

## What Happens If I Withdraw From One or All Of My Classes?

If your invoice is paid using financial aid, and it is necessary to officially withdraw from all classes, please see the "Refund/Repayment Policy."

If you withdraw from some but not all of your courses, your aid could be affected as follows:

### **1. Academic Considerations:**

The first and most important thing to consider before dropping classes is how it will affect you academically. You should meet with your advisor to consider all implications of dropping a course.

### **2. Financial Implications:**

If you are receiving financial aid, you will be reviewed for Satisfactory Academic Progress (see next page). In addition, you are subject to the Refund/Repayment Regulations. If you drop below half time, you can no longer work as a Federal Work-Study student.

### **3. Scholarship Concerns:**

Scholarships have credit hour requirements. If you drop below the required hours, the refund is repaid to the scholarship.

### **4. Federal Pell Grant:**

The Pell Grant will be adjusted for any change in enrollment that occurs on or prior to the 15<sup>th</sup> day of the semester. Pell will also be adjusted for any class withdrawn from that has not yet begun.

### **5. Ohio Instructional Grant (OIG):**

OIG is based on full-time enrollment. If enrollment drops below full-time during the university's 100% refund period, then 100% of the grant will be canceled. If enrollment drops below full-time during any other refund period, the grant will be pro-rated.

### **6. Additional Loan Concerns:**

Dropping classes may have an impact on your student loans! Student loans, including Federal Perkins Loan, Nursing Student Loan, Subsidized Stafford Loan and Unsubsidized Stafford Loan, will stay in deferment status as long you continue to attend school at least half time (6 credit hours per term.) If you drop below half time for longer than six months (Stafford) or nine months (Perkins and Nursing), these loans will go into repayment. In addition, student loans currently being disbursed may be cancelled and returned to the lender, if you drop below half time. For example, if your loan is for two semesters, the second semester portion may be cancelled, reduced or returned.

In addition, you should consider the information in the following sections.

## Refund/Repayment Policy

This refund policy is used to determine the amount of federal student aid that must be returned (refunded) to the appropriate aid programs and should not be confused with the published University refund policy. When a student withdraws\* from all classes prior to completing 60 percent of the period/semester for which federal aid was provided, the following refund policy will apply:

*The refund/repayment policy is a pro-ration of earned versus unearned financial aid. The earned financial aid percentage is determined by taking the days attended in the period by the total days in the period (i.e., student withdraws on the 5th day of the semester which has 110 days in its period,  $5/110 = 5$  percent earned). Subtracting earned aid from aid that was awarded and disbursed gives you the amount of unearned aid that must be returned. The responsibility to repay unearned aid is shared by the institution and the student in proportion to the aid each is assumed to possess.*

*The student may be billed from The University of Akron for any account balance created when the college is required to return funds. The balance due would be the result of tuition charges that are no longer being covered by the unearned aid or unearned aid that the student received in an excess aid check.*

*Under the refund/repayment policy, the programs are reimbursed in the following order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Federal Perkins Loan, PLUS Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and LEAP funded programs.*

*State aid will be refunded based on the published University refund policy.*

**\*Withdrawal dates are determined in one of the following ways depending on the situation.**

- The date the withdrawal form is processed by the Office of the Registrar.
- The date the student is officially dismissed from the College.
- The last date of documented academic attendance.
- In case of unofficial withdrawals or persons receiving all "F"s, it is the mid-point of the period of enrollment or last date of documented academic event.

Once the student has completed 60 percent of the payment period, all financial assistance is considered earned, although successful completion of coursework is required to maintain satisfactory academic progress.

Please inquire in The Office of Student Financial Aid & Student Employment for more information on our refund policy.

## SATISFACTORY ACADEMIC PROGRESS

Federal Regulations require that The University of Akron review the academic progress of students applying for/or receiving Federal Title IV student financial aid **at least** once annually.

**This rule applies to all students applying for aid whether or not financial aid has been received previously.** Students' progress will be checked prior to the initial receipt of financial aid **and** at the end of each Spring semester. An exception to this exists for students who either receive all "F" grades, or all "W" (Withdraw) grades (or a combination thereof, for a semester. These students will be identified and evaluated each term. If it is determined that you are not making satisfactory academic progress toward your degree, you will no longer be eligible to receive Federal Title IV financial aid based on the policies and procedures that follow. There are both a quantitative (maximum time frame/completion rate) and a qualitative (grade point average) measure in determining satisfactory academic progress for Federal Title IV aid and programs.

