**Federal Financial Aid and Return of Title IV Funding**

A Total Withdrawal may jeopardize the student’s financial aid status. For any student on an approved Total Withdrawal from Cal U, a portion of their financial aid may need to be returned to the federal government for the term in which the Total Withdrawal goes into effect. When financial aid is returned, the student is responsible for repaying to the University any financial aid that was returned as outlined in the Federal Student Aid Handbook, Chapter 1, Volume 5, Withdrawals and the Return of Title IV funds.

**Current Term Effects**

The federal formula is applicable to any student receiving federal aid that is approved for a Total Withdrawal from the university during the first 60% of the term. These students will have their federal financial aid (Pell Grants, Supplemental Education Opportunity Grants (SEOG), Perkins Loans, Direct Loans and Direct Plus Loans) adjusted based on the percentage of the term completed before the withdrawal. In essence, students will be entitled to retain the same percentage of the federal financial aid received as the percentage of the term completed. This percentage is calculated by dividing the number of days in the term (excluding breaks of five days or longer) into the number of days completed prior to the withdrawal (excluding breaks of five days or longer).

California University of Pennsylvania must return the unused portion of Title IV federal financial aid to the programs from which the withdrawing student received aid in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Perkins Loans
4. Federal PLUS Loans
5. Federal Pell Grants
6. Federal SEOG

Students are responsible for returning the difference between the amount of unearned aid and the amount returned by California University of Pennsylvania to the appropriate federal aid programs.

*The Pennsylvania State Grant and Special Programs require the university to adjust the awards accordingly as per the university tuition refund policy.*

*All other financial aid is evaluated on a case by case basis to determine the withdrawal policy that the university is required to follow.*

After both the financial aid and tuition and fee adjustments are complete, a bill will be mailed to the student for any unpaid balance remaining.
**Future Term Effects**

Important Note: While a ‘W’ grade may carry no academic penalty and is not counted in the student’s GPA, a ‘W’ grade is counted as attempted credits and can negatively impact at minimum eligibility for federal and state financial aid. Financial Aid recipients should refer to the Financial Aid Satisfactory Academic Progress Policy.

Students considering a Total Withdrawal should also review the Satisfactory Academic Progress policy. The SAP policy for California University of PA students receiving Federal Title IV aid is the same as or stricter than the university’s standards for students enrolled in the same educational program who are not receiving Federal Title IV financial aid. Federal Satisfactory Academic Progress is run at the end of each term shortly after final grades are due typically in January, June and September. Once the review is complete and your status is calculated, your student VIP account will be updated accordingly. The Financial Aid Office will send you an email reminder to your Cal U email address informing you this process is complete and instructing you to sign into VIP to obtain your status and further instruction.

Undergraduate students must maintain at least a 2.0 cumulative grade point average to remain in good academic standing. Graduate students must maintain at least a 3.0 cumulative grade point average to remain in good academic standing. Grading scales/system can be found on the Academic Policies section for Academic Affairs on the Cal U website: http://www.calu.edu/academics/academic-affairs/academic-policies/index.htm

In addition, all students must complete 67% of credits attempted to maintain good standing and be considered making Satisfactory Academic Progress. The completed percentage is determined by dividing credits earned by the number of credits attempted.