



CENTRAL WASHINGTON UNIVERSITY

2024-2025

CWU Return of Funds Policy

The Return of Funds policy directly impacts students who:

- Receive federal, state, and/or CWU aid but fail to successfully complete any credits in a quarter.
- and/or
- Receive federal aid, have a modular course schedule (not all classes span the full length of the term) and do not complete all credits.

Policy Summary

When a student with **federal, state, and/or CWU aid** completes 0 (zero) credits for a quarter, they are considered not to have completed their enrollment period, and the Financial Aid Office is therefore required to determine how much, if any, of that quarter's aid they are no longer eligible for. This is called the "returned" amount. We are also required to determine whether or not the student owes a repayment to the U.S. Department of Education. Exception: Students who officially withdraw from all classes past the 60% point of the enrollment period do not have a return calculated for federal or CWU aid

Students with **federal aid** and a modular course schedule (not all classes span the full length of the term) may have some aid returned even if they complete one or more classes. More information about modular course schedules can be found throughout this policy.

What is an Enrollment Period?

- For students with a regular course schedule (all classes run the full length of the quarter), the enrollment period is the full quarter.
- For students with a modular course schedule, the enrollment period is student-specific, depending on each student's schedule.

Examples:

For summer term, if all classes are in the 6-week session, the enrollment period is 6 weeks.

For summer term, if a student has classes in both the 6-week session and the 9-week

(full) session, which both start at the beginning of the quarter, the enrollment period is 9 weeks.

Official vs. Unofficial Withdrawals

Official withdrawal:

Student drops and/or withdraws from all courses.

Unofficial withdrawal:

Student remains enrolled in at least one course but does not pass any credits.

Withdrawal Date

- For official withdrawals, the withdrawal date is the date the student began the withdrawal process.
- For unofficial withdrawals, the withdrawal date is the 50% point of the quarter.

Returned Amount

Federal aid

The amount of federal aid that is returned is calculated using a federal formula that includes such factors as the amount and type(s) of aid received, the withdrawal date, and the student's CWU charges prior to withdrawal. However, if the withdrawal date is past the 60% point of the quarter, there isn't a return of federal aid. Returned funds are removed from the student's account and sent to the U.S. Department of Education.

Federal financial aid funds will be returned in the following order:

- 1st: Federal Direct Unsubsidized Stafford Loan
- 2nd: Federal Direct Subsidized Stafford Loan
- 3rd: Federal Direct PLUS Loan (Parent or GRAD)
- 4th: Federal Pell Grant
- 5th: Iraq and Afghanistan Service Grant
- 6th: Federal Supplemental Educational Opportunity Grant
- 7th: TEACH Grant

(If a student was not awarded aid from a certain program, the reduction simply skips that aid and moves down to the next aid type until the correct amount of federal aid has been returned)

If the federal return of funds calculation shows that the student also owes a direct repayment of federal grant funds to the U.S. Department of Education (this is different from a "return"), a charge is added to the student's account for the amount owed. For any amount unpaid after 45 days, the charges are removed from the student's account, the debt is transferred to the U.S. Department of Education for payment/collection activities, and the student will be ineligible to receive further federal aid until the debt is paid in full.

State aid:

If a student is enrolled in 0 credits as of the end of the quarterly add/drop period, 100% of their state aid will be returned. If there is a complete withdrawal after add/drop, there will not be a return of state aid.

CWU aid:

If a student is enrolled in 0 credits as of the end of the quarterly add/drop period. 100% of their CWU aid will be returned.

The amount of CWU aid that is returned for complete withdrawals after add/drop is determined by multiplying the amount of CWU aid by the percentage of the quarter completed. However, if the withdrawal date is past the 60% point of the quarter, there isn't a return of CWU aid. Returned CWU aid is removed from the student's account and put back into the CWU account(s) it came from. CWU merit scholarships are not subject to Return of Funds.

Exceptions: Students with modular course schedules and federal aid who complete some, but not all, credits are not subject to Return of Funds if any of the following criteria are met:

- The length of a class that was completed (passing grade) equals at least 49% of the student's enrollment period, as measured in calendar days.
 - Example: In summer quarter, a student has one 6-week class and one 9-week class which start on the first day of the quarter. They receive a passing grade in the 6-week class but either withdraw from the 9-week class or receive a non-passing grade. The number of days in the 6-week class they passed is at least 49% of the total number of days in the enrollment period.
- The combined length of classes that were completed (passing grades) equals at least 49% of the student's enrollment period, as measured in calendar days.
- The credits completed (passing grades) represent at least half-time enrolment (6 credits for undergraduates, 5 credits for graduate students).
- All graduation requirements have been met.

Timeline

The return calculation process, including student notification, will be completed within 30 calendar days from the date of the withdrawal (for official withdrawals), and within 30 calendar days from the day grades post (for unofficial withdrawals).

Student Account Balance

After Return of Funds, a student's account balance may show that they owe 100% of their returned aid amount. However, it may show that more or less, or even zero, is owed. Why? Because the impact of Return of Funds on a student's account depends on the status of the account prior to Return of Funds. Was the account previously paid in full? Was there a refund pending? Was there a prior unpaid amount? Was there a refund of tuition and/or housing charges? Students who receive a Notification of Return of Funds should check their student account balance.

Return of Funds Appeals

Appeals for federal and/or CWU institutional aid may be submitted. Appeals are for unofficial withdrawals or students with a modular course schedule. The quarterly appeal deadline is listed on the Notification of Return of Funds as well as on the appeal form. Unfortunately, appeals can only be submitted based on a grade change. Appeals based on extenuating circumstances cannot be considered.

- Students who have a grade change may notify the Financial Aid Office that their academic transcript now shows a passing grade for the term.
- Students may provide documentation to the Financial Aid Office that an instructor has submitted a request to Registrar's to change a non-passing grade to a passing grade.
 - Students with a regular course schedule: The grade change can be for any course.
 - Students with a modular course schedule: The grade change must result in the student meeting one of the modular course schedule exceptions for Return of Funds.

Students who intend to appeal should contact the Financial Aid Office to obtain the Return of Funds Appeal form.