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The Impacts of Withdrawing

What happens when you drop all of your courses?

Federal Title IV financial aid is awarded to you under the assumption that you will attend school for the entire period for which the aid is awarded. If you drop from one or more courses but remain enrolled in at least one course, CU Denver must determine whether you began attendance in all courses for which aid was awarded.

If you drop all of your courses after the term begins, the amount of financial aid earned must be determined. Students who withdraw from all classes may only keep the federal financial aid they have "earned" up to the time of withdrawal. If you received unearned aid, student aid funds credited to your student account will be adjusted, and there will likely be an outstanding balance on your student account that you will be obligated to pay.

The university is required to perform a federal Return to Title IV Aid (R2T4) calculation at the time that you withdraw to determine the amount of aid you earned and the amount that must be returned to the federal aid programs. This federal requirement applies when you officially or unofficially withdraw.

In the event that you completely withdraw, drop out, are expelled, or otherwise fail to complete a term for which charges are incurred, the University will first determine whether you had any course activity, such as attendance, submitted assignments, or took an exam, in all the courses for which aid was awarded. If you did not have any course activity in all courses, the university may be required to recalculate the aid for which you were eligible and return some aid to the federal aid programs.

In addition, if you withdraw during the fall semester, any spring semester aid will be canceled and you must notify the [Financial Aid and Scholarships Office](#) of your intent to enroll for the spring term in order to have aid re-awarded for the spring semester. Please note that grant aid originally awarded may no longer be available.

Types of Withdrawals

Official

If you provide official notification of withdrawal, based on the requirements of the official withdrawal policy, you are considered to have officially withdrawn. [See the official university withdrawal policy to learn more.](#)

Unofficial

A student who doesn't officially withdraw, is considered to have withdrawn for the term if the student ceased attendance in all scheduled courses without completing all of the days in the period. Federal aid recipients who receive all "F" or a combination of "F" and "W" grades for the term are considered to have unofficially withdrawn from the university. There are special requirements for students enrolled in modules.

Students Enrolled in Short Courses (Modules)

Students taking courses that do not span the entire length term are considered to be enrolled in courses offered in modules. Students enrolled in modules are considered withdrawn if they do not complete all of the scheduled days in a module that was used to determine the student's eligibility for federal aid. Students are not considered withdrawn if:

- The student successfully completes one module or a combination of modules that contain at least 49% of days within the payment period. Successful completion is defined as earning a letter grade of A, B, C, D, or P
- The student successfully completes coursework that represents half-time enrollment. Successful completion is defined as earning a letter grade of A, B, C, D, or P

Students who meet at least one of the above criteria will be granted a R2T4 exemption and no adjustments to their federal aid will occur.

If a student returns to a later module within the same term, the student is treated as if they did not cease attendance. The Return of Title IV Funds calculation will be reversed.

Documenting Attendance

Federal regulations require that you begin attendance in your courses to establish eligibility for the funds. CU Denver is required to document that attendance began in courses where you drop, withdraw, or receive an "F" grade. Your program will be asked to document that attendance had begun. If attendance cannot be confirmed for any courses, all aid will be canceled for the term. If attendance is confirmed for some courses, but not all courses, aid may be reduced.

Withdrawal Procedures

If you are planning to withdraw, it is recommended that you meet with a Financial Aid Advisor prior to withdrawing to discuss how it will impact your aid and your [Satisfactory Academic Progress \(SAP\)](#) status. [Read "To Withdraw from CU Denver" for instructions on withdrawing from your courses.](#)

Repayment of Unearned Funds to Federal Programs

The university will apply the Return of Title IV Funds (R2T4) calculation to determine the earned and unearned portions of federal Title IV aid. The calculated amount of unearned aid depends on the amount of time you spent enrolled in the course(s). The university will calculate the percentage of federal Title IV aid earned as follows:

$$\frac{\text{enrolled days}^*}{\text{days in the period of enrollment}^*} = \text{percentage of aid earned}$$

The number of days attended is determined by counting the number of days that have passed from the beginning of your enrollment period and your withdrawal date. However, the number of days attended will exclude any scheduled breaks of at least five consecutive days, such as fall or spring break.

If your withdrawal is official, the withdrawal date is the date that you began the official withdrawal process. If your withdrawal is unofficial, your withdrawal date is the last date of any "academically related activity" in any of your courses, which are provided by your instructors.

Up through the 60% point in the term, a pro rata schedule is used to determine the amount of federal Title IV financial aid you earned at the time of withdrawal. If you withdraw up through the 60% point in the term in which federal Title IV aid was disbursed, you will be required to return all or a portion of the financial aid disbursed for the term. This applies to both official and unofficial withdrawals. The Bursar's Office will bill your account for the amount owed. For example, if you complete 40% of the course, you will have earned 40% of the aid that disbursed.

