

Withdrawal Procedures, Refunds, & Return of Financial Aid

Withdrawal Procedures

Withdrawals

Any student wishing to withdraw from all classes prior to the start of the term should notify the school immediately. Students who withdraw during the drop/add period will receive a full refund of tuition and fees. A withdrawal becomes official on the date that the Registrar receives a completed withdrawal form. If a student withdraws from Saint Paul School of Theology, all installment payments are due in full and subject to the refund policies of Saint Paul School of Theology. The total amount owed, and any necessary payments or possible refunds will be determined by the date of official withdrawal from the seminary.

After the drop/add date, refunds or credits on balances due for students who have withdrawn are based on tuition and fees only (acceptance deposits are non-refundable). Fall and spring terms, 50% refund of tuition only if student drops after last day of drop/add date but by close of business two weeks following the drop/add date. There is No refund for summer and winter terms for any drops after first day of the TERM.

Unofficial Withdrawal

In compliance with Federal Regulations relating to financial aid, Saint Paul School of Theology must determine whether a return of Title IV federal funds is necessary when a student fails to attend or ceases to attend class and does not withdraw. This situation is referred to as an "unofficial withdrawal." A process must be in place to identify students who fail to attend or cease to attend classes without officially withdrawing. It is also necessary to have procedures to facilitate the required calculations determining the amount of Title IV federal funds which must be returned to the US Department of Education as a result of such unofficial withdrawals.

Once the last date of attendance is established, the Director of Financial Aid will calculate the amount and type of funds to be returned to the federal aid programs, if any, in accordance with federal regulations. Students who attended through the 60% point of the term may be considered to have earned all federal aid.

Leave of Absence - Federal Financial Aid

Saint Paul School of Theology understands some students may need to leave school for an extended period of time. Students should be aware that any leave from the institution may have an impact on current as well as future financial aid. This may include repaying a portion of funds received in the current semester. You will be billed for any amount due to Saint Paul as a result of Title IV funds that were returned that would have been used to cover Saint Paul charges. Students considering a leave of absence should meet with the Director of Financial Aid to ascertain if any funds are to be immediately returned to lenders and the impact on future financial aid.

In compliance with federal regulations, for federal financial aid purposes, a Leave of Absence is treated the same as a withdrawal. If you are considering taking a leave of absence, please be aware of the following:

- a) In accordance with financial aid regulations, a leave of absence cannot exceed 180 days. If your leave of absence exceeds 180 days your loan will go into repayment status.
- b) You must make a written request to be granted a leave of absence.

- c) You will be required to complete exit counseling.
- d) It will be necessary to reapply for loans upon return to school.
- e) You must notify the Director of Financial Aid upon your return to school, so that your lender, guaranty agency, and National Student Loan Data System (NSLDS) can be notified.

Withdrawal Hardship

Students experiencing emergencies that render them unable to engage in academic work for the remainder of the semester may receive a transcript notation of Withdrawal Hardship (WH), at the discretion of the Vice President of Academic Affairs or Dean of Academic Programs, provided they drop all of the courses for which they have registered in the semester. All institutional aid is forfeited for that semester. The Vice President for Academic Affairs may grant a WH only once to a student in his or her academic tenure. Petitions for exceptions should be directed to the Vice President for Academic Affairs for consideration.

- **Students receiving a Withdrawal Hardship will:**

- a) Receive tuition credit equal to amount tuition charged during the current semester only. (Fees are non-refundable.)
- b) Receive a cash refund for any tuition fees paid by the student.
- c) Be subject to repayment terms of any used Title IV federal financial aid as mandated by the federal government.

- **To receive a WH designation, a student must:**

- a) Drop all classes registered for in the semester in which WH is requested;
- b) Document in writing the reason for the request and submit it to the Vice President for Academic Affairs;
- c) Receive approval from the Vice President for Academic Affairs and Dean. The decision will be communicated by the appropriate dean to the student;
- d) If approved, the decision will be communicated to the student's course instructors, who shall submit a WH as the final grade for the student.

Tuition Refund Policy

To receive a tuition refund, a student must drop the course(s) using (wherever possible) the on-line Self-Service option by the dates indicated below. Any difficulties with this system should immediately be reported to the Registrar. If internet connection is unavailable, drop/add forms can be obtained from the Registrar's Office. The official drop date for determining a refund shall be the date the process is completed online or on which the drop/add form is received and dated by the registrar.

Tuition refunds for the all terms will be calculated according to the schedule below.

Please note: Dropping and adding classes after the semester/term has started may result in a reduction in the total number of hours for any semester or term. If so, it may affect current and future financial aid eligibility. Please consult with the Director of Student Financial Services to avoid any unexpected financial consequences. Please see *Satisfactory Academic Policy (SAP): MACM, MA(TS), MDIV, and DMIN Satisfactory Progress for Financial Aid Institutional Aid*.

Master and DMIN Programs

% of Tuition Refund	<i>On or before date drop form must be received by Accounting and Finance Office</i>
100	Fall and Spring semesters - refund of both tuition and fees if student drops by close of business on last day of drop/add period
50	Fall and Spring semesters - refund of tuition only if student drops after last day of drop/add date, but by close of business two weeks following the drop/add date
100	Summer and Winter terms - refund of both tuition and fees if student drops before the first day of the TERM
0	Summer and Winter terms - No refund for any drops after the first day of the TERM

Dates specific to the 2017 – 2018 Academic Year Master Programs - MDIV, MATS, MACM, and DMIN

Refund %	Fall semester 2017	Spring semester 2018	Summer semester 2018
100	On or before Sept. 4 th	On or before Feb. 5 th	On or before June 25 th
50	On or before Sept.18 th	On or before Feb.19 th	No refund for any drops after the first day of the term.

Non-Refundable Items

Fees as listed under Fee Descriptions, Saint Paul need-based grants, and Saint Paul scholarships.

Add/Drop of Courses Contacts

Subject	Contact	Phone
Financial aid impact of adding/dropping courses	Director of Financial Aid	913-253-5050
Billing/Cost impact of adding/dropping courses	Coordinator of Student Accounts	913-253-5051
Academic degree plan impact of adding/dropping courses	Registrar	913-253-5056

Federal Return of Title IV Aid Policy

For students who receive federal financial aid and who withdraw (including transfers and leaves of absence) from ALL classes on or before 60% of the term has elapsed, Saint Paul will calculate, according to federal regulations, any amounts disbursed that must be returned to the Title IV programs.

- **Step 1:** Determine the percentage of the enrollment period the student attended before withdrawing (days attended divided by total days in the period).
- **Step 2:** Determine the amount of Title IV aid earned by multiplying the total Title IV aid for which the student was awarded by the percentage of time enrolled.
- **Step 3:** Compare the amount earned to the amount disbursed. If more aid was disbursed than earned, determine the amount of Title IV aid that must be returned by subtracting the earned amount from the disbursed amount.
- **Step 4:** Allocate the responsibility for returning unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once the institutional charges were covered.
- **Step 5:** Distribute the unearned funds back to the appropriate Title IV program.

You will be billed for any amount due to Saint Paul as a result of Title IV funds that were returned that would have been used to cover Saint Paul charges.

Order of Refunds for Students with Financial Aid

Refunds due to students who are receiving Student Financial Assistance funds will be made in the following order:

- Unsubsidized Federal Stafford Loans
- Other Assistance Awarded by Title IV of the HEA
- Other Federal, State, Private or Institutional Assistance
- Student