

Complete Withdrawal Facts

An official withdrawal is when you drop all your semester classes. Please note that if you simply “quit attending” all your classes, this is considered an unofficial withdrawal and generally has an adverse effect on your cumulative grade point average because you may receive a grade of “F” in all classes in which you are still enrolled.

There are several ways that a complete withdrawal can affect your financial aid.

1. You **MAY** lose eligibility for future financial aid. Students are required to make satisfactory academic progress to continue receiving aid. Students must complete at least 70% of all classes in which the student enrolls. If a complete withdrawal causes your “completion rate” to drop below 70% you may be placed on financial aid probation; or if you are already on financial aid probation, any withdrawal will suspend your aid.
2. Student loans may enter “grace period” or “repayment” status. During the withdrawal process, you should have received “exit interview” materials. Review that information or contact your lender to determine how soon student loan payments will be required.
3. Upcoming student aid disbursements will be cancelled.
4. Students may have to repay some of the financial aid funds such as Federal Pell Grant, other grant funds or even student loan funds received for that semester. The Financial Aid office will perform a calculation to determine if repayment is required. Please be sure to have a permanent address on file so that you can be notified of the results of the calculation.

If the student withdraws prior to completion of at least 60% of the semester, the university is required to calculate how much of the federal financial aid disbursed was “earned” by the student and the university. Once the student has completed more than 60% of the semester, all financial aid disbursed is considered to be “earned” and no return of federal aid funds is required.

5. Students may owe tuition and fees to NWOSU that were originally paid by federal financial aid. If the student withdraws prior to completing 60% of the semester, the university will be required to return to the federal aid programs a portion of funds that were used to pay tuition and fees. However, if the student withdraws after the end of the defined refund period, no reduction of tuition and fee charges is made by the university. By returning federal aid funds that had been used to pay the university charges, the student will then have an outstanding balance due to the university. This balance due to the university is in addition to any aid that the student must repay.

Please read “[Return of Title IV Funds](#)” for information on the processing of official and unofficial withdrawals as well as how amounts to be returned are calculated.