

## Return of Title IV Student Financial Aid Funds When a Student Withdraws

When federal Title IV grant or loan assistance is disbursed, and the recipient does not complete the enrollment period, withdraws, drops out, fails all classes or takes a leave of absence, the law requires that UTB/TSC calculate the amount that must be returned by the school and/or student to Title IV program accounts.

The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, Plus Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), Academic Competitiveness Grant (ACG) and the National Smart grant.

### Official Withdrawals

The date the student initiates the withdrawal is used for calculating the percentage used in the formula for Return of Title IV funds. The number of days from the first class day to the withdrawal date divided by the number of days in the payment period (semester) equals the percentage of Title IV funds earned. If the withdrawal date is after the 60 percent point of the semester, the student has earned 100 percent of the Title IV funds.

### Unofficial Withdrawals

If the student fails to earn a passing grade in at least one class during the semester, the institution will assume the student withdrew unofficially and will calculate Return of Title IV Funds accordingly. If it is determined that the unofficial withdrawal date is earlier than the 60 percent point of the semester, the student may owe funds to the Title IV financial aid programs and/or the institution. For a student who withdraws without notifying the institution (unofficially withdraws or drops out), the withdrawal date is:

- The midpoint of the payment period or period of enrollment, as applicable
- At the institution's option, the student's last date of attendance at an academically-related activity; or
- If the institution determines that the student left without notification because of illness, accident, grievous personal loss, or other such circumstances beyond the student's control, the date that the institution determines is related to that circumstance

Students have 10 days from the date the institution notifies them to clarify their enrollment status. Unless the student can provide acceptable documentation that shows the student was enrolled more than 60 percent of the semester, the student will be responsible for returning the unearned funds. Students have 45 days from the date the institution notifies them in writing to make payment arrangements. The student is responsible for payment of

any institutional charges and/or Title IV funds resulting from delayed notification of the last date of instructional activity. Failure to make satisfactory payment arrangements on or before the 45th day may result in the following consequences:

- Notification to the federal government of your overpayment
- Notification to lenders, servicers and guarantors of the last date of attendance on at least a half-time basis
- Cancellation of future scheduled loan proceeds
- Cancellation of future scheduled restricted grant, scholarship or work program funds
- Cancellation of future scheduled Pell Grant awards, Academic Competitive Grant and National SMART Grant awards.
- Ineligibility for aid in the future or until overpayment is settled.

Students should meet with a financial aid advisor for a Withdrawal Evaluation before making a decision to withdraw or stop attending classes.

### Post-Withdrawal Disbursement Process

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. Post-withdrawal eligibility can be used to credit outstanding charges on a student's account. UTB/TSC has 30 days from the date that the university determined the student withdrew to offer any amount of post-withdrawal disbursement to the student. The student must respond within 14 days from the date that the university sends the notification to be eligible to receive the post-withdrawal disbursement. If the student does not respond to the university's notice, no portion of the withdrawal disbursement that is not credited to the student's account may be disbursed. If the post-withdrawal disbursement includes loan funds, UTB/TSC must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. UTB/TSC may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, fees and room and board charges (as contracted with UTB/TSC). For all other school charges, UTB/TSC needs your permission to use the post-withdrawal disbursement. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow UTB/TSC to keep the funds to reduce your debt at the school.

### Procedures for Return of Title IV Funds

If the total amount of Title IV grant and/or loan assistance that the student earned is less than the amount disbursed to or on behalf of the student, the difference between these amounts must be returned to the Title IV programs in the following order

# Financial Aid

of priority (not to exceed the amount originally disbursed):

1. Unsubsidized FFEL Stafford Loans
2. Subsidized FFEL Stafford Loans
3. PLUS FFEL Loans
4. Federal Pell Grant
5. Academic Competitive Grant
6. National SMART Grant
7. Federal SEOG Grant
8. Other Title IV assistance (excluding FWS)

The school and the student share the responsibility for returning Title IV aid. The school returns "unearned" Title IV funds that have been paid to the school to cover the student's institutional charges received from Title IV grant and/or loan programs. The student is responsible to repay UTB/TSC for any unpaid institutional charges resulting from the return of Title IV Funds calculation. The school must return Title IV funds due to the federal programs no later than 45 days after the date the school determines the student withdrew.

