

## *Withdrawal Policy*

### **Total Withdrawal**

Students at CEI who receive federal financial aid and withdraw from all courses, will have financial aid calculated according to federal guidelines. This will help determine the largest refund to the Federal Student Financial Aid Programs or to the student.

CEI applies the Return of Title IV Funds Policy, outlined in the Federal Student Aid Handbook, to students who withdraw from **all classes**. The U.S. Department of Education regulates the management of these funds and in some cases, a student who receives Title IV aid but does not complete their coursework is considered to have not “earned” the Title IV aid they received. Affected students may be required to return the unearned portion of the federal aid they received.

All other federal financial aid recipients will have refunds calculated according to the State of Idaho’s or the U.S. Department of Education’s approved accrediting agency refund policies (if they exist). If no State or U.S. Department of Education approved accrediting agency refund policy exists, refunds will be calculated according to federal or institutional refund guidelines in order to determine the largest refund to the Federal Student Financial Aid Programs or to the student.

If a student contacts the CEI Financial Aid Office to withdraw, they will be referred to the Registrar’s Office to complete the withdrawal process. Students who want to withdraw from all courses need to complete the Total Withdrawal form found on the [Registrar Form/Links](#).

Students who withdraw from one or more courses within the first week of school must notify the Financial Aid Office and return all over-awarded funds to the Cashier’s Office at the time of withdrawal. No adjustments to financial aid will be made after the first week of each semester. Students who do a total withdrawal from all of their courses after the first week of the semester are subject to the Return of Title IV Funds Policy of the federal government and may be required to return a portion of their awards. Students who receive financial award disbursements and do not attend classes are not eligible for funds and must return any award money received by the institution.

### **Withdrawal Policy for Module Courses comprehension**

A module course is a course that does not span the entire sixteen (16) week semester. Students must be aware that there are financial consequences for early withdrawal or failure of a module course that may include payback of financial aid funds received. If a student enrolls in a module course and needs to withdraw from that course for ANY reason, they must do so through the Registrar’s Office.

In addition, if a module course is a prerequisite for another module course in the same term, the student must withdraw from the next module course(s) as well. If the student is receiving financial aid and is withdrawn from a module course prior to the start date, the refund for that course will first be applied back to their financial aid balance. The financial aid funds received at the beginning of the semester are still the student's responsibility to payback.

If the student is enrolled in another module course that does not have a prerequisite they may remain in that module course as long as they fill out the Module Course Attend/Drop form in the Registrar's Office.

### **Return of Title IV Funds**

The following procedures apply to federal Title IV financial aid recipients. CEI is required to determine the earned and unearned portions of Title IV aid the student was scheduled to receive.

Title IV aid is awarded and disbursed to students in anticipation of students' successful completion of their courses and progression toward graduation. Student recipients of Title IV aid who do not complete the semester are impacted by applicable federal laws. Federal regulations do not override the institutional refund policy for students who have received federal financial aid.

A financial aid recipient who has completed *more than* 60% of the term is considered to have 'earned all of his/her aid'. After the 60% point in the period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. Students who receive federal aid and do not complete *more than* 60% of the semester must repay a portion of the 'unearned' aid immediately. The earlier a student withdraws, the less aid the student earns.

### **Federal regulations specify the following:**

#### **Withdrawal Date**

For official withdrawals, the date a student withdraws from all classes is the date for the Return of Title IV Funds calculations, unless the student's intent to withdraw on an alternate date is documented. If the student is not going to continue to attend school, they need to complete an official withdrawal as soon as the student decides to leave or stop attending classes. In the case of an unofficial withdrawal where the student did not complete the semester but took no action to officially withdraw, the institution determines the withdrawal date.

#### **Refund Amounts**

Federal regulations mandate the calculation of the amount CEI must return to Title IV programs when an aid recipient withdraws. The student may be required to repay CEI for funds the institution is required to return to the Federal Financial Aid Program in excess of the CEI refund amounts. The portion of the CEI refund that is greater than what must be returned to financial aid/scholarships/agencies will be returned to the student.

#### **Repayment Obligations**

If a student does not attend classes, the student needs to repay all financial aid. If the student has not attended classes they have not established eligibility for financial aid received and all financial aid must be repaid within 30 days. If the student attended classes, the institution will calculate the repayment based on federal regulations and requirements. The repayment calculation is based on the time the student attended the program, the withdrawal date, and the type of financial aid received. The calculations identify the financial aid you earn for the semester and the amount the institution and the student must return to the Title IV programs within 30 days.

### **Order of Return of Title IV Funds**

When returning Title IV funds to the U.S. Department of Education, CEI returns them in a specific order per federal regulations:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Parent PLUS Loan
4. Federal Pell Grant
5. Supplemental Educational Opportunity Grant (SEOG)
6. Other Student Title IV Aid Programs