### Programs Affected:

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant (FSEOG)
3. Federal Work-Study Program (FWS)
4. Federal Perkins Loan (FPL)
5. Nursing Student Loan (NSL)
6. Federal Stafford Loans, Subsidized and Unsubsidized
7. Federal Plus Loan (Parent's Loan for Undergraduate Students)

### Minimum Hours To Be Completed

Students must successfully complete a minimum of 70% (rounded down) of the total number of hours for which they are enrolled on the 15<sup>th</sup> day of the semester/term. All courses for which you are registered on that day are counted as an attempted course whether you withdraw from, receive a failing grade for, or otherwise fail to complete the course.

A cumulative (all attempted coursework) completion rate of 70% must also be maintained. To determine the number of credit hours you are required to successfully complete during the semester/term (or cumulatively) to remain in compliance, multiply the number of hours for which you are/have enrolled on the 15<sup>th</sup> day by 0.70. For example:

| Registered (Attempted) | Hours Required Hours to be Completed |
|------------------------|--------------------------------------|
| 6                      | 4 (70% X 6=4.2)                      |
| 12                     | 8 (70% X 12=8.4)                     |
| 16                     | 11 (70% X 16=11.2)                   |
| 32                     | 22 (70% X 32=22.4)                   |
| 75                     | 52 (70% X 75=52.5)                   |
| 112                    | 78 (70% X 112=78.4)                  |

Successful completion of a course for purposes of the Satisfactory Academic Progress calculation, are grades of A, B, C, D,\* or CR. All other grades, including Withdrawals (W, WD) and Incompletes will not be counted as a successful completion.

\*Students taking developmental courses only or a combination of developmental and regular courses must successfully complete the required percentage also. Grades of A, B, C, and CR are acceptable grades for completion of developmental courses. **Grades of D and F are not acceptable for developmental courses; however these grades will be calculated as part of your GPA for the term.**

**NOTE: A student may take no more than 30 hours of developmental courses while receiving Federal Title IV student financial aid.** Incomplete (I) or In-Progress (IP) grades are counted as unsuccessful attempts. Once an I or IP has been changed to an A, B, C, D, or CR, it can be added to the number of hours completed for the term of the original registration. **It is the student's responsibility to notify The Office of Student Financial Aid & Student Employment once an I or IP has been changed to a valid grade.**

### Undergraduate Grade Point Average

Your grade point average must be equal to, or higher than, the standards established by the University College. The specific requirements are as follows:

| Hours Attempted | GPA Required |
|-----------------|--------------|
| 0 – 16          | 1.25         |
| 16.1 – 32       | 1.50         |
| 32.1 – 48       | 1.75         |
| 48.1 +          | 2.00         |

## **Hours Attempted (Maximum Time Frame Policy)**

Students are required to complete their degree requirements within a specified time frame. Federal regulations require that students complete their degree program by the time they have attempted 150% of the hours normally required for completion of the degree. For example, a program that requires a total of 128 credit hours must be completed by the time students have attempted 192 credit hours (128 X 150%.) Programs requiring 64 credit hours must be completed by the time students have attempted 96 credit hours (64 X 150%.)

For transfer students, academic progress will be reviewed to determine the status of each student in relationship to his/her program's maximum time frame. Once transfer credits are posted, they will be considered in our next satisfactory academic progress review. Transfer hours will be included in the number of hours earned and attempted.

The 150% maximum time frame allowance for completion of the program is intended to be long enough to allow for changes in major, loss of credit due to transfer, withdrawn coursework, minors, double majors, etc.; therefore no extensions of the maximum time frame will be granted for those reasons.

### **Additional Information For Undergraduate Students Only**

**1. English Language Institute-** Students eligible for federal aid may take one year of courses from the English Language Institute. These courses must be successfully completed, and the student must pass the Test of English as a Foreign Language.

**2. Options for Aid When Standards of Satisfactory Progress Have Not Been Met-** When a student is in violation of the Standards of Satisfactory Academic Progress, three possible options for financial assistance are as follows: (1) Ohio Instructional Grant; (2) University Installment Payment Plan; (3) Alternative Loan Programs.

