



**2023-2024**

## **CWU Return of Funds Policy**

### **CWU No Show Policy**

The **Return of Funds policy** directly impacts students who:

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

*and/or*

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

*and/or*

Receive state aid and drop all classes during the change of schedule (add/drop) period.

The **No Show policy** directly impacts students who:

Receive federal, state, and/or CWU institutional aid

*and*

One or more courses were never attended.

## **RETURN OF FUNDS POLICY**

### **Policy Summary**

When a student with **federal and/or CWU institutional 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 "unearned" amount. We are also required to determine whether or not the student owes a repayment to the U.S. Department of Education. Exception: Students with federal and/or CWU institutional aid who officially withdraw from all of their classes after actively participating in their courses past the 60% point of the enrollment period (see Appendix) are considered to have "earned" 100% of their financial aid.

Students with **federal aid** and a modular course schedule (one or more classes do not span the full length of the quarter) may have "unearned" aid even if some credits are completed (See Appendix).

State aid cannot exceed tuition charges, so state aid will be cancelled for students who drop 100% of their classes during the change of schedule (add/drop) period and receive an automatic 100% tuition refund.

### **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 (one or more classes do not span the full length of the quarter), 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 the 6-week session.

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 complete any credits.

*or*

Students with modular course schedules only: Some, but not all credits are completed, and the completed credits were not for a course, or a combination of courses, that spanned the student's full course schedule.

## **"Unearned Aid"**

### How is the Amount of "Unearned" Aid Determined?

The amount of federal aid that is "unearned" is calculated using a federal formula that includes such factors as the amount and type(s) of aid received, the last day of attendance (see Appendix), and the student's CWU charges prior to withdrawal.

The amount of CWU institutional aid that is "unearned" is calculated by determining, based on the last day of attendance, the percentage of the quarter that was not completed, and multiplying that percentage by the amount of aid received.

### What Happens to "Unearned" Aid?

*Federal Aid Funds:* "Unearned" federal financial aid funds will be removed from the student's account and returned to the Federal programs in the following order:

- 1<sup>st</sup>: Federal Direct Unsubsidized Stafford Loan
- 2<sup>nd</sup>: Federal Direct Subsidized Stafford Loan
- 3<sup>rd</sup>: Federal Direct Graduate PLUS loan
- 4<sup>th</sup>: Federal Direct Parent Loan for Undergraduate Students
- 5<sup>th</sup>: Federal Pell Grant
- 6<sup>th</sup>: Iraq and Afghanistan Service Grant
- 7<sup>th</sup>: Federal Supplemental Educational Opportunity Grant
- 8<sup>th</sup>: TEACH Grant

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

If the federal return of funds calculation shows that the student owes a direct repayment of federal grant funds to the U.S. Department of Education, 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.

*CWU/Institutional Funds:* "Unearned" CWU institutional funds are removed from the student's account and returned to the accounts they came from. CWU merit scholarships are not subject to Return of Funds.

## **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 "unearned" aid. 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? 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 **within 14 days of notification of the return of funds**. Unfortunately, there are only a few circumstances that can be appealed. Appeals based on extenuating circumstance cannot be considered.

- 1) Students may provide documentation that they actively participated in at least one class through the end of their enrollment period (including taking the final).
- 2) Students who have a grade change may notify the Financial Aid Office that their academic transcript now shows a passing grade for the term.\*
- 3) 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 (see Appendix).

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

# NO SHOW POLICY

## Enrollment Levels for Undergraduate Students

Full-time:	12 or more credits
Three-quarter-time:	9-11 credits
Half-Time:	6-8 credits
Less than half-time:	1-5 credits

## Enrollment Levels for Graduate Students

Full-time:	9 credits
Half-time:	5 credits

## Federal Aid and CWU Institutional Aid

When a student with federal aid or CWU institutional aid fails to begin attendance in enough credits to match their award level, we are required to recalculate their aid eligibility for the quarter based on the number of credits they are participating in. Any reduction in federal aid or CWU institutional aid results in funds being removed from the student's account.

## State Aid

When students with state aid fail to begin attendance in enough credits to match their award level, we are required to calculate the amount of the state aid that the student must repay directly to the State of Washington. Students who owe a repayment of state aid cannot receive additional state funds until the debt has been paid in full.

