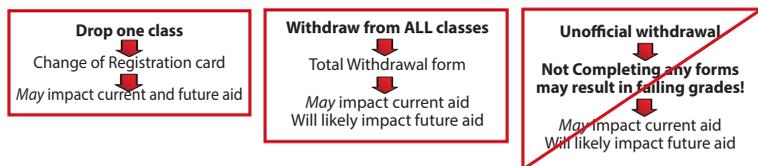


# What happens to my financial aid if I withdraw?

## Are you a financial aid recipient thinking of withdrawing from some or all of your classes?

If so, please read the following closely BEFORE you act so that you understand the potential consequences of your action. If you have not already done so, it is STRONGLY recommended you contact your academic advisor to discuss how a withdrawal will impact your progress toward completing your degree.

It is very important to follow the appropriate withdrawal procedure before the deadline set each semester and officially withdraw from your class(es) rather than just walking away (unofficial withdrawal). Withdrawing from one class (after the 100% refund period) requires completion of a **Change of Registration** card; students withdrawing from all classes must complete a **Total Withdrawal** form (forms are available online, in Student Services or by calling the Registrar). Unofficial withdrawals (stopping class attendance without completing any official process) may result in a grade of F for the course(s).



The impact of withdrawals on your financial aid is completely separate from EWC's tuition/fee refund policy. Please see EWC's College Catalog online for details.

### Enrollment status

Your aid—whether it is federal aid, like Pell Grants or loans, or institutional aid in the form of scholarships or activity grants—is based on your enrollment in a certain number of credits. For instance, Direct Loans require enrollment in at least six credits, which is considered half-time enrollment status. An activity grant may require full-time enrollment, which is at least 12 credits per semester. The Black and Gold Award requires enrollment and completion of at least 15 credits a semester. Dropping one or more classes during a semester may impact your current aid as well as your eligibility for aid in future semesters.

The following credits are associated with the enrollment levels listed for all types of aid and for all semesters, including summer:

# of credits	enrollment status	Can I get Pell?*	Can I do Work Study?*	Can I get loans?*
12+ credits	full-time	Yes	Yes	Yes
9-11 credits	3/4-time	Yes-prorated	Yes	Yes
6-8 credits	1/2-time	Yes-prorated	Yes	Yes
1-5 credits	Less-than-half-time	Yes-prorated	Limited Availability	No

\*Depending on other eligibility factors

### Withdrawing from a full semester: Impact on Federal Aid

When you withdraw or stop attending ALL classes during a semester, the Financial Aid Office must calculate the amount of federal financial aid you earned prior to stopping attendance. Any Title IV aid received in excess of the earned amount is considered unearned and must be returned to the respective Federal Aid program. This includes withdrawing for documented medical reasons or other extenuating circumstances. EWC's Title IV programs that are

covered by this law are: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Iraq and Afghanistan Service Grants, Children of Fallen Heroes Scholarship, Direct Student Loans and Direct PLUS Loans. Federal Work-Study funds are not included in return calculations, but Work-Study employees are no longer eligible to receive payment from federal funds effective immediately as of the last date of attendance during the term. Non-Title IV aid, like scholarships, are not part of Return of Title IV and calculations. *Please note:* EWC does not have a formal Leave of Absence policy.

### Return of Title IV aid calculations

Although your aid is posted to your account at the start of each semester, students are expected to earn the funds as they complete the term. The amount of assistance that a student earns in a term is determined on a pro rata basis. For example, if you complete 30% of the semester, you earn 30% of the federal assistance you were originally scheduled to receive. "Completion" is determined by using the last date of attendance in the class you attended the longest (the latest of all your last dates of attendance), as reported by your instructors for each of your classes. If your last date of attendance is past 60% of the term, you are considered to have earned 100% of your aid and there are no unearned funds to be returned. The earned aid percentage is calculated by taking the number of days attended in the semester (all calendar days are counted, including weekends) divided by the total number of days in the semester (the first day of classes through the last day of finals minus breaks of five days or longer). Unearned aid is calculated by subtracting the earned percentage from 100%. This is the percentage of aid that must be returned to the appropriate Title IV program(s) in the following order:

1. Direct Unsubsidized Loan
2. Direct Subsidized Loan
3. Direct PLUS Loan
4. Pell Grant
5. Supplemental Educational Opportunity Grant
6. IASG/CFHS



### Return of Title IV aid process

Both the school AND student may be responsible for returning unearned federal funds to the appropriate federal program, but any funds returned by EWC are subsequently charged to the student's account and the student owes EWC for that amount plus any remaining institutional charges. If EWC is required to repay any portion of a federal education loan, the student or parent borrower is responsible for repaying those funds to EWC. The student or parent borrower is responsible for the remainder of the loan to the loan servicer in accordance with the terms of the Master Promissory Note. If the student is responsible for returning grant funds directly to the Department of Education, the student must make arrangements with EWC or the Department of Education to return those funds. Any amount that the student has to return to the Department is considered a grant overpayment.

If a student receives a grant overpayment notification from the Financial Aid Office, he/she must repay those funds to EWC within 45 days of the notice. Failure to make the payment within that timeframe results in the student's inability to receive future federal assistance from EWC or any other post-secondary institution. Any funds returned by EWC on the student's behalf must be repaid by the student to EWC prior to attempting to register for subsequent

terms. The requirements for returning Title IV program funds are separate from EWC's refund policy. Therefore, students may also owe funds to EWC for unpaid institutional charges. Unpaid EWC balances are subject to being turned over to a collection agency; contact the Business Office for more information at 307.532.8205.

### Post-Withdrawal Disbursements of earned aid

Students who withdraw prior to receiving federal aid may be eligible to receive a "post-withdrawal disbursement" of earned funds to help pay for remaining institutional charges. The Financial Aid Office notifies students of amounts owed and aid earned but not disbursed within thirty days of performing the refund calculation. Post-withdrawal disbursements of federal grants are applied automatically to a student's allowed institutional charges; post-withdrawal loan eligibility requires a student's permission (or parent's, in the case of PLUS loans) to use toward outstanding tuition, fee, room and/or meal plan charges.

Additional information and written examples of return of funds calculations are available in the Financial Aid Office upon request.

### Withdrawing from one class: Impact on Federal Aid

As long as you have been attending the class and it is not the only course you are in enrolled in for the term, dropping one class during a semester generally will not result in any reduction in federal aid you have already received. Keep in mind that your overall performance during a term CAN impact your future financial aid (see *SAP implications* below), so you will want to use all available resources to be successful in that class before dropping.

Seek help from your instructor, your advisor, and the Student Success Center first. Remember that completing classes successfully not only impacts your aid, but can also affect the amount of time it takes you to complete your degree. Withdrawing from classes can mean extra semesters (and more expense!) before you can graduate.



### Dropping below half-time status: Impact on Federal Loans

If you do a full withdrawal or drop enough classes during a semester to reduce your enrollment to fewer than six credits, this can impact your federal student loans. You are automatically in "in-school deferment" and do not have to make payments toward any outstanding federal loans you may have while you are enrolled at least half time, but servicers will use the date you drop below half time or your last date of attendance for a term from which you did a full withdrawal (whichever is earliest) to start the clock on your six-month grace period before repayment begins on your loans. If you have already used a portion or all of your grace period, repayment will start sooner. Students with loans who withdraw or drop below half time are required to complete Student Loan Exit Counseling online at [StudentLoans.gov](http://StudentLoans.gov) in order to understand repayment timeframes and requirements.

### SAP implications for Federal Aid

Satisfactory Academic Progress, or SAP, is the term used for the qualitative and quantitative evaluation of your academic success the Financial Aid Office performs at the end of each semester. Your cumulative completion rate for attempted coursework, cumulative grade point average earned, and maximum time allowed to complete a degree are all reviewed for compliance each term.

You must maintain at least a 2.0 cumulative GPA and, at a minimum, successfully complete at least 67% of attempted credits overall. This calculation is performed by dividing the number of cumulative credits earned by the cumulative credits attempted. Withdrawals, audits, and grades of F, X, IW or U are not considered successful completions for federal financial aid purposes. Withdrawals can also impact maximum timeframe allowed in extending the amount of time it takes to complete a degree. Federal regulations require that students must complete a degree or certificate program in no more than 150% of the published length of their program or lose federal aid eligibility. Since most associate programs require 60 credits, once a student attempts 90, he/she is no longer eligible for aid. EWC's Financial Aid Office requires an appeal for continuation of aid *before* the student reaches 90 credits for associate's programs; see the Satisfactory Academic Progress Policies for Financial Aid online at [ewc.wy.edu](http://ewc.wy.edu) for details.