If the student owes funds back to the Title IV programs, the institution will advise the student within 30 days of determining that the student withdrew. The student has 45 days from the date of notification from the institution to take action on the overpayment. If the student's portion of unearned Title IV funds included a federal grant, the student has to pay no more than 50 percent of the initial amount that the student is responsible for returning. Immediate repayment of the unearned loan amount is not required because the student repays the loan to the lender according to the terms or conditions in the promissory note. The institution will advise the lender of the student's withdrawal within 45 days of determining the student withdrew.

No additional disbursements may be made to the student for the enrollment period. If the student does not repay the amount owed to the Title IV programs or does not make satisfactory payment arrangements with the U.S. Department of Education, UTB/TSC will report to the National Student Loan Data System (NSLDS) that the student received an overpayment. The student loses eligibility for further Title IV aid until resolved.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that UTB/TSC may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. UTB/TSC may also charge you for any Title IV program funds that the school was required to return. If you don't already know what UTB/TSC's refund policy is, you can ask for a copy. UTB/TSC can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at (800) 4-FEDAID (800) 433-3243. TTY users may call (800) 730-8913. Information is also available on Student Aid on the web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

## Withdrawing from School

Students who wish to withdraw from UTB/TSC may do so by logging into Scorpion Online or visiting Registrar's Office and completing a form. Students completely withdrawing after the Official Record Date (ORD) should also refer to the federal financial aid satisfactory academic progress standards.

Note: For additional information on withdrawals, Return of Title IV and sample calculations, students should see a financial aid advisor.



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## Undergraduate Satisfactory Progress

UTB/TSC monitors academic progress every fall and spring semester to identify enrolled students who are experiencing difficulty achieving their academic goals. Academic Standing evaluates the grade point averages and course completion rates. The Maximum Hours evaluation is used to measure a student's progress within a degree program.

Both SAP evaluations include all undergraduate credits for which a student is registered for on the official record date (according to the published academic calendar) during any period of credit-hour enrollment offered at UTB/TSC, including mini sessions and summer terms, and all accepted transfer credits, even for courses taken during periods when the student was not receiving financial aid and periods of dual enrollment. Earned hours are those credits for which a student receives a passing grade (according to grade standards published in the Undergraduate Catalog).

Courses with grades of A, B, C, D, P, S and CR are considered as attempted and earned credit hours. Courses with grades of F, G, U, W, WC, WF, WM, WP, NR, DF, DP, and DR are considered as credit hours attempted, but not earned. Incomplete courses (with grade of I) are considered as attempted hours until a final grade is posted. Students are required to request a re-evaluation, after successful completion of an incomplete course. Repeated course hours (designated as R) are included as attempted hours, but excluded from earned hours, regardless of course grade. Withdrawn courses are considered attempted credits, but are excluded from earned credits, regardless of reason for withdrawal.

The components of the Financial Aid Satisfactory Academic Progress Standards for undergraduate (UG) students are:

- Academic Standing
- Maximum Hours

## UG Academic Standing

UG students interested in receiving financial aid consideration must maintain good standing, as defined in the Institutional SAP policy available online at <http://blue.utb.edu/vpaa/sap/default.htm>. Students on probation may also receive financial aid consideration. However, students entering or returning from suspension status, must have an approved appeal from the Office of the Vice President for Academic Affairs in order to receive financial aid consideration.

## UG Maximum Hours

The standard for maximum hours evaluates the number of cumulative attempted credits against the maximum hours allowed for the program of study. In order to receive financial aid consideration, students may not exceed 150 percent of the minimum credits required to complete the program of study.

Enrolled students with attempted credits totaling at least 85

percent of the maximum hours for the program of study after the fall and/or spring semesters will receive a Maximum Hours Alert. Students with attempted credits equal to or exceeding the maximum hours enter maximum hours suspension and may no longer receive financial aid for the active program of study.

