For Students Who Totally Withdraw from School

Federal regulations for students who receive Federal Title IV financial assistance require the OCCC Financial Aid Office to perform a calculation to determine the dollar amount of “unearned” and “earned” funds for students who officially or unofficially withdraw from a payment period (Fall, Spring, Summer). Unearned funds must be returned to the appropriate Title IV program(s) within 45 days of the determination that the student withdrew.

Oklahoma City Community College is still required to calculate a refund of tuition and fees by Oklahoma State Regents Policy as stated on the student’s fee statement, in the Class Schedule, Catalog, and Student Handbook published by the College. A student who withdraws from a payment period during the published add/drop date receives a full refund of tuition and fees. After the add/drop date there is no refund. The college keeps 100% of tuition and fees.

How to withdraw from a course at OCCC
Students may officially drop most courses online at www.occc.edu or totally withdraw from the College in person at Registration Services (Main Building first floor). If a student needs further assistance, he/she can call 682-7512.

Total Withdrawal before 60% of the semester
If a Federal Title IV financial aid recipient completely withdraws from OCCC before they reach the 60% point of time for which they were paid, a calculation has to be completed to determine “unearned” and “earned” funds. The school and the student may be required to return funds to one or more programs in the following order:

1st. Unsubsidized Federal Direct Stafford Loan
2nd. Subsidized Federal Direct Stafford Loan
3rd. Federal Direct Plus Loan
4th. Federal Pell Grant
5th Federal SEOG

Calculation of “earned” funds is based on the exact number of calendar days the student attends before total withdrawal, as determined by the school, and the exact number of calendar days in the payment period (semester). This percentage of time spent in attendance is the percentage of federal funds the student has earned. Other funds received are “unearned.”

If it is determined, after the calculation, that the College must return a portion of Federal Title IV financial assistance which covered the students institutional charges, (tuition, fees, and any books and supplies charges the student authorized to be deducted from their Federal Title IV assistance) the student will be billed for the amount the College had to return.

If it is determined, after the calculation, that the student must also return a portion of federal funds, OCCC will return any “unearned” portion owed by the student. The student’s bursar account will be debited for the amount returned by Oklahoma City Community College.

If OCCC and/or the student are required to return any “unearned” Federal Title IV financial aid, the student will be notified through their college email of the amount returned and the program to which the funds were returned.

Earned funds are determined for all recipients of Federal Title IV funds who totally withdraw from school before they reach the 60% point in the period of time for which they were paid. Normally this will be a sixteen week semester and 60% will be through approximately 10 weeks.

After the 60% point in the payment period no return calculations are required for students who have been paid then officially withdraw. There is a definite advantage to staying in school in order to “earn” the funds received. Students can check with the Financial Aid Office for the exact date of the 60% point each semester.

Basic Calculation Example
- Payment period is 113 calendar days. Student stays 54 days and withdraws.
- Student stayed 47.8 % of the number of payment period days. 52.2 % unearned.
- Student tuition and fees for payment period totals $547.20.
- Federal funds disbursed to the student during payment period
  - $1,312.00 Subsidized Stafford Loan (SSTE)
  - $1,562.00 Pell Grant
  - $2,874.00 Total x 47.8 % = $1,373.77 earned aid
- Since “earned” aid is less than disbursed aid; funds must be returned.
- $2,874.00 disbursed aid - $1,373.77 “earned aid” = $1500.23 “unearned aid”
- It is assumed by regulations that Federal Title IV funds paid for college charges (tuition / fees).
- The school pays the lesser of the total unearned aid ($1,500.23) or the “unearned” college charges $547.20 x 52.2 % = $285.64.
- Therefore, the College must return $285.64 to the lender since the loan funds are returned before grant funds and the school pays its share first.
- Once the school repays its “unearned” share ($285.64), the remaining unearned share ($1,214.59) must be returned (repaid) by the student.
- Of the remaining loan amount to be paid ($1,026.36) the student by regulation will repay the usual monthly repayment by the terms of the loan promissory note. Therefore there is no immediate repayment of loan funds required.
- The remaining amount of the student’s unearned share ($1,214.59 - $1,026.36) is $188.23; however, by regulation, 50% of all Title IV grant aid disbursed plus Title IV grant aid awarded that could have been disbursed is protected. In this example, the Federal Title IV grant aid awarded was $1562 in Pell Grant and it was all disbursed. Therefore $ 1562 X 50% = $781 is protected.

Students taking courses that do not span the entire length of the semester (modules).
Students who are taking courses exclusively on an 8 week or 5 week basis or a combination of such courses including intersessions is considered a withdrawal if they do not complete all days they are scheduled to complete within the semester. Calculations vary from students who are in module courses. Please consult the Fact Sheet: Calculating Return of Funds for Students in Module Courses.

Students who fail to earn a passing grade in any course for the payment period (semester).
Financial assistance is awarded to students with the expectation that they will attend classes for the entire semester or payment period. Students who cease attending classes but who do not officially withdraw will be considered as having unofficially withdrawn.
When a student fails to earn a passing grade (A,B,C,D,S) in at least one course during the payment period, the OCC Financial Aid Office must assume, that the student has unofficially withdrawn. Students who received Federal Title IV financial assistance and fail to earn one passing grade are subject to the Return of Funds policy.

