

Enrollment and Financial Aid

Enrollment status: Academic year = fall and spring. Summer enrollment may apply.

	Full-time	Three-quarter time	Half-Time	Less than half-time
Undergraduate	12+ credits	9-11 credits	6-8 credits	1-5 credits
Graduate	9+ credits	N/A	6-8 credits	1-5 credits

Dropping/Adding Course(s)

Financial aid eligibility is reviewed and may be adjusted after the end of the second week of classes due to the student's enrollment status change. After the end of the second week for a student enrolled in full-semester courses there is no adjustment to federal financial aid unless the student ceases attendance in all classes. Institutional and state funds may be adjusted.

A student's enrollment status will be monitored if enrolled in courses that do not run the full semester. If the student does not start each class, their financial aid eligibility will be reviewed and may be adjusted. The student will be notified on any adjustments.

Withdrawal/Leave of Absence and Return of Financial Aid

When a student receives Title IV federal funds it is assumed attendance will be for the entire period in which assistance is awarded. If a student withdraws or takes a leave of absence from the College of St. Joseph, the student may be subject to the Federal Return of Title IV Aid, state aid return policies and college-funded aid adjustment. The student must notify the College of St. Joseph Registrar's Office about any changes in planned enrollment, meet with the Director of Financial Aid to discuss potential adjustments to financial aid eligibility and the Business Office to discuss adjustments (if any) to their college bill due to the impact of the withdrawal. Formal withdrawals and leaves of absence must be submitted in writing, must include the reason, must be signed and must be dated.

CSJ Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period (term). Recalculation is based on the percentage of earned aid following the Federal Return of Title IV funds formula. The percentage of aid earned is equal to the number of days of the term completed up to the withdrawal date divided by the total days in the term. Scheduled breaks of five days or more are excluded from the calculation enrollment period. Unearned aid must be returned to the appropriate federal program. If a student earned less aid than was disbursed, CSJ is required to return a portion of the funds that the student has received. The student may end up owing the College of St. Joseph. If the student earned more aid than was disbursed, CSJ would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student withdrawal.

Unearned CSJ grants and/or scholarships are returned to the program(s) from which the student received aid. State grants and private scholarships are adjusted based on their refund policy. Unearned federal financial aid is returned to the Title IV programs in the following order: Unsubsidized Federal

Direct Loan, Subsidized Federal Direct Loan, Federal Perkins Loan, Federal Direct PLUS Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and Iraq Afghanistan Service Grant.

A student's withdrawal date is:

- the date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw; or
- the midpoint or later date of the period for a student who stops attending all classes without notifying the institution; or
- the student's last date of attendance at a documented academically-related activity.

Per federal regulations a student who receives all failing grades for his/her semester classes will be subject to the Return to Title IV policy. If a student unofficially withdraws the aid will be calculated as of the last date of attendance at a documented academically-related activity. A student whose attendance is documented past the 60% mark will not be subject to the Return to Title IV policy.

Module Program of Study (Accelerated and MBA)

If a student withdraws from CSJ after completing at least one course in one module within the term, the student is not considered to have withdrawn, however, a recalculation of Pell eligibility is required.

If a student withdraws from CSJ before completing at least one course in the module, the student is considered to have withdrawn and the Return of Title IV Funds is required.