



NORTHWEST

MISSISSIPPI COMMUNITY COLLEGE

Return of Title IV Funds

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans (Subsidized, Unsubsidized and PLUS), Federal Supplemental Educational Opportunity Grant (SEOG) and Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30 percent of your payment period or period of enrollment, you earn 30 percent of the assistance you were originally scheduled to receive. Once you have completed more than 60 percent of the payment period or period of enrollment, you earn all of the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must obtain your written permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt to the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the thirtieth day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the U.S. Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

Student Refunds and Disbursements

NWCC has partnered with BankMobile to deliver financial aid refunds including grants and loans to students who have credit balances after all charges have been paid. All students will receive a Refund Selection code mailed to their permanent address on file with the college. Students have the option of having funds transferred into an existing bank account or receiving a paper check. Students may choose to open a BankMobile Vibe checking account and receive their funds via direct deposit. If there is a balance due, the Business Office will bill you.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1.800.433.3243. TTY users may call 1.800.730.8913.

Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Withdrawal from School

A student who finds it necessary to withdraw from school for any reason should do so properly. The proper withdrawal procedure is as follows:

1. Students are to pick up the withdrawal form from the Business Office on the Senatobia campus or the Academic or Career-Technical counselor's office at the Centers, where the student will be instructed as to the proper withdrawal procedure. Academic Regulations • 89
2. After obtaining the required signatures, the student turns the withdrawal form in to the Center Dean or if withdrawing from the Senatobia campus, to the Registrar Office.
3. Refund of any payment due will be made at the Business Office.

A student who properly and officially withdraws will receive a grade of "W" (official withdrawal) in all classes. Withdrawal must be made prior to exam week. An unofficial withdrawal is attributed to a student who leaves Northwest without going through the published withdrawal procedures. This unofficial withdrawal will result in the student receiving "F" grades in all classes.

Northwest Mississippi Community College does not discriminate on the basis of race, color, national origin, sex, disability, religion, sexual orientation, gender identity, age, or status as a veteran or disabled veteran in all its programs and activities. Northwest Mississippi Community College prohibits sexual harassment and all forms of sexual violence, regardless of sex, gender identity or sexual orientation. The following have been designated to handle inquiries regarding non-discrimination policies: Americans with Disabilities Act of 1990/Section 504 of the Rehabilitation Act of 1973: Disability Support Services Coordinator, Tate Hall, P.O. Box 7046, 4975 Highway 51 North, Senatobia, MS 38668, telephone number (662) 562-3309, e-mail address mkelsay@northwestms.edu; Title II of the Age Discrimination Act: Vice President for Finance and Administration, James P. McCormick Administration Building, P.O. Box 7017, 4975 Highway 51 North, Senatobia, MS 38668, telephone number (662) 562-3216, e-mail address jhorton@northwestms.edu; Title IX of the Educational Amendments of 1972/Title VII of the Civil Rights Act of 1964: (For student-related matters) Associate Vice President for Student Services and Enrollment Management, Tate Hall, P.O. Box 7010, 4975 Highway 51 North, Senatobia, MS 38668, telephone number (662) 562-3409, e-mail address trush@northwestms.edu or (for employment-related matters) Director of Human Resources, James P. McCormick Administration Building, P.O. Box 7038, 4975 Highway 51 North, Senatobia, MS 38668, telephone number (662) 560-5216, email estanford@northwestms.edu.

- G. **Books** – Books are sold by the College Bookstore. The cost of books for a semester is estimated to range from \$600 to \$800. Books and supplies for some programs may exceed this estimate.
- H. **Meal Plan – ALL RESIDENT STUDENTS ARE REQUIRED TO PURCHASE MEAL PLAN B (\$925).** Those students residing on campus on weekends may purchase Meal Plan A (\$1,050) which provides for 19 meals, three per day on Monday through Friday and two per day on Saturday and Sunday. All board fees are due at the time of registration. Meal plans are also available for commuter students.
- I. **Room Fee** – Room Fee is payable at Registration – if a student moves from a low-rent residence hall to a higher-fee residence hall at any time during a semester, the increase in rent is payable in the Business Office before the move is officially completed.

Business Regulations

Refund Policies

Northwest Mississippi Community College allows students who withdraw completely from the college during the early portion of a term an opportunity to receive a percentage of their paid out of pocket tuition expenses refunded to them. The percentage refunded is determined based on the date the official withdrawal recorded. The Registration Fee and MSVCC Fees are nonrefundable.

