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.

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.

Eligibility for refund of tuition, fees and other institutional charges:

A student is not eligible for any refund if:

1) The student fails to formally withdraw
2) The student is suspended for disciplinary reasons
3) The student withdraws when a disciplinary action or honor code violation is pending
4) The student withdraws from a class or classes while currently enrolled in other classes for the semester
5) *The student 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.
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 complete and return the Term Withdrawal Form obtained from Mercer University Registrar’s Office, or printed from their webpage.
4) The completed form must be received by the Registrar’s Office before withdrawal can be finalized.
5) 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.
6) Per federal regulations, a calculation for the return of federal funds will be completed within 45 days of the student ‘officially withdrawing.”
7) Any balance or overpayment created due to financial aid disbursements being returned to their original source of funding per the withdrawal calculation will then become immediately due and payable, by the student, to the University and in some cases to the U.S. Dept. of Ed.
8) Once all calculations are completed, the Bursar Office will invoice the student for any outstanding balance.
9) *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.
10) *Session-Based students who drop Session II courses while still attending Session I are not considered withdrawals. However, if the student is Pell eligible or receiving the Georgia Tuition Equalization Grant, a downward enrollment calculation is necessary. NOTE: If the student drops all Session II courses on the final class day for session I through the end of drop/add period for Session II, a withdrawal calculation must be performed even if Session I courses were completed with grades.

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 then 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 Office will invoice the student for any outstanding balance.

8) “Session-based students who complete Session I, earning a grade(s), then ceases attendance in session II courses are considered “unofficial withdrawals.”

**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, 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 are calculated based on the percentages allowable under the Federal Return Refund Schedule.

4) Pre-enrollment deposits and dormitory or housing deposits are non-refundable.

5) Insurance Premiums are non-refundable after the 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) Once all calculations are completed, the Bursar Office will invoice the student for any outstanding balance.

**Refund Appeals**

Any exception to the University Refund Policy requires a written appeal by the student to the Refund Appeals Committee. Letters must be submitted, along with any supporting documentation, to the University Bursar by the beginning of the semester following the one in dispute. The committee meets monthly and responds in writing. This is the student’s final venue of appeal.

**Withdrawal Refund Calculations**

The federal government requires the Office of Financial Aid 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.

\[
\frac{\text{Enrolled Days}}{\text{Days in the Enrollment Period}} = \% \text{ of Title IV Earned By Student}
\]

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 Stafford Loan
- Subsidized Federal Direct Stafford Loan
- Federal Perkins 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:

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

Once a student completes enrollment for 60% of the term, the student has earned 100% of the Title IV aid awarded; no return of Title IV aid is required.

**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 20th
Last day of exams: December 14th
Holidays: Thanksgiving - November 27-December 1

**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 17th.

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

<table>
<thead>
<tr>
<th>Charges</th>
<th>Amount Retained</th>
<th>Amount Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$8,648.07</td>
<td>$7,761.93</td>
</tr>
<tr>
<td>Fees</td>
<td>$79.05</td>
<td>$70.95</td>
</tr>
<tr>
<td>Housing</td>
<td>$1,222.64</td>
<td>$1,097.36</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>$1,515.39</td>
<td>$1,360.11</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$8,727.12</strong></td>
<td><strong>$7,832.88</strong></td>
</tr>
</tbody>
</table>

**Financial Aid Refund Calculation**

| Total Title IV aid to be returned | $4,245 x 47.3% = $2,007.89 |
| Total Non-Title IV aid to be returned | $7,832.88 - $2,007.89 = $5,824.88 |

<table>
<thead>
<tr>
<th>Title IV Aid</th>
<th>Disbursed</th>
<th>Amount Retained</th>
<th>Amount Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loan</td>
<td>$1,750.00</td>
<td>$0.00</td>
<td>$1,750.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$2,495.00</td>
<td>$2,237.00</td>
<td>$258.00</td>
</tr>
</tbody>
</table>
### Session-Based Federal Return Calculation

**Scenario #1:**

<table>
<thead>
<tr>
<th>Session</th>
<th>First Day of Session</th>
<th>Last Day of Session</th>
<th>Total # of days in Enrollment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Session 1</td>
<td>January 6th</td>
<td>March 3rd</td>
<td>57</td>
</tr>
<tr>
<td>Session 2</td>
<td>March 7th</td>
<td>May 3rd</td>
<td>58</td>
</tr>
<tr>
<td>Session 3</td>
<td>January 6th</td>
<td>May 3rd</td>
<td>118</td>
</tr>
</tbody>
</table>

