Federal financial aid (Title IV funds) are awarded to the student under the assumption that they will attend school for the entire period for which the aid is awarded. When a student withdraws, they may no longer be eligible for the full amount of federal financial aid they were originally scheduled to receive. The following policy applies to students who officially withdraw, unofficially withdraw, or are dismissed from enrollment at UNI. This policy is distinct and separate from the tuition refund policy.

Complete Withdrawal From Classes

Students initiate the withdrawal through the Office of the Registrar. A student may withdraw at any time from the first class day of the semester to the official last day to withdraw as indicated in the Academic Calendar. The last date of attendance is determined by the Registrar’s Office. If a student receives federal grant or loan assistance and does not begin attendance in a period of enrollment, the student is considered to be ineligible for any federal financial aid.

- **Prior to the first billing for the term**: You can withdraw online in your Student Center
- **After the start of the term**, complete a Withdrawal Form and submit it to the Office of the Registrar at 115 Gilchrist Hall or registrar@uni.edu from your UNI email address. Forms from personal email addresses will not be accepted.
  - A grade will be assigned for the course, if applicable, following the deadlines listed above and published in the Schedule of Classes

Students who withdraw from all classes at the university before more than 60% of the semester has passed, are required to return unearned federal student aid in a proportion equal to the time not in attendance. For example, if a student completes 30% of the semester, the student may keep 30% of the financial aid they received and the other 70% of aid received must be returned in the following order:

- Direct Unsubsidized Loan
- Direct Subsidized Loan
- Direct Graduate PLUS Loan (for graduate students)
- Direct PLUS Loan (for parents of undergraduate students)
- Pell Grant
- SEOG (Supplemental Education Opportunity Grant)
- TEACH Grant (Teacher Education Assistance for College and Higher Education Grant)
- Iraq Afghanistan Service Grant
- Children of Fallen Heroes

Return of funds to state programs, UNI grants and scholarships, and any external agencies are done based on percentages in accordance with the tuition refund policy.

A student who withdraws from all classes after the 60 percent point of the period of enrollment, has earned 100 percent of the federal funds he or she was scheduled to receive during the period. UNI must still perform a Return of Title IV fund calculation to determine the amount of aid that the student has earned to determine if the student is eligible for a post withdrawal disbursement.

Eligibility for post withdrawal disbursements will be confirmed within 30 calendar days of the date that the student withdrew. Students will be advised that they have 14 calendar days from the date that the school sent the post
withdrawal disbursement notification to accept a post withdrawal disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding.

Officially withdrawing from classes may affect the student’s future eligibility for financial aid due to Satisfactory Academic Progress requirements.

Military Service

If a student (or their spouse if the student has a dependent child) is called to active duty by the National Guard or the reserve forces of the United States during an academic term, the student will be given an option to have courses dropped or an "I" (Incomplete) grade assigned to each of their courses. This option is available on a course-by-course basis as well as to their entire registration. The assigning of an "Incomplete" is by mutual consent of the faculty member and the student. If the call up occurs late in the term, the faculty member also has the option of assigning a final grade rather than the "I" grade. Tuition, mandatory fees, and related course fees will be canceled or refunded-in full- for all courses dropped. Courses in which the grade of "I" or a final grade is assigned will have applicable tuition and course fees assessed.

All individual cases must be coordinated with the Office of Student Financial Aid, the Office of Business Operations, and the Veterans Certification official in the Office of the Registrar to address any overpayment and other financial considerations with Federal or Veterans Administration funding.

Unofficial Withdrawal

At the end of each semester, the Office of Student Financial Aid & Scholarships reviews the status of students who received all non-passing grades. Course instructors are contacted for assistance in identifying the last date of attendance. If a student stops attending all classes during a semester but fails to officially withdraw, the student will be considered “unofficially withdrawn” and is at risk of having portions of his/her financial aid returned based on the withdrawal percentages outlined within the Return of Title IV policy. Financial aid adjustments will be reflected on the University U-Bill.

Unofficially withdrawing from classes may affect the student’s future eligibility for financial aid due to Satisfactory Academic Progress requirements.

