



CENTRAL WASHINGTON UNIVERSITY

2025-2026

CWU Return of Funds Policy

The Return of Funds policy directly impacts students who:

Receive federal and/or CWU aid but fail to successfully complete any credits in a term.

or

Receive federal aid, have a modular course schedule (one or more classes do not span the full length of the term), and do not complete all credits.

or

Receive state aid and are enrolled in 0 credits on the last day of the quarterly add/drop period (the financial aid “census” date).

Policy Summary

When a student with federal and/or CWU aid completes 0 (zero) credits for a quarter, the Financial Aid Office is 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 if the student owes a direct repayment to the U.S. Department of Education.

When a student with federal aid a modular course schedule (one or more classes do not span the full length of the term) does not complete all credits, the Financial Aid Office is required to determine how much, if any, of that quarter's federal aid they are no longer eligible for. This is called the “returned” amount. We are also required to determine if the student owes a direct repayment to the U.S. Department of Education.

“Course completion” means receiving a passing grade for a course.

In accordance with state policy, students cannot receive state aid for a quarter if they are enrolled in 0 credits as of the last day of the quarterly add/drop period (the financial aid “census” date).

IP and I Grades

All non-passing grades are treated the same for Return of Funds purposes, including IP (In Progress) and I (Incomplete) grades that students intend to convert to passing grades at a later time. In accordance with federal regulations, CWU can only consider courses with IP and I grades as completed courses for Return of Funds purposes if we can guarantee that all IP and I grades for all

students will change to a passing grade. We cannot guarantee this because college records show that neither all IP grades, nor all I grades, are converted to passing grades by the CWU deadline. Please read the information in this policy about submitting a Return of Funds appeal if a non-passing grade is changed to a passing grade.

Official vs. Unofficial Withdrawals

Official withdrawal:

Student drops and/or withdraws from all courses either before the end of the quarter (for classes that span the full length of the quarter) or before their classes have ended (for classes that do not span the full length of the quarter).

- Exception: Students who officially withdraw after the 60% point of the quarter (as measured in calendar days) are not subject to Return of Funds.

Unofficial withdrawal:

Student whose classes all span the full length of the quarter remains enrolled in at least one course but does not complete at least one course.

or

Student with a modular course schedule (one or more classes do not span the entire length of the quarter) does not complete all courses.

- Exceptions for students with modular course schedules are listed elsewhere in the policy.

Withdrawal Date

- For official withdrawals, the withdrawal date is the date the student submitted the required withdrawal form to Registrar's. If students dropped all classes during add/drop, the withdrawal date is the date the last class was dropped.
- 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. 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 Loan (Undergrad or GRAD)
- 2nd: Federal Direct Subsidized 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, we simply move 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.

Returned Amount - CWU Need-Based 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 official withdrawals after add/drop is determined by multiplying the amount of CWU aid by the percentage of the quarter completed. For unofficial withdrawals, the amount of CWU aid that is returned is determined by multiplying the amount of CWU aid by 50%. Returned CWU aid is removed from the student's account and put back into the CWU account(s) it came from.

Returned Amount – Presidential Scholarship, Trustee's Scholarship, Wellington Scholarship, Transfer Scholarship, Crimson Scholarship, and Wildcat Promise Scholarship

Students who do not complete any credits for a quarter and also do not receive a 50% or 100% tuition refund from Registrar's will have 50% of their scholarship canceled for the quarter.

Students who do not complete any credits for a quarter and receive either a 50% or 100% tuition refund from Registrar's will have their scholarship fully canceled for the quarter.

Modular Course Schedules - Exceptions

Students with a modular course schedule and federal aid who complete some, but not all, courses are exempt from Return of Funds if any of the following criteria are met:

- The length of a class that was completed equals at least 49% of the quarter, as measured in calendar days.
 - Example: In summer quarter, a student has one 6-week class and one 9-week class which both 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 quarter.
- The combined length of classes that were completed equals at least 49% of the quarter, as measured in calendar days.
- The credits completed represent at least half-time enrollment (6 credits for undergraduates, 5 credits for graduate students).

- All graduation requirements have been met.

Returned Amount – State Aid

100% of state aid will be returned if students are enrolled in 0 credits as of the last day of the quarterly add/drop period (the financial aid “census” date).

Timeline

The return calculation process and 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 and for students with a modular course schedule who did not officially withdraw from all classes. 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 from a non-passing grade to a passing grade. Appeals based on extenuating circumstances cannot be considered.

- 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 either completing all courses or 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.