

Tuition Refund Policy

A student may discontinue their enrollment for a given term by “officially” dropping or withdrawing from the term. Students who drop or withdraw will have their tuition and fees assessed based on the College’s Tuition Refund Policy. The amount of tuition and fees assessed may vary depending upon when the student drops or withdrawals. The chart below reflects the College’s assessment schedule:

<u>Date of Drop or Withdrawal</u>	<u>Institutional Charges</u>
During the schedule adjustment (add/drop) period. A student “ DROPS ” a course(s) during this time period.	During the schedule adjustment (add/drop) period all charges related to the course(s) and registration will be removed. No academic record of the student’s enrollment will be recorded.
After the schedule adjustment (add/drop) period. A student “ WITHDRAWS ” from a course(s) during this period.	No tuition/fee refunds are given after the end of the schedule adjustment (add/drop) period. If a student officially withdraws, their academic transcript will reflect a “W” grade. If the student does not officially withdraw from their course(s), the instructor will give them a failing grade or a “NS.”
NOTE: Courses of other than 15-week duration have differing schedule adjustment (add/drop) periods. Details may be obtain in the Records Office or online at www.schoolcraft.edu/importantdates	

Students must attend classes as a condition of receiving financial aid. If you are not going to attend your classes, then you should drop them within the schedule adjustment period. If you do not attend your classes and you do not drop them within the schedule adjustment period, you will be responsible for all tuition and fees assessed and you will also be responsible for repaying any financial aid funds disbursed to you based on your anticipated enrollment. **Not attending classes because you have not received a Financial Aid Award is not a valid excuse to relieve yourself of these financial responsibilities.**

Return to Title IV (Federal) Policy – (R2T4)

If you withdraw from school, “officially” or “unofficially,” before the term is completed and you are the recipient of Title IV financial aid funding, Federal Return to Title IV Regulations require the Office of Financial Aid to calculate both the amount of earned and unearned aid for the period of withdrawal. If you received more assistance than you “earned” by only attending a portion of the term, the excess funds must be returned by the College and/or the student to the federal government. The federal formula requires a return of Title IV financial aid if the student received federal financial aid assistance in the form of a Pell Grant, Supplemental Educational Opportunity Grant, Stafford Direct Loans or Parent Loan for Undergraduate Students, and the student withdrew before completing 60% of the enrollment period. To determine the amount of aid the student has earned up to the time of withdrawal, divide the number of calendar days the student attended classes by the number of calendar days in the enrollment period. Scheduled breaks of 5 days or more are excluded. The percentage derived is then multiplied by the total federal funds that were disbursed (applied to the student’s account and/or refunded) or that could have been disbursed for the enrollment period. This calculation determines the amount of aid earned by the student which he/she may keep. Also, the R2T4 calculation must be completed within 45

days of the student's complete withdrawal from the term. The unearned amount (total aid disbursed or that could have been disbursed less the earned amount) must be returned to the federal government by the College or the student. The unearned aid must be returned in the following order:

- Unsubsidized Stafford Direct Loan (ULOAN)
- Subsidized Stafford Direct Loan (SLOAN)
- Parent Loan for Undergraduate Students (PLUS/PLOAN) – Schoolcraft does not process these loans.
- Pell Grants (PELL)
- Supplemental Educational Opportunity Grant (SEOG)
- Other Federal assistance

Once a determination of earned and unearned Title IV financial aid funding has been made, the Office of Financial Aid will notify withdrawn students of their eligibility.

- Michigan Competitive Scholarship funds which must be returned when a student withdraws from all classes are calculated based on a separate return formula provided by the Michigan Office of Scholarships and Grants.
- Loan funds disbursed in excess of eligibility are repayable/due based on the terms and conditions outlined in the promissory note. Most Direct Loan borrowers will enter repayment 6 months after withdrawal, unless they re-enroll on a half-time basis before the end of the 6-month grace period.

