

# Withdrawing from College Has Consequences!

If you are thinking about withdrawing completely, there are certain facts that you should know before taking action...

Depending on when you withdraw, you may be charged all or a percentage of your tuition and fees. If you are receiving Title IV funds (federal aid awarded through the FAFSA), we may need to send a portion of these funds back to the government, resulting in a balance owed to the school. Failure to pay a balance owed to the school could result in the student becoming ineligible to receive federal financial aid in the future.

## Return of “unearned” Title IV funds

When a student withdraws from school completely, we are required to perform a Return to Title IV calculation which will result in a percentage of the student’s federal aid being returned to the government if they have not yet completed 60% of the semester.

Federal policy assumes that federal financial aid is based on the period of time enrolled. If a student withdraws from the College prior to the eleventh week of classes having elapsed, the federal government does not view the student as having “earned” all of the funds awarded. In that instance, the College is required to return the “unearned” portion of the aid to the government. The College bears potential liability for any federal aid disbursed to students before the ninth week of classes. While Dutchess makes an attempt to disburse aid at the earliest possible time, the College must be fiscally prudent in making disbursements.

Federal regulations govern the return of Title IV funds (Federal Direct Student Loans, Pell, FSEOG) for students who completely withdraw from Dutchess prior to completing 60% of the semester: The percentage of the period that the student remains enrolled is determined by dividing the number of days the student attended by the number of days in the semester. Calendar days are used, but breaks of at least five days are excluded from both the numerator and denominator. In the case of “aid not earned” in federally funded grants or scholarships, the student is expected to repay the “unearned” portion to the College. Failure to do so will result in the student becoming ineligible to receive further federal financial aid. (This policy is based on 34 CFR, Section 668.22 of Title IV of the Higher Education Act of 1965, as amended.)

## Withdrawal Date

For financial aid purposes, the date of withdrawal from the College is

- The date you began the College’s withdrawal process or officially notified the College of intent to withdraw, or
- The midpoint of the period if you leave without notifying the institution, or
- Your last date of attendance at a documented academically related activity, in lieu of any other withdrawal date, or
- If you leave without notification because of circumstances beyond your control, a date determined by the College related to those circumstances.

## **The Impact of Withdrawal on Future Aid**

### **Federal Financial Aid**

Depending on your current Satisfactory Academic Progress Status, your eligibility for aid may be suspended in future semesters. To view your current status, please check your MyDCC account.

### **Loans**

Your federal Direct Student Loans will go into repayment status in six months from your withdrawal date, unless you have already used up your grace period. If you have already used the grace period, repayment will begin immediately. Your future eligibility for loans is determined by your Satisfactory Academic Progress Status.

### **State Aid**

If you were eligible for state aid (TAP, Part time Tap, or APTS) before withdrawing, you may still receive that funding for this semester. Your TAP award will be based on your tuition charge. Students who withdraw will lose their eligibility for a state award for the following semester. New York State requires that a student make academic progress towards a degree in each term for which an award is received. If you withdraw, you do not make academic progress.

### **Refunds**

If you were issued a refund from the College prior to withdrawing, you may be required to return some or all of that refund once the Title IV recalculation is completed.

### **What Happens When I Withdraw?**

If you still want to withdraw, please contact the Registrar's Office to begin the process.

Once you have completed the withdrawal process, a Return to Title IV calculation will be performed and you will be sent a bill by the Student Account's Office within 30 days. Payment of any outstanding balance must be made within 45 days of receiving your bill. Failure to pay will result in your inability to register for future classes and your ability to receive federal financial aid in the future.