Example of Return of Title IV Calculation

1. The Office of Financial Aid and Scholarships determines the percentage of federal aid the student earned by taking the calendar days completed in the period of enrollment and dividing by the total calendar days in the period of enrollment (excluding breaks of 5 days or more).
   - Example: (13 completed days) / (105 total days) = 12.38% Title Aid Earned

2. The Office of Financial Aid and Scholarships determines the dollar amount of federal aid the student earned by multiplying the percentage of federal aid earned by the total of the federal aid disbursed plus the federal aid that could have been disbursed for the period of enrollment.
   - Example: 12.38% x ($8,303 disbursed + $0 that could have disbursed) = $1,027.91 Aid Earned

3. If the percentage calculated in step 1 is greater than 60 percent, the student earns 100 percent of the disbursed federal funds or aid that could have been disbursed.
4. If this percentage is less than 60 percent, then the percentage earned is equal to the calculated dollar amount earned.

5. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All federal financial aid fund returns must be completed no later than 45 calendar days after the date UNI determined the student withdrew.

6. Funds are returned to the appropriate federal program based on the percentage of aid earned and the order of return indicated within this policy.

7. When federal financial aid funds are returned, the student may owe a balance to the institution.

Post-Withdrawal Disbursement Conditions

If a student has accepted federal financial aid by the date of the withdrawal, but any accepted financial aid has not been disbursed, a R2T4 calculation must be performed to determine whether the student is eligible for a post-withdrawal disbursement. UNI must make this determination within 30 calendar days after the Office of Financial Aid and Scholarships is notified that the student withdrew.

In all federal loan programs, a promissory note must be signed for a loan to be included as Aid that could have been disbursed in an R2T4 calculation. The signature may be obtained after the student withdraws. However, for the loan to be included as Aid that could have been disbursed, the promissory note must be signed before the school performs the R2T4 calculation.

If the student is eligible for a post-withdrawal disbursement of a loan, The Office of Financial Aid and Scholarships must send notification of post-withdrawal disbursement eligibility to students within 30 calendar days after the student withdraws. Students will be given 14 calendar days to respond to the post-withdrawal disbursement offer.

UNI cannot make a post-withdrawal disbursement to a deceased student or a student who has not signed the loan’s promissory note.

UNI will disburse any federal grant funds a student is due as part of a post-withdrawal disbursement within 45 calendar days of the date UNI determined the student withdrew. Disbursement of any accepted loan funds by the post withdrawal disbursement deadline, will be made within 180 calendar days of the withdrawal date. The school must obtain written permission from the student before loan funds can be disbursed.

Time Frame for the Return of Title IV Program Funds

1. UNI will return any unearned federal financial aid it is responsible for returning within 45 calendar days of the date UNI determines that the student withdrew. UNI will offer any post-withdrawal disbursement of loan funds within 30 calendar days of the date.

2. If a student is subject to verification, and has provided all required verification documents to UNI prior to the return deadlines, UNI will include aid in the R2T4 calculation as Aid That Could Have Been Disbursed.

3. If a student has not provided all required verification documents prior to the return deadline, but later provides those documents within the allowable time frame, UNI will perform a new return calculation on all of the aid the student qualified for based on the completed verification documents and make the appropriate adjustments.
4. To give a Pell Grant to a student, UNI must have received a valid FAFSA (with an official Expected Family Contribution) while the student was still enrolled for the award year.

**Institution Responsibilities**

The following are UNI’s responsibilities in regards to the Return of Title IV funds:

- UNI will provide students with information in this policy.
- The Office of Financial Aid and Scholarships will identify students who are affected by this policy and complete the Return of Title IV funds calculation for those students.
- Any federal funds required to be returned, must be done within 45 calendar days of the date the official notice of withdrawal was provided.
- If less federal financial aid has disbursed than the student has earned, a post-withdrawal disbursement will be calculated and must be offered.

**Student Responsibilities**

- Any notification of withdrawal should be completed through the UNI Registrar’s Office.
- Student must repay any funds to UNI that were disbursed to the student in which the student was determined to be ineligible for via the Return of Title IV Aid calculation.
- Remaining unearned Title IV loan funds must be repaid by the student in accordance with the terms of the loan.