Withdrawing From School

- Checklist
- Nursing
- All Others
- Return of Title IV Funds
- Registrar & Refund

Checklist

Taking a Break from your Health Professions' Education

Students sometimes interrupt their education to accommodate educational goals or special circumstances. It’s important for you to know how to manage the break and to carefully consider the ramifications of how such a break in your education affects your student loans, graduation and other milestones.

Planning to take a Leave of Absence

Typically, a Leave of Absence (LOA) is a period of non-enrollment when you are not required to pay tuition or fees. An LOA must be approved by the curriculum or student dean at your school and the timing must be carefully considered so you exit and enter your educational program appropriately. There are many acceptable reasons for considering a LOA, including:

- Research
- Additional graduate degree
- International opportunity
- Extramural elective opportunity
- Family leave or medical leave
- Additional time to study for Boards
- Customized curriculum
- Other personal reasons
Preparing to Leave and Return to campus

There are several simple things to do to ensure that your departure and re-entry are as smooth as possible. Be sure your Student Affairs or Curriculum Office staff knows how to reach you. Continue to read all UCSF e-mails that are sent by the Registrar, Financial Aid Office or from your school. File time-sensitive documents on (or before) their posted deadlines. Be aware that UCSF has a formal re-admittance procedure that you must complete when you return to school.

Of primary financial importance, be sure you have investigated the impact that your LOA will have on student loans. Most educational loans have a six-month grace period that begins as soon as you cease to be enrolled. If your LOA exceeds this six-month period, or you have loans that no longer grant this benefit (for example, undergraduate loans that were already in repayment or consolidated loans that no longer have a grace period), your loans enter repayment immediately.

Talk to your Financial Aid Advisor before you take a LOA so you know what to expect and plan accordingly.

Taking an LOA reduces your eligibility for aid during the academic year in which is LOA is taken. You must be enrolled to receive aid. Scholarships and grants may be adjusted as well as loans.

Checklist

Before you Leave

- Discuss plans with your dean or curriculum advisor
- Check your loan status to determine whether loans will enter repayment during LOA
- If you are entering a graduate fellowship program you might be eligible to defer your loans. Contact your lender/Direct Loan for more information.
- Consider your health insurance needs. Check with the Student Health Office about your coverage
- Notify the Registrar and obtain the necessary ?withdrawal? form
- Attend a mandatory Exit Interview
- Be sure that the Registrar, Financial Aid, Student Health and Student Affairs know where you can be contacted during your LOA
- Find out when you need to apply for financial aid so it?s available when you return
- Consult with your program and review the readmission procedure, available online on the Registrar?s website: registrar.ucsf.edu

During your LOA and prior to your return:

- Check loan status and stay current with payments of deferment/forbearance forms
- Notify UCSF if your plans change
- Confirm registration and course registration deadlines
• File a re-admittance form with the Registrar
• Continue to check and read e-mail messages from UCSF!
• Keep your address updated on the Registrar’s on-line student portal
• Remember to complete a new UCSF Finaid/COLS Application AND FAFSA if your LOA is during winter, spring and/or summer (typically, applications are due in February for each new academic award year cycle)

Please Note: Taking an LOA reduces your eligibility for aid during the academic year in which an LOA is taken. You must be enrolled to receive aid. Scholarships and grants may be adjusted as well as loans.

Nursing

Leaves of Absence and Part Time Status

Many nursing students take a Leave of Absence or reduce their unit load to part time at some point during their normal nursing curriculum. After making your academic arrangements with the School of Nursing, it is helpful to talk to a financial aid advisor about how your student loans and financial aid will be affected. You must inform the SFAO as soon as you make a change in your enrollment or full time status.

Considerations

1. Enrollment Plans

Will you be enrolling part-time or taking a leave of absence from enrollment? See details below for help with your decision-making.

Part time Status
For Nursing students, part time is less than eight units. If you will be taking four-seven units, you are not eligible for campus-based loans, but may still receive the Federal Direct (Stafford) and Graduate PLUS Loans. Under part time status, your student loans remain in "student status" or "in school deferment".

Non-Enrollment
If you decide to take time off to work or for personal reasons, and will not be enrolled at UCSF, see below for details on how your loans and financial aid will be affected.

2. Your Student Loans

If you decide to take time off and not enroll, consider if your time off will exceed six months. The grace period on your Direct (Stafford) and University loans may expire after six months
and these loans will go into repayment. If you have any Perkins or Nursing Student loans, the grace period may be longer. For example, the Perkins loan has a nine-month grace period before you go into repayment. You may also want to consider any Undergraduate loans which you may have already used your grace period on and any Graduate PLUS loans which do not have a grace period and immediately go into repayment when you are not enrolled.