Federal Title IV recipients, who fail to earn one passing grade for the payment period, will have a Return of Funds calculation based on their Last Date of Attendance (LDA). The LDA will be used as the official date at the College when the student has all grades of “F” or “U”.

Students who receive a combination of grades that are not passing (F,W,U,N) the latest date assigned by the College will be used as the last date the student was enrolled for the semester and will be used in the Return of Funds calculation to determine the percentage of funds earned. If any of the official college date for an F,U,W, or N are after the 60% point of the student’s period of enrollment, no calculation will be required.

After a required calculation is performed, the OCC Financial Aid Office will return any “unearned” Federal Title IV financial aid within 45 days and the student’s bursar account will be debited for the amount returned by OCC. The student will be notified of the amount returned and the program to which the funds were returned.

If a student fails to begin attendance

If a student fails to begin attendance, after receiving Federal Title IV financial assistance, OCC is required to return some or all of the funds depending on the Federal Title IV financial aid disbursed. Beginning attendance for on-campus courses is defined as attending the first day. If you are in an online course logging on is not sufficient. You must participate in discussions, ask or answer a question from the professor or otherwise be involved in an academic activity.

If a student is reported as failing to begin attendance in one or more courses, the Financial Aid Office will send a notification letter to the student. The student will have ten days to notify the Financial Aid Office if the report was made in error. If notification is received from the student, within 10 days, the Financial Aid Advisor will confirm attendance with the academic department or professor.

If the professor or academic department is able to document that the student did begin attendance in the course(s) that he/she was originally reported as failing to begin, the Financial Aid Office will not return funds for the course(s).

If the professor or academic department does not have record that the student began attendance or if we do not receive notification from the student that the report was an error, OCC is required to return funds to the Federal Title IV programs within 45 days from the date the never attend report was received.

If OCC is required to return Federal Title IV financial aid funds for a student who never begins attendance in one or more courses, the student’s bursar account will be debited for the amount returned by OCC. The student will be notified of the amount returned and the program to which the funds were returned.

For a student who receives Pell or FSEOG, and never begins attendance in any course during the payment period, OCC is required to return all funds disbursed to the Federal Title IV programs.

For a student who receives Federal Direct Stafford Loan funds and never begins attendance in any course, OCC is required to return all Federal Direct Stafford Loan funds that were credited to the student's account for the payment period. Additionally, OCC Financial Aid Office must return the amount of any payment made by the student or on behalf of the student during the payment period. (not to exceed the amount of loan disbursed)

If a student begins attendance in some courses, but not all, the OCC Financial Aid Office may be required to send back Pell and Federal Direct Stafford Loan funds depending on the student’s enrollment level. The student must return the amount earned by the student, within 10 days, the Financial Aid Office will not return funds for the course(s).

If a student begins attendance in some courses, but not all, the OCC Financial Aid Office may be required to send back Pell and Federal Direct Stafford Loan funds depending on the student’s enrollment level. If the student falls below half time status prior to the close of the add/drop period, all loan funds on the student’s Bursar Account will be returned to the Direct Loan Program. If the student’s enrollment status is reduced during the add/drop period for any entry the Pell Grant amount will be reduced and payment will be made based on the new enrollment status.

Post-Withdrawal Disbursement

If a student who is eligible to receive Federal Title IV financial assistance withdraws from OCC after beginning attendance, the Financial Aid Office must determine the amount of Title IV grant or loan assistance earned by the student. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a Post-withdrawal disbursement (PWD).

If any of the following conditions have been met, the aid will be included in the “Aid that Could Have Disbursed” section of the calculation to determine if a post-withdrawal disbursement is due:

1. For all programs except PLUS, the Department processed an Institutional Student Information Record (ISIR) with an official Expected Family Contribution (EFC);
2. For a FSEOG award, OCC made the award to the student;
3. For an Direct loan, OCC originated the loan and student completed a MPN prior to a PWD calculation;
4. For Pell, the College receives an ISIR from the federal system with an EFC for the current year.

OCC Financial Aid Office may apply a PWD to a student's account to cover institutional charges and other charges for which the student has submitted appropriate authorization. Any amount not applied to institutional charges must be offered to the student (or parent, in the case of a PLUS loan) as a direct payment.

OCC Financial Aid Office may apply a PWD to pay minor prior-year charges (not to exceed $200), as long as the institution has the necessary authorization from the student (or parent, in the case of PLUS proceeds).

OCC Financial Aid Office must offer a post-withdrawal disbursement in writing to the student (or parent, in the case of a PLUS loan) but is not required to make the disbursement if the student does not reply to the offer within fourteen (14) calendar days from the date of the offer. When a loan is offered, the letter contains language reminding the student of the loan obligation should he or she choose to receive it.

If the institution receives a late response (after the 14 day deadline) accepting a PWD, the institution can choose whether or not to disburse. The school must respond in writing to the late request if the decision is to not disburse the funds.

HC4/18/13