



## Withdrawing? Repayment Policy

(Return of Unearned Federal Financial Aid)

You accepted federal financial aid this term to help you make progress toward graduation from Rogue Community College...and now you're thinking about withdrawing?



**Before you withdraw, consider these options/resources:**

### Academic Difficulty:

- Talk with your instructor if you think you may not pass the course. Perhaps there is a way you could still earn a passing grade (ex. re-doing an assignment or completing extra credit)?
- Get academic tutoring in one of RCC's Tutoring Centers.
- Meet with your academic advisor.
- If you've already completed at least 75% of a term, you may qualify for an "incomplete grade." Contact your instructor to see if this is possible.

### Personal Difficulty:

- Meet with an RCC counselor if you have personal problems that are affecting your student status, if you simply need an advocate, or if you need help with conflict resolution.
- For transportation options, bus service may be available to students with a current student ID.
  - [Josephine Community Transit \(bus schedule\)](#) serves students on the Redwood campus. The bus stops by the gazebo in the Wiseman Center parking lot. Schedules are available in Student Services, by calling Josephine Community Transit at (541) 474-5452 or by clicking the above link. The cost is \$30 per term and bus passes are available for purchase on the Redwood Campus in Grants Pass at Rogue Central.
  - **Jackson County** bus schedules are available on the Student Services floor of the Riverside campus G building. Passes may be purchased at the Rogue Valley Transit District (RVTD) transfer station, 200 S. Front Street, Medford. The cost for students is \$15 per term. [Schedules](#) may be obtained by calling RVTD at (541) 608-2423 or visit their Web site at [www.rvtd.org](http://www.rvtd.org).

### Financial Difficulty:

- Talk to Rogue Central about how a decision to withdraw may impact you:
  - There is no refund on tuition after the drop period. You'll have to pay again to re-take. It may be best to stay enrolled and try to pass, if at all possible. However, taking a W may be better than failing, as it does not lower grade point average (GPA).

RCC is an open institution and does not discriminate. For RCC's non-discrimination policy and a full list of regulatory specific contact persons visit the following webpage: [www.roguecc.edu/nondiscrimination](http://www.roguecc.edu/nondiscrimination).

- You may owe a significant repayment of unearned federal financial aid, depending on when you withdraw or last attend. Full, timely repayment is required for future RCC enrollment and to avoid being turned over to collections or reported to the National Student Loan Data System (NSLDS), which means you cannot get federal financial aid at any college until unearned aid is repaid.
- A total or unofficial term withdraw will result in “Aid Suspended” status as of your next term, according to RCC’s Satisfactory Academic Progress for Financial Aid Students. Review the policy and reinstatement options at [www.roguecc.edu/FinancialAid/Forms](http://www.roguecc.edu/FinancialAid/Forms).
- Eligibility for other financial resources may be impacted (ex. Veterans educational benefits, scholarships). Check with your funding source.



## Understand the possible financial consequences...

### Repayment Policy

If you totally withdraw from a term, you may have to pay back part of your financial aid. Federal regulations require RCC to calculate how much of your federal financial aid you did not earn based on the percentage of the term you did not complete. This formula is called “Return of Title IV.” The earlier in a term you withdraw, the more you may have to repay. Once you attend at least 60% of a term, you are considered to have earned 100% of your federal aid.

RCC is required to pre-pay to federal programs the amount of aid that is equal to unearned institutional charges, plus any student share of grant aid after a 50% grant protection allowance, within 45 days of your withdrawal date. (Note that when a student’s share can be taken out of loans, repayment is under the terms and conditions outlined on the Master Promissory Note.) RCC then bills you this amount, due within 45 days.

### Consequences if untimely or incomplete payment within 45 days of billing:

RCC will report your student grant over-payment to NSLDS. This will prevent you from getting any federal financial aid at any college until paid-in-full. And, while you owe RCC, you will be denied future enrollment via an Administrative Drop or a Financial Hold and may be sent to collections.

### Unearned financial aid is repaid in the following order:

1. Unsubsidized Federal Direct Loan\*
2. Subsidized Federal Direct Loan\*
3. Federal Pell Grant\*\*
4. Federal Supplemental Educational Opportunity Grant\*\*
5. Iraq Afghanistan Service Grant\*\*

\* Repayment amount to Federal Servicer according to the Master Promissory Note terms and conditions.

\*\* First 50% of grant awards are protected.

### Definitions:

- **Total Withdraw** (from a term): Actively getting yourself out of *all* courses, resulting in *all* W grades. The date you officially withdraw yourself online from your final course during a term.

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- **Unofficial Withdraw** (from a term): When you are no longer actively participating in a term, resulting in *all* F, NP, W and/or Z grades. The later of the midpoint of a term or your last date of attendance (for online courses, the last day you submitted an assignment or test). Aid is adjusted down for non-attendance.
- **Withdraw** (from a course): Actively getting out of a course during the withdrawal period via the online registration system. No tuition refund. Academic transcript reflects W (credits attempted but not completed, impacting Pace).
- **Withdraw Period:** Thursday of the 2<sup>nd</sup> week (day after the drop period) through the end of the 5<sup>th</sup> week for Summer term or the 8<sup>th</sup> week for Fall through Spring terms.

**Repayment Example:**

Tyler M. Student enrolls in 12 credits during an 11-week term during 2018/19. His charges and full-time financial aid are listed below. Unfortunately, he’s been struggling academically in his courses and believes he just failed the mid-term, so decides to totally withdraw from the term to avoid possible F grades bringing his GPA down. The date he totally withdraws is Tuesday of the 7<sup>th</sup> week of term (44<sup>th</sup> day of a 75-day term, or 58.7%).

CHARGES		FINANCIAL AID	
Tuition (12crs)	\$1284.00	Federal Pell Grant	\$2032.00
Technology Fee	\$ 84.00	Federal SEOG	\$ 100.00
<u>College Services Fee</u>	<u>+\$ 140.00</u>	<u>Federal Subsidized Federal Direct Loan</u>	<u>\$ 492.45 (net)</u>
Total Charges	\$1508.00	Total Financial Aid	\$2624.25

Earned Aid	\$1540.43	(Total Financial Aid x 58.7%)
Unearned Aid	\$1083.82	(Total Financial Aid – Earned Aid)
RCC’s Repay Share	\$ 622.80	(Total Charges x 41.3%)
Student’s Initial Repay Share	\$ 461.02	(Unearned Aid – RCC’s Repay Share)
Student Grant Protection	\$1066.00	(per federal regulation, 50% grant aid)
Student’s Repay Share	\$ 0.00*	(Initial Repay Share – Grant Protection, \$0 if negative)

\*If greater than \$0, you will have 45 days to repay RCC or be reported to the National Student Loan Data System, preventing further aid at any college.

**Actions RCC Takes Within 45 Days of Withdrawal:**

- RCC pre-pays full \$492.45 to Sub. FDL, thereby canceling student loan repayment obligation.
- RCC pre-pays the remaining \$131 of RCC’s Repay Share to Federal Pell (\$622.80 - \$492.45 = \$130.35, rounded up to whole Dollar), reducing Federal Pell Grant award to \$1901 (and reducing Lifetime Eligibility Used).
- **RCC issues a bill to Student to repay \$622.80**, the amount that was pre-paid to federal programs for him (and forgives the rounding difference). The student must pay RCC back in a timely manner to avoid being turned over to collections and reported to NSLDS, making him ineligible for future financial aid at any institutional until paid-in-full.
- If Student is enrolled in a future term, RCC will administratively drop him from all courses to avoid compounding charges. Once Student repays \$622.80 to RCC, he can re-enroll in available courses.

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