Options to Defer Loan Repayment

If you decide it is not possible to make payments while you are not enrolled at UCSF, you have a few options. You can request your loans be placed in deferment or forbearance for your time away from school (after any grace period expires).

If you feel your earnings qualify you to apply for an economic hardship deferment, you may apply for this with the lender to see if you qualify. You may wish to review the qualifications for this deferment before applying to see if you fit. If you apply and are not eligible, or determine yourself you would not qualify, but still feel you are unable to make your loan payments you may apply for forbearance.

During forbearance, interest will accrue on your loans. You must file the deferment or forbearance form with the lender(s) who made your Direct (Stafford) or Graduate PLUS Loans, with the University's loan servicer, ACS (if you have Campus-based loans), and with your Undergraduate lender(s) before repayment begins. Once you return to school, the government will once again pay the interest associated with any subsidized loans, if you have been in forbearance or repayment.

3. Financial Aid When You Return

Remember to re-apply for financial aid for the academic year in which you plan to return. Make sure you complete your UCSF Finaid/COLS Application [2] and FAFSA by the deadline in order to receive full consideration for all funding when you return.

Financial Aid - Standard
You are eligible to receive full financial assistance (assuming you are otherwise eligible) for the normative time allowed for your program.

Financial Aid ? With Extra Time in Your Program
If you elect to extend your program beyond the typical length of enrollment for the Nursing program, you may fund the additional time with a Federal Direct (Stafford) or Graduate PLUS Loans (or outside loans). To receive financial aid, you must be enrolled, attending at least half-time, and paying fees. If you don't enroll, you must find funding sources outside of financial aid. (The years of financial aid are counted by the quarters you are enrolled.)

4. How to Proceed With Your Leave of Absence

Complete the ?Notice of Withdrawal? for the OAR (Registrar's Office). The following requirements need to be completed if you have received financial aid and will not be officially enrolled at UCSF during your leave.

Student Financial Aid Office (SFAO) Requirements:
If you have received a Federal Direct (Stafford) or Graduate PLUS Loan while enrolled at
UCSF, SFAO will request that you complete an Exit Session. All students must complete loan exit counseling online at NSLDS [3] before SFAO can sign your Withdrawal form. This online session usually takes about 15-20 minutes.

**Student Accounting Office Requirements:**
If you have received any campus-based financial aid (including University, Perkins and HPSL loans) while enrolled at UCSF, the Student Accounting Office will require that you email to arrange an exit session with their office. Students with last names A-L should contact Maria Maniego (maria.maniego@ucsf.edu [4]) and students with last names M-Z should contact Lawrence Calhoun (lawrence.calhoun@ucsf.edu [5]) to make arrangements.

**While You are not Enrolled at UCSF:**
Remember to stay informed on when your student loans go into repayment and consider the deferment or forbearance options listed above. Make sure to follow up on any deferment or forbearance you request.

**5. Re-applying for Financial Aid**

Make sure to re-apply for Financial Aid for the following academic year by early March if you will be re-enrolling during any of the following year’s summer, fall, winter or spring quarters. Check our website for details on deadlines and how to re-apply. If you are unsure about whether you should apply, contact the SFAO.

**Graduate Academics, Dentistry, Pharmacy & Physical Therapy**

**Leaves of Absence/Part time Status**

Some students take a Leave of Absence or reduce their unit load to part time during their normal curriculum with the consent of their program and advisor. After making your academic arrangements with your Program, it is helpful to talk to a financial aid advisor about how your student loans and financial aid will be affected. You must inform the Student Financial Aid Office as soon as you make a change in your enrollment or full time status.

**Considerations**

1. **Enrollment Plans**

Will you be enrolling part time or taking a leave of absence from enrollment? See below for help with your decision-making.

**Part time Status**

Part time status is less than 12 units. If you will be taking six-11 units, you are not eligible for campus-based loans, but may still receive the Federal Direct (Stafford) and Graduate PLUS loans. In part time status, your student loans remain in "student status" or "in school deferment".
Non-Enrollment
If you decide to take time off, and will not be enrolled at UCSF, see below for details on how your loans and financial aid will be affected.

2. Your Student Loans

If you decide to take time off and not enroll, consider if your time off exceeds six months. The grace period on your Direct (Stafford) and University loans may expire after six months and these loans will go into repayment. If you have any Perkins or Health Profession Student loans, the grace period may be longer. For example, the Perkins loan has a nine-month grace period before you go into repayment. You may also want to consider any Undergraduate loans which you may have already used your grace period on and any Graduate PLUS loans which do not have a grace period and immediately go into repayment when you are not enrolled.

