

## Tuition Refund Policy

Mercer University will maintain a fair and equitable refund policy by adherence to the Institutional Refund Policy in all programs, in all schools, and on all campuses. This policy is subject to change if there are future changes to the Federal Return Policy or other federal, state, accrediting agency, or institutional policy with which it may conflict.

The criteria for the Mercer Institutional Refund Policy are based upon federal mandates established by the Federal Return Policy, which took effect on all Mercer campuses on August 15, 2000, replacing all existing refund policies throughout the University. The policy applies whether or not Title IV awards are involved.

Tuition, fees, and any other educational charges will not be refunded if the operation of the University is suspended at any time as a result of an act of God, strike, riot, disruption, or for any reason beyond the control of the University.

Questions regarding refund procedures and amounts should be directed to the Office of the Bursar, 1501 Mercer University Drive, Macon, GA 31207 (Telephone: 478-301-1111.)

Refunds will be calculated based on enrollment of either semester-based programs or session-based programs, as defined below:

- **Semester-Based Programs:** Class enrollment spans the entire semester. Classes typically run 16-weeks.
- **Session - (or module) Based Program:** Enrolled in one or more courses that do not span the entire semester. Typically, there are two 8-week sessions within the semester.

*\*Special requirements for session-based program refunds will be notated throughout this policy by an asterisk.*

**PLEASE NOTE:** The last date for a tuition refund **MAY NOT** correspond with the last day to withdraw for the term. Please contact the Bursar's Office for the last day to withdraw for a tuition adjustment.

### ELIGIBILITY FOR REFUND OF TUITION, FEES AND OTHER INSTITUTIONAL CHARGES:

A student is not eligible for any refund if the student:

1. Fails to formally withdraw.
2. Is suspended for disciplinary reasons.
3. Withdraws when a disciplinary action or honor code violation is pending.
4. Withdraws from a class or classes while currently enrolled in other classes for the semester.
5. \*Provides written confirmation that they will return for a future session in the same semester.

### OFFICIAL AND UNOFFICIAL WITHDRAWALS

#### Officially Withdrawing:

1. To officially withdraw from the semester, a student must drop or withdraw from all courses for the term, or be administratively dismissed from the term.
2. Students contemplating dropping or withdrawing from courses are urged to first consult their student financial aid counselor for information regarding the impact of this action on their financial aid award.
3. To officially withdraw, the student must submit the online withdrawal form in their MyMercer student portal, upon submission the completed form will be submitted to the Registrar's Office for finalization. The completed form must be submitted to by the Registrar's Office before withdrawal can be finalized.
4. Refund calculations will be based upon the date the student officially notifies the Registrar's Office in writing or in person of his/her intent to withdraw.
5. Per federal regulations, a calculation for the return of federal funds (to the source of funding) will be completed within 30 days of the student "officially withdrawing."
6. Any balance or overpayment created due to financial aid disbursements being returned to their original source of funding per the withdrawal calculation will become immediately due and payable, by the student, to the University and in some cases to the U.S. Dept. of Ed.
7. Once all calculations are completed, the Bursar's Office will invoice the student for any outstanding balance.
8. \*Session-Based students who officially withdraw from Session I and are also enrolled in Session II must provide written notification they plan to attend Session II classes. Without this written documentation, the student will be dropped from the Session II classes and a Term Withdrawal Calculation will be completed.
9. \*\*Session-Based students who drop Session II courses while still attending Session I are not considered withdrawals. Students who drop/withdraw from session II courses after successfully completing at least 49% of the semester or successfully

completing courses equal to half-time enrollment are not considered withdrawals. Successful completion is defined as earning credit with a passing grade (D or higher). If the student is Pell eligible or receiving the Georgia Tuition Equalization Grant, a downward enrollment calculation is necessary for any course in which the student didn't begin attendance

### **Unofficially Withdrawing:**

1. Non-attendance or ceasing to attend a course(s) does not constitute an official schedule change, course withdrawal, or term withdrawal
2. Failure to "officially withdraw" will result in academic penalties and may affect the student's Satisfactory Progress rating.
3. Students failing to officially withdraw will be held financially accountable for tuition, fees, and stipends issued to them for the term
4. If a student ceases attendance without notifying the University, a Federal statutory provision allows the University to use the midpoint of the payment period as the withdrawal date for calculating the return of financial aid funds. Otherwise, the University may use the student's last verifiable day of an academically related activity.
5. Per federal regulations, a withdrawal date will be determined within 30 calendar days from the end of the semester for those students who ceased attendance without "officially withdrawing" from the University and those students who are determined not to have earned any credit for the semester.
6. Any balance or overpayment created due to financial aid disbursements being returned to their original source of funding per the withdrawal calculation will become immediately due and payable, by the student, to the University and in some cases to the U.S. Dept. of Education
7. Once all calculations are completed, the Bursar's Office will invoice the student for any outstanding balance.