For example, if a student is pursuing an associate degree requiring 64 credit hours, no financial aid consideration would be available after attempting 96 credit hours, even if the student has not yet earned the associate degree and meets all other satisfactory academic progress standards. (  $64 \times 150\% = 96$  )

Two appeal options are available to students entering or returning from suspension status:

- Academic Standing Appeal – administered by the Office of the Vice President for Academic Affairs
- Maximum Hours Appeal – administered by the Financial Aid Office

## UG Academic Standing Appeal

To appeal an academic standing suspension, students must submit a written appeal with supporting documentation and a current UTB/TSC unofficial transcript to the Office of the Vice President for Academic Affairs.

The appeal must explain and documentation must support the unusual circumstances that prevented the student from meeting required academic standards. Unusual circumstances may include: death of a close family member, extended illness, personal injury, or other extraordinary circumstances.

Supporting documentation may include: death certificate, physician's statement, police report, etc. During the appeal process the student must be prepared to pay his/her own expenses, such as tuition, fees, books, supplies, etc. without expectation of financial aid reimbursement. A decision by the Academic Standing Appeal Review Committee will be rendered within two weeks; the decision is final.

## UG Maximum Hours Appeal

To appeal a maximum hours suspension, students must submit to the Financial Aid Office an approved degree plan with an analysis by the academic advisor indicating the total remaining hours required for program completion.

Students may appeal to the Financial Aid Office if the maximum hours limit is met or exceeded due to developmental hours, changes in majors, degrees, or if pursuing a second degree or certificate. During the appeal process the student must be prepared to pay his/her own expenses, such as tuition, fees, books, supplies, etc. without expectation of financial aid reimbursement. A decision by the Financial Aid Maximum Hours Appeal Review Committee will be rendered within two weeks and is final.

## UG Financial Aid Consideration

The student is responsible for paying his/her own expenses, such as tuition, fees, books, supplies, etc. and will not be reimbursed for period(s) of Suspension. Students returning to good standing (cumulative 70 percent completion rate and cumulative 2.0 GPA) or probation (70 percent term completion rate and 2.0 term GPA) status after period(s) of suspension and without exceeding maximum hours for their active degree program are eligible for financial aid consideration.

## Graduate Satisfactory Progress

The Graduate Satisfactory Academic Progress (SAP) standards for financial aid include quantitative and qualitative measures and are applied to financial aid recipients at the end of each fall and spring semester. Students applying for financial aid are also subject to the standards at point of financial aid application and/or prior to financial aid disbursement.

The standards used for measuring GR Satisfactory Academic Progress are:

- Quantitative: Completion Rate
- Quantitative: Maximum Attempted Credits
- Qualitative: Cumulative Grade Point Average

The evaluation includes all graduate credits attempted during any period of credit-hour enrollment offered at UTB/TSC, including mini sessions and summer terms, and all accepted transfer credits, even for courses taken during periods when the student was not receiving financial aid and periods of dual enrollment.

Courses with grades of A, B, C, D, P, S and CR are considered as attempted and earned credit hours. Courses with grades of F, U, W, WC, WF, WM, WP, NR, DF, DP and DR are considered as credit hours attempted, but not earned. Incomplete courses (with grade of I) are considered as attempted hours until a final grade is posted. Students are required to request a re-evaluation by the Financial Aid Office, after successful completion of an incomplete course. Repeated course hours (designated as R) are included as attempted hours, but excluded from earned hours, regardless of course grade. Withdrawn courses are considered attempted credits, but are excluded from earned credits, regardless of reason for withdrawal.

Students failing either the quantitative or qualitative measures are placed on Financial Aid probation or suspension as appropriate.

## GR Quantitative Measure

Attempted and earned credit hours are used in the quantitative measure which includes two standards: completion rate and maximum attempted credits. Attempted hours are those credits for which a student is registered for on the official record date (according to the published academic calendar) for

each semester, including mini sessions and summer terms. Earned hours are those credits for which a student receives a passing grade (according to grade standards published in the Graduate Catalog).

