



COMPLETE WITHDRAWAL POLICY

Circumstances may necessitate a complete withdrawal from the University of Hawai'i – West O'ahu (UHWO) for a semester in which the student had already registered. **Financial aid recipients considering withdrawal from any classes should consult the Financial Aid Office prior to initiating the withdrawal process.** A withdrawal can have a significant impact on the student's institutional charges, financial aid award, as well as continued eligibility for financial aid. (Refer to the Satisfactory Academic Progress Policy – uhwo.hawaii.edu/admissions/financial-aid/general-information-and-policies).

The consequence of a complete withdrawal will depend upon when the complete withdrawal was initiated and the type of financial aid received. However, in all cases, the student's financial aid must be recalculated and if the student had received any federal student loans, must be exited. (Federal student loan borrowers are required to complete a Loan Exit Counseling at nslds.ed.gov when they graduate, completely withdraw or drop below half-time status.)

Official Complete Withdrawal

If the semester has not yet begun, and the student cancels their UH West O'ahu registration by completely withdrawing from all courses; their financial aid for the semester will be cancelled.

If the student processes a complete withdrawal from the University after the semester has begun; the Financial Aid Office is required to perform a Return of Title IV Funds calculation on any federal aid received. The calculation is to determine the amount of aid earned for that term. Any unearned aid will be returned to its respective Federal Aid program and the student will be held responsible for the entire amount returned.

The official complete withdrawal date used to perform the Return of Title IV calculation is the date in which the student withdraws from their final course of the semester online or the last date of attendance as indicated on the student's Complete Withdrawal Form. If no date is indicated on the form, then the date that the form was completed will be utilized to perform the calculation.

Unofficial Complete Withdrawal

At the conclusion of each semester, the Financial Aid Office will ascertain if the student had met the satisfactory academic progress requirements for financial aid. If any financial aid recipient did not complete the academic term for which federal financial aid has been awarded (e.g. the student receives all "F" grades); the student will be determined to have unofficially withdrawn from the institution.

This will require the Financial Aid Office to perform a Return of Title IV Funds calculation. The office will utilize the last date of attendance the instructor provides with which to determine the calculation. If no date is provided or available, the Financial Aid Office will use the mid-point of the semester to process the Return of Title IV calculation. Any unearned aid will be returned to its respective Federal Aid program and the student will be held responsible for the entire returned amount. If the student had received any federal student loans, the student will also be exited. Unofficial complete withdrawals will also result in the student becoming ineligible for continued financial aid. (Refer to the Satisfactory Academic Progress Policy at uhwo.hawaii.edu/admissions/financial-aid/general-information-and-policies).

Return of Title IV Funds Calculation

The return of federal Title IV aid is calculated based on the number of days attended. The percentage of unearned aid to be returned is equal to the number of days remaining in the semester, divided by the number of calendar days in the semester. When performing a Return of Title IV calculation, the date of withdrawal is counted as a completed day and scheduled breaks of more than (4) consecutive days within a semester are excluded. If the student initiates an official complete withdrawal after the 60% point in the semester, the student will be considered to have earned 100% of the federal aid received for that term. Although the student retains the aid disbursed, they will have jeopardized their financial aid eligibility for the next term and will have to be exited if they had received any federal student loans.

If the student is determined to be eligible for a post-withdrawal disbursement, the student will be notified by letter of their eligibility. The letter must be returned to the Financial Aid Office within 14 days from the date of notice, or the offer will be rescinded.