STOP BEFORE YOU DROP

ALTERNATIVES TO COMPLETE WITHDRAWAL

Depending on the reason you are considering a complete withdrawal, there might be an alternative solution:

ASK FOR AN “INCOMPLETE”
If you have completed most of the class requirements and are passing, ask your professor for an “Incomplete”. When you retake the class you won’t have to pay for it again and won’t get a “W” on your transcript. Read more about it under “Grades and Grading Policies” at www.ius.edu/registrar.

STAY IN ONE CLASS (or two!)
By keeping at least one full-term class and continuing to attend that class through the end of the semester, you will avoid the return of some or all of your federal grants and loans to the government. You will also help your completion rate.

If you stay in 6 credit hours or more your loans will stay in deferment status, meaning you won’t start your 6-month grace period before having to begin repayment.

TALK TO YOUR PROFESSORS
If you have extenuating circumstances many times (but not always) professors are able to give you some flexibility that will allow you to stay enrolled and complete the course successfully. Always talk to your professors about your situation as soon as it arises.

BE-PROACTIVE
The best way to avoid a complete withdrawal is to avoid over-commitment. Allow time in your schedule for all of your responsibilities and time for rest as well. Meet with your academic advisor before you register to be sure you have a balanced schedule of classes in terms of class requirements and level of difficulty. Find your advisor at: www.ius.edu/advising

SPECIAL CIRCUMSTANCES

WITHDRAWING FOR FINANCIAL REASONS?

You may qualify for a special circumstance appeal that could significantly increase your financial aid. Visit the Financial Aid office for information on how to apply. Here are some examples of circumstances that qualify:

CHANGE IN FAMILY INCOME:
- Have you, your spouse, or both of your parents lost their job? Have your hours been reduced? Have unemployment benefits run out?
- Did you have to reduce hours or leave work to attend school?
- Are you or your parents now separated, divorced, or widowed, or did you file your FAFSA with parent information but are now married?

INCREASE IN FAMILY EXPENSES:
- Did you pay a lot in medical expenses last year?
- Were last year’s housing expenses higher than normal due to a natural disaster?
- Has the number of people in your household increased?

WITHDRAWING BECAUSE OF A WORK CONFLICT?
Is your work schedule keeping you from succeeding at school? Before you withdraw visit the Financial Aid office and ask for a What If Evaluation. We will:
- Show you how much your financial aid could increase if you decide to reduce your work hours for academic reasons.
- Compare the cost of withdrawing to the cost of reducing your work hours
- Help you design a budget that balances work and school so you can achieve your academic goals more quickly.

Rev. 3/18/2014 Financial Aid
When you completely withdraw or stop attending...

**Your Transcript:**

Classes dropped after week 1 of the semester show on your transcript as a "W". This does not affect your GPA but does affect your completion rate and is counted toward the maximum # of hours you can attempt for your degree and still receive financial aid. (See SAP information)

**Immediate Financial Aid Effect:**

**YES** your professors tell us if you failed a class because you stopped attending or never attended. This is called an “unofficial” withdrawal and can affect your financial aid. State and federal financial aid (grants, loans and fee credits) is awarded with the assumption a student will complete the semester. When a student withdraws early, or “unofficially” withdraws by not attending, their financial aid must be recalculated based on the length of their attendance and, often, part or all of a student’s financial aid must be cancelled. This adjustment will be made within 45 days. This can happen even if you withdraw during Week 1.

At the end of every spring semester every student’s SAP is calculated. (See SAP information). If you withdraw after the first week of the semester, those “W”s will count against your completion rate.

**Your Bill:**

If part or all of your financial aid is cancelled, you will owe money back to the university. When you are ready to return you won’t be able to register for classes until this balance is paid or you have made arrangements with the Bursar’s office. Sometimes your future financial aid can be used to help pay this bill. Submit your FAFSA, then contact the Financial Aid office to find out.

If you plan to transfer to another school you will not be able to order an official transcript until your balance is paid.

The bottom line? Complete withdrawal can be a very expensive choice. Get advice before you withdraw.

**You’ve Been Sapped!**

What is Satisfactory Academic Progress?

**SAP (Satisfactory Academic Progress):**

In addition to meeting university academic requirements, students receiving any type of financial aid (including loans) must also meet the following requirements, measured every year after spring semester grades post or after the FAFSA is filed, whichever is latest. This is a federal and state requirement.

**Completion Rate:** must be at or above 67%

The total # of credit hours completed (grade of D- or better)

The total # of credit hours attempted (enrolled after Week 1)

Completion rate (expressed as a %)

Includes all hours ever attempted at any IU campus + all hours transferred in from other universities.

**Total Attempted Hours:** cannot exceed 160*

The total # of credit hours attempted (enrolled after Week 1) both here and at any other school. Includes graded and pass/fail classes, Incompletes, Withdrawals, and grade-replaced classes.

* Bachelor’s degrees only. Visit our website for information on other programs.

**GPA:** Grade Point Average must be at least a 2.0

Counts only courses taken at an IU school and is cumulative, meaning it averages all past and current grades together.

**Unusual Enrollment History**

If you received Pell Grants at multiple schools you may be required to provide transcripts. Depending on academic performance, you may be required to appeal.

**I Fall Below SAP! What Do I Do?**

You will receive an email after spring grades post (or after you’ve filed your FAFSA if after spring) either congratulating you for meeting SAP or telling you how to appeal. Follow the appeal directions exactly and check your IU email. If your appeal is approved you’ll have to agree to the terms of an academic plan before aid can be awarded. If you don’t return to school right away you’ll need to do this when you return.

**Long-Term Financial Aid Effect:**

Whether you return to IU Southeast or transfer to another school, your withdrawal can affect your future aid. Know the rules!

**Lifetime Maximum Aid:** There is a limit to the total amount of grants and loans you can get. If you used financial aid for the semester that you’ve withdrawn from, you’ve used up part of your limit without the benefit of completing your courses.

Pell grants are limited to 12 full-time semesters (or the equivalent), but only two in any one academic year.

Undergraduate student loans are capped at $31,000 for dependent and $57,500 for independent students.

Visit www.nslds.ed.gov to know where you stand.

**Indiana State Aid:**

If you are an O’Bannon or 21st Century grant recipient you must file a FAFSA yearly even if you do not attend, and you must use all 8 semesters of eligibility within an 8 year period. Also, if your first semester using the award was on or after Fall 2013 you must complete 24 hours/year to keep the O’Bannon grant and 30/year to keep the 21st Century award.

**All Future Financial Aid:**

If your withdrawal lowers your completion rate below the minimum you may have to appeal to receive financial aid in future years. If your appeal is denied you will not be eligible for grants or loans. (See SAP information)

**What If I Have No Choice?**

We know that unexpected life events happen all the time. If you have no choice but to withdraw, don’t give up on your education. When you are ready to return, call us.

**Myth-buster! Did You Know** you do not need to attend full-time to receive federal aid?

Only certain state awards and some scholarships require full-time enrollment.