A Regional Academic Center student is enrolled in 2 classes for session 1 and 2 classes for session 2 for a total of 12 hours. The student begins both session 1 courses on January 6th. On January 22nd 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**

\[
\text{Total number of days enrolled} = \frac{\text{Total number of days in enrollment period}}{118} \times 100
\]

\[
= \frac{17}{118} \times 100 = 14.4\%
\]

**Charges**

<table>
<thead>
<tr>
<th></th>
<th>Session 1</th>
<th>Session 2</th>
<th>Amount Retained</th>
<th>Amount Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$2,460.00</td>
<td>$2,460.00</td>
<td>$708.48</td>
<td>$4,211.52</td>
</tr>
<tr>
<td>Fees</td>
<td>$75.00</td>
<td>$75.00</td>
<td>$21.60</td>
<td>$128.40</td>
</tr>
<tr>
<td>Total</td>
<td>$2,535.00</td>
<td>$2,535.00</td>
<td>$730.08</td>
<td>$4,339.92</td>
</tr>
</tbody>
</table>

**Financial Aid Refund Calculation**

\[
\text{Total Title IV aid Earned} = 5,120 \times 14.4\% = 737.28
\]

\[
\text{Total Title IV aid Unearned} = 5,120 \times 737.28 = 4,382.72
\]

**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.

<table>
<thead>
<tr>
<th>Title IV Aid</th>
<th>Disbursed</th>
<th>Amount Retained</th>
<th>Amount Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>$4,452.00</td>
<td>$112.00</td>
<td>$4,340.00</td>
</tr>
<tr>
<td>Direct Subsidized Loan</td>
<td>$668.00</td>
<td>$668.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Title IV aid</td>
<td>$5,120.00</td>
<td>$780.00</td>
<td>$4,340.00</td>
</tr>
</tbody>
</table>
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 $4,382.72 - 4,340 = $42.72

Scenario #2
A student is enrolled in 6 credit hours for session 1 and 6 credit hours for session 2. The student completes session 1. On March 7th, the student drops both session 2 courses. This student is considered a term withdrawal as of March 7th.

Total number of days student is enrolled = 61 days

<table>
<thead>
<tr>
<th>Total number of days enrolled</th>
<th>% of Charges/aid Earned by the Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of days in enrollment period</td>
<td></td>
</tr>
<tr>
<td>61 Days</td>
<td>51.7%</td>
</tr>
<tr>
<td>118 Days</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Charges</th>
<th>Session 1</th>
<th>Session 2</th>
<th>Amount Retained</th>
<th>Amount Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$2,460.00</td>
<td>$2,460.00</td>
<td>$2,460.00</td>
<td>$2,460.00</td>
</tr>
<tr>
<td>Fees</td>
<td>$75.00</td>
<td>$125.00</td>
<td>$75.00</td>
<td>$125.00</td>
</tr>
<tr>
<td>Total</td>
<td>$2,535.00</td>
<td>$2,585.00</td>
<td>$2,535.00</td>
<td>$2,585.00</td>
</tr>
</tbody>
</table>

Since the student dropped session 2 courses during the institution's scheduled drop/add period for session 2, the institution will refund 100% of the session 2 charges.

Financial Aid Refund Calculation
Before the Title IV refund calculation is performed, the Financial Aid office will have to adjust some of this student’s aid due to the reduction in attempted hours. Since the student dropped his session 2 courses, he is now eligible for a reduced Pell Grant award for half-time attendance. The Return to Title IV calculation will only include $1,412 of the Pell Grant awarded.

