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Financial aid (Federal/State/Institutional/Private) is awarded to the student with the assumption that they will attend school for the entire term. When the student withdraws, they may no longer be eligible for the full amount of funds that were originally awarded.

If a student withdraws before completing 60% of the term, the amount of financial aid earned must be determined. All unearned federal aid must be returned (cancelled from the student's account). The student will be notified in writing if any federal aid must be returned and their total amount owed to the university. (Please see **Return of Title IV Funds Policy**: <https://www.stmartin.edu/sites/default/files/smu-files/student-financial-services/2021-rt24-return-of-funds-policy.pdf>)

The amount of unearned aid is determined by a daily prorated ratio. Once the student has completed more than 60% of the term, they are considered to have earned all of their federal assistance they were scheduled to receive.

### **Official Withdrawal**

To officially cease enrollment at Saint Martin's University either during or at the end of a semester/enrollment period, the student must notify the registrar's office of their departure via the online **Withdrawal/Leave of Absence form** located at:

<https://www.stmartin.edu/academics/academic-resources/office-registrar/exit-saint-martins-university> .

If you withdraw from courses before the Add/Drop deadline, the courses will not appear on your transcript. After the Add/Drop deadline, you may withdraw from courses until the Withdrawal deadline, and your transcript will indicate a "W" for each course. After this date, you will receive a letter grade. Only approved Medical Withdrawals are allowed after the Withdrawal deadline.

### **Unofficial Withdrawal**

An unofficial withdrawal is when a student stops attending school and does not notify the school of his or her withdrawal. The following circumstances are classified as unofficial withdrawals:

1. The student did not initiate attendance or academic activity in any of their registered courses.
2. Student ceased attendance after initiating their course and is issued an "XF" grade.
3. The student did not begin the withdrawal process or otherwise notify the school of the intent to withdraw due to illness, accident, grievous, personal loss, or other circumstances beyond the student's control.

In the event the university determines the student has unofficially withdrawn, the withdrawal date will be the last date of academic activity or if no consensus can be met it will be the midpoint of the payment period. In the event a student is considered to be an unofficial withdrawal, the student could be subject to a 50% or higher loss of aid eligibility that could result in an outstanding balance due.