

The University of Evansville Institutional Refund Policy (Effective for fall 2006 and after)

Please note that the summer refund policy remains unchanged and is published annually in the Summer Session bulletin.

This policy conforms to the Federal Return of Title IV Funds (Section 668.22) regulations of the 1998 changes to the Higher Education Amendments. Title IV funds refer to the following federal financial aid programs: subsidized and unsubsidized Direct Stafford Loans, Federal Perkins Loans, Federal Direct PLUS Loans, Federal Pell Grants, Federal SEOG, Federal ACG grants, Federal SMART grants and TEACH grants. Federal work-study funds are excluded from the refund calculation.

The Refund Policy

This policy applies to all traditional and non-traditional, undergraduate University students. Students enrolled in one of the University's adult programs should refer to the appropriate refund policy found at the end of this section.

If a student finds it necessary to completely withdraw from the University before the end of a semester, the withdrawal process begins in the Office of the Dean of Students where an official date of withdrawal is determined for refund purposes. This policy refers only to students who withdraw from all classes. The section titled "Dropping below Full Time" exists for students who drop below full-time, but do not withdraw from all classes.

A student's withdrawal date is the date the student began the University's withdrawal process; that is, completed the withdrawal form in the Dean of Student's Office. However, UE can determine a withdrawal date related to extenuating circumstances for a student who: (a) left without notification because of extenuating circumstances, or (b) withdrew because of extenuating circumstances but another party gave notification on the student's behalf. Extenuating circumstances include illness, accident, grievous personal loss, or other such circumstances beyond the student's control. The Dean of Students makes the determination in such matters.

The University of Evansville refund policy treats all students the same, regardless of the type of financial aid being received or the absence of such. The policy that determines the Return of Title IV Funds is defined by federal regulation and calculates earned federal financial aid on a per diem basis up to the 60 percent point in the semester. Federal financial aid that is considered "unearned" is returned to the appropriate source. The amount of earned federal aid is calculated by dividing the number of calendar days completed by the total number of calendar days in the semester. A calendar is developed each year and maintained in the Office of Financial Aid that outlines the percentage of federal aid earned during the first 60 percent of the term. There are no refunds (or Return of Title IV funds) after the 60 percent point. Title IV aid is considered to be 100 percent earned after that point.

The University institutional policy for the refund of institutional charges, which are tuition, fees (activity, technology, health and wellness), housing, and meal plan charges will be determined as follows:

UE classes begin on Wednesday for fall semester and Monday for spring semester. Students who withdraw on Wednesday [fall] or Monday [spring] will receive a 100 percent refund.

Students who withdraw or leave during the first week of class (Thursday through Wednesday [fall] or Tuesday through Monday [spring]) will receive an 80 percent refund.

Students who withdraw within the second week of class (next Thursday through Wednesday [fall] or Tuesday through Monday [spring]) will receive a 60 percent refund.

Students who withdraw within the third week of class (next Thursday through Wednesday [fall] or Tuesday through Monday [spring]) will receive a 40 percent refund.

Students who withdraw within the fourth week of class (next Thursday through Wednesday [fall] or Tuesday through Monday [spring]) will receive a 20 percent refund.

After four weeks, there are no refunds for the above listed institutional charges.

All financial aid, other than federal aid as described above, will be refunded according to the tuition, fees, housing and meal refund schedule as indicated above. In other words, all UE financial aid and private financial aid will be refunded according to the 100 percent, 80 percent, 60 percent, 40 percent or 20 percent determination during the first four weeks. After four weeks, there are no refunds for such aid.

The State Student Assistance Commission of Indiana (SSACI) policy for refunds dictates that to be eligible for these awards, a student must be enrolled at the end of the first four weeks of a semester. Hence, if a student completely withdraws from the University before the end of the first four week period, the student is not eligible for the state award and the University must return 100 percent of the semester's award to SSACI. After the first four weeks, the student's SSACI aid would be 100 percent earned, and like the UE aid and private aid mentioned above, there would be no refund if the student leaves. SSACI aid consists of Higher Education Awards, Freedom of Choice Grants, 21st Century Scholars Awards, Hoosier Scholarships, Part-time State Grants, Minority Teacher and State Nursing Scholarships.

Institutional and Non-Institutional Charges

When implementing the UE Refund Policy the following are considered institutional charges: tuition, activity fee, registration fee, health and wellness fees, technology fee, on-campus room and board charges. All other fees and costs (special fees, books, insurance fees, off campus living expenses, transportation expenses, and the like) are considered non-institutional costs. Sample Return of Funds calculations are available in the Office of Financial Aid. UE retains a \$100 administrative fee when calculating a refund for all students.

