

## Carlow University Add/Drop/Withdrawal Policy

### ADD/DROP AND LEAVE OF ABSENCE/COMPLETE WITHDRAWAL NOTIFICATION REQUIREMENTS:

Non-attendance in classes does not constitute an official withdrawal and will result in full financial obligation. Students wishing to drop all classes and to withdraw or take a leave of absence from the University must officially withdraw by completing a Withdrawal/Leave of Absence form and submitting to the Office of the Registrar at [registrar@carlow.edu](mailto:registrar@carlow.edu) or in person on the second floor of Antonian Hall. The withdrawal form is available in the Student Hub and online at <https://myportal.carlow.edu/academics/registrar/Pages/RegForms.aspx>. Students can take a leave of absence for 1-3 semesters, including summer terms. Students should contact the Office of the Registrar upon returning for registration instructions. Students taking a leave of absence or withdrawing due to military activation must contact the Office of the Registrar.

- Students who are considering withdrawal should investigate the financial and student aid implications prior to any action by contacting the Financial Aid and/or Student Accounts Office.
- Financial aid recipients are urged to contact the Financial Aid Office to determine how financial aid amounts will be affected by any withdrawal. Also, please review the Federal Title IV Aid Return of Funds Policy at the end of this document to determine how loans and grants will be recalculated.
- For complete withdrawal from all classes in a semester, final determination of tuition and fee refund amounts will be made by the Office of Student Accounts and will be based on the date that the student initiated the withdrawal process by contacting the Office of the Registrar or by submitting the withdrawal form.
- Students who do not return from a leave of absence or who are not registered for four consecutive semesters will be unofficially withdrawn from the university. Students who are unofficially withdrawn are still responsible for outstanding tuition balances.
- See below for the schedule of refunds of tuition, fees, room and board.

**Students adding or dropping a class(es), but who are still enrolled at the University must submit the Change of Registration form** available in the Student Hub or <https://myportal.carlow.edu/academics/registrar/Pages/RegForms.aspx>. See below for the schedule of refunds of charges. \*Graduate students and undergraduate students at the sophomore level and above can also make changes in registration prior to add/drop deadlines via WebAdvisor. For dropped courses, any refund of charges will be based on the date that the Change of Registration Form is received by the Office of the Registrar or the drop is completed by the student in WebAdvisor.

- Financial aid recipients are urged to contact the Financial Aid Office to determine how financial aid amounts will be affected by a change in credit load.
- Full-time status for undergraduate students is at least 12 credits. Full-time status for graduate students is at least 6 credits. Dropping below full-time status will have financial aid implications.

Students wishing to withdraw from the residence hall must contact the Residence Life office at 412-578-8776. Refunds of room and board charges are governed by the Housing and Food Service Agreement signed by the student for the academic year. Refunds of residence hall deposits are processed upon request if the Housing Agreement has not been broken and if the student owes no outstanding balance or fine to the University.

### REFUND OF TUITION AND FEE CHARGES:

#### Accelerated Courses (CAP or WEC formats with Section #s CA to CZ, WA to WZ, GA to GZ) excluding MFF courses

- Students can add or drop a course(s), or completely withdraw from all courses, through midnight on the day before the second class meeting time.
- Students dropping a course(s) prior to the second class meeting time will receive 100% refund of all charges.
- Students dropping a course(s) **OR** completely withdrawing from all courses after the second class meeting time will have no refund of charges.
- New students dropping all courses prior to the second class meeting time will be considered a "cancel" and will receive 100% refund of all charges. No academic record will be created for cancelled students.
- For accelerated courses with no scheduled meeting dates including online courses with WEB location, students can add or drop a course(s) through midnight of the 10<sup>th</sup> day of the accelerated session.

#### Accelerated Courses in the MFF program with Section #01 to 32

- Students can add or drop a course(s) through midnight on Day 5 and receive 100% refund of charges. Drops or withdrawals after that date will result in no refund of charges.

#### Semester Courses (Undergrad and Grad Day formats with Section #s DA to DZ or G1, G2...)

- Students can add or drop a course(s) through midnight on Day 14 of the Day coursecalendar.
- Students dropping a course(s) or completely withdrawing prior to midnight on Day 14 will receive 100% refund of all charges.
- Students dropping a course(s) after Day 14, and who are still enrolled in the semester for other courses, will have no refund of charges.
- New students dropping all courses prior to midnight on Day 14 of the day course calendar will be considered a “cancel” and will receive 100% refund of all charges. No academic record will be created for cancelled students.
- Students who completely withdraw and drop all courses in a semester from Day 15 to Day 21 will receive a 75% refund of tuition and fees.
- Students who completely withdraw and drop all courses in a semester from Day 22 to Day 28 will receive a 50% refund of tuition and fees.
- Students who completely withdraw and drop all courses in a semester from Day 29 to Day 35 will receive a 25% refund of tuition and fees.
- Students who completely withdraw and drop all courses in a semester from Day 36 to the end of the semester will receive no refund of charges.