### **REFUND OF NON-TUITION CHARGES**

1. If a student withdraws before the first day of classes for the term, housing and/or meals will be charged based on usage up until that point in time.
2. If a student withdraws prior to the beginning of the semester or during the official drop/add period, lab fees, facility/technology fees, books and material fees, and insurance premiums will be refunded.
3. If a student withdraws after the end of the official drop/add period, housing and meal plan refunds will be calculated by Residence Life and Auxiliary Services respectively, based on usage.
4. Pre-enrollment deposits and dormitory or housing deposits are non-refundable.
5. Insurance Premiums are non-refundable after waiver deadline.
6. Additional charges for housing and meals will be assessed on a prorated basis from the date of withdrawal until the student vacates the room and returns his/her key and keycard.
7. Additional book and material fees may be assessed for items not returned by the return deadline for students participating in the Bear Book Bundle Program.

## WITHDRAWAL REFUND CALCULATIONS

The federal government requires the Office of Financial Planning to calculate how much Title IV aid a student has earned. Federal regulations state that a student earns Title IV aid based on the period of time he/she remains enrolled for a particular term.

A student who has completed more than 60% of the enrollment period is considered to have earned 100% of the Title IV aid awarded; no return of Title IV aid is required.

$$\frac{\text{ENROLLED DAYS}}{\text{DAYS IN ENROLLMENT PERIOD}} = \% \text{ OF TITLE IV EARNED BY STUDENT}$$

Per federal regulations, any federal funds not earned by the student must be returned to the Title IV program in the following order:

- Unsubsidized Federal Direct Loan
- Subsidized Federal Direct Loan
- Federal Direct Plus Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Other Title IV Aid Programs

Non-Title IV financial aid funds will be returned in the following order:

- Mercer institutionally-funded loans
- Mercer endowment-funded loans
- Mercer institutionally-funded grants/scholarships
- Mercer endowment-funded grants/scholarships
- Other loans
- State loans
- State grants/scholarships
- Other scholarships
- Student/parent payments

### Semester-Based Federal Return Calculation Example

The following scenarios illustrate how Federal Return calculations are performed for semester-based programs:

#### Scenario #1:

First day of class: August 20  
Last day of exams: December 14  
Holidays: November 27- December 1 (Thanksgiving)

**Number of calendar days in this enrollment period = 112 days**

A Macon undergraduate student completes and submits a term withdrawal form in the Registrar's office on October 17.

**Total number of days student is enrolled = 59 days**

$$\frac{59 \text{ DAYS}}{112 \text{ DAYS}} = 52.7\% \text{ CHARGES/AID EARNED BY STUDENT}$$

	Charges	Amount Retained	Amount Refunded
Tuition	\$21,635	\$10,233.36	\$11,401.65
Fees	\$150.00	\$70.95	\$79.05
<b>Total</b>	<b>\$21,785</b>	<b>\$10,304.31</b>	<b>\$11,480.70</b>

Changes in the calculations below

#### Financial Aid Refund Calculation

Total Title IV Aid to be Returned		
\$5,530 x 47.3%	=	\$2,615.69
Total Non-Title IV Aid to be Returned		
\$11,149 - 2,616	=	\$8,533.00

Title IV Aid	Disbursed	Amount Retained	Amount Refunded
Direct Subsidized Loan	\$1,732.00	\$0.00	\$1,732.00
Federal Pell Grant	\$3,798.00	\$2,914.00	\$884.00
<b>Total Title IV Aid</b>	<b>\$5,530.00</b>	<b>\$2,914.00</b>	<b>\$2,616.00</b>
Non-Title IV Aid	Disbursed	Amount Retained	Amount Refunded
Mercer Scholarship	\$10,000.00	\$1,135.00	\$0.00
GA Tuition Equalization Grant	\$550.00	\$550.00	\$0.00
HOPE Scholarship	\$2,496.00	\$2,496.00	\$0.00
<b>Total Non-Title IV Aid</b>	<b>\$13,046.00</b>	<b>\$4,181.00</b>	<b>\$8,865.00</b>
<b>TOTAL FINANCIAL AID</b>	<b>\$18,576.00</b>	<b>\$7,095.00</b>	<b>\$11,481.00</b>

#### SESSION-BASED FEDERAL RETURN CALCULATION

	First Day of Session	Last Day of Session	Total # of days in Enrollment Period
<b>Session 1</b>	January 6 <sup>th</sup>	March 3 <sup>rd</sup>	57
<b>Session 2</b>	March 7 <sup>th</sup>	May 3 <sup>rd</sup>	58
<b>Session 3</b>	January 6 <sup>th</sup>	May 3 <sup>rd</sup>	118

A student is enrolled in 4 classes for the Spring term. Two of the classes begin on January 6<sup>th</sup> and two of the classes begin on March 7<sup>th</sup> for a total of 12 hours. The student is enrolled in both sessions. The student begins both session 1 courses on January 6<sup>th</sup>. On January 22<sup>nd</sup> the student withdraws from both session 1 courses and drops both session 2 courses on the same day.