### Aggregate limitations on Federal Aid

It is important to note that there are set annual and lifetime limits for Pell Grant and Direct Loans. Withdrawing from classes required for your degree extends the amount of time you are in school and may limit your federal aid eligibility, especially if you are transferring to a four-year school. Aid is limited for retakes of classes as well; see the Satisfactory Academic Progress Policies for Financial Aid online at [ewc.wy.edu](http://ewc.wy.edu) for details.

### Impact of withdrawals on other aid:

#### Hathaway Scholarship

All Hathaway scholarships require completion of at least 24 college-level courses each academic year (for full-time students). College-level courses are those with course numbers of 1000 or higher; classes starting with a zero, like MATH-0930, *Intermediate Algebra*, are considered remedial courses and cannot be counted toward enrollment status for Hathaway payment or completion requirements. A student who fails to complete the appropriate number of college-level credits based on enrollment status loses Hathaway eligibility *after the end of each Spring semester*, so if you do not complete at least 12 in the Fall, you can still enroll in and successfully complete enough non-remedial courses in the Spring to attain 24 total credits for the year.

#### Wyoming Works Grant

Satisfactory progress for the Wyoming Works program follow Federal Aid standards. You must maintain at least a 2.0 cumulative GPA and successfully complete at least 67% of attempted credits. Continuous enrollment in an approved program of study is also required.

#### Institutional/Foundation Scholarships

In general, dropping from one class (as long as you have been attending the class) during a semester won't affect scholarship aid you've already received, but may impact your eligibility during future semesters. Some scholarships require completing the course load for which you've enrolled; in other words, if you enrolled and were awarded at a full-time status, then you must complete at least 12 credits to maintain the award. Some scholarships have more stringent standards: the *Black and Gold Award* requires successful completion of at least 15 credits each semester.

Academic progress requirements for institutional awards and Foundation scholarships are defined by the respective donors. Refer to the scholarship offer letter(s) you received for specific criteria for maintaining eligibility for your scholarship(s).

### Six Steps for Success

1. **Plan Ahead:** Minimize your financial risk by selecting classes carefully, balancing your most difficult classes against your other courses, and with family and work demands. Work with your advisor to make sure you are only enrolled in classes you need to graduate.
2. **Understand the Rules for Your Awards:** Review all financial aid information sent to you or available online to understand what is expected of you to maintain your eligibility and keep ALL of your financial aid—federal aid, state aid, and institutional/Foundation scholarships. If you have questions, contact the Financial Aid Office BEFORE your aid is in jeopardy!
3. **Know the Consequences:** Be sure that you understand what will happen if you drop, withdraw, or fail to complete your classes. The Financial Aid Office can help determine your financial liability.
4. **Seek Help!** Don't wait until you are failing a class to seek advice from your instructor or tutoring from the Student Success Center. The SSC can also set up study groups, host review sessions, and advise students on study skills. There are also online tutoring options available free to EWC students!
5. **Consider Your Options Before You Drop or Withdraw:** Talk to your instructor to see if there is anything you can do to complete the class, increase your grade, earn extra points, or make-up missing work. Make sure you have explored all options for assistance before jeopardizing your completion and aid by withdrawing.
6. **Work with the Business Office:** If you do have to drop or withdraw from a course(s) and end up owing EWC, don't leave an outstanding balance on your account! Unpaid balances prohibit you from enrolling again or receiving official transcripts. You may be able to work out an extended payment plan and avoid collections.

In the end, it is YOUR responsibility to understand the eligibility requirements for ALL your aid and to seek help to be successful in your classes. EWC provides many services to help you succeed and we are here to help you achieve your educational goals.



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## Contact us!

EWC Financial Aid Office

P: 866.327.8996

P: 307.532.8224

F: 307.532.8222

[financialaid@ewc.wy.edu](mailto:financialaid@ewc.wy.edu)

# What happens to my FINANCIAL AID if I withdraw