For specific semester dates, please refer to the Add/Drop/WD Deadline Grid at <https://myportal.carlow.edu/academics/registrar/Pages/AcademicCalendarCourseSchedule.aspx>

**REFUND OF ROOM AND BOARD CHARGES:**

Students who withdraw from the University within the first 14 days of the semester are charged \$50 per day for number of days residing in the residence hall. Beginning Day 15, the room and board charges are refunded following the tuition and fee refund schedule.

**APPEALS**

Changes to registration status resulting from injury to student or immediate family member, death in immediate family, sudden severe illness, accident, or exceptional trauma that is affecting the student’s emotional and physical health may be cause for an appeal of change of registration deadlines and/or charges. Students must complete an appeal form, attach appropriate documentation, and submit to [appeals@carlow.edu](mailto:appeals@carlow.edu) to the Appeals and Grievance committee consisting of a representative from Academic Affairs, Admissions, Financial Aid, Registrar, Student Accounts, Student Affairs, and the faculty. The student will receive a written response within 30 days of the appeal submission.

**RETURN OF TITLE IV FUNDS POLICY**

The U.S. Department of Education requires institutions to apply the Return of Title IV Funds policy for students withdrawing from the university who received Title IV financial aid and who did not complete at least 60% of the semester. The Title IV programs include Federal Pell Grant, Federal SEOG, Federal Direct Student Loans, and Federal Direct PLUS Loans. The federal refund policy is separate from Carlow University’s tuition refund policy. The Return of Title IV Funds policy is applicable when a student completely withdraws or does not complete all modules (courses which do not span the entire semester) for which he/she has registered at the time those modules began.

The Financial Aid Office recalculates federal\* financial aid eligibility for students who withdraw, drop out, are dismissed or take a leave of absence prior to completing at least 60% of a semester. Recalculation is based on the percent of earned aid using the following formula:

**STEP ONE:**

Percent earned = 
$$\frac{\text{Number of day completed up to the withdrawal date**}}{\text{Total days in the term}}$$

Federal financial aid is returned to the federal government based on the percent of unearned aid using the following formula:

**STEP TWO:**

Aid to be returned =  $(100\% - \% \text{ earned in Step 1}) \times \text{The amount of federal aid disbursed or to be disbursed toward institutional charges.}$

\*Federal financial aid includes the Federal Pell Grant, SEOG Grant, Perkins Loan, Federal Stafford Loan, and PLUS Loan.

\*\*Withdrawal date is defined as the actual date the student began the institution's withdrawal process.

The school must return unearned aid by repaying funds to the following sources in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct Parent/Graduate PLUS Loan
4. Federal Pell Grant
5. Federal SEOG
6. Other Title IV aid

When aid is returned, the student may owe a balance to the University. If so, the student should contact the Student Accounts Office to make arrangements to pay the balance due.

## **Credit Balance Refunds**

### **Definition**

A credit balance is generated when credits posted to a student's account exceeds the total charges applicable for a specific term or semester. Payments from grants, loans, scholarships, etc. that are in excess of tuition and fees, room and board may be eligible for a refund.

### **Refund Process**

Credit balances may be created by payments of various sources, including personal funds, State aid, private loans, outside scholarships, and Title IV Federal Student Aid such as Federal Direct Loans, Federal Parent PLUS loans, Pell and SEOG grants. The University's policy is to monitor credit balances on a weekly basis as they are created in student accounts. Refund checks are typically issued every Tuesday throughout the academic year. Students will receive an email to their Carlow email account when their refund checks are available for pickup at the Student Hub. If the checks are not picked up, they will be mailed to the students the following day on Wednesday. No refund check will be given to any individual other than the person listed as the payee on the check. Direct deposit is not available.

Credit balances resulting from Title IV funding will be refunded to the student in the form of a check within 14 calendar days of the date the credit occurred on the student account. If the credit is generated from the Federal Parent PLUS loan, the refund check will be issued in the name of the parent if he or she elected to have the credit balance made to the borrower on the PLUS loan application and is automatically mailed to the parent borrower's address on file.

Credit balances resulting from paper check and electronic check payments are issued after two weeks from the date of deposit in order to verify that the check has cleared. Credit balances resulting from credit card payments are issued after one week from time of payment.