



Policy Name:	Refund and Withdrawal
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Approving Authority:	Student Account Services
Responsible Office:	Student Account Services
Category:	Enrollment & Academics/Finance

Policy

Refunding Dropped/Withdrawn Courses

Tuition, related fees, waivers, institutional scholarships, and non-Title IV aid will be reduced in the case of a dropped course or withdrawal from Northwest as follows:

Refund/Reduction	Full Semester Courses	Block, Seven Week & Online Professional Courses	Single Summer Session & Spring Intercession Courses
100%	1st Week	2 Days	1 Day
75%	2nd Week	2 Days	1 Day
50%	3rd Week	2 Days	1 Day
25%	4th Week	2 Days	1 Day

Refunds are based on full payment of all fees assessed.

Payments made by financial aid may be refunded back to the program.

Refunds/reductions in charges are based on initial enrollment.

Refunds are not made if under \$1.00 (unless requested at the Office of Student account Services).

In withdrawal situations, Tower Yearbook charges are credited through October 15.

Dual credit courses will follow the refund schedule outlined on the Northwest Missouri State University dual credit website at <https://www.nwmissouri.edu/academics/dualcredit/faq.htm>.

Refunds for off-schedule classes are prorated in-line with the published schedule based on number of class meetings.

Refunding Housing and Food

- Housing charges are daily pro-rated to the date of check out. An additional housing contract cancellation fee of \$200 will be applied. No refund after the 12th week of class.
- Food plans will be weekly prorated, less dining dollars used. Block plans will be reimbursed for specified dollar amount per unused meals. No refund after the 12th week of class.

Return of Title IV Federal Student Aid

This requirement applies to you ONLY if:

- You received federal student aid, and
- You are withdrawing prior to completing 60% of the period for which the aid was provided.

The federal regulation requires federal aid recipients to "earn" most of the aid they receive by staying enrolled in college. Students who withdraw prior to completing 60% of the semester for which they received federal student aid may be required to return some of the aid they were awarded.

The regulation assumes that you used your Title IV student aid (e.g., Pell, SEOG, TEACH, Subsidized Loan) to pay your institutional charges -- tuition, fees, room and board and certain other institutional charges -- whether you did or not. Thus, if you withdraw prior to completing 60% of the enrollment period for which you were awarded aid, a pro rata portion of your aid must be returned to the federal government.

First, the University will restore to the appropriate federal fund source a proportional share of institutional charges that you have paid. Second, if the amount returned by the University is not enough to repay the entire amount that you have not "earned" by the length of your enrollment, you will be required to return portions of amounts that you received to pay for non-institutional charges -- books, supplies, off-campus living expenses.

Amounts that must be returned to federal aid sources, whether by the university or by you, will first be applied to your federal loans. With respect to any amount you owe after the university has paid back its share, you will be permitted to repay the loans based on the original terms of the loans - usually a ten-year repayment term after a grace period and deferments if you return to school. In addition, you may be required to restore portions of grants such as Pell and Supplemental Educational Opportunity Grants (SEOGs) that you have received. In the case of "unearned" portions of federally funded grants or scholarships, you will be expected to pay 50% of the "unearned" portion immediately or to make satisfactory arrangements to repay that amount.

If you are entitled to a refund from the University of amounts you paid to cover institutional charges, any refund due you will first be applied to your obligation to return "unearned" aid before you receive money back. Thus, portions of institutional refunds may be applied on your behalf to your outstanding loans or to the federal portions of your grants or scholarship and not actually refunded directly to you.

This policy is based on 34 CFR, Section 668.22 of Title IV of the Higher Education Act of 1965, as amended.