

Whitworth University Financial Aid Office

2010-11

INFORMATION YOU SHOULD HAVE IF YOU WITHDRAW BEFORE FINISHING THE SEMESTER:

- If you have received loans while attending Whitworth University, you are required by federal law to obtain **loan exit counseling** through Whitworth University; this counseling will provide you further information on your loan(s). Loan repayment will begin at the end of your grace period of six months, except in the case of the Perkins Loan and University Loan, both of which have a nine-month grace period.
- If you have an **award for next semester, it will be cancelled.**
- You will need to file a **satisfactory progress appeal** and have it approved in order to receive aid from Whitworth University again in the future.

If you are withdrawing mid-semester:

1. In order to receive financial aid at Whitworth University, you must be making satisfactory progress toward your degree. If you have received financial aid for the semester in which you are withdrawing, **you are not considered to be making satisfactory progress** because you will not be completing the courses for which you received aid. Go to the following website to see what you need to do to become eligible for financial aid once again should you choose to return to Whitworth.
<http://www.whitworth.edu/Administration/FinancialAid/Students/SatisfactoryProgress.htm>
2. The **date of your withdrawal will be based on the day that you contact the registrar's office** at Whitworth University and indicate your desire to withdraw officially. Contact can be made by phone, in writing or in person; however, the registrar's office prefers that a student withdraw in person. If you are unable to contact the registrar's office, you can contact another employee of the university and ask that s/he share the information with the registrar on your behalf, in which case we will use the date of contact as your withdrawal date. Students who unofficially withdraw from the university (that is, who simply cease to attend classes without notifying the university) will be considered to have withdrawn after 50 percent of the semester has passed or as of the last date of attendance, whichever is later, and are not eligible for a Whitworth University refund.
3. The **Whitworth Student Accounting Services Office will determine your eligibility for a refund of charges** for the semester, based on the day you withdraw. A \$100 administrative fee may be charged to your account. Whitworth's refund schedule is available on the Student Accounting Services website. For students enrolled in a standard 15-week semester, the refund schedule is as follows:

Withdrawal/Drop During:	Refund	Applicable to
First Week	100%	Tuition, Room, Board and Fees.
Second Week	90%	Tuition, Room, Board and Fees.
Third Week	80%	Tuition, Room, Board; No Fees.
Fourth Week	60%	Tuition, Room, Board; No Fees.
Fifth Week	40%	Tuition, Room, Board; No Fees.
Sixth & Seventh Week	25%	Tuition, Room, Board; No Fees.
Eighth Week	0%	

4. Students who must withdraw from Whitworth due to difficult and unusual circumstances beyond their control may be eligible for a refund based on the number of weeks that they have attended. For consideration, students must contact the student life office within two weeks of withdrawal.
5. According to federal regulations, **federal funds must be returned to federal programs** based on the percent of the term that a student is no longer enrolled. The financial aid office will determine how much of a student's federal aid was "unearned" as defined by the federal regulations and will then return the unearned aid in the following order to the programs from which the student received aid:

(OVER)

1. Federal Unsubsidized Direct Stafford Loan	5. Federal Pell Grant
2. Federal Subsidized Direct Stafford Loan	6. Federal ACG/SMART Grants
3. Federal Perkins Loan	7. Federal SEOG
4. Federal Direct PLUS Loan	8. TEACH and Other Title IV Programs

6. Whitworth University will **return Whitworth University-sponsored aid to its source**, based on the refund that the student accounting services office determines. If a student will be refunded 40 percent of his tuition costs, then only 60 percent of the Whitworth-sponsored financial aid will be applied to the account, since the student is being charged 60 percent. If much of your tuition cost was covered by financial aid, then much of your refund will be returned to these financial aid programs.

7. If you have received federal or state financial aid in the form of cash, to assist you with *non-institutional charges*, **you may need to repay immediately the grant funds that you received** or to make satisfactory payment arrangements. This may include:

- | | |
|--|-------------------------------------|
| Federal Pell Grant | State Need Grant |
| Federal SEOG | State Educational Opportunity Grant |
| Federal Academic Competitiveness Grant | Federal SMART Grant |
| TEACH Grant | |

Loans and work-study are not included. Loans are repaid as specified on the promissory note, and therefore they do not need to be paid back immediately.

8. Return of Funds Example:

Josephine Example begins study at Whitworth for the first time. On the first day of the third week of school she has a bad bout of homesickness and withdraws. She has been living on campus, so her charges for the semester are:

Tuition & fees	\$15,102	Room & board	\$4,225
----------------	----------	--------------	---------

She has received on her account the following aid:

Federal Pell Grant	\$1,000	Federal Perkins	\$1,000
Federal SEOG	\$ 500	Whitworth Grant	\$2,500

And earned \$150 on federal work-study, which was paid in cash.

She paid \$300 onto her account out of her own money and planned to pay the remaining balance during the semester.

The return of financial aid funds to the federal government and school is as follows:

Federal Perkins	\$1,000	Federal Pell Grant	\$1,000
		Federal SEOG Grant	\$ 110
Whitworth Grant	\$2,000 (80 percent of \$2,500, because of 80 percent tuition refund)		

[Please see the following page for calculations.]

The charges after the refund would be:

Tuition	\$14,945 x 20% = \$2,989
Fees	\$157 x 20% = \$31
Room & board	\$4,225 x 20% = \$845
(Board, which is prorated based on usage, may be slightly less or more than this example.)	
Plus administrative fee for withdrawal =	\$100
Total owed after refund	\$3,965

Less the aid that remains:

Federal SEOG (500-110)	\$390
Whitworth Grant \$2500 x 20%	\$500

Less \$300 that was paid as cash before withdrawal

	\$300
--	-------

Leaves amount owed to Whitworth University

	\$2,775
--	---------

Josephine would need to appeal for financial aid in order to be considered for aid in the future.

IF YOU HAVE QUESTIONS, PLEASE CONTACT THE FINANCIAL AID OFFICE AT 509.777.3215
OR 800.533.4668.