

# WITHDRAWAL/REFUND POLICIES

## Refund of Tuition

A student officially withdraws from the university when he/she writes a letter or sends an email from their Niagara email account to his/her dean stating his/her intention to withdraw. The following are refund policies for withdrawal from the university.

## Complete Withdrawal

The refund will be based on the number of weeks remaining in the semester at the date of withdrawal. Niagara will follow the chart below to determine the correct amount of tuition refund. A \$100 administrative fee as provided by law will reduce the calculated refund. If a student registers for a class, does not attend or drop the course, an automatic administration fee can be charged up to \$500, if the student subsequently requests to have the course backdated. The percent refunded shall be applied to tuition, semester fees, room and board.

Refunds of room and board will be determined by the effective date of withdrawal from university housing. Niagara University reserves the right to further prorate the room charge if another student occupies the vacated space.

### Room and Board Withdrawal Policy

Calendar week of	Refund %
The week classes begin	100%
Week two	95%
Week three	80%
Week four	75%
Week five	75%
Week six	70%
Week seven	60%
Week eight	50%
Week nine	40%
After ninth week	0%

The student officially withdraws from a semester-long class:

Calendar week of	Refund %
The week classes begin	100%
Second full week of classes	80%
Third full week of classes	60%
Fourth full week of classes	40%
Fifth full week of classes	20%
No tuition refund	0%

If a student withdraws from a four-to six-week class:

Number of Classes	Refund
First class	100%
Second class	40%
Third class	0%

## Federal Programs (Title IV)

Regulations require each educational institution to have a written policy for the refund and repayment of federal aid received by students who officially withdraw during a term for which payment has been received.

These policies are effective only if a student completely terminates enrollment or stops attending classes before completing more than the Federal 60 percent point of the enrollment period. Federal aid is earned in a prorated manner on a per diem basis based on the academic calendar up to the Federal 60 percent point in the semester. Federal aid and all other aid is viewed as 100 percent earned after that point in time. A copy of the worksheet used for this calculation can be requested from the Financial Aid Office. After the dollar amount to be refunded to the federal programs has been determined, the refund is applied to the accounts in the following sequence:

- Unsubsidized Federal Direct Stafford Student Loan
- Federal Perkins Loan
- Federal Grad PLUS Loan
- Federal Teach Grant

An official withdrawal is required, a student's failure to complete the appropriate forms as outlined in the chapter on general academic information may result in a smaller refund.

The official withdrawal date is determined using the following criteria:

- Date student began Niagara's withdrawal process or date student otherwise provided official notice
- Date related to circumstance beyond student's control

## Federal Program Repayment Policy

The amount of Title IV aid that a student must repay is determined via the Federal Formula for Return of Title IV funds as specified in Section 484B of the Higher Education Act. This law also specifies the order of the return of the Title IV funds to the programs from which they were awarded, which is listed above. A repayment may be required when cash has been disbursed to a student from financial aid funds in excess of the amount of aid a student earned during the term. The amount of Title IV aid is earned by multiplying the total Title IV aid (excluding Federal Work Study) for which the student qualified by the percentage of time during the term that the student was enrolled. If less aid was paid than earned, the student may receive a late disbursement for the difference. If more aid was disbursed than was earned, the amount of Title IV aid that must be returned is determined by subtracting the amount earned from the amount actually disbursed.

The responsibility for returning unearned aid is allocated between the university and the student according to the portion of disbursed aid that could have been used to cover university charges and the portion that could have been disbursed directly to the student once university charges were covered. Niagara University will distribute the unearned portion of the disbursed aid that could have been used to cover university charges and the portion that could have been disbursed directly to the student -- once university charges were covered. Niagara University will distribute the unearned aid back to the Title IV programs as specified by law. The student will be billed for the amount the student owes to the Title IV programs and any amount due to the university resulting from the return of Title IV funds used to cover university charges.

## Committee on Refunds

An appeal for refund of tuition, room and board may be made to the Committee on Refunds provided that continued attendance and/or residence by the student is made impossible by reasons of serious illness (supported by a doctor's certificate) or by changes in conditions of the student's employment (supported by the employer's certificate) or other emergencies which, in the opinion of the committee, are clearly beyond the control of the student.

An application for refund may be filed in person or by mail in the records office and must be made in writing on the form provided for that purpose. If the student is prevented by illness or distance from obtaining the regular form of such application, he/she should address a letter to the records office indicating the courses to be dropped and carefully explaining his/her reasons, together with supporting certifications. (See the section on withdrawal from the university for proper procedures.)