Unsubsidized Stafford Loans, Federal Perkins Loans, Federal PLUS Loans, and in some cases, certain state grant aid to students.

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still complete a Return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

The calculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed = the number of days completed up to the last date the student attended or participated in an academically related activity divided by the total days in the term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned = 100% of the aid that could be disbursed minus the percentage of earned aid multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind, that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her the institution would owe the student a post-withdrawal disbursement which must be paid within 45 days of the date of determination of the student's withdrawal (for grant funds) or within 180 days of the date of determination (for loan funds, which we will request approval for in writing).

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of determination of the student's withdrawal.

Refunds are allocated in the following order:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Federal Parent (PLUS) Loans
- Federal Pell Grants for which a Return of funds is required.
- Federal Supplemental Opportunity Grants for which a return of funds is required.
- Federal TEACH Grants for which a return of funds is required.

There are some Title IV funds that you were scheduled to receive that you cannot earn once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first two weeks of your program before you withdraw, you will not earn any Stafford loan funds that you would have received had you remained enrolled past the second week. If you receive (or Cedar Crest College or your parent receive on your behalf) excess Title IV program funds that must be returned, Cedar Crest College must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If Cedar Crest College is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan)

repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the unearned amount. You must make arrangements with Cedar Crest College or the Department of Education to return the unearned grant funds.

NOTE: The federal government requires that all full-time students make satisfactory academic progress toward a degree or certificate. Please review the Standards of Satisfactory of Academic Progress

Treatment of Non-Title IV Aid When a Student Withdraws

Cedar Crest College follows guidelines for Title IV programs (see above) when calculating the amount of institutional and/or state aid and/or outside scholarships that you have earned up to your last date of attendance or participation in an academically related activity. Types of aid covered by this policy include but are not limited to: institutional scholarships and grants, PHEAA State Grant and/or any other scholarship or grant funds.

When you withdraw during your period of enrollment the amount of non-Title IV assistance that you have earned up to that point is determined by the same specific formula used to calculate Title IV funds earned. If you received more assistance than you earned, the excess funds must be returned by Cedar Crest College and/or you.

Once you have completed more than 60% period of enrollment, you earn all the aid that you were scheduled to receive for that period.

Treatment of Institutional Charges When a Student Withdraws

Cedar Crest College follows guidelines for Title IV programs (above) when calculating the amount of unearned institutional charges to be refunded. Charges eligible for refund are tuition, room, and board and overload charges. Fees are non-refundable.

Once you have completed more than 60% of the period of enrollment, you have earned all of the charges billed for that period.

Non-Standard Term Part-Time Students - Refunds

Students enrolled in one or more non-term courses (modules) and courses that do not span the entire semester will receive a refund of institutional charges according to the [current refund table](#). Students receiving federal financial assistance (Title IV) also follow federal policy with respect to Title IV aid with the following clarifications:

If a student fails to complete all modules scheduled for a semester, the student is considered a withdrawal at the time the student ceases attendance.

If a student withdraws from a module but indicates in writing to the College that he or she will attend a later module during the same semester, the student is not considered a withdrawal. If the student fails to attend the later module, the date of withdrawal reverts to the original withdrawal from the prior module. The later module will be included in the period of enrollment.

Without written confirmation of the student's intent to attend a later module in the same semester, a student who withdraws from a module or has ceased attendance is considered a withdrawal.

If a student begins but fails to complete the final module(s) in a semester, the student is considered to have withdrawn.

If a student receives a failing grade for the final module (s) in a semester, the College must determine if the student ceased attending and is therefore considered a withdrawal.

The Return of Title IV Funds calculation process will begin as soon as possible after it is determined that a student has withdrawn or ceased attendance. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after determining the student's last date of attendance or participation in an academically related activity. If the student returns for a later module in the payment period, the Return of Title IV Funds will be reversed.

When a Student Fails All Classes

If a financial aid recipient who has not officially withdrawn fails to receive a passing grade in at least one class during the term, the Student Financial Services Office will determine whether the student actually established eligibility for the aid originally awarded. Instructors will be contacted and asked to provide information on the student's attendance. If the student did not begin attendance, or stopped attending during the payment period, the financial aid originally awarded

will be canceled or adjusted. The Student Financial Services Office will calculate the total days attended based on the last documented academic related activity. In the event that this information is not available, the Federal Aid will be automatically prorated to 50% earned based on the US Department of Education (ED) Federal policy.

Military Tuition Assistance (TA) Refund Policy – Cedar Crest College

Return of Tuition Assistance: Military Tuition Assistance (TA) is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of TA funds originally awarded.

To comply with the new Department of Defense policy, Cedar Crest College will return any unearned TA funds on a prorated basis through at least the 60% portion of the period for which the funds were provided. TA funds are earned proportionally during an enrollment period, with unearned funds returned based upon when a student stops attending. These funds are returned to the military Service branch.

Instances when a Service member stops attending due to a military service obligation, the educational institution will work with the affected Service member to identify solutions that will not result in student debt for the returned portion.

15-week Course Withdraw submitted

Before or during weeks 1-2 100% return

During weeks 3-4 90% return

During weeks 5-6 75% return

During weeks 7-8 50% return

During weeks 9 40% return (60% of course is completed)

During weeks 10-15 0% return

7-8-week Course Withdraw submitted

Before or during week 1 100% return

During week 2 75% return

During weeks 3-4 50% return

During week 5 40% return (60% of course is completed)

During weeks 6-8 0% return