

Financial Aid Fact Sheet

The Impact of Withdrawing from a Class



For financial aid purposes, the official census date* is the last date to add or drop a class for the regular semester. After the census date, a class is not a “drop” but a “withdrawal.”

Does a withdrawal affect SAP?

Yes, withdrawing from class can impact your SAP status, as it affects your **Cumulative Pace/Completion Rate**. When a student withdraws from a class, those credits count as attempted and not completed.

Please see the HCC SAP policy on our website. The Pace/Completion Rate requirement portion of the SAP standards is below:

If the number of attempted credits is:	The minimum required completion rate is
1 – 30 credits	50%
31 – 40 credits	57%
41 + credits	67%

Examples:

Student A has a total of 36 attempted credits in his three semesters at HCC. He has withdrawn from 16 credits during those semesters, leaving him with 20 completed credits. His completion rate is 55%. This is calculated by dividing the completed credits (20) by the attempted credits (36). In this case, student A is **below SAP standards**. The chart above indicates that a student who has attempted between 31 and 40 credits must have a completion rate of 57% to maintain Satisfactory Academic Progress standards.

Student B has a total of 12 attempted credits in her first semester at HCC. She has withdrawn from 5 credits during the semester, leaving her with 7 completed credits. Her 58% completion rate (7 completed divided by 12 attempted) is satisfactory for a student who has attempted between 1 and 30 credits.

Will my withdrawal affect my aid eligibility?

Students who withdraw from some of their classes or are enrolled less than full time, may not be eligible for all aid awarded. Each aid program has its own rules for enrollment. Please see the fact sheet on **Enrollment Status and Financial Aid**.

What are the differences between an official and an unofficial withdrawal?

Official withdrawal occurs when students follow college procedures and deadlines to withdraw from classes as outlined in the *Schedule of Classes*. The student must complete a withdrawal form and return it to Records and Registration or use HCC Express to officially withdraw.

Unofficial withdrawal occurs when the student initially attends class, and at some point stops attending. The instructor will report a last date of attendance and the student will receive an “F” grade for the class. An unofficial withdrawal impacts both your GPA and your Pace/Completion Rate. It is better to officially withdraw from your class than to stop attending and let yourself get assigned an F-grade.

Return to Title IV Funds

If a student receiving financial aid withdraws from all classes, and/or stops attending all classes, they may be responsible for paying back a portion of the financial aid received. This is known as a “Return to Title IV Funds” calculation (R2T4).

The R2T4 calculation determines the amount of financial aid the student earned, based on the percentage of the term attended, and the amount that must be returned to HCC or the US Department of Education. Please see HCC’s Return to Title IV Funds policy on our website.

Will withdrawal affect my student loans?

Students who withdraw from some classes and are no longer actively enrolled in 6 credits in that term are not eligible for any further loan disbursements. Students whose withdrawal results in enrollment of less than 6 credits will have their less than half-time status reported to the National Student Loan Database System (NSLDS). The student’s grace period (6 months) will begin. If the student has used up their grace period already, loan repayment will begin.

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If you have questions about your grace period or repayment, contact your loan servicer. To find contact information for the loan servicer or lender for your loans, log in to www.nsls.ed.gov. You will need your FSA ID to access your information.



* The census date is the last date to add or drop a class for the regular semester and is the registration deadline for financial aid recipients. The census date for each term can be found on HCC’s website under “Registration Dates and Deadlines.”