



GATHER 4 HIM
CHRISTIAN COLLEGE

**WHAT HAPPENS TO MY FINANCIAL AID IF I
WITHDRAW FROM THE COLLEGE?**

PURPOSE

The purpose of this guide is to provide information regarding the RETURN OF TITLE IV AID policies that apply to any student who withdraws, is dismissed or takes a leave of absence from G4HCC during a quarter. The policy will apply to students who discontinue enrollment in ALL classes on or after the first day of the term.

WHAT IS TITLE IV AID?

Title IV aid, as defined by the Higher Education Act of 1965, includes the following programs:

- PELL GRANT
- FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)
- FEDERAL PERKINS LOANS
- FEDERAL SUBSIDIZED AND UNSUBSIDIZED STAFFORD LOANS
- FEDERAL PLUS LOANS
- FEDERAL GRADUATE PLUS LOANS
- FEDERAL WORK-STUDY

WHEN YOU WITHDRAW

When you withdraw, two separate calculations must be determined: (1) REFUND OF FEES; (2) RETURN OF THE TITLE IV AID.

This policy does not apply to students who cancel their registration prior to the first day of classes or to students who drop some but not all of their classes. However, students should notify the Office of Financial Aid and Scholarships of any changes they made because their continued eligibility may be affected.

Refund of Fees

Based on the withdrawal date determined by the Office of Registrar, you may receive a full or partial fee refund. This refund will not impact the Return of Title IV Aid calculation but will affect the amount of money you owe back to the College.

The Registrar's Office will refund fees based on the number of CALENDAR DAYS (not school days) that you have completed up until the date the withdrawal is filed. During your initial term at G4HCC, you will be classified as a 'new student' and will receive a refund according to Schedule A. After your initial term, you will be considered a 'continuing student' and fee refunds will be issued according to Schedule B.

The Fee Refund Chart can be found on the Office of the Registrar's website at: <http://www.registrar.ucsb.edu/refund.htm>.

Return of the Title IV Aid

When you withdraw, the Office of Financial Aid and Scholarships must calculate the amount of financial aid you have earned prior to withdrawing. Any Title IV aid received in excess of the earned amount is considered unearned. Unearned aid must be returned back to the respective Federal Aid program.

If you are a Work-Study employee, you are no longer eligible to receive payment from Federal Work-Study funds effective immediately when you withdraw. Your employer may keep you on the payroll if the department can pay you from another fund source.

Non-Title IV aid programs are not part of the Return of Title IV aid calculation; however they may still be subject to reduction in cases of a withdrawal. For information regarding these types of aid, refer to the Non-Title IV Aid section of this guide.

CALCULATING EARNED FINANCIAL AID

EARNED AID is determined by taking the number of days attended (all calendar days are counted, including weekends) divided by the total number of days in the term (first day of classes until the last day of finals).

If a student withdraws after the 60% point of the term, there are no unearned funds. The calculation of the Return of Title IV aid only applies to students who withdraw prior to the 60% point of the term. Withdrawal after this point-in-time will not result in any adjustments to your financial aid for the quarter.

CALCULATING UNEARNED FINANCIAL AID

UNEARNED AID is calculated by subtracting the earned percentage from 100%.

CALCULATING RETURN OF TITLE IV AID AMOUNT

Once the earned and unearned aid percentages are determined, the next step is to calculate the dollar amount of TOTAL UNEARNED AID that must be returned.

The RETURN OF AID AMOUNT is determined by multiplying the unearned aid percentage by the total of all Title IV aid received.

[Example]

An undergraduate student withdraws in Week 5 of Fall quarter.

Unearned Aid Percentage	55.7%
X Total of all Title IV Aid Received	\$2345.41
TOTAL UNEARNED AID	\$1306.39

NOTE:

The Return of Aid calculated is charged to the students' BARC account and this balance must be paid by the student.

RETURN OF FEES vs. RETURN OF TITLE IV AID

In almost every instance, the fee refund will be less than the total Return of Aid amount. As a result, when a student withdraws, a balance will be created on their BARC account for the difference between the fee refund and the Return of aid amount. The student is responsible for paying this balance.

[Example]

An undergraduate student withdraws in Week 5 of Fall quarter.