The completion rate standard for financial aid consideration is calculated by dividing the cumulative credit hours earned by the cumulative credit hours attempted. To remain in good standing, students are expected to successfully complete at least 90 percent of the course work attempted. Students falling below the minimum completion rate of 90 percent are placed on Financial Aid probation or suspension as appropriate.

For example, a student earning 6 of 9 attempted graduate credit hours would enter financial aid probation. ( $6/9 = 67\%$ )

The standard for maximum attempted credits for financial aid consideration is measured by dividing the cumulative credit hours attempted by the hours required to complete the program of study. To remain in good standing, students may not exceed 150 percent of the credit hours required for the educational program. Students exceeding the maximum attempted credits immediately enter financial aid suspension status.

For example, if a student is pursuing a graduate degree requiring 36 credit hours, no financial aid consideration would be available after attempting 54 credit hours, even if the student has not yet earned the graduate degree and meets all other satisfactory academic progress standards. ( $36 \times 150\% = 54$ )

Students are required to notify the Financial Aid Office of changes in majors, degrees, or if pursuing a doctoral degree. The notification must include an approved degree plan, an analysis by the academic advisor indicating the impact to maximum attempted credits, and may also require a financial aid suspension appeal.

## GR Qualitative Measure

For financial aid consideration, students remain in good standing when they maintain a cumulative grade point average (GPA) of 3.0 or higher. Students falling below the minimum cumulative grade point average of 3.0 and the minimum last term GPA of 3.0 are placed on financial aid probation or suspension as appropriate.

## GR SAP Status

**Good Standing:** This is earned when a student maintains a cumulative GPA of 3.0 or higher, and a cumulative completion rate of 90 percent or higher, and has not exceeded the maximum attempted credits for the declared program of study.

**Probation:** If at the end of the initial evaluation the student is not meeting the minimum completion rate (90 percent) or cumulative grade point average (3.0), the student enters financial aid probation status. During probation period(s), the student has the opportunity to continue to receive financial aid

while attempting to regain financial aid satisfactory progress standards. The student may be referred to academic advisors for further guidance and evaluation.

**Suspension:** If at the end of the second evaluation the student is still not meeting the minimum completion rate (90 percent) or cumulative grade point average (3.00), the student enters financial aid suspension status. Financial aid will be suspended until the student successfully meets the completion rate and cumulative grade point average standards without exceeding the maximum attempted credits. The student is responsible for paying his/her own expenses, such as tuition, fees, books, supplies, etc. and will not be reimbursed for period(s) of financial aid suspension. The student may be referred to academic advisors for further guidance and evaluation.

Students in probation or suspension status who improve their academic performance to the required completion rate and cumulative GPA without exceeding maximum attempted credits will return to good standing and are eligible for financial aid consideration.

Students exceeding the maximum attempted credits immediately enter financial aid suspension status and may no longer receive financial aid for the declared program of study. If a change in program of study is being considered, the student must submit a financial aid suspension appeal that includes an analysis by the academic advisor indicating the impact to maximum attempted credits.

## GR Financial Aid Suspension Appeals

To appeal suspension from financial aid, students must submit a written appeal with supporting documentation to the Financial Aid Office (where instructions and cover sheet are available).

The appeal must explain and documentation must support the unusual circumstances that prevented the student from meeting required academic standards. Unusual circumstances may include: death of a close family member, extended illness, personal injury, or other extraordinary circumstances. Supporting documentation may include: death certificate, physician's statement, police report, etc. During the appeal process the student must be prepared to pay his/her own expenses, such as tuition, fees, books, supplies, etc. without expectation of financial aid reimbursement. A decision by the Financial Aid Appeal Committee will be rendered within two weeks; the decision of the committee is final.

