

Withdrawals and their Consequences

Inevitably, situations arise that may cause you to consider a change to the investment you've made in yourself. Make sure you exhaust all options available before withdrawing (i.e., LAC, tutoring, study groups, talking to your professor, reaching out to campus resources for assistance). Ultimately, it is your decision to withdraw; however, consider these matters when making that choice:

- 1) Although a "W" grade remains on your academic transcript as an attempted course, it does not affect your overall GPA that potential employers and other schools may consider. It may, however, lengthen the time it will take you to graduate.
- 2) Withdrawing will affect your financial aid Satisfactory Academic Progress (SAP) and may impact your financial aid in the future. On the other hand, if you fail your classes, there may be financial consequences, as well.
- 3) Withdrawing does not cancel your tuition and fees. You are still charged for the courses from which you withdraw.
- 4) If you withdraw prior to the 60% point of the semester (approximately the 9th week), you will be required to pay the unearned portion of your financial aid back to CCAC. CCAC is required to determine the amount of aid you have earned based on the last day you attended classes. The unearned portion is returned to the federal government/Department of Education. Returned aid may create a balance on your student account that you will owe back to CCAC and may affect your ability to return to school and receive federal aid in the future.

Financial Aid Progress and the Consequences of Withdrawing

Students receiving financial aid must comply with the three components of SAP. Failure to comply with any component may result in a loss of future financial aid:

- Cumulative GPA of 2.0
- Students must complete 67% or more of the credits they attempt. For instance, if you are enrolled in 12 credits this semester, you must complete 9 of those credits to meet this requirement. This is a cumulative calculation, which means that all semesters you enrolled in are counted.
- Students must complete their degree within 150% of the length of the program including transfer hours. Students can attempt up to 90 credits for most 60-credit associate degree programs (150% of the regular program length) and still receive federal financial aid. Please note that program lengths can vary.

Withdrawals can affect all three categories of SAP. For instance, in the following example, the W grade is not calculated in the academic GPA of 2.33 (21 grade points divided by 9 hours attempted). However, when calculating financial aid SAP, the completion percentage is 50% (6 hours completed divided by 12 hours attempted) with a GPA of 1.75 (21 grade points divided by 12 hours attempted), violating two of the three SAP components.

	Grade	Hrs. Attempted	Hrs. Completed	Grade Pts.
CIT 100	A	3	3	12
MAT 107	F	3	0	0
MUS101	B	3	3	9
PSY101	W	3	0	0

Finding a balance between a good GPA and maintaining financial aid progress is paramount to being successful both here at CCAC and in your future endeavors.

If owing money to the college is a factor in your decision, we may be able to help. Prior to withdrawing, please contact your campus Financial Aid Office at the number listed below.

Allegheny Campus	412.237.2589	North Campus	412.369.3656
Boyce Campus	724.325.6602	South Campus	412.469.6241



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