Return of Aid 55.7%	\$1306.39
- Fee Refund 25%	\$586.35
DIFFERENCE (BILL) 30.7%	\$720.04

POST-WITHDRAWAL DISBURSEMENTS

If a student withdraws from a quarter and receives less federal student aid than the amount earned, then the student is entitled to a post-withdrawal disbursement. The student must have met all of the conditions for a late disbursement prior to the date the student became ineligible (date of withdrawal).

If the student is eligible for a post-withdrawal of grant funds, G4HCC will apply the funds without the student's permission for current charges for tuition, fees, and room and board (if living on-campus) up to the amount for the outstanding charges.

If the student or parent is eligible for a post-withdrawal from Title IV loans funds, the Office of Financial Aid and Scholarships will notify the student or parent in writing prior to making any post-withdrawal disbursement, whether those loan funds will credit the student's account or be disbursed directly to the student or parent. The written notification must be made within 30 days to confirm in writing that the student or parent wants the post-withdrawal disbursement. If no confirmation is received, the loan will be canceled.

NON-TITLE IV AID

G4HCC will process Institutional aid through the same Title IV calculation to determine how much of these funds a student is entitled to keep. These funds include, but are not limited to, Institutional Grants such as the President's Scholarship and Dean's Scholarship.

If a state grant is part of your financial aid package, it will be reduced by the same percentage of the Fee Refund.

STUDENT DIRECT LOANS AND PARENT PLUS LOANS

If you withdraw during the Fall or Spring semester and return to G4HCC during the current academic year, your loans will be adversely affected.

- The loan disbursements scheduled for the terms following your withdrawal will be canceled and returned to your lender.
- If you have already received subsequent disbursements, you will be billed for the amount to your BARC account.
- You will need to re-accept any loan eligibility that was cancelled by our office should you return to G4HCC in a subsequent quarter in the same academic year.

FUTURE AID ELIGIBILITY

Withdrawing may affect your eligibility to receive financial aid in subsequent terms. Depending on the type of financial aid you receive, you may be required to resubmit certain applications. Upon withdrawal, you should notify the Office of Financial Aid and Scholarships when you plan to return so we can make necessary adjustments to your financial aid award.

Students should also review the SATISFACTORY ACADEMIC PROGRESS requirements which can be found the Catalog.

DO NOT LEAVE SCHOOL WITHOUT OFFICIALLY WITHDRAWING

If you "walk away" and do not pass any of your classes, your financial aid will be reduced for the term. Federal regulations require the Office of Financial Aid and Scholarships to recalculate your financial aid eligibility as if you unofficially withdrew at the midpoint of the term.

Students who withdraw from the University once instruction begins must file a **WITHDRAWAL PETITION**. The petition is available on the College website at: www.college.gather4him.net. Please select the **FORMS** section.

SPECIAL WITHDRAWS

Cancellation of Registration

If your registration is canceled prior to the beginning of the quarter you will not be considered a student for that quarter. If this occurs, you are not entitled to receive any form of financial aid during the quarter; your aid will be canceled and returned to the appropriate programs. If your cancellation takes place close to the beginning for the quarter and you have already received financial aid to cover your living expenses, you will be required to repay the entire amount of aid disbursed to you.

Retroactive Withdrawal After Completion of a Term

If you retroactively withdraw for a term that has been completed and your withdrawal date does not entitle you to a refund, your financial aid status for the affected term will not change. No Return of Title IV Aid calculation will be required since you were enrolled and attended classes for the entire term. However, you will be subject to the Satisfactory Academic Progress Standards if you retroactively withdraw.

If you retroactively withdraw from a term that has been completed but your official withdrawal date is not past the 60% point of the term, the Office of Financial Aid and Scholarships is required to perform a Return of Title IV Aid calculation. Return of Title IV Aid percentages will be based upon the official date of your withdrawal, as determined by the Office of Registrar.

Leave of Absence

If you are a graduate student and are taking a Leave of Absence, please be advised that your aid for the affected quarter will be cancelled. However, aid for subsequent quarters will not be cancelled unless our office is notified by the Office of Registrar that you will not be returning. To file for an Official Leave of Absence, please contact the Graduate Division of UCSB.

CONTACT US

To speak with a Financial Aid Professional, please call or visit our office during regular business hours.

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