## Examples

1. An undergraduate student is enrolled in three 5-credit classes but only attends two of their classes. They have a federal Pell grant for \$1,800 and a CWU institutional grant for \$700. Based on their participation in just 10 credits, which is three-quarter time, the Pell grant is reduced to 75% of the full-time amount, which is \$1,350. The CWU institutional grant amount does not change because it only requires a minimum enrollment of 6 credits.
2. An undergraduate student is enrolled in 12 credits but never attends a 4-credit class. They have a federal Pell grant for \$1,200 and a federal direct subsidized loan for \$1,800. Based on their participation in just 8 credits, which is half-time, the Pell grant is reduced to 50% of the full-time amount, which is \$600. The loan amount does not change because loans only require a minimum enrolment of 6 credits.
3. An undergraduate student is enrolled in 10 credits but never attends one of their 5-credit classes. They have a WA College Grant for \$1,600 and a federal direct subsidized loan for \$1,500. Based on their participation in only 5 credits, which is less than half-time, the student owes a repayment to the State of WA for \$1,200 (the difference between the \$1,600 they received and the \$400 they are eligible for). The loan is cancelled because undergraduates must participate in at least 6 credits to receive federal student loans.
4. A graduate student is enrolled in 6 credits but never attends one of their 3-credit classes. They have a federal Graduate Unsubsidized Loan for \$3,000. Based on their participation in only 3 credits, the loan is cancelled because graduate students must participate in at least 5 credits to receive federal student loans.

## How No Show Status is Determined

A student is considered a No Show in a class if they receive a grade of NS (No Show), or if the instructor reports that they never attended, or if the student self-reports to Registrar's that they never attended.

## APPENDIX (RETURN OF FUNDS POLICY)

### How Last Date of Attendance is Determined

The student's last date of attendance is one of the factors used in determining the amount of federal and/or CWU institutional aid that is "unearned." Last day of attendance is determined differently for official withdrawals and unofficial withdrawals.

Official Withdrawal: "Last Day of Attendance" means the last day of active participation in a class. As part of the Registrar's withdrawal process, students are asked to self-report their last day of active participation in a course. This date is used as the last day of attendance for Return of Funds and can be corroborated with instructions.

*In-person class*: Active participation for an in-person course includes physically attending and participating in the class, submitting an assignment, and taking an exam.

*On-line class*: Active participation for an online course includes participating in an assigned class discussion, submitting an assignment or an exam, or participating in interactive computer-assisted instruction. Just logging in to the online service (i.e. Blackboard or Canvas) is not considered active participation.

Unofficial Withdrawal: In accordance with federal regulations, a student who unofficially withdraws is considered to have completed 50% of their enrollment period

### More than 60%

Students who complete more than 60% of their enrollment period prior to their official withdrawal are considered to have "earned" 100% of their federal and CWU institutional aid. For 2023-2024, the first days that are more than 60% for students with a regular course schedule quarter are:

- Fall 2023: 11/4/2023
- Winter 2024: 2/15/2024
- Spring 2024: 5/09/2024
- Summer 2024:
  - All classes in 6 Week Session: 7/11/2024
  - One or more classes in 9 Week Session: 7/23/2024

*Students with one or more summer quarter classes that are not in the 6-week or 9-week session, or students with classes in other quarters that do not follow the regular quarterly schedule, will have their more than 60% point calculated based on their enrollment period.*

### Modular Course Schedules

Students with a modular course schedule for a quarter (one or more classes do not span the entire length of the quarter) may be subject to the Return of Funds policy even if they complete one or more classes.

Example: A student has 3 summer courses. Each is 3 weeks long, and the courses run consecutively (each class begins after the other has ended). The student received a passing grade in the first 3-week class but fails or withdraws from the other 2 classes. In this example, the student's enrollment period was 9 weeks in length, but the student only completed 3 weeks. The student is therefore considered not to have completed their enrolment period and is subject to Return of Funds.

### **Exceptions to Modular Course Schedules**

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

- All classes are the same length and run concurrently.  
Example: In summer quarter, all of a student's classes are in the 6-week session.
- 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. 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 enrollment (6 credits for undergraduates, 5 credits for graduate students).
- All graduation requirements have been met.