## Financial Aid Enrollment Status

The Financial Aid Office defines enrollment statuses for all semesters as follows:

### Undergraduate Students

Less than 1/2 time ..... 1 to 5 credit hours  
1/2 time ..... 6 to 8 credit hours  
3/4 time ..... 9 to 11 credit hours  
Full time ..... 12 or more credit hours

### Graduate Students

Less than 1/2 time ..... 1 to 4 credit hours  
1/2 time ..... 5 to 6 credit hours  
3/4 time ..... 7 to 8 credit hours  
Full time ..... 9 or more credit hours

## How Developmental Credits Affect Your Enrollment Status

Students cannot receive financial aid consideration for more than the equivalent of one year of developmental courses (or 30 semester credits). This limit pertains to ESL courses and courses below the 1000 level. Any developmental credit hours attempted after reaching 30 hours will not be counted in the student's enrollment status used in determining financial aid eligibility.

## How Your Enrollment Status Affects Your Student Financial Aid

The Financial Assistance Office recalculates financial aid eligibility for students changing enrollment status on or before the official census date (12th class day for fall/spring semesters, fourth class day for summer terms). Recalculations are processed for schedule changes initiated by the student (in the form of adds/drops) or by the university (in the form of canceled courses and/or other administrative changes).

If you add and drop or withdraw from courses (after financial aid is disbursed) and this results in a decrease in total credit hours enrolled, you may owe financial aid funds back to the program or you may owe other charges to the institution. Check with an adviser in the Financial Assistance Office before making schedule changes!

Some awards, including Pell grants, are adjusted based on the number of hours enrolled at the end of the official census period. Other awards, including federal student loans, may no longer be disbursed after a student drops below half-time status within the loan period. Students should also be aware that changes to enrollment status for a specific semester may also impact program participation and/or eligibility for future semesters.

If the financial aid eligibility is increased and a credit remains after the revised tuition and fees are determined, the available balance will be promptly mailed to the student by the Business Office. If the financial aid package is reduced and an account balance remains after the Business Office recalculates tuition and fees, the student is responsible for promptly paying this amount in full. (Review the refund policy and the tuition and fees information published in this booklet).

In general, students dropping below half-time status, on or before the official census date, are ineligible for most forms of financial aid, and similar to students completely withdrawing from UTB/TSC, may be required to repay awards and/or tuition balances, as per the Title IV Returns policy.

Note: Students reducing enrollment status after the official census date should refer to the federal financial aid satisfactory academic progress standards, and students completely withdrawing from the institution before or after the official census date should also refer to the Procedures for Return of Title IV Funds.

## Veteran Benefits

Tandy Hall 206.....882-8980

U.S. veterans who are interested in applying for any educational benefits must contact the Veterans Affairs Department located at the Office of Student Financial Aid Assistance in Tandy 206 at least two months before the first day of class. Students will be advised of their eligibility, requirements for application for benefits, and the documents needed for the application process.

Students must be eligible under one of the following programs:

- Chapter 30 - Montgomery GI Bill-Active Duty
- Chapter 31 - Vocational Rehabilitation
- Chapter 32 - Veterans Educational Assistance Program (VEAP)
- Chapter 35 - Survivor's and Dependents' Educational Assistance Program
- Chapter 1606 - Montgomery GI Bill - Selected Reserve
- Chapter 1607 - Reserve Educational Assistance Program (REAP)

If veterans apply for financial aid assistance, they are required to report expected benefits amount on their Free Application for Federal Student Aid (FAFSA).

Students receiving VA educational benefits must maintain satisfactory academic progress as published in standards of work in the Undergraduate/Graduate Catalogs.

## Hazlewood Act

Texas veterans who have no remaining Veterans Affairs education benefits may be exempt from payment of tuition and fees, except for the student services fees. To obtain the exemption of tuition and fees under this act, an approved application must be on file with the Veterans Affairs Department of the Office of Student Financial Assistance three weeks prior to registration.

Also, children of the armed forces members who were killed in action, who died while in service, who are missing in action or whose death is documented to be directly caused by illness or injury connected with service in the armed forces of the United States, children of members who became totally disabled for purposes of employability totally disabled may be entitled to an exemption if they are residents of Texas.

