

Complete Drop or Complete Withdrawal Information Sheet

This information sheet is intended to help students understand the financial aid implications of a complete drop or withdrawal from Gonzaga.

Financial aid is awarded on the assumption that you will complete the entire term. Undergraduate students are required to initiate a complete drop/withdrawal with the Office of Academic Advising and Assistance, located in College Hall, Room 104, or by telephone at 800-965-9223. Graduate and law students can submit a request for a complete drop or withdrawal directly to the Registrar's office.

DEFINITIONS:

- **Complete Drop:** A request to be removed from all classes after the semester has started, but before the end of the Add/Drop period, which generally runs through the second week of a semester. Refer to Gonzaga's [academic calendar](#) for specific dates.
- **Complete Withdrawal:** A request to be removed from all classes during the semester, but after the add/drop period has ended. Refer to Gonzaga's [academic calendar](#) for specific dates.
- **Unofficial Withdrawal:** A student is considered to have *unofficially withdrawn* if they do not complete any of the credits they have attempted. Students who earn a combination of failing ("F"), incomplete ("I"), and unofficial ("V") grades may be considered unofficially withdrawn. A summary of Gonzaga's grading policy [here](#).

If you have dropped or withdrawn from all of your classes; or if your final grades result in an Unofficial Withdrawal, please be aware of the following:

RECALCULATION OF FINANCIAL AID FOR CURRENT TERM:

- Federal financial aid regulations may require Gonzaga return a portion of your federal or state financial aid to their source. The financial aid office will calculate the amount of financial aid based on the percentage of the term you attended and reduce your financial aid where required. Unearned federal aid will be returned in the following order:
 1. Federal Unsubsidized Direct Stafford Loan
 2. Federal Subsidized Direct Stafford Loan
 3. Federal Perkins Loan
 4. Federal Direct PLUS Loan
 5. Federal Pell Grant
 6. Federal SEOG
 7. TEACH and Other Title IV Programs
- State regulations may require a student to repay a portion of their state grant if the student's last known date of attendance was prior to the midpoint of the term. The following formula dictates the state grant repayment amount:
 - o The percentage of state grant earned is calculated by dividing days in attendance by calendar days in term. Scheduled breaks of five or more days should be excluded from the calculation. Subtract the percentage of state grant earned from 100%; this equals the percentage of unearned state grant.
 - o Multiply the percentage of unearned state grant by the grant amount.
 - o Multiply the amount from step 3 by 50% to determine the state grant repayment due.
- Gonzaga scholarships and grants will be reduced based on Gonzaga's established [Tuition Adjustment Schedule](#). For example, if you are eligible for a tuition adjustment of 40 percent, your Gonzaga grants and scholarships will be reduced by 60 percent.
- Recalculation of financial aid may result in additional charges owing to your Gonzaga Student Account. The Student Accounts office is located in College Hall room 024, or can be reached at studentaccounts@gonzaga.edu or at 509-313-6812.

FUTURE FINANCIAL AID

- Withdrawing will affect your academic progress; because you attempted credits and are not completing them your future financial aid will be suspended. You have the option of submitting an appeal letter that address why you withdrew and what changes you will make to be successful in your next term. If approved, your aid will be reinstated. An outline of Gonzaga's Satisfactory Academic Progress Policy is available at www.gonzaga.edu/SAP.
- A complete drop/withdrawal may also affect your expected graduation date. Undergraduates with institutional aid should review the [Gonzaga Guarantee](#) policy. Students who need additional time to complete their degree may need to submit an [Extension Request for Gonzaga Funding](#).

LOAN EXIT COUNSELING REQUIREMENTS:

- **Federal Direct Loan recipients:** If you borrowed from the Federal Unsubsidized, Subsidized, or Graduate PLUS Direct Loan program during your time at Gonzaga, you are required to complete loan exit counseling at www.studentloans.gov. Loan repayment for funds borrowed while at Gonzaga will begin at the end of your six-month grace period.
- **Perkins, Carrie Welch, and Bigelow Loan recipients:** If you borrowed from the Perkins, Carrie Welch, or Bigelow Loan programs during your time at Gonzaga, you are required to complete loan exit counseling at <https://www.mycampusloan.com/>. Loan repayment for funds borrowed while at Gonzaga in these programs will begin at the end of your nine-month grace period.

EXAMPLES

- Federal Aid
 - o Enrollment period is 110 days long. Student attended 22 days and withdrew $22/110 = 20\%$ (time enrolled) $100\% - 20\% = 80\%$ (% of term not completed)
 - o Title IV aid disbursed to student was \$10,000.00 Student institutional costs were \$9,000.00. $80\% (.80) \times$ Title IV aid disbursed = Amount of unearned aid $(.8 \times \$10,000) = \$8,000$.
 - o To determine the actual amount of aid that has to be returned, the amount of unearned aid is compared to the amount of unearned costs, using the same formula. Thus, while the unearned aid in this example was \$8,000, the amount of unearned cost is only \$7,200 $(.8 \times \$9,000)$.
 - o The amount to be returned by the school is the lesser of these dollar amounts. The student is then liable for the difference between the two amounts. $(\$8,000 - \$7,200 = \$800)$.
 - o **The student may be liable to the student accounts office for the amount of federal aid the school was required to return.**
- State Aid
 - o A student is awarded a \$4,000 state grant and completed 20% of the term prior to withdrawal. The state grant repayment is calculated as follows:
 - o The unearned percentage equals 80% (100% less 20% completed).
 - o Unearned aid equals \$3,200 (80% of \$4,000 state grant award)
 - o **The student may be liable to the student accounts office for the amount of state aid the school was required to return.**
- Institutional Aid
 - o A student is awarded a \$5,000 per semester Gonzaga Grant and withdrawals during the 60% tuition adjustment period. The student's Gonzaga Grant would be reduced to \$2,000 $[\$5,000 \times (100\% - 60\%) = \$2000]$

REFERENCES

- Academic Advising and Assistance: <http://www.gonzaga.edu/Campus-Resources/Offices-and-Services-A-Z/Academic-Advising-Assistance/default.asp>

- Financial Aid Office: <http://www.gonzaga.edu/financialaid/>
 - o Financial Aid Satisfactory Academic Progress (SAP): www.gonzaga.edu/SAP.
 - o Gonzaga Guarantee: http://www.gonzaga.edu/Campus-Resources/Offices-and-Services-A-Z/Student-Financial-Services/Financial-Aid/Downloads/Gonzaga_Guarantee.pdf
 - o Extension Request for Gonzaga Funding: <http://www.gonzaga.edu/Campus-Resources/Offices-and-Services-A-Z/Student-Financial-Services/Financial-Aid/Downloads/FinancialAidExtension.pdf>

- Registrar's Office: <http://www.gonzaga.edu/registrar>
 - o Gonzaga Grading Policies: <http://www.gonzaga.edu/academics/undergraduate/General-Degree-Requirements-and-Procedures/Grading-Policies.asp>

- Academic Calendar: <http://www.gonzaga.edu/About/Academic-Calendar/>

- Student Accounts Office: <http://www.gonzaga.edu/Campus-Resources/Offices-and-Services-A-Z/Student-Financial-Services/Student-Accounts/default.asp>
 - o Tuition Adjustment Schedule: <http://www.gonzaga.edu/Campus-Resources/Offices-and-Services-A-Z/Student-Financial-Services/Student-Accounts/Refunds/default.asp>