



Total Withdrawal and Return to Title IV Aid Policy **Financial Aid Office**

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Federal regulations require the college to have a fair and equitable refund policy for students receiving financial assistance who officially or unofficially withdraw from all classes. When a recipient of Title IV grant or loan assistance totally withdraws or ceases to attend, the institution must determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date in accordance with Federal regulations. The following will explain the process and the consequences to students. Students may also contact the Financial Aid office at BMCC, 541-278-5759 or FinancialAid@bluecc.edu, with additional questions regarding this policy or the process through which it is enforced.

Financial Consequences of Withdrawal

If the student ceases to attend or does not complete more than 60% of the term, then a calculation is completed by the Financial Aid office to determine the percentage of financial aid the student has earned. Any unearned aid must be returned to the U.S. Department of Education (USDE) and/or the student's lender. This may result in financial debt for the student to repay and may also make them ineligible for future financial assistance (including loans) due to a lack of satisfactory academic progress. Because of these serious consequences, we strongly urge students to consult with an academic or financial aid advisor to help them with decisions about withdrawing.

Attendance and Calculation of Aid Earned

In general, federal regulations assume that the student "earns" federal financial assistance in direct proportion to the percentage of the term they complete (attend and participate). Once the student has completed more than 60% of the term, they have earned 100% of their financial aid. This calculation counts all calendar days including the first and last day of each term, weekends and holidays.

If the student completely withdraws during the term, the Financial Aid office staff will calculate the percentage of the term the student completed. If the student does not attend and participate for more than 60% of the term, the unearned portion of financial aid grants and loans (excluding Federal Work Study) which must be returned to the USDE will be based the date of withdrawal as determined by the college. Date of withdrawal is based on one of the following:

- The date the student drops all classes online (official withdrawal) resulting in a W grade, *or*
- A date made known to the college that the student ceased attendance (unofficial withdrawal),
- When a student is no longer actively participating in a term, resulting in all F or FA (or combination) grades, this will be considered an unofficial withdrawal. The later of the midpoint of a term or the last date of attendance (the last day the student submitted an assignment or test) will be used as the unofficial withdrawal date.

The college will use this date to calculate, according to a federally-mandated formula, the portion of the total financial assistance the student has earned, and therefore is entitled to receive up to the time of official or unofficial withdrawal. If the student, or the college, receive more assistance than is earned, the unearned excess funds must be returned to the USDE. On the other hand, if less financial assistance was received than the amount earned, additional funds may first be applied toward outstanding institutional charges and any excess paid to the student. Students will be notified in writing of these actions.

If withdrawal occurs after the student has completed 60% of the term, the student will have earned all of the financial assistance received and no refund will be required.

Payment

Students have 30 days from the date of their bill to:

- Pay in full the amount shown, or
- Make written payment arrangements with the Business Office to repay the amount in full within no more than 2 years.

Should a student fail to pay the amount shown, or if they make payment arrangements but do not make their payments as scheduled, the balance will be turned over to collections.

Unearned financial aid will be applied in the following order:

1. Federal Unsubsidized Stafford Loan*
2. Federal Subsidized Stafford Loan*
3. Federal PLUS Loan*
4. Federal Pell Grant**
5. Federal Supplemental Educational Opportunity Grant**
6. Oregon Opportunity Grant
7. Oregon Promise Grant
8. Other**

*Student repayment according to terms of the loan

Policies are applied to all students receiving Title IV (Federal Student Aid) as well as State funds.