Withdrawal/Refund Policy

Professional Education: On-Line

**Census Dates**
1. All students will be charged 100% of the term tuition (and fees, if applicable) charges on the 3rd day of the term. See Institutional Refund policy for explanation of charges when a student withdraws after the 3rd day.

2. Unless there is expressed written consent from the respective Dean or Director, students will not be allowed to start a new course after the 4th day of class.

**Academic Interrupt (Temporary Break)**
Students who need to sit out a module, or any portion of a module, due to extenuating circumstances may do so with an Academic Interrupt under the following conditions:

1. After completion of the first course:
   a. The student must provide written notice that they intend to return for a course on a specified date.
   b. The specified date must be for a course beginning within 45 calendar days of the end of the current course (the course in which the student ceases attendance). Students in programs that contain scheduled breaks may be restricted as to when they may be able to go on an academic interrupt and not be withdrawn completely from the college.
   c. Tuition charges are not adjusted for a course in which a student begins attendance and then takes an academic interrupt; although adjustments may be made in the withdrawal process if a student fails to return on the specified date. Tuition charges are adjusted when a student sits out for an entire course.
   d. Financial aid may need to be recalculated when a student takes an academic interrupt that changes their enrollment status (sits out an entire course).
   e. The student will receive a W or WF grade (See grading scale below) for any course that was started but not completed.

2. Before completion of the first course:
   a. All conditions listed above apply.
   b. The student’s written notice must provide detail of their extenuating circumstance.
   c. Additional documentation of the extenuating circumstance may be required for approval of the request.

3. Students are limited to a maximum of two (2) Academic Interrupts within an academic year and not to exceed a maximum of 90 calendar days. Students should also be aware that the length of the first Academic Interrupt may limit or preclude the availability of a second Academic Interrupt.

**Withdrawal and Effective Dates**
1. **Official Withdrawal** – occurs when a written notification of intent to withdraw from the program is submitted to the Department of Professional Education. The last day attended (LDA) will be the last day of class participation in the online course. The Date of Determination for refund
purposes will be the date of receipt of written notification from the student of intent to withdraw.

2. **Unofficial Withdrawal** – occurs when a student ceases to attend online classes without submitting written notification of intent to withdraw from the program or when the student otherwise indicates that they plan to withdraw and fails to follow through with the written notification. The LDA will be the last day of class participation in the online course. The Date of Determination for refund purposes will be no later than 14 calendar days after the LDA, except in extenuating circumstances.

**Withdrawal Procedures**

1. The Department of Professional Education receives official withdrawal notification from the student or determines that the student has ceased attending all online classes.
2. The Department of Professional Education notifies the Administrative Staff (including any Third-Party Servicers) that the student has withdrawn.
3. Ineligible Pell (if applicable) and the Return to Title IV and Institutional Refund Calculations are completed.
4. The Business Office makes any refunds due to the appropriate account, lender, agency, or to the student.
5. Financial Aid requests any post-withdrawal disbursement due to the student.
6. The Withdrawal Calculations and final bill are sent to the student.

**Ineligible Pell**

Federal Pell grant eligibility is determined by two main factors: the student’s EFC, and the student’s enrollment status (full time, ¾ time, ½ time or less than ½ time). In modular programs, Pell grant is originally paid on the assumption that students will remain at the same enrollment status for the entire term. Students that withdraw before attempting all of the credits for which they are enrolled may have a change in their enrollment status. Before a Return to Title IV Funds calculation can be completed, Central Christian College must first determine if the student’s enrollment status has indeed changed, and return any ineligible Pell funding.

Example 1: Student A has enrolled in 12 credit hours and is considered full time. The student’s Pell eligibility is $1,000. Student A withdraws after attempting 6 credit hours. Six credit hours is considered ½ time. Before a Return to Title IV Fund calculation can be completed, the school would need to send back $500 in ineligible Pell funds. A Return to Title IV Fund calculation will be completed after the Ineligible Pell grant has been returned.

Example 2: Student B has enrolled in 12 credit hours and is considered full time. The student’s Pell eligibility is $1,000. Student B withdraws after attempting 9 credit hours. Nine credit hours is considered ¾ time. Before a Return to Title IV Funds calculation can be completed, the school would need to send back $250. Depending on the last date of attendance, if the withdrawal is done after 60% of the term, this student may not have any further adjustments to their charges or financial aid. If the withdrawal is done prior to 60%, unearned aid must be sent back as stated under the Return to Title IV Funds section.

