



Total Withdrawal and Return to Title IV Policy

If you officially withdraw from all classes in a term or fail to complete at least one course within a semester, the Financial Aid and Scholarships Office is required to calculate the amount of financial aid you have earned and an amount of aid you did not earn that must be returned to the appropriate financial aid program. As a result, you may be expected to repay the unearned portion of your financial aid.

Return to Title IV Process

As students attend a semester, they earn the financial aid awarded to them. The Return to Title IV process is the federal formula used to calculate the amount of aid a student has earned if the student withdraws or stops attending during a semester. The process takes into account all financial aid a student has accepted and been awarded at the time of the withdrawal. The percentage of the semester you completed is calculated by using a federal formula known as the Return to Title IV (R2T4) calculation. The calculation is based on your withdrawal date and the number of days in a semester. It determines the amount of financial aid you earned, and an amount of aid you did not earn that must be returned to the Federal-aid programs. A student is considered to have earned all of their financial aid when they reach the 60% mark of the semester.

For example, if you attend 30% of the fall semester, you may have earned 30% of the financial aid you were awarded. However, 70% of your federal aid may need to be returned to the appropriate federal funds.

The requirements to calculate earned funding for Title IV programs and/or return those funds to the appropriate Federal programs is separate from the UMKC [refund policy](#). Therefore, after a Return to Title IV calculation you may still owe unpaid institutional charges to UMKC. Institutional charges that were previously paid by the federal funds may no longer be covered after the federal funds are returned. This includes any refund check you may have received as a result of federal funding.

The decision to withdraw from the University is often complicated and it is important that you understand all your options. If you find yourself considering withdrawal, please consult with your [academic advisor](#), and please stop by the Financial Aid and Scholarships Office to speak with the Return to Title IV (R2T4) coordinator. We want you to be comfortable with your decision and aware of any financial consequences to your decision, should you decide to withdraw.



Official Withdrawal

A student is considered to have officially withdrawn from UMKC on the date they provide official notification of intent to withdraw. This can be done in writing, verbally, or most commonly by dropping their last class for a semester through the Records and Registration Office [process to officially withdraw](#):

According to the Registration and Records process, degree seeking students are not allowed to drop down to zero hours via Pathway. If you wish to drop all of your classes for a specific term, you must complete the Term Withdrawal Survey, even if you plan to re-enroll later.

1. Click on the [Term withdrawal survey](#) to be taken to the survey website.
2. Log-in with your SSO and password
3. Complete the survey
4. Your completed survey will be sent to the Registration & Records office via e-mail.

Important Notes:

- For the purpose of meeting [deadlines for withdrawal or refunds](#), your classes will be dropped as of the date you completed the survey, although it may take 1-2 business days for the transaction to appear in Pathway.

This is typically the date used to determine your eligibility for federal aid; however, if you have provided a separate notification of intent to withdraw, in writing or orally at a previous date, the earliest date will be used in the Return calculation.

- You will not be instantly dropped from your classes upon completing the survey.
- If you submit the survey after the deadline for withdrawals for the term, your withdrawal will not be processed. You must petition to your academic unit for permission to withdraw after the deadline.

Unofficial Withdrawal

If you stop attending all classes without formally notifying the Registration and Records Office and/or fail to complete at least one course within a semester, you are considered to have 'unofficially withdrawn'. Unofficially withdrawn students that received federal financial aid must also go through the R2T4 calculation. The calculation will be made using the 50% point of the semester as the withdrawal date unless the last date of your attendance in a class can be documented.



Important Return to Title IV Considerations

Withdrawing During First Four Weeks of the Term

If you withdraw during the first four weeks of the term, you may be eligible for some [tuition and fee refund](#) from the Cashier's Office. If the refund that the Cashier's Office has determined for you is less than the amount our office is returning based on the Federal R2T4 calculation, you will be billed for the balance and you must repay the difference to the Cashier's Office. If the fee refund is more than the amount that our office is returning based on the Federal R2T4 calculation, UMKC's policy requires any remaining financial aid funds you received for the term, that have not been repaid by the Federal R2T4 calculation, to be repaid to state and/or institutional aid received for the withdrawn term before any refund is issued to you. The UMKC policy is to reduce your indebtedness as much as possible, and recover any state and institutional funds you received before any funds are given to you.

Withdrawal and Fee Petition

If you withdraw from UMKC and receive a 100% refund for all charges related to tuition and fees for a semester, you will be considered ineligible for all Federal, State, and/or institutional aid. You will be billed for all Federal, State, and/or institutional aid you were awarded and that paid to your account for the withdrawn semester. The refunded amount will be applied toward the repayment of all Federal, State, and/or institutional aid you received for the semester. If the amount of the fee refund is less than the amount of Federal, State, and/or Institutional aid that paid to your account for the withdrawn semester, you will be billed for the amount of the Federal, State, and/or institutional aid minus the refunded amount.

Retroactive Withdraws and Fee Petition

If you retroactively withdraw from a UMKC class or classes and receive a 100% refund for all charges related to tuition and fees for the class or classes, your Federal, State, and institutional aid may be adjusted or cancelled based on your new enrollment status. You will be billed for any portion of Federal, State, and/or institutional aid you were awarded and that paid to your account that must be returned for that semester. The refunded amount will be applied toward the repayment of Federal, State, and/or institutional aid that you received for the semester. If the amount of the fee refund is less than the amount of Federal, State, and/or institutional aid that paid to your account for the semester, you will be billed for the amount of the Federal, State, and/or institutional aid minus the refunded amount.

Withdrawing While Enrolled in a Second Session Course

All students who enroll in second session coursework will receive a hold on their account. This hold will require students to speak with a financial aid representative before they will be able to withdraw from any coursework. Students may be asked for written documentation of their intent to remain enrolled in a second session course.



Post Withdrawal Disbursement

If it is determined that you did not receive all of the funds that were earned prior to withdrawing, a post-withdrawal disbursement may be due. If the post-withdrawal disbursement includes loan funds, you must give permission before the funds can be disbursed.

Order of Return

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 funds is sent back in the following order:

- *Unsubsidized Federal Direct Stafford Loan Program*
- *Subsidized Federal Direct Stafford Loan Program*
- *Federal Perkins Loan Program*
- *Federal Direct Graduate PLUS Loan Program*
- *Federal Direct Parent Loan Program (PLUS)*
- *Federal Pell Grants*
- *Federal Supplemental Educational Opportunity Grant Program*
- *Federal TEACH Grants*
- *Iraq Afghanistan Service Grant*

Return to Title IV Questions

If you have questions regarding Title IV, HEA program funds after visiting with or emailing the UMKC Financial Aid Office, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). Information is also available at Student Aid on the Web www.studentaid.ed.gov.

UMKC Policies Related to R2T4 and Withdrawal

Withdrawals

1. Regular Withdrawals: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/registration/withdrawals/>
2. Retroactive Withdrawals: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/registration/retroactive-withdrawals/>
3. Cancellation of Enrollment for Financial Delinquency: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/registration/cancellation-of-enrollment-for-financial-delinquency/>

Add Drop Deadlines: <http://www.umkc.edu/registrar/registration/registration-dates.asp>



Leave of Absence: <http://www.umkc.edu/provost/Policy-library/documents/LeaveofAbsencePolicy.pdf>

Additional Academic Regulations and Information:
<https://catalog.umkc.edu/undergraduate-academic-regulations-information/>

Tuition and Fee Refund Information:
<http://www.umkc.edu/finadmin/cashiers/tuition-fee-refunds.asp>

**This policy is subject to change at any time, and without prior notice.*