- 1. Fall/Spring Full Term Classes
 - a. 100% refund if the official withdrawal is made prior to the beginning of the term.
 - b. 75% refund if official withdrawal is made during the first week after regular registration. Students will be responsible for 25% of the incurred tuition charges.
 - c. 50% refund if official withdrawal is made during the second week after regular registration. Students will be responsible for 50% of the incurred tuition charges.
 - d. 25% refund if the official withdrawal is made during the third week after regular registration. Students will be responsible for 75% of the incurred tuition charges.

No refunds will be made after the end of the third week of registration, including eBook fees.

- 2. Summer Classes and Nonstandard Term Classes
 - a. 100% refund if the official withdrawal is made prior to the beginning of the term.
 - b. 75% refund if the official withdrawal is made on the first day after regular registration. Students will be responsible for the 25% of the incurred tuition charges.
 - c. 50% refund if the official withdrawal is made during the second day after regular registration. Students will be responsible for 50% of the incurred tuition charges.
 - d. 25% refund if the official withdrawal is made during the third day after regular registration. Students will be responsible for 75% of the incurred tuition charges.

Students who withdraw during the designated periods where refunds would be issued will receive any funds due to them after registration for the nonstandard terms concludes.

- 3. **Meal Plan** – A pro-rated portion of a meal plan is refunded when a student officially withdraws, or officially vacates their assigned residence hall room and requests that their meal plan be canceled. Meal plans are pro-rated on a weekly basis for the future weeks of the semester. **NO MEAL PLAN REFUNDS WILL BE MADE AFTER THE LAST DAY TO WITHDRAW FROM A COURSE PASSING OR FAILING AND RECEIVE A “W” GRADE.**

4. Institutional Scholarships will only cover direct costs to attend Northwest, such as tuition, room and meal plan. Scholarships cannot be used to cover the costs of textbooks or other expenses above tuition, room and meal plan. Scholarships cannot exceed cost of attendance minus other aid received. Scholarships will not “stack” against any Federal aid awarded. Federal aid overrides all scholarships with the exception of a Foundation Scholarship. Students receiving scholarships must attend Northwest for a minimum of six weeks during the semester in which they are awarded a scholarship. Any student who officially or unofficially withdraws prior to the six week requirement shall not receive the scholarship previously awarded. Each student shall also be required to maintain specific academic standards relative to the scholarship awarded. These standards are included on the acceptance letter which is signed by the student at the beginning of each academic year.
5. Special Fees – Other than required deposits, these fees are not refundable.
6. Official Withdrawal – To withdraw officially from the college, students are required to go by the following offices to have their withdrawal slips signed in the order listed below:
 1. Student Development Center
 2. Housing (Senatobia campus only)
 3. Business Office
 4. Office of Admissions and Records

At Centers, students complete the withdrawal process at the Center Dean's office. Since charges are made for a full semester when a student registers, it is important that students clear with the Business Office when they make any changes which might affect their account. In some instances, students will be due a cash refund or credit to their account.

7. Returned Checks – Any check returned to the College is due in full within seven days plus a \$25 service charge.
8. Students and advisers should be aware that all courses where a grade is earned will impact their total hours attempted (including a grade of “W”) in a semester and apply toward their charges for a term. This includes all formats and methods of delivery. A course that is dropped with a grade earned will result in counting toward the semester hours attempted.

Financial Aid

Northwest Mississippi Community College provides a comprehensive student financial aid program of scholarships, loans, work-study, and grants to assist any person meeting requirements to pursue a college education.

Believing that everyone who wishes should have an opportunity to increase his knowledge and skill in order to enrich his own life and make his contribution to the society in which he lives, the college has made available the means of access to two years of education for those students having special abilities and skills and for those with financial need.

No prospective applicant for student aid will be awarded a loan, grant, scholarship or work-study assistance until he/she has been fully accepted for admission to Northwest. Each student desiring either federal, state, or institutional aid must first file the Free Application for Federal Student Aid. The free application filing process should be completed and submitted to the Federal Processor. Instructions for completing the FAFSA application filing process is provided on the Financial Aid section of the Northwest website at northwestms.edu under FAFSA.