Effective July 1, 2011, federal regulations governing the Return to Title IV (Federal) Aid Policy have changed with regard to students who enrolled only in “modular” classes (e.g. classes meeting less than 15 weeks in length at Schoolcraft College) during a specific award period (e.g. Fall, Winter, or Spring/Summer). At Schoolcraft, this includes 12-week classes and 7-week classes during Fall and Winter semesters, all Spring and Summer semester classes, and any other class meeting less than 15 weeks in duration.

Based on these regulations, when a student is enrolled only in modular classes, a Return to Title IV Aid calculation must be performed whenever a student withdraws (officially or unofficially) from all classes which are meeting at that time, regardless of whether or not the student has already passed/completed a class in an earlier module within the award period or if they are enrolled in a class which has not yet begun within the award period. Such a calculation can only be avoided if the student is enrolled in a class which has not yet begun within the award period and the student provides written notification to the Office of Financial Aid of their intention to remain enrolled in that class and to attend that class.

Example 1: During the Fall 2014 semester, a student is enrolled in one first 7-week class and one second 7-week class, but is not enrolled in any other classes. If the student drops the first 7-week class during the third week of the award period, a Return to Title IV Aid calculation must be performed within 45 days, even though the student is enrolled in a second 7-week class, beginning in the ninth week of the award period. This calculation can only be avoided if the student provides written notification to the Office of Financial Aid of their intention to remain enrolled in the second 7-week class and to attend that class.



Example 2: During the Fall 2014 semester, a student is enrolled in one first 7 -week class and one second 7 -week class, but is not enrolled in any other classes. If the student passes/completes the first 7-week class and earns a grade of “4.0” and then the student drops the second 7 -week class after it’s scheduled start date (at the beginning of the ninth week of the award period), a Return to Title IV Aid calculation must be performed within 45 days, even though the student passed/completed the first 7 -week class.

Official Withdrawal – An official withdrawal occurs when a student logs into their WebAdvisor account and intentionally withdraws from their course(s). The date of the official withdrawal is used as the student’s last date of attendance for the R2T4 calculation.

Unofficial Withdrawal – An unofficial withdrawal occurs when a student stops attending class(es) and does not officially withdraw from the course(s). The date of the unofficial withdrawal is determined by the 10-Week absence report during the fall/winter terms and the 4-Week absence report during the spring/summer. The absence report captures in what week of the term the student stopped attending class(es). A student’s instructor will mark the student absent for the week if they missed all sessions during that week. The last date of attendance for the R2T4 calculations is determined by using the midpoint of the week the student stopped attending. For students whose class(es) met one day a week, the date used for the last date of attendance for the R2T4 calculation is the week the student stopped attending.

Post-Withdrawal Disbursement

If the student has accepted his/her federal aid and it has not disbursed, the reason for the non-disbursement will be ascertained. If any of the following conditions have been met below the aid will be included in the “Aid that Could Have Disbursed” section of the calculation to determine if a post-withdrawal disbursement is due:

- a. Federal Pell Grant: ISIR received date with an “official” EFC preceding the withdrawal date and student meets all other eligibility criteria.
- b. FSEOG: Aid was awarded prior to withdrawal date.
- c. Direct PLUS, Subsidized, Unsubsidized, and Perkins: Loan had originated prior to withdrawal date and Master Promissory Note (MPN) was signed prior to R2T4 calculation date.

If the post-withdrawal disbursement calculation indicates that a post withdrawal disbursement is due from grant funds and the student has outstanding institutional charges, the funds are automatically applied to the student’s billing account. If the calculation indicates that a post-withdrawal disbursement is due from loan funds, or grant funds remain available after being applied to outstanding institutional charges, the student/parent is sent a letter/email notifying him/her of the amount available. The student/parent is asked to return the letter/email within 14 days indicating whether he/she wishes to receive the aid and if so, the amount. The R2T4 disbursement will be made as soon as possible, but no later than 45 days after the date that Schoolcraft determines that the student withdrew.

A school may not make a Post-Withdrawal Disbursement to the account or estate of a student who has died. Also a student’s estate is not required to return any Title IV funds.



