



The University of Mississippi

Office of Financial Aid

University, MS 38677

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Policy Name: 3.7 Withdrawals

Purpose: This document contains the Office of Financial Aid's current policies and procedures for Withdrawals.

Disclaimer: This policy is subject to change, without notice, in order to comply with administrative and regulatory requirements. All policies and procedures below are in accordance with Title 34; Subtitle B; Chapter VI; Part 668 of the Electronic Code of Federal Regulations (eCFR).

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Definitions and Terms:

“F” – Failed

“I” - Incomplete

“W” – Withdrawal

DOE – U.S. Department of Education

FAFSA – Free Application for Federal Student Aid

HELP – Mississippi Higher Education Legislative Plan for Needy Students

MTAG – Mississippi Tuition Assistance Grant

MESG – Mississippi Eminent Scholars Grant

OFA – Office of Financial Aid

SEOG – Supplemental Educational Opportunity Grant

TEACH – Teacher Education Assistance for College and Higher Education Grant

UM – University of Mississippi

There are financial ramifications when a student withdraws after receiving aid. They may be required to repay all or a prorated portion of funds, or may become ineligible for aid in future terms. Students are considered to have “withdrawn” if they do not complete all the days in in the enrollment period that they were scheduled to complete.

There are several ways to identify withdrawals for purposes of this policy:

- An official withdrawal is defined as dropping all credit hours down to zero during the course of a semester or term, which provides formal notification to the Office of the Registrar that attendance has ceased. This definition does not apply to situations where individual courses are dropped while overlapping enrollment is still being maintained in other classes.
- Because the OFA rolls mini-sessions (also known as “modules”) into a combined term for Fall (Fall 1, Fall 2, and the regular full-length Fall Semester), Spring (Winter Intersession plus Spring 1, Spring 2, and the regular Spring Semester) and Summer (May Intersession, First Summer, Full Summer, Second Summer, and August Intersession), withdrawal also occurs when a student completes one or more modules but fails to enroll in a subsequent module where attendance had been expected (and aid had been awarded on that basis). This definition applies only to Federal Title IV aid programs (Pell Grant, SEOG, TEACH, Work-Study, Direct Loans, Perkins Loan, and PLUS loans).
- Unofficial withdrawals occur when students simply stop attending classes during a term. Although the students did not formally withdraw from UM, they did not complete the period of enrollment for which federal aid was disbursed. This definition also applies only to Federal Title IV aid programs (Pell Grant, SEOG, TEACH, Work-Study, Direct Loans, Perkins Loan, and PLUS loans).

If a student is withdrawing from UM and has received financial aid, the following actions should be completed (as applicable):

- Complete “Loan Exit Counseling” if the student has received any of the following: Stafford Loan, Direct Loan, TEACH Grant (since the award can convert to a Federal Direct Unsubsidized Loan if the student does not satisfy the service obligation), Health Profession Student Loan (HPSL), Scribner Loan, Johnson Civil Engineering Loan, Mississippi Excellence in Teaching Program (METP), McKinstry, and/or Federal Perkins Loan (see <http://finaid.olemiss.edu/online-loan-exit-counseling-2/>).
- Read explanations of federal requirements for returning unearned Federal Title IV financial aid, including Federal Pell Grant, SEOG, TEACH, Direct Loans, Federal Perkins Loan, and PLUS loans. Federal Work-Study is exempt from this rule. (See policy “3.2 Return of Federal Title IV Funds”.)

- Read the consequences for failure to maintain appropriate progress towards a degree, which may impact future eligibility for Federal Title IV aid programs as well as Sumners Grants and McKinstry Loans. (See policy “1.2 Satisfactory Academic Progress”.)
- Read regulations below about potential loss of eligibility for State of Mississippi aid programs, including MTAG/MESG.
- Be aware that withdrawing (either officially or unofficially) can adversely affect institutional scholarships (e.g. Academic Excellence) for the next term of attendance.

Correspondence:

Please note that all correspondence from the OFA will be carried out through email. Therefore, the student is responsible for checking his or her Ole Miss email account regularly. If the student does not use their Ole Miss account, it is recommended that he or she forward it to an active email account.

Part 3.7.1

Official Withdrawal

Students should contact the Office of the Registrar when they cease enrollment to ensure that proper notification is given to UM about the decision. Further instructions can then be provided. Please refer to <http://registrar.olemiss.edu/withdrawal-from-the-university/> regarding the process to follow.

Official withdrawal dates are determined by the Office of the Registrar. This date impacts the return/refund requirements (below) for institutional, state, and federal aid.

Part 3.7.2.a

Unofficial Withdrawal

DOE also requires institutions to identify “unofficial” withdrawals – specifically to determine whether Federal Title IV aid eligibility has been impacted.

In these cases, the withdrawal date will be determined as the date in which UM became aware that enrollment ceased. However, UM is not mandated by DOE or any outside agency to take attendance. As a result, the OFA will attempt to retroactively identify students who have unofficially withdrawn by running reports at the end of each term. Students who receive all “F”, “W”, and/or “I” grades are flagged in order to determine whether or not they ceased attendance. If so, they may be responsible for returning all or part of the Federal Title IV funds that they received for the term.

