# Return to Title IV and Withdrawal Process

Evangel takes on certain financial obligations based on student enrollment as determined at the beginning of each new school year. A student who wishes to withdraw may also assume certain financial obligations. Financial aid refund requirements are based on the entity providing the financial aid (federal government, state government, Evangel University, and private third-party organizations).

Due to the return requirements a student who withdraws may have a balance due to Evangel University after the calculations are completed. Students are encouraged to visit with a financial aid counselor prior to withdrawing to determine any impact on financial aid for the current term and eligibility for future terms. The Return to Title IV and Withdrawal policies are outlined below.

### Return to Title IV

In accordance with Federal regulations [HEA Section 484B, 485(a)(1)(F), 34 CFR 668.22], referred to as the Return of Title IV Funds policy, all schools who disburse federal aid are required to implement the Return of Title IV Funds federal refund policy, which can result in significant cost to a withdrawing student who has received federal financial aid. Therefore, withdrawal from school should be carefully considered.

Federal financial aid is awarded and disbursed for the entire period in which a student is enrolled. When a student withdraws for any reason prior to the end of the period, the student may no longer be eligible for the full amount of financial aid funds received. A calculation to determine the amount of federal financial aid earned is required when a student officially withdraws from the term, stops participating in courses prior to completing the term, fails all their classes in the term, or does not complete all sessions/modules the student was scheduled to attend during the semester. (See the Withdrawal Process section below to review the types of withdrawals and how each impacts the Return to Title IV review.)

A student is allowed to retain the amount of aid that is considered earned at the time of the withdrawal. The unearned portion must be returned to the Department of Education by the school and/or the student. The Return to Title IV calculation will occur within 45 days of the date the University is aware of the withdrawal. A prorated schedule is used up through the 60% point in each payment period to determine the amount of Title IV funds the student has earned at the time of withdrawal.

This is calculated by a percentage based on the number of days completed, divided by the number of days in the payment period (based on calendar days). If there is a break during the payment period of five days or more (including weekends), those days are deducted from the total number of days in the term (i.e., Thanksgiving and spring breaks).

(Number of Days Attended/Participated) ÷ (Total Days in Semester, Session/ Module) = Percent Completed

(Total Eligible Aid) X (Percent Completed) = Earned Aid

If a student never begins attending classes but is receiving federal financial aid, we are required by federal regulations to return the disbursed funds to the respective programs. If the student begins attending some but not all his or her classes, we are required to recalculate the student's Pell or Iraq Afghanistan Service Grant award based on the student's actual enrollment status. [CFR 668.21 & 685.303]

After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period and the school will not be required to return any federal funds received for that period.

The student will be responsible for any account balance created when Federal Title IV aid is returned by the University. If the Return to Title IV results in an amount due that exceeds the school's portion the student may be responsible to repay a portion of the Title IV funding that must returned. The student will be notified of their responsibility by the Office of Financial Aid. Funds that must be returned by the student to the loan programs can be paid in full in accordance with normal loan repayment terms. Students have 45 days to repay a grant overpayment or enter into a satisfactory repayment agreement. Regulations state that a student does not have to repay a grant overpayment of \$50 or less for grant overpayments resulting from the student's withdrawal.

If a student withdraws prior to the disbursement of federal funds, the Return to Title IV calculation will determine the amount of funds the student has earned, and the student may be eligible for a post-withdrawal disbursement. Post-withdrawal grant funds will be applied to any outstanding balance due to Evangel University for tuition, fees, housing, and meal charges within 45 days. If the student is eligible for a post-withdrawal disbursement of federal loans, the student will be notified within 30 days of the date the University is aware of the withdrawal and will have the option to decline or approve the funds for disbursement within 14 days of the receipt of the letter. All post-withdrawal funds are applied to the student account first, and if any credit balance remains on Federal Student Aid (FSA) only credit refund will be automatically issued within 14 days, otherwise the student can request a refund from the Bursar's office.

The following federal funds are subject to the refund calculation and will be returned in the following order:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal Grad PLUS Loan/Federal Parent PLUS Loan
- Federal Pell Grant
- Iraq and Afghanistan Service Grants
- Federal Supplemental Educational Opportunity Grant
- TEACH Grants

#### Module Classes

Students enrolled in modules are held accountable for attending the number of days in the modules in which they were enrolled. The timing of a dropped class in the session/modular program is also important. For example, if a student drops courses in a later module while still being enrolled in a current session/module, the student is not considered to be withdrawn from the semester. However, a recalculation of financial aid eligibility based on the change of enrollment status (full-time, three-quarter time, half-time) may still be required.

If a student ceases enrollment in a current session/module but plans to attend a later session/module within 45 days and in the same term, the student must notify the institution in writing of those plans. This notice prevents the student from being considered a withdrawal in the Return to Title IV recalculation. If, however, the student does not begin attendance in the future module, the student will be considered withdrawn and subject to a Return to Title IV calculation.

In addition, a student who completes all the requirements for graduation from their program before completing the days or hours in the period that they were scheduled to complete is not considered to have withdrawn. If the student successfully completes a module that covers 49 percent or more of the days in the payment period (excluding scheduled breaks of five or more consecutive days and all days between modules) or coursework that meets or exceeds half-time enrollment for the term a Return to Title IV calculation is not required.

#### Withdrawal Process

A traditional undergraduate student who wishes to withdraw from the University must contact Jennifer Jackson, Assistant Director in the Center for Student Success, Zimmerman 208, to make a written application for withdrawal. Online, graduate, and seminary students must contact Kathy Harrison, Assistant Registrar for Online and Graduate Students, Riggs 304. This is an official withdrawal. Failing to attend classes does not automatically withdraw a student from school. However, if the Office of Financial Aid receives notice from another department on campus (such as instructors or a resident director) that a student has ceased academic participation and/or has moved out of campus housing, the student's financial record will be reviewed as an administrative withdrawal.

## The student's withdrawal date is determined by one of the following criteria:

**Official Withdrawal.** The date the student notified the school of their intent to withdraw will be used-unless the student continues to attend and a later date of documented participation at an academically related activity is available.

**Administrative Withdrawal.** The date of the student's last documented participation at an academically related activity will be used, if available. If the last date of participation is not available, the midpoint of the semester will be used if attendance was established at the beginning of the term.

- Academic participation includes:
  - Examinations or Quizzes
  - Tutorials
  - Computer Assisted Instructions
  - · Completing an academic assignment, paper, or project
  - Attending a school assigned study group
- Academic participation does not include:
  - · Living in institutional housing
  - Participating in the meal plan
  - · Logging into an online class without active participation
  - · Academic counseling or advisement

**Withdrawal After Rescission of Official Notification.** The date from the student's original withdrawal in the previous official notification will be used, unless the student provides written notification rescinding the intent to withdraw, and a later date of documented participation at an academically related activity is available.

The date of the institution's determination that the student has withdrawn is determined by the following criteria:

Official Withdrawal. The date of the initial notification by the student.

**Administrative Withdrawal.** If a student is administratively withdrawn due to disciplinary action or the discovery that the student is not academically participating and cannot successfully complete the term, the date of that action or determination will be used.

**Withdrawal After Rescission of Official Notification.** The date the school becomes aware that the student did not, or will not, complete the period of enrollment.