

Oklahoma City Community College Financial Aid Office Return of Federal Student Aid Funds for Withdrawals Policy

Students Who Withdraw from All Courses within a Semester

Title IV Federal Student Aid funds are awarded and disbursed to a student under the assumption that the student will attend school for the entire period for which the financial aid is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student originally received or was scheduled to receive.

Federal regulations require the OCCC Financial Aid Office to complete a calculation to determine the dollar amount of **earned** and **unearned** Federal Student Aid funds for students who officially or unofficially withdraw from a semester. Any **unearned** funds must be returned to the Federal Student Aid loan or grant program within 45 days of the determination that the student withdrew.

Title IV-Eligible Coursework

Only Title IV-eligible courses can be included in enrollment status and Return of Funds calculation.

Title IV-eligible courses include only courses that count toward degree or certificate completion requirements, including required electives.

Title IV-eligible courses **do not include**: Optional courses that do not count toward degree completion requirements and Audited courses.

Students Who Receive Failing Grades in All Courses within a Semester

Students who receive **all** 'F' or 'U' grades in a semester may be considered an unofficial withdrawal. The College is required to perform a Return of Federal Student Aid calculation based on the OCCC record last date of attendance. If the student attended through finals, the failing grade is earned and is not a withdrawal. If all courses within a term are failing grades and withdrawals (F,U, I, W), the **latest** OCCC record date will be used as the last date the student was enrolled or attended for the semester.

Students who Fail to Begin Attendance

If a student fails to begin attendance, the student will be administratively withdrawn from the course(s). The Pell Grant amount will be re-calculated based on the new enrollment status. If the enrollment status falls below 6-credit hours, no additional loan funds will be disbursed. If a student fails to begin attendance in all courses, all disbursed funds will be returned.

For on-campus courses beginning attendance is attending one class period in the first week of the term. For online courses beginning attendance is participating in discussions, asking or answering a question from the professor or otherwise being involved in an academic activity in the first week of the term. Just logging into the online class is not sufficient to determine beginning attendance.

Total Withdrawal Before Completing 60% of the Semester

If a student officially or unofficially withdraws from **all** courses before completing 60% of the semester, a calculation is performed to determine earned/unearned funds. For 16-week terms, 60% is about 10-weeks and 8-week terms, 60% is about 5-weeks. Students should check with the Financial Aid Office for the exact dates.

Calculation of **earned** funds is based on the number of calendar days the student attends, and the number of calendar days in the semester, minus breaks of 5 or more days. The percentage of time in attendance determines the amount of **earned**. The remaining percentage is **unearned**.

If the calculation determines that OCCC must return Federal Student Aid funds for institutional charges of tuition and fees, and any books or supplies paid by Federal Student Aid, OCCC will return the unearned portion, and will invoice the student for all returned funds.

If the calculation determines that the student must also return Federal Student Aid funds, OCCC will return the unearned portion on behalf of the student, and will invoice the student for all returned funds. Students are notified through their OCCC email of the amount returned and the Federal Student Aid program to which the funds were returned.

Return of Funds Calculation Example

Student withdraws on day 54 in a 113-day semester (breaks of 5 or more days are not included)

54 days/113 days = 47.8 % **earned** and the remaining amount 52.2% is **unearned**.

- Student tuition and fees for the semester totals \$547.00

Federal funds disbursed to the student for the semester:

- Subsidized Direct Loan \$1,312.00

- Pell Grant \$1,562.00

Total Disbursed \$2,874.00 x 47.8 % = \$1,374.00 **earned** funds

\$2,874.00 disbursed - \$1,374.00 **earned** = \$1500.00 **unearned**

OCCC returns the **unearned** percent of charges \$547.00 x 52.2 % = \$286.00 to the Direct Loan program.

The student must repay the **unearned** loan funds \$1,312.00 - \$286.00 = \$1,026.00.

The remaining **unearned** portion \$1,214.00 - \$1,026.00 = \$188.00 of Pell funds are considered protected by Federal Student Aid Pell regulations. Students are not required to return **unearned** Pell funds less than 50% of the Pell disbursement.

The school and the student are required to return any **unearned** funds in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Pell Grant
- Federal SEOG

Post-Withdrawal Disbursement

If a student whom OCCC has determined is eligible to receive Federal Student Aid funds withdraws from OCCC 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**, the student is eligible to receive a post withdrawal disbursement.

OCCC Financial Aid Office will apply the post-withdrawal disbursement to a student's account to pay tuition/fee charges and other charges authorized by the student, not to exceed \$200 for prior year.

Pell grant funds will disburse to the student account. Federal Direct Loan funds require the student or the parent for PLUS loans to respond within 14 calendar days to accept the loan funds

Students are notified through their OCCC student email of the availability of the post-withdrawal funds.

Drop with Refund and Pell Grant Over-Payment

When students drop (X) courses with refund the Pell grant must be re-calculated based on the new enrollment level. If the recalculation reduces the Pell grant eligibility, OCCC will return the over-payment to the Federal Pell program on behalf of the student, and will invoice the student for all returned funds.

Terms Within the Semester

Students who are enrolled in 8-week, 4-week, Intersession or a combination of such courses are considered a withdrawal if they do not complete all days scheduled to complete within the semester, unless an exemption applies.

Withdrawal Exemptions for Terms within a Semester

Prior to conducting a Return of Funds calculation for a student who has ceased attendance during a semester, OCCC will review the student's circumstances to see if the student qualifies for any of the following exemptions:

- A student who completes all the requirements for graduation from his or her program before completing the days in the semester scheduled to complete is not considered to have withdrawn.
- A student is not considered to have withdrawn if the student successfully completes one term that includes 49 percent or more of the number of days in the semester, excluding scheduled breaks of five or more consecutive days and all days between terms.
- A student is not considered to have withdrawn if the student successfully completes a combination of terms that when combined contain 49% or more of the number of days in the semester, excluding scheduled breaks of 5 or more consecutive days and all days between modules
- A student is not considered to have withdrawn if the student successfully completes coursework equal to or greater than 6-credit hours.

Exemptions do not apply to Pell over-payments.

How to Withdraw from Courses

Students may officially drop courses online at <https://www.occc.edu/registration/> or in-person at Student Success Advising in the Main Building - first floor. Students needing assistance may call 405-682-7535. Add/Drop Dates are available at <https://www.occc.edu/registration/add-drop-dates/>