If you withdraw after the 60% point in the term in which aid was disbursed, you will earn 100% of the federal Title IV aid. You will not be required to pay back federal Title IV aid.

Allocation of Federal Aid to Be Returned

Once the amount of federal Title IV aid to be returned has been determined, it is returned by reducing aid received during the term from which you withdrew. Work-Study aid will be reduced to the amount that you earned during the current, and previous terms if applicable. Reduced aid will be allocated to the aid programs in the following order:

- Unsubsidized Direct Stafford Loans
- Subsidized Direct Stafford Loans
- Direct PLUS Loans
- Federal Pell Grant
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal TEACH Grant

All returns of federal aid will be performed no later than 45 calendar days after the school has determined that you have withdrawn.

Repayment of Unearned Funds to State and Institutional Programs

CU Denver will also determine the earned and unearned portions of any state or institutional aid. This calculation is separate from the Return of Title IV (R2T4) aid calculation. You will be required to repay state and institutional aid based on your withdrawal date.

Pre-Census

[If you withdraw on or before the census date, you will be required to return all state and/or institutional aid](#) received for the term. The Bursar's Office will bill your account for the amount owed.

Disbursement of Earned Funds After Withdrawal

Under certain circumstances, you may begin the withdrawal process before funds have been disbursed to your student account. In this case, the University will apply the Return of Title IV Funds (R2T4) calculation using funds that "could have been disbursed" to determine the earned amount of federal Title IV aid that could have been disbursed.

If the R2T4 calculation determines you earned any Pell Grant, FSEOG, TEACH Grant or Iraq and Afghanistan Service Grant that could have been, but was not, disbursed, you will be notified in writing about the funds to be disbursed to your student account. You are encouraged to consider the [impact to the Pell lifetime limit](#), and you may request a Pell not be disbursed to you. If you are eligible for a post-withdrawal disbursement of grant aid, any excess the funds on your account will be released to you within 14 days of the date the calculation was performed.

If the R2T4 calculation determines you earned any Unsubsidized Direct Stafford Loan, Subsidized Direct Stafford Loan, or Direct PLUS Loan funds, the prospective borrower will be notified in writing about the funds that can be credited directly to the student's account through a post-withdrawal disbursement. The prospective borrower must confirm they wish to accept all, or a portion, of the potential funds within 14 days from the date of the letter. Failure to reply by the deadline in the written notification will result in the cancellation of any potential post-withdrawal loan funds. If funds are accepted, any excess funds remaining after any unpaid portion of an outstanding account balance will be released no later than 14 days after the funds are applied.

Tuition Refund Policy and Tuition Appeals Policy

Drop/Add Late Registration (Tuition Refund Policy)

According to the Bursar's Office, refund percentages will be as follows:

- 100% automatic refund of the \$200 registration advance payment should be available for students until the first day of classes in a term, to accommodate students who withdraw from all classes, or who never register after paying the advance payment
- If the student withdraws from all classes, they will forfeit \$200, which corresponds to the \$200 registration advance payment. If the student drops a class, no course drop charge will be assessed for dropping that course
- Beginning the second Tuesday of the fall and spring terms until census date – a \$100 drop transaction charge will be assessed each time a student drops a course. This includes student-initiated drops done in order to change sections within a course. Section changes done through administrative process in the Dean's offices will be coded as such and will be exempted from drop charges
- If a student withdraws (therefore dropping all classes), a drop charge will be assessed for each course. In the case where a drop creates a tuition refund situation, the drop charge will be deducted from the tuition refund.
- After census, there will be no refund of tuition

Tuition Appeals Policy:

If you feel you have extenuating circumstances that justify an exception to financial obligations, submit an appeal to the tuition appeals coordinator. Please refer to the CU Denver [Tuition Appeals Policy](#) for more information.

Note: If you are granted a refund of tuition and fees, all or a portion of the refund will be used to repay any unearned financial aid, and any remaining tuition refund will be released to you. You are responsible for paying any additional charges on your account.

Exit Counseling and Repayment

Your loans will enter the grace period after you withdraw, and if you are not enrolled at the end of the grace period, you will begin repayment of your student loans. If you received any loans or a TEACH Grant, it is imperative that you complete Exit Counseling for each type of loan that you borrowed, as well as the TEACH Grant, to know your rights and responsibilities.

Please visit the following websites to complete the required Exit Counseling:

[StudentLoans.gov](#) – to complete Exit Counseling for the following federal Title IV programs:

- Direct Stafford Loans (subsidized and unsubsidized)
- Direct Graduate PLUS Loan
- Direct Parent PLUS Loan
- TEACH Grant

[Student Debt Management](#) - to complete Exit Counseling for the Federal Perkins Loan

Suspension of Future Financial Aid

Withdrawing from all of your courses may also affect your eligibility for financial aid for future terms. [Read the Satisfactory Academic Progress Standard form more information.](#)