**Total number of days student is enrolled = 17 days**

$$\frac{\text{ENROLLED DAYS}}{\text{DAYS IN ENROLLMENT PERIOD}} = \% \text{ CHARGES/AID EARNED BY STUDENT}$$

DAYS IN ENROLLMENT PERIOD

$$\frac{17 \text{ DAYS}}{118 \text{ DAYS}} = 14.4\%$$

118 DAYS

Charges	Session 1	Session 2	Amount Retained	Amount Refunded
Tuition	\$3,366.00	\$3,366.00	\$969.41	\$5,762.59
Fees	\$75.00	\$75.00	\$21.60	\$128.40
<b>Total</b>	<b>\$3,441.00</b>	<b>\$3,441.00</b>	<b>\$991.01</b>	<b>\$5,890.99</b>

### Financial Aid Refund Calculation

Total Title IV Aid Earned		
\$6,185 x 14.4%	=	\$890.64
Total Non-Title IV Aid Unearned		
\$6,185 – 890.64	=	\$5,294.46

Total Title IV aid to be returned by the Institution = Lesser of Unearned Title IV aid vs. Unearned Charges returned by the Institution.

**Mercer to return \$4,340 in Title IV aid.**

Title IV Aid	Disbursed	Amount Retained	Amount Refunded
Direct Unsubsidized Loan	\$3,364.00	\$0.00	\$3,464.00
Direct Subsidized Loan	\$2,721.00	\$891.00	\$1,830.00
<b>Total Title IV aid</b>	<b>\$6,185.00</b>	<b>\$891.00</b>	<b>\$5,294.00</b>

**The amount of Title IV aid required to be returned by the student = Total Unearned Title IV aid - Amount of Title IV aid returned by the Institution**

**Title IV aid to be returned by the student is \$5,294.00 - \$5,294.00 = \$0.00**

### REFUNDS AND STIPENDS

Refundable credit balances are processed on a regular basis by the Office of the Bursar. Refunds are issued to the student through their Student Choice Refund Method according to the following schedule:

- First, via Credit Card. If a payment of a balance or deposit was made via credit card, and there is a subsequent credit on the student account, a refund will be processed by reversing the charge to the originating credit card used, up to the maximum payment received by credit card.
- Second, via Student Choice Refund Method. Any excess credit beyond the credit card's maximum payment will be refunded according to the student's preferred method.

Student can select their preferred refund method via their [MyMercer](#) student portal. Student Choice Refunds are issued either by Direct Deposit or Paper check. Paper checks serve as the default refund method and are sent to the address listed on the student's Master file. It is the responsibility of each student to ensure their address is up-to-date to prevent delays in receiving their refund check.

Please note, if a credit balance is created by a Parent PLUS Loan, the refund will be mailed via a paper check to the borrower of the loan.

## **INTERNATIONAL REFUNDS**

International students are permitted to transfer funds up to the value of one academic year's tuition and fees for their respective program. Any surplus amounts received beyond the billed tuition and fees will be returned to the original funding source by Mercer University upon the student's graduation or withdrawal from the institution. Any banking fees incurred during the return process will be deducted from the surplus funds before their return.

Please note, the university does not offer banking services and will not issue excess International Payments to the student as a stipend for expenses outside of the tuition bill. If a student requires additional funds for their educational expenses, the university encourages individuals to wire those funds directly into the student's U.S. Bank Account.

## **UNCASHED CHECK POLICY**

If a school attempts to disburse the credit balance from federal funds by check and the check is not cashed, the Bursar's Office will return the funds to the U.S. Department of Education no later than 240 days after the date the check was issued. If a Direct Deposit of federal funds is rejected or a check returned to the school, the Bursar's Office may make another attempt to disburse the funds or the funds must be returned to the U.S. Department of Education no later than 45 days after the rejection date.

The Bursar's Office will reattempt contact for five (5) years for any refunds that are rejected or returned and are generated by non-federal funds. After this time frame, refunds will be escheated to the State.

## **RETROACTIVE ENROLLMENT AND REFUND APPEALS**

The Retroactive Enrollment and Refund Appeal Committee was established to consider refund and/or retroactive withdrawal appeals from students who believe their extraordinary circumstances entitle them to additional consideration outside the University's Official Refund Policy. Student appeals must be submitted through their [MyMercer](#) portal by the beginning of the semester following the one in dispute.

The committee meets each semester and responds in writing. This is the student's final venue of appeal.