Because UM designates 3 different types of F grade as noted below, any student identified as having all “No Attendance” F’s at the end of the term will be considered a “no show”. Since attendance is required to document eligibility for Title IV aid, all funds

must be returned for these students. However, these courses will not be included in the determination of Satisfactory Academic Progress.

- Earned F – The student “finished” the class. It confirms that the student is not a withdrawal.
- Abandonment F - The student did have attendance confirmed in the course at least one time, but they did not finish the class. The instructor must document the latest date of an academically-related activity that is on record. (Please note that the following examples are not considered academically related activities and cannot be used to document attendance: participation in academic advising, logging into an online class without active engagement, simply living in institutional housing or participating in a meal plan without going to classes.) OFA staff members will follow up with instructors to clarify the reporting requirements as needed.
- No Attendance F - No attendance was ever confirmed for this course.

Any student with at least one “earned” F grade has completed the payment period and will not be subject to R2T4. However, if these students had any courses that received “No Attendance” F grades, then aid may need to be recalculated if the enrollment level on which an award was originally based is no longer substantiated by the evidence.

For all other students flagged through the unofficial withdrawal process who abandoned their classes after attending at least one time, the transcript will be examined for any “No Attendance” F grades to determine whether the aid needs to be recalculated because the enrollment level must be changed to exclude those classes. Once that determination is made, the OFA will perform the R2T4 calculations based on the mid-point of the semester, unless the student has documented attendance past the mid- point.

Students who will be required to return any portion of their aid package will be sent a written letter (to their permanent home address) and an email (to their UM email account) notifying them of their status and that financial aid paybacks will be issued. The letter/email will also inform the student of the right to dispute the determination. The student may request the opportunity to document a later date by contacting an instructor who can substantiate the claim. The instructor must provide this information directly to the OFA.

Part 3.7.2.b

Withdrawals Involving Modules

For terms comprised of modules for Federal Title IV eligibility, if a student ceases attendance in a scheduled module, or fails to enroll as expected in a module, they can be considered a withdrawal if they do not provide written confirmation of future attendance in that combined term. If the student subsequently returns and begins attendance later in the period, any Return of Title IV Funds calculation that was performed can be undone.

Part 3.7.3.a**Institutional Refunds**

Students are allowed a 100% tuition refund if they withdraw from UM within the refund period(s). Refer to the [Academic Calendar](#) for the appropriate dates.

Failure to withdraw within the refund period means that the charges for tuition and fees posted to the student's account will stand unless an exception is authorized by the Office of the Bursar. For further information regarding the Bursar's refund policy, see <http://secure4.olemiss.edu/umpolicyopen/ShowDetails.jsp?istatPara=1&policyObjidPara=10644381>.

Part 3.7.3.b**Provisions Governing State of Mississippi Aid Programs**

A student must maintain continuous enrollment of not less than two semesters in each successive academic year to maintain their eligibility for state grant programs (including MTAG, MESH, and HELP) unless granted an exception for cause. UM is unable to make exceptions to this rule; authorization must be obtained by the State of Mississippi Office of Financial Aid only. Examples of exceptions for cause may include personal injury or death of an immediate family member, participation in a cooperative program, internship or foreign study program.

Failure to maintain continuous enrollment can result in the student being ineligible to receive funds during the next semester of full-time enrollment in a regular academic year.

Part 3.7.4**Office of Financial Aid Withdrawal Procedures**

Below are the procedures for determining refunds for students with financial aid:

1. For students who receive any type of aid have their schedule cancelled (withdraw before the first day of class), all aid that has disbursed must be returned to each aid program in full.
2. The OFA will complete a Return of Title IV Funds calculation for all withdrawn students (including military withdrawals and deceased students) who receive any of the following: Federal Pell, Perkins, SEOG, TEACH, Direct Subsidized and Unsubsidized Loans, PLUS Loans, and/or Grad PLUS Loans. This requirement applies to both official and unofficial withdrawals, as well as failure to enroll in anticipated modules.
3. If a student withdraws during the institutional refund period, all institutional scholarships that have credited to the student account must be repaid in full.

4. During the institutional refund period, the OFA may return disbursed McKinstry Loans, Johnson Civil Engineering Loans, Scribner Loans, or other institutional loans to the appropriate university account(s) if a tuition refund is given for a withdrawal and a credit balance results.
5. There will be no paybacks done on any state aid for withdrawals.
6. There will be no paybacks done for institutional rollover scholarships (Academic Excellence, General Endowed, etc.) for withdrawals after the institutional refund period ends. Students receiving those scholarships must complete a minimum of 24 hours during fall-spring for renewal.
7. If a student receives a miscellaneous (outside) scholarship and withdraws after classes begin, there will be no payback unless the donor of the scholarship specifically requests one.

The Office of the Bursar will work in partnership with the OFA to identify transactions affecting financial aid accounts.