Room Charges

Cancellation requests must be made in writing to the Office of Residence Life. Refunds for room and board charges will be determined through the fourth week of the semester as outlined above.

New Students: Entering students who cancel their housing forfeit their housing and damage deposit.

Currently Enrolled Students: Contracts can be cancelled without penalty by May 1 for the fall semester and November 1 for the spring semester for the reasons listed in the housing contract. As penalties can result, students should contact the Office of Residence Life for cancellation requests made after these deadlines.

Returning Federal Financial Aid to Accounts

All students who have federal aid will have unearned aid returned according to the 1998 Return of Title IV Funds Policy (Section 668.22 of the HEA) in the following descending order up to the full amount disbursed:

- Federal Direct Unsubsidized Stafford Loan
- Federal Direct Subsidized Stafford Loan
- Federal Perkins Loan
- Federal Direct PLUS Loan
- Federal Pell Grant
- Academic Competitiveness Grant (ACG)
- National SMART Grant
- Federal SEOG
- TEACH Grant
- Other Title IV aid Programs (LEAP, if known)
- Other federal, state, private or institutional aid
- The student

After federal aid has been returned to the appropriate accounts according to the federal statute, the University returns state, private and University aid according to the Institutional Policy (100 percent, 80 percent, 60 percent, 40 percent, 20 percent, and 0 percent after four weeks). Any refunds of charges will be applied to the student's account and all adjustments for aid, loans, fines and non-refundable fees or deposits will be made before eligibility for a cash refund is determined. If there is a student account balance resulting from the adjustments, the student is responsible for payment.

Walk-Away Students

Students who simply "walk away" during a semester without officially withdrawing, and who earn all Fs or Incompletes will be assessed a \$500 administrative fee for subsequent processing of their refund calculation, once that has been determined. The withdrawal date is the later of (a) the student's last date of attendance at a documented academically-related activity; or (b) the midpoint of the semester for a student who leaves UE without notifying anyone. Such students

will also be responsible for any amounts owed the University from the adjustment made under the refund policy.

Adult Program Refund Policy

If a student in the organizational leadership, global leadership, or public service administration program finds it necessary to completely withdraw from the University before the end of a semester, the withdrawal process begins in the office of the director of continuing education where an official date of withdrawal is determined for refund purposes.

A student's withdrawal date is determined using the same process as the federal refund policy (see above). The director of continuing education may determine a different date due to extenuating circumstances if such conditions exist and can be documented.

The University's Adult Program refund policy treats each five-week class in the semester as a separate period. Students register and are billed for the semester at the beginning of the term, but refunds will be calculated based upon the five-week class(es) completed and or the time in the five-week class when the withdrawal occurs. Full refunds for the semester will be given if the student cancels the enrollment before attending any class in the term. Refunds that occur during the semester will be calculated as follows for each five-week class:

During week one	75% refund*
During week two	50% refund*
During week three	0% refund*

All other information relative to the withdrawal process is described in the regular policy and conforms to it.

The refund policy for the Executive Master of Business Administration Program is unique to that program and may be obtained from the Office of Financial Aid.

Student and Institutional Responsibilities in Regard to the Return of Title IV funds

The University's responsibilities include:

- (a) providing each student with information about the refund policy;
- (b) identifying students who are affected by the policy;
- (c) completing the Title IV return of funds calculation for those affected;
- (d) returning to the Title IV programs any funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of Title IV funds calculation.

The student's responsibilities include:

- (a) cooperating with UE in establishing satisfactory repayment arrangements if it is determined that a repayment is due for a Pell Grant because of the withdrawal;
- (b) returning his or her share of unearned aid attributable to a loan under the terms and conditions of the promissory note;

(c) making payment to the University for any student account balance that results from the adjustments to the account.

Dropping Below Full Time

When a student withdraws from a course but continues as a part-time student (fewer than 12 semester hours), the tuition refund shall be the difference between the initial billing and the revised billing multiplied by the following applicable percentage refund: first week, 80 percent; second week, 60 percent; third week, 40 percent; fourth week, 20 percent; fifth week and thereafter, 0 percent. The first day of the semester is not considered in this refund determination.

Students who drop below full-time during this refund period will have all financial aid removed. However, if a student continues to be enrolled for at least six credit hours and is eligible for a portion of the Federal Pell Grant and/or the Federal Direct Stafford Loan, that funding is retained after eligibility is recalculated.

*Students receiving Title IV federal aid will have their refund of aid calculated according to the established federal guidelines using the per diem calendar that determines aid earned in a particular term. The percentage of aid earned will depend upon how much of the term has been completed when the withdrawal occurs. (Note: Title IV federal aid recipients are responsible for any student account balance resulting from federal aid adjustments due to withdrawal.) Please refer to "Returning Financial Aid to Accounts".