

## ***REFUND OF CHARGES AT WESTERN 2011-12***

The following refund policies are in place at Western State College of Colorado:

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### **✓TUITION AND FEES**

When a student officially withdraws from all classes from Western, tuition and fees are refunded according to the following schedule for each Semester. For any other situation, please see the Cashier's Office for refund details.

#### Refund Percentage

100%	Through the end of the official Drop Period (Sept. 7, 2011) (Jan. 25, 2012)
50%	For the period between 15 and 25% of the term (Sept. 9 - Sept. 19) (Jan. 26 – Feb. 08)
25%	For the period between 25 and 50% of the term (Sept. 20 – Oct. 18) (Feb. 09 – Mar. 07)
0%	For the period after 50% of the term

Please refer to the Class Schedule for dates of the official Drop Period.

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### **✓STUDENT HOUSING**

If a student officially withdraws from Western during any term, housing charges will be prorated through the end of the week in which the housing is vacated until the end of the official drop period. After that point, see chart above.

### **✓STUDENT DINING (MEAL PLAN)**

If a student officially withdraws from Western, meal charges will be prorated through the Friday following the completion of check out procedures from the residence halls as listed in the Student Handbook. After that point, see chart above.

### **✓MOUNTAINEER CASH**

If a student officially withdraws from Western, Mountaineer Cash balances are refundable. Requests must be made through the Mountaineer Card Office.

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## **- REPAYMENT OF UNEARNED FEDERAL FINANCIAL AID**

If you withdraw from school prior to completing 60% of a term, you may be required to repay a portion of the Federal financial aid that you received for that term. Federal aid includes; Federal Direct Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant and Federal Supplemental Educational Opportunity Grant.

*We recommend that you try to complete one class, if possible, to avoid any financial hardship imposed by this new regulation. However, if you have to withdraw, it is important that you understand your financial obligation.*

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## REPAYMENT OF UNEARNED FEDERAL FINANCIAL AID

### How much will I have to repay when I completely withdraw from school?

The amount of repayment depends upon the number of days that you attend school in the term, the type of financial aid that you received and whether or not Western refunds the amount of your tuition and fees. The portion of the term that you do not attend represents the portion of aid that is determined to be unearned.

If you are receiving loans only and Western refunds the full amount of your tuition and fees, you will only be required to repay your loans in accordance with the regular repayment schedule. **All other students who withdraw prior to completing 60% of a term must repay a portion of their Federal financial aid.**

### When will I have earned 100% of my Federal financial aid?

If you initiate withdrawal procedures after completing 60% of the term, you will have earned 100% of your Federal financial aid for that term and no repayment is required. For 2011-2012, you will have earned 100% of your Federal aid if you withdraw on or after: **October 31, 2011 for fall 2011 and March 19 for spring 2012.**

### When does Western refund tuition and fees?

If you withdraw from Western prior to the drop/add deadline for a term, then a full tuition refund will automatically be processed for you.

### How is the amount of the Federal aid repayment calculated?

- Earned Federal financial aid is prorated according to the percentage of the Semester completed. The amount of unearned Federal aid is the total amount of Federal aid less the portion of earned Federal aid.
- The amount of unearned Federal aid is divided into two categories: (A) Unearned aid attributed to school-charges (tuition and fees) and (B) unearned aid attributed to all other expenses (non-school expenses). Regardless of the order and method in which tuition and fees are paid, unearned Federal aid is attributed toward school charges first, then toward non-school expenses.
  - ***Unearned Federal Aid Attributed to School Charges:***  
Western is required to return all unearned Federal aid attributed to school charges. **This means that a portion your tuition and fees is no longer covered by financial aid, and you as the student are liable for paying the balance of your school charges.** All unearned Federal aid attributed to school charges are subject to immediate repayment by **you** unless you are eligible for a tuition and fee refund.
  - ***Unearned Federal Aid Attributed to Non-School Expenses:***  
For unearned aid allocated to the federal loan programs, you are not required to make immediate repayment. The regulation allows repayment to be made in accordance with the regular repayment schedule of the loan. A Federal grant fund repayment is limited to 50% of the initial unearned aid allocation.
- Unearned aid is allocated and/or returned in the following order: Unsubsidized Direct Stafford Loan; Subsidized Direct Stafford Loan; Federal Perkins Loan; Direct PLUS Loan; Federal Pell Grant; Academic Competitiveness Grant (ACG); National Smart Grants; Federal Supplemental Educational Opportunity Grant (FSEOG).