



***A Guide to the Return of Title IV Aid Funds***

Financial Aid Office | 662.246.6263  
<https://www.msdelta.edu/paying-for-college/financial-aid/index.php>

## PURPOSE

This guide explains how withdrawing from courses or the college impacts your financial aid, including **Title IV Aid** and other funding sources. It also outlines your responsibilities and potential consequences related to **Satisfactory Academic Progress (SAP)**.

## WHAT IS TITLE IV AID?

Title IV aid (pronounced "Title Four aid") refers to federal financial aid programs authorized under the **Higher Education Act of 1965**, including:

- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study

## WHEN YOU WITHDRAW

Two financial calculations are required when a student withdraws:

1. **Refund of Fees** (Business office)
2. **Return to Title IV (R2T4)** (Financial Aid office)

This policy **does not apply** to students who cancel registration **before** the first day of classes or who drop some but not all courses. However, all students should notify **Financial Aid** of course changes, since eligibility may be affected.

### Refund of Tuition and Fees

Your **official withdrawal date**, as reported by your instructors, determines if you receive a **full or partial refund** of tuition and fees.

- Refunds follow the **Business office Refund Policy** (see <https://www.msdelta.edu/paying-for-college/business-services/refunds.php> or **page 33 of the Catalog**).
- Refunds **do not** impact R2T4 calculations but can affect how much you owe the College.

## Return to Title IV (R2T4)

Federal law requires the Financial Aid office to determine how much **Title IV aid** you **earned** before withdrawal. Any excess aid received must be returned.

### Important Notes

- If you withdraw **after the 60% point** of the term, you will have earned 100% of your aid, and no funds must be returned.
- **Work-Study students:** Your eligibility for Federal Work-Study pay **ends immediately** upon withdrawal.
- **State and institutional aid** is not included in R2T4, but withdrawal may impact continued eligibility.

## CALCULATING EARNED AID

### Formula:

Earned Aid % = Days Attended/Total Days in Term

- **All calendar days count** (weekends included).
- If you withdraw **after the 60.01% point** of the term, **no Title IV aid is unearned**.

## CALCULATING UNEARNED AID

### Formula:

Unearned Aid % = 100% - Earned Aid %

The total **unearned aid** must be **returned** to the U.S. Department of Education.

### Example Calculation:

Student withdraws 30 days into the Fall Semester **Unearned Aid %:** 73.21%

**Total Title IV Aid Received:** \$2,345.41

**Return of Aid Amount:** \$1,717.07

## NON-TITLE IV AID IMPACT

Withdrawal can affect your eligibility for **state aid and institutional scholarships:**

- **State Aid:** Requires **12 credit hours + 2.0 GPA** per semester. **No appeal available** if lost.
- **MDCC Scholarships:** Rescinded in totality if withdrawn during the semester. If students withdraw, there is no appeal for loss of scholarship for an upcoming semester.

## FUTURE AID ELIGIBILITY & AND SATISFACTORY ACADEMIC PROGRESS (SAP)

Withdrawing may impact your **eligibility** for future financial aid due to **SAP requirements**.

### SAP Requirements

Students must maintain:

- 2.0 GPA or higher
- **67% course completion rate or higher**

If your **GPA or completion rate** falls below SAP standards, you may need to **file a Financial Aid Appeal**. Notice is sent to students at the end of fall, spring, and summer terms, after grades roll, via their student email. The email will have detailed instructions pertaining to the appeals process and deadlines each term.

### If You Are on Financial Aid Probation

- **Withdrawing from any class invalidates your appeal**, and you **lose** Title IV aid eligibility for future terms.

SAP policies are available in the College Catalog on page 41.

## WITHDRAWAL FROM CLASSES

You must **officially withdraw** from any course you no longer wish to attend. Instructors may also **drop students for excessive absences**.

### How to Drop a Class (ask advising)

1. **During Registration:** Drop online if you have met with your adviser.
2. **After Registration:** Visit your **adviser** to submit an online drop request.
3. **Instructor Drop:** If absences exceed the allowed limit, instructors can initiate the drop.

### *Deadlines:*

- **Fall & Spring:** Last allowable absence date (see Academic Calendar at <https://www.msdelta.edu/programs/register/academic-calendar.php>). **(Fall/Spring)**
- **Summer:** Check published withdrawal dates.

## WITHDRAWAL FROM COLLEGE

To **completely withdraw**, you must **initiate the process** with your **adviser** and then complete the withdrawal with the MDCC withdrawal form, which requires signatures from your advisor, the Financial Aid Office, and the Business Office.

Step-by-step instructions: [www.iccms.edu/withdraw](http://www.iccms.edu/withdraw).

A complete withdrawal **requires an R2T4 calculation**, and **you may owe unearned aid**.

## SPECIAL WITHDRAWALS

### Cancellation of Registration

- If your registration is **cancelled before the term starts**, all aid is **cancelled** and no funds are disbursed.

### No-Show Drops

- Students who **never** attend class will be **deleted** from the course, and any associated fees **reversed**.

### Leave of Absence

- If you take a **medical leave** but withdraw from all classes, **R2T4 still applies**, and you may owe aid.

## CONTACT US

If you need assistance with withdrawal, visit the **Advising office** on the **Moorhead** campus during business hours.

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