**Withdrawing from Southwest Baptist University**

Students who withdraw from the university prior to completing 60% of the term will be subject to a Title IV Refund calculation. Federal regulations require that any unearned portion of federal aid be returned to the appropriate source. For example a student who withdraws at the end of the 4th week of a 16 week semester will have earned approximately 25% of their aid. The remaining 75% will need to be repaid. Federal rules specify that repayment first apply toward federal loans and then federal grants.

Depending on the withdrawal date the student may incur charges from the university for which the student is responsible. For information concerning university charges you may access the university catalog online. If the student withdraws prior to the first day of class 100% of aid received will be returned to the appropriate source. If at a later point in the semester it is determined the student never attended classes then 100% of the aid received will be returned.

When a student officially withdraws they will either do a withdrawal route sheet or a drop/add form depending on the campus attending. The university encourages the faculty to take attendance and provide this information as needed in these situations. The withdrawal route sheet or drop/add form will give us a last date of attendance if available and this is used for the withdrawal calculation. At this same time the student will be given basic information about what to expect as a result of withdrawing from classes. Once the official withdrawal calculation is done the student will be sent a new statement of account no later than the next billing cycle. This statement of account will show all adjustments to charges and or financial aid adjustments made to the account. If the student has loans they will also be sent information concerning the exit interview process. In most cases SBU will return grant funds on behalf of the student. Loan funds are repaid according to the terms and conditions of the promissory note.

Occasionally a student will not notify the university they are withdrawing. Our academic policy allows us to withdraw a student if it is discovered they have missed four our more consecutive classes in all of their classes. In some instances at the end of the term the student will have received “F’s” in all classes. In this situation we review the last date of attendance if available or the last documented academically related activity and determine if the grade is earned or based on non-attendance. If non-attendance is determined the withdrawal calculation will be applied based on the last date of attendance, the last documented academically related activity or the mid-point of the semester if no other date is available.