Policy 5.12
Refunds and Repayment
Policy Revised 6-2019

Refunds for Dropped Classes
Students may drop classes with no obligation for tuition and fees through the fifth day of the semester. Students are obligated for payment for any classes dropped after the five-day drop/add period. For courses which begin on an irregular start date, students may drop classes with no obligation for tuition and fees prior to the second class session or within two days after the first class session, whichever comes first. Financial aid for all registered credits will be disbursed at the regularly scheduled disbursement date (12th day of the semester). In some rare circumstances it could take longer for disbursement, however, if a student has a credit balance, a refund is made within 14 days. Students who drop “irregular start date” courses for which they received financial aid will be required to repay in accord with federal and state repayment policies.

If a fee for a dropped class is for the recovery of costs already incurred by the College, refund of such fees is at the discretion of the President or designee.

Federal and State regulations require that all or a portion of any tuition refund you receive be credited to the financial aid funds from which you received assistance.

Refunds for Partial Withdrawals
Refunds are not given to students who withdraw from a portion of their total credit load after the drop/add period.

Refunds for Total Withdrawals
Refunds for official total withdrawal from the College will be issued in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Regular Academic Year</th>
<th>Refund %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal Period</td>
<td></td>
</tr>
<tr>
<td>1st through 5th class day of term</td>
<td>100</td>
</tr>
<tr>
<td>6th through 10th class day of the term</td>
<td>75</td>
</tr>
<tr>
<td>11th through 15th class day of the term</td>
<td>50</td>
</tr>
<tr>
<td>16th through 20th class day of the term</td>
<td>25</td>
</tr>
<tr>
<td>after 20th class day</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Summer Session</th>
<th>Refund %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal Period</td>
<td></td>
</tr>
<tr>
<td>1st through 5th class day of the term</td>
<td>100</td>
</tr>
<tr>
<td>6th through 10th class day of the term</td>
<td>50</td>
</tr>
<tr>
<td>after the 10th class day of the term</td>
<td>0</td>
</tr>
</tbody>
</table>

Refund/Repayment of Federal (Title IV) Funds
If a student who has received Federal Grant or Loan funds withdraws from the college, the Financial Aid Office is required to calculate the amount that the student may have to repay the Federal Government. The calculation is for the amount that the student earned and the amount of unearned funds that have to be returned to the appropriate Title IV program. This calculation will be made notwithstanding current MinnState refund policies.

If the student does a total withdrawal prior to completing the 60% point of the term, a prorated refund of Federal funds will be used. The student can estimate the amount of refund due the Federal Government by dividing the number of days in the term by the date the student withdraws. This will then give the student an idea of the amount of unearned funds that will need to be returned to the Federal Government. The refund of Federal Funds will be in the following order:
• Unsubsidized Federal Direct Loans
• Subsidized Federal Direct Loans
• Federal Perkins Loans
• Federal Direct PLUS Loans
• Federal Pell Grants for which a return of funds is required
• TEACH Grant for which a return of funds is required
• Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
• Other assistance under Title IV for which a return of funds is required

Students who withdraw after the 60% point of the term will not have to repay any Federal funds. A student who withdraws must contact his/her advisor in the Student Services Office to initiate an official withdrawal form.

Students who do not officially withdraw will have their withdrawal date calculated at the 50% point or the last date of attendance reported by the instructor. Students who do not officially withdraw can therefore anticipate that a minimum of 50% of all Federal Funds received were unearned and therefore must be repaid.

In all instances regarding the refund of Federal funds, the college will bill the student for the amount that has been returned to the Federal program or programs.

**Repayment for Federal Financial Aid**
If the student owes a repayment of a Pell Grant because of a total withdrawal from college and fails to establish a repayment schedule with the campus’ Business Office within thirty (30) days of receiving notice of the amount due, National Student Loan Database System (NSLDS) will be notified that the student is in an over-payment status. The student will not be eligible for any future Title IV Federal Student Aid until the entire over-payment status has been fully repaid.

**Refund/Repayment of Non-Federal Funds**
Refunds for state aid programs and non-state aid programs are calculated on a proportional basis using the state mandated or institutional refund policy. To calculate the minimum refund due to the Minnesota State Grant Program, the SELF Loan Program, and other aid programs (with the exception of the State Work Study Program), the MNHESO Refund Calculation Worksheet and Appendix 13A of the Minnesota State Grant Manual is used.

**Tuition Waivers Policy**
A full refund of tuition and fees may be made in the case of significant personal circumstances or death or serious injury/illness requiring extensive hospital and/or convalescent care which prohibits return to class within the calendar semester. Students must complete a petition to request a tuition waiver and will be required to provide medical or other official documentation.

If a student’s course schedule is reduced at the convenience of the College, such as in the case of cancellation of classes for insufficient enrollment, tuition and fees will be adjusted.

**Credits and Refunds When Entering the Armed Forces**
The granting of credits and refunds to a student who is enrolled at Mesabi Range College and leaves the College to join the armed forces of the United States shall be handled as follows:
• If a student leaves prior to the time when three-fourths of the sessions have elapsed, full refund of tuition and special fees will be made; no credit will be granted.
• If a student leaves during the last one-fourth of the sessions, he/she shall receive full credit for the courses in which he/she is enrolled if satisfactory academic progress is being made. If granted full credit in all courses, no refund of tuition and special fees will be made.
• If a student leaves during the last one-fourth of the session and if credit is granted in some courses and not in others, refund of tuition and special fees will be proportional to the amount of credit not granted.
Withholding Diplomas and Transcripts of Credits
The College will withhold the issuance of diplomas and transcripts to students or colleges until all money due to the College has been paid. Students with unpaid college financial obligations may not be permitted to register for subsequent semesters until obligations have been met or repayment arrangements have been made.

Refunds
Federal and State regulations require that all or a portion of any tuition refund you receive be credited to the financial aid funds from which you received assistance. The full refund policy is available from the Financial Aid Office and in the student handbook and College catalog.

Revisions and Overawards
Federal and State regulations prohibit receiving financial assistance that exceeds the cost of attending Mesabi Range. If you receive additional assistance after your award is processed, a portion of your award may be reduced or cancelled. Examples of additional assistance than can affect your aid package are Veteran’s benefits, National Guard benefits, scholarships, Rehabilitative Services, Office of Jobs Training, and tuition reimbursement/waivers. If an overaward occurs, your award will be revised, and you will be notified of any changes. In some overaward cases, you may need to repay the money you received. For this reason, it is important that you keep your copy of the original award notice. When a revision is made, you will receive a revised Financial Aid Award Letter indicating a new funding level.

Repayment Policy
Most students receiving financial aid who withdraw from class(es) will have all or a portion of their refund credited to the financial aid programs and may incur repayment obligations if any direct cash disbursements were received. You will be required to repay part or all of your financial aid to Mesabi Range if you:

- terminate your studies at Mesabi Range.
- change your enrollment from what you previously indicated.
- provide false or incorrect information on your financial aid application.
- cease to be enrolled as a full-time student. Students registered for less than six credits are ineligible for most financial aid.
- receive outside scholarships, grants, or assistance not awarded through the financial aid office.
- change your state of residency.

Review/Revision History:
Implemented 5/2003
Revisions approved through Shared Governance 12/15/2010
Revised and Reviewed through Shared Governance 8/21/2019