

### Return of Title IV (Federal) Aid

When a student ceases to attend all classes during a given semester or summer school, a calculation of “earned” versus “unearned” federal aid must be determined. This federal policy assumes you earn your aid based on how much time has elapsed in the term. For instance, if there are 100 days in a term, and you withdraw on day 20, you have earned 20 percent of your federal aid. All remaining federal student aid is unearned and must be returned. As a result, your earned federal student aid may not cover all unpaid institutional charges due to Concordia College at the time of withdrawal.

If you are taking courses in more than one block (i.e., part of term) and withdraw from all active courses you will be considered withdrawn unless Concordia College obtains a written confirmation from you stating you will be attending a later block in the same semester/summer school at the time of the withdrawal request. This pertains even if you are currently enrolled in a later block course. Unless Concordia obtains written confirmation from you at the time of withdrawal, all future classes for the semester/summer school will be dropped (34 CFR 668.22).

The withdrawal date is the date you begin the withdrawal process. If you fail to withdraw officially, the withdrawal date will become the midpoint of the term, unless the institution can document a later date. In certain circumstances if an earlier date of last academic activity is determined, this date may be used in the calculation of “earned” federal aid.

If you withdraw before completing 60.01 percent of the term, you “earn” federal funds in direct proportion to the length of time you were enrolled. The percentage of earned aid is determined by dividing the total number of calendar days enrolled by the total number of calendar days in the term. If you complete 60.01 percent of the term or more, you earn all federal financial aid for the term.

The responsibility to repay unearned aid is shared by the institution (Concordia) and the student. The institution’s share is the lesser of the unearned aid or unearned institutional charges. The institution’s share must be repaid to the federal aid programs in the following order, before the student’s share is considered:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Federal PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (SEOG)
6. Federal TEACH Grant
7. Iraq and Afghanistan Service Grant
8. Other Title IV Assistance

Concordia College will return the unearned federal aid within 45 days of the student’s withdrawal date or the date the college became aware that the student withdrew.

If you are required to repay a portion of your loan through the student’s share calculation, you will not be expected to return those funds immediately, but rather when repayment begins according to the terms and conditions of the promissory note. If your share includes grant funds, federal rules allow the grant to be reduced by 50 percent, and Concordia College will repay these grant programs on your behalf. You will then be responsible for repaying the money back to Concordia College. A payment arrangement can be made with Concordia’s Business Office.

### How to Withdraw

To officially withdraw you must contact the Student Development and Campus Life Office, which is open from 8 a.m. to 4:30 p.m. Monday through Friday. It is our preference you complete the necessary paperwork indicating your intent to withdraw; however, if your circumstance prevents this please contact Student Development at (218) 299-3455.

If you would like to rescind a withdrawal and regain financial aid eligibility for courses in progress of being withdrawn, you must submit a written request to Student Development. The reinstatement of financial aid eligibility will be contingent upon you being granted a return to the same courses from which you originally withdrew (34 CFR 668.22).

### Institutional, State, Private and Tuition Assistance Refund Policy

The Return of Title IV policy, cited above, only considers federal aid. Concordia is also required to determine if any institutional, state or private financial aid must be returned if you completely withdraw. Concordia offers prorated tuition refunds through the eighth week of fall or spring semester, room and board refunds are prorated as well.

If you withdraw during a period of time that allows for a refund of tuition, a portion or all of your institutional, state and/or private funding may be reduced or cancelled. If you receive a 100 percent tuition refund on all courses for a particular term, all institutional and state funding must be returned to the appropriate aid program(s). If your institutional refund was not used to fully repay the return of Title IV aid, a proportional share of the remaining institutional refund must be returned to the appropriate non-federal aid program.

If you are using military tuition assistance (TA) to pay for your education, unearned military tuition assistance payments are refunded back to the sponsoring military branch in accordance with the Department of Defense Memorandum of Understanding.