Total Title IV aid Earned $7,599 x 51.7% = $3,928.68

Total Title IV aid Unearned $7,599 - 3,928.68 = $3,670.32

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

Total Unearned charges = $5,120 x 48.3% = $2,472.96

Mercer to return $2,473 in Title IV aid.
Aid | Retained | Refunded
---|---|---
Federal Pell Grant | $1,412.00 | $1,411.00
Direct Unsubsidized Loan | $992.00 | $2,473.00
Direct Subsidized Loan | $2,722.00 | $2,722.00
Total Title IV aid | $5,126.00 | $3,884.00

This Refund was not part of the Return to Title IV.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 6</td>
<td>Tuition – Session 1</td>
<td>$2,460.00</td>
</tr>
<tr>
<td></td>
<td>Fees – Session 1</td>
<td>$75.00</td>
</tr>
<tr>
<td></td>
<td>Tuition – Session 2</td>
<td>$2,460.00</td>
</tr>
<tr>
<td></td>
<td>Fees – Session 2</td>
<td>$75.00</td>
</tr>
<tr>
<td></td>
<td>Lab Fee – Session 2</td>
<td>$50.00</td>
</tr>
<tr>
<td>January 16th</td>
<td>Federal Pell Grant</td>
<td>($2,823.00)</td>
</tr>
<tr>
<td></td>
<td>Direct Unsubsidized Loan</td>
<td>($3,465.00)</td>
</tr>
<tr>
<td></td>
<td>Direct Subsidized Loan</td>
<td>($2,722.00)</td>
</tr>
<tr>
<td>January 18th</td>
<td>Refund to student</td>
<td>$3,890.00</td>
</tr>
<tr>
<td>March 7th</td>
<td>Refund – Tuition Session 2</td>
<td>($2,460.00)</td>
</tr>
<tr>
<td></td>
<td>Refund – Fees Session 2</td>
<td>($75.00)</td>
</tr>
<tr>
<td></td>
<td>Refund – Lab Fee Session 2</td>
<td>($50.00)</td>
</tr>
<tr>
<td>March 8th</td>
<td>Reduce Pell Award due to reduction in attempted hours</td>
<td>$1,411.00</td>
</tr>
<tr>
<td>March 10th</td>
<td>Return Unsubsidized Loan due to Title IV refund Calculation</td>
<td>$2,473.00</td>
</tr>
<tr>
<td></td>
<td>BALANCE DUE</td>
<td>$1,299.00</td>
</tr>
<tr>
<td></td>
<td>BALANCE DUE</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

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 = $3,670.32 - $2,473.00 = $1,197.32

A look at the student's statement:

Leave of Absence

Approved Leave of Absence

A student who is on an approved leave of absence retains in-institution status for Title IV loan repayment purposes. However, if the student does not return from a leave of absence, the student’s loan grace period starts at the date the leave began.

Generally, only one leave of absence may be granted within a 12-month period. The University may grant one additional leave of up to 30 days for a reason not defined in the regulations, if it determines that the leave is necessary due to unforeseen circumstances.

Jury duty, military service, and conditions covered by the Family and Medical Leave Act are acceptable reasons for granting an additional leave.

Unapproved Leave of Absence

An unapproved leave of absence is a leave granted by the University for academic reasons that do not meet the conditions of the Title IV regulations for an approved leave of absence. However, this unapproved leave of absence must be treated as a withdrawal for Title IV purposes.

For a student who takes a leave of absence that does not meet the requirements for approval, the withdrawal date is the date that the student begins the leave of absence.

Overpayment
All payments made by or on behalf of a student shall be receipted to his/her account. In the event of an overpayment, it is not necessary for the student to request a refund. Refundable credit balances are processed on a regular basis by the Office of the Bursar.

Credit balances resulting from overpayment by credit card payment will be refunded to the credit card.

General Information

Books: Books and other supplies are available at the Mercer Bookstore. The cost of books varies with the courses of study and course load. Based on historical costs, we estimate $1,200 for books per year.

Parking Fee: No fees are charged for University parking. However, parking decals are required and may be obtained from the Mercer Police. Unauthorized or illegal parking violations are subject to fines set by Mercer Police, and vehicle impoundment. Failure to pay parking fines and penalties will result in the student being denied transcripts and clearance to register for further classes. Students disputing parking fines should contact the Mercer Police.

Miscellaneous Fees: Fees or fines may be imposed for dorm or property damage, library fines, honor code violations, and campus safety violations.

Fire, theft, and damage to personal property: The University assumes no responsibility for damages or loss of personal property due to fire, theft, or other causes.

Student Identification: All Mercer students are required to have a valid student identification card. A validated I.D. is required for check cashing, dining hall, and library privileges.