**3. Availability of Campus-Based Aid (Federal Perkins, NSL, FSEOG or FWS)-** A student who is working to resolve a standards violation (e.g. raising g.p.a.) during summer will not be considered for a campus-based fall/spring award until course work is completed. It cannot be guaranteed that campus-based funds will be available when needed. Students must have between a 2.0-2.5 grade point average to qualify for campus-based aid under University policy.

## **Additional Information For All Students (Graduate, Law and Undergraduate)**

- 1. Transfer Students**-Transfer students will be eligible for federal aid through spring semester of the year of transfer. At that time, progress will be reviewed to determine the status of the student for receipt of future aid and to establish a maximum time frame for the receipt of aid. All prior courses attempted at any school will count toward your maximum time frame.
- 2. Reduction of Hours During the Semester**-Students are encouraged to review their financial aid status when any one of the following circumstances occur:
  - A. One or more classes are dropped;
  - B. Total withdrawal from the University, or;
  - C. Dismissal from the University.

### **If You Do Not Meet the Standards of Satisfactory Academic Progress...**

Students who fail to meet the Standards of Satisfactory Academic Progress will lose eligibility for Federal Title IV aid programs. They will be notified, in writing, of this action. In addition they will be provided an opportunity to appeal this decision based on mitigating circumstances that may have occurred during the year or semester that could not have been anticipated. (See Below)

### **The Appeal Process**

Students who have lost eligibility for Federal Title IV Student Financial Aid may appeal that decision by following the procedures outlined below. Those wishing to utilize this process must be able to document mitigating circumstances that occurred during the year/semester in question, that could not have been anticipated prior to that period, and that adversely affected their ability to successfully complete their required coursework. Events such as the death of an immediate family member, extended illness suffered by the student, or other unforeseeable events that may have cause hardship for the student may be considered examples of mitigating circumstances.

#### **If you wish to file an appeal:**

1. Complete the Standards of Satisfactory Academic Progress Appeal Form, which will be mailed to you upon notification of your loss of eligibility, or which is available in the Office of Student Financial Aid.
2. Attach complete third party documentation from a reputable source (e.g. doctor, counselor, family services, police, etc.) that has knowledge of both your personal situation and of the mitigating circumstances that you are claiming.

**Documentation should not only indicate the mitigating circumstances that caused you to have academic problems during the semester/term, but also must clearly indicate that the circumstances that caused the problems have been rectified so that you will be able to be successful in future terms. Appeals submitted without the proper third party documentation will not be reviewed and will be returned to you.**

3. If you choose to do so, complete the Appeal Process immediately after receiving notification of loss of eligibility so as to minimize the time during which your financial aid status is in question. **You may wish to make alternative arrangements with Student Accounts, e.g. the Installment Payment Plan, for holding your classes while a decision on your appeal is being rendered.**

4. In most cases, the Standards of Satisfactory Academic Progress Appeals Committee will render a decision within 2 weeks of our receipt of a fully completed Appeal Form (with appropriate documentation).

5. Mail or drop off the completed Appeal Form and documentation to:  
**Satisfactory Academic Progress Appeals Committee  
Office of Student Financial Aid  
The University of Akron  
Akron, OH 44325-6211**

Students whose appeals have been approved by the Committee will be placed on **Financial Aid Probation** status. Students will remain in that status as long as they successfully complete 70% (rounded down) of their semester coursework with the required minimum Grade Point Average for their total attempted hours, or until they regain **full eligibility** (see below). Students who fail to make Satisfactory Academic Progress while in **Financial Aid Probation** status will again lose all eligibility for Federal Title IV student financial aid. Although students may utilize the Appeal Process again if this occurs, in most cases, the same mitigating circumstances used in previous appeals may not be used again. The committee will also take the number of prior Appeals submitted into consideration when reviewing subsequent appeals. Students whose appeals are not approved will be placed in **Ineligible** status.

### **Regaining Full Eligibility**

Students who have been placed in **Financial Aid Probation** or **Ineligible** status may regain full eligibility for Federal Title IV student financial aid by successfully completing coursework while in that status that will raise their cumulative grade point average to meet or exceed the minimum required for their total attempted hours, and raise their overall cumulative completion rate for all coursework attempted to the 70% (rounded down) level.

Students who are **Ineligible** to receive Federal Title IV student financial aid may use one or more of the following payment options while attempting to regain eligibility for Federal Title IV student financial aid:

1. Student's own resources
2. Ohio Instructional Grant Program (if eligible)
3. University of Akron Installment Payment Plan (IPP)
4. Private Alternative Educational Loan