Options to Defer Loan Repayment

If you decide it is not possible to make payments while you are not enrolled at UCSF, you have a few options. You can request your loans be placed in deferment or forbearance for your time away from school (after any grace period expires).

During forbearance, interest will accrue on your loans. You must file the deferment or forbearance form with the lender(s) who made your Direct (Stafford) or Graduate PLUS Loans, with the University’s loan servicer, ACS (if you have Campus-based loans), and with your Undergraduate lender(s) before repayment begins. Once you return to school, the government will once again pay the interest associated with any subsidized loans, if you have been in forbearance or repayment.

3. Financial Aid When You Return

Remember to reapply for financial aid for the academic year in which you plan to return. Please make sure you complete your UCSF Finaid/COLS Application [2] AND FAFSA by the application deadline in order to receive full consideration for all funding when you return.

Financial Aid - Standard
You are eligible to receive full financial assistance (assuming you are otherwise eligible) for the normative time allowed for your program.

Financial Aid - With Extra Time in Your Program
If you elect to extend your program beyond the typical length of enrollment for your program, you may fund the additional time with a Federal Direct (Stafford) or Graduate PLUS Loans (or outside loans). To receive financial aid, you must be enrolled, attending at least half-time, and paying fees. If you don’t enroll, you must find funding sources outside of financial aid. (The years of financial aid are counted by the quarters you are enrolled.)

4. How to Proceed With Your Leave of Absence

Complete the Notice of Withdrawal? for the OAR (Registrar’s Office). The following
requirements need to be completed if you have received financial aid and will not be officially enrolled at UCSF during your leave.

**Student Financial Aid Office (SFAO) Requirements:**
If you have received a Federal Direct (Stafford) or Graduate PLUS loan while enrolled at UCSF, SFAO will request that you complete an Exit Loan Counseling Session. All students must complete loan exit counseling at http://studentloans.gov [6] before SFAO can sign your Withdrawal form. This online session usually takes about 15-20 minutes.

**Student Accounting Office Requirements:**
If you have received any campus-based financial aid (including University, Perkins and HPSL Loans) while enrolled at UCSF, the Student Accounting Office will require that you email to arrange an exit session with their office. Students should contact Lawrence Calhoun [7] 415-502-4591 to make these arrangements.

**While you are not Enrolled at UCSF:**
Remember to stay informed on when your student loans go into repayment and consider the deferment or forbearance options listed above. Make sure to follow up on any deferment or forbearance you request.

5. Re-applying for Financial Aid

Make sure to re-apply for Financial Aid for the following academic year by early March if you will be re-enrolling during any of the following year?s summer, fall, winter or spring quarters. Check our website for details on deadlines and how to re-apply. If you are unsure about whether you should apply, contact the SFAO.

**Withdrawal and Return of Title IV Funds (R2T4)Policy**

Federal Student Aid funds are awarded under the premise that students will attend classes for the entire period for which the aid is awarded. If you withdraw from school or take a leave of absence before 60% of the quarter has been completed, you may no longer be eligible to receive the full amount of financial aid originally disbursed to you for the quarter. The Registrar?s Office may also need to refund a portion of your tuition. Thus, you should consult with a financial aid advisor if you plan to withdraw from school.

Under the Return of Title IV Funds (R2T4) policy, the Student Financial Aid Office is required to calculate the amount of unearned? Title IV aid you had received at the beginning of the quarter that must be returned to the federal aid programs, based on your official last day of attendance as confirmed by your school.

Your percentage of earned? Title IV aid is determined by the number of calendar days you have attended before withdrawing (first day of school to and include your official last day of attendance as determined by your school), divided by the total number of calendar days in the payment period (first day of school through the last day of finals). Any scheduled school breaks of five or more consecutive days are excluded from the calculation. Your percent of
Title IV aid is 100 percent minus the percent earned. Any Title IV aid received in excess of the earned amount must be returned. Once you have completed more than 60% of the payment period, you are considered to have earned 100% of federal financial aid received for the term and therefore not required to return any funds.

Under R2T4 policy, unearned Title IV funds will be returned to the Department of Education in this order:

1. Direct Loan
2. Perkins Loan
3. Graduate PLUS

In some cases, the University may also owe a refund of the fees you paid, in which case the refund will reduce your student loans. The Office of the Registrar [8] is responsible for refund of your tuition.

If you owe money based on the R2T4 calculation and do not repay the full amount within 45 days, you will be billed, and a hold will be placed on your UCSF record.

Registrar & Refund

Registrar's Office information on withdrawals [9] and refunds [8]