**Ineligible Loan**
To receive federal Direct Stafford Loans, students must be at enrolled at least half time (6 credit hours). Students that withdraw before attempting all of the credits for which they are enrolled may have a change in their enrollment status. Federal Direct Stafford loans disbursed prior to the Last Day of Attendance will be subject to the Return to Title IV Funds as explained below. Federal Direct Stafford loans that where disbursed after the Last Day of Attendance, and the student has not attempted at least 6 hours, are ineligible loans and must be returned to the Department of Education. Loans that were originated prior to the Last Day of Attendance, but not disbursed may be counted in the Return of Title IV Funds as “could have been disbursed.”

**Return of Title IV Funds**
A withdrawing student who has received any Title IV Federal Student Aid will be subject to the refund policies and procedures mandated by the United States Department of Education. In regulating refunds, the Department of Education requires the College to calculate earned and unearned federal aid using the methods and attendance dates as stated below.

1. If withdrawal occurs within the first 60% of the term or payment period, a pro rata adjustment will be made to the student’s account. All dates from the start of the term to the last day of attendance are divided by the total number of days in the term to determine the percentage of the adjustment. Scheduled breaks of five class days or more are excluded.
2. If withdrawal occurs after the first 60% of the term or payment period, no adjustment or refund is due.

When a refund is required, the percentage of the enrollment period completed is applied to the total Title IV aid that was disbursed or could have been disbursed during that period to determine the amount of Title IV that has been earned by the student. Unearned federal aid must be returned to the original sources, whether it has been credited to the student’s account or disbursed directly to the student.

**Return of Title IV Funds Distribution**
Whenever the Department of Education’s procedures result in a return of a student’s Title IV awards, the restored amount must be returned to the appropriate program sources in the following order: 1) Unsubsidized Federal Stafford loans, 2) Subsidized Federal Stafford loans, 3) Unsubsidized Direct Stafford loans, 4) Subsidized Direct Stafford loans, 5) Federal Perkins loans, 6) Federal PLUS loans, 7) Direct PLUS loans, 8) Federal Pell Grants, 9) Federal Supplemental Educational Opportunity Grants, 10) Federal Teach Grants, and 11) Iraq Afghanistan Service Grants.

**Return of Title IV Funds from the Student**
1. If the student is required to return unearned Title IV loan funds, those SFA loan funds will be returned in accordance with the terms of the loan.
2. If the student is required to return unearned Title IV grant funds, the original amount calculated is reduced by 50%. If the original amount calculated for an individual grant overpayment is $50 or less, it is considered de minimus, and does not have to be repaid.
3. When a return of Title IV funds is due from the student, the school is responsible for notifying the student of the amount owed, for billing the student, and for collecting the overpayment. Until the grant overpayment has been repaid, the student is ineligible for further Federal financial aid funds, and must be reported as being in overpayment status.
**Institutional Refund Policy**

In order to comply with Federal regulations, Central Christian College of Kansas maintains a fair and equitable refund policy. To calculate earned and unearned percentages for charges, institutional aid and non-federal aid, the College uses the same method and attendance dates as states under the Return of Title IV Funds.

1. If withdrawal occurs within the first 60% of the term or payment period, a pro rata adjustment will be made to the student’s charges and non-federal aid. All dates from the start of the term to the last day of attendance are divided by the total number of days in the term to determine the percentage of the adjustment. Scheduled breaks of five class days or more are excluded.

2. If withdrawal occurs after the first 60% of the term or payment period, no adjustment or refund of charges or non-federal aid is due.

3. When a student withdraws from Central Christian College, all state awards, and awards from outside sources will be credited to the student’s account using the same percentages calculated above. If an outside agency allows, a larger percentage or the entire award may be used by the student to pay adjusted charges.

**Refunds Distribution**

If the Institutional Refund calculation results in a refund due, the amounts are first restored in the order listed above in Return of Title IV Funds Distribution, and then in the following order: 1) Other Federal aid, 2) State aid, 3) Private aid, 4) Institutional aid, and 5) Student.

**Timeframe for Refunds**

All refunds due will be paid in full within 45 days of the Date of Determination.

**Grading Scale for Withdrawn Students**

1. A-F – Letter grades are awarded only to students who complete a particular course.
2. W – Grade is awarded to students who officially or unofficially withdraw from the course or cease attending and whose last documented participation in class was before the mid-point of the course.
3. WF – Grade is awarded to students who officially or unofficially withdraw from the course or cease attending and whose last documented participation in class was after the mid-point of the course.

**State Authorization**

Central Christian College must maintain minimum program standards as set by the Department of Education to continue offering Federal Title IV Financial Aid. The school may agree to standards that are set to a higher level if it so chooses in order to conform to state regulations. Students living in the following states will have additional standards that have been agreed upon.

**WISCONSIN**

Students living in Wisconsin and enrolled in an on-line course will have the following additional standards

1. With regard to census dates, students in on-line programs will be charged 100% of the term on the 4th day of class.
2. With regard to timeframe for funds, Central Christian College will return funds within 40 days of the Date of Determination.