

Refunds for Cancellations and Withdrawals

Students who register for classes either during the advance registration period or during normal registration at the beginning of each semester are considered registered for billing purposes unless a formal cancellation of registration is filed with the Registrar's Office prior to the beginning of classes.

Students who withdraw from the College after the start of classes should follow the withdrawal procedures outlined under "Withdrawal from College" in the Academic Policies section of this catalog, and indicate the date of their withdrawal. Students who do not follow these procedures may not qualify for a refund of fees paid to St. Andrews. If the student is receiving Federal student financial aid and withdraws without following the withdrawal procedures, the College will then determine his/her withdrawal date based on the student's last known attendance at St. Andrews and will calculate any required return of federal funds to the United States Department of Education. A student who withdraws from the College may be entitled to a refund of institutional charges paid to the College for that academic semester, or may owe any unpaid charges at the time of withdrawal. Institutional charges include tuition and comprehensive fees, and any other general or specialized St. Andrews fees that are charged. The amount of any refund will be determined by the date in the semester when the student actually withdraws, the student's account, and any return of Federal Title IV aid funds. Refunds from St. Andrews will be calculated by following the procedure below.

Return of Federal Title IV Funds Policy

If a student attending St. Andrews is receiving federal financial aid funds and withdraws during the first 60% of the semester, the federal government is entitled by law to the return of any unearned federal funds awarded to the student for the semester. The return of federal funds will be determined by the percentage of the semester the student completed prior to withdrawal, up to 60%. No return of federal funds is required if the withdrawal is after the 60% point in the semester.

A student who withdraws from the College may be required to repay a portion of federal financial aid grant or loan funds, or may owe unpaid institutional charges.

Depending on the circumstances at the time of withdrawal, the College and/or the student will return unearned Federal Title IV Funds, including PLUS loans, in the following order:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Federal PLUS Loans
- Federal Pell Grants
- Federal ACG Grant
- Federal SMART Grant
- Federal SEOG
- Other Federal Student Financial Aid programs

Students may obtain further information regarding this refund policy and the return of Federal Title IV Funds from the Office of Student Financial Planning. Examples of certain typical refund calculations are also maintained in that office for review. Additional policies and requirements may apply to these refund policies, as determined by the United States Department of Education, and will be available for review as well.