



BUFFALO STATE
The State University of New York

What Happens if I Withdraw from All My Classes

Financial Aid Office, Buffalo State
1300 Elmwood Avenue MH 230, Buffalo, NY 14222
Phone: (716) 878-4902 Fax: (716) 878-4903
finaid@buffalostate.edu | financialaid.buffalostate.edu

All of the following types of leave can impact a student's aid eligibility in the current and subsequent semester(s).

- Medical Leave of Absence
- Leave of Absence
- Withdrawal from College
- Withdrawal from All Courses via Banner

Students considering any of the above options should carefully review the ramifications detailed below. This document describes the impacts of withdrawing from all classes in a particular semester. This is different than withdrawing from a single class while still enrolled in other courses for the semester. Be advised different rules apply to J-Term and Summer. Before withdrawing from any course during these special sessions, please contact the Financial Aid Office (FAO).

Federal Financial Aid

Includes: Pell grants, SEOG, Direct loans, Perkins loans, TEACH grants, work-study, and Parent or Graduate PLUS loans

Impacts to Current Semester

Students receive federal financial aid under the assumption they will complete the entire semester. If a student withdraws from all their coursework before they complete the semester, the FAO is required by federal law to recalculate the student's federal aid eligibility. As a result, the student may be required to repay portions of their federal financial aid that they did not earn because they did not complete the semester. More information about this recalculation can be found at financialaid.buffalostate.edu/withdrawal-classes.

Impacts to Future Semester(s)

All students (except new freshmen) must successfully complete at least two-thirds (66.67%) of all cumulative attempted credit hours to maintain eligibility for federal aid. New freshmen must successfully complete at least one-half (50%) of the credits they attempt their first two semesters and then are held to the two-thirds standard. This ratio is referred to as Pace. Students that withdraw or take a leave of absence from the college before completing the semester will receive a grade of W for all courses they were enrolled in for that semester. For federal aid purposes, W's are considered unsuccessful attempts. Therefore, withdrawing from a semester will negatively impact a student's Pace because the student will successfully complete 0% of their coursework in that semester. If this causes the student's cumulative Pace to drop below 66.67% (or 50% for new freshmen), they could lose eligibility for federal aid or be placed on Financial Aid Warning in their next semester. For more information about the pace standard, view the Federal Satisfactory Academic Progress (SAP) policy online at financialaid.buffalostate.edu/undergraduate-federal-sap-policy.

Repayment

Students that withdrawal from the college may enter repayment on Federal Direct Subsidized/Unsubsidized Loans or Federal Perkins Loans, depending on the length and type of their departure. Students enter repayment on Direct Loans six (6) months after they cease half-time enrollment (6 credits) and enter repayment on Perkins Loans nine (9) months after they cease at least half-time enrollment. Students can review their federal loan history online using the National Student Loan Database System (NSLDS): http://www.nslds.ed.gov/nslds_SA/.

Federal Aid - Continued

Unusual Enrollment History

Effective with the 2013-2014 academic year, the U.S. Department of Education established new regulations to prevent fraud and abuse in the Federal Pell Grant Program by identifying students with unusual enrollment histories. Students that have received a Federal Grant at multiple institutions in the past three academic years are flagged as having unusual enrollment. Once flagged, the Financial Aid office must take action and review the prior academic history to determine federal financial aid eligibility for that student. Therefore, Pell-eligible students that transferred to Buffalo State from one or more institutions previously may become ineligible for aid if they withdraw from Buffalo State and do not earn any academic credit.

New York State Aid

Includes: TAP, SUNY Tuition Credit, Veteran's Awards, and various scholarships.

New York State (NYS) Financial Aid – Impacts to Current Semester

Students that withdraw from all their courses prior to the fifth week of the semester may be eligible to retain their NYS award for the current semester but at a reduced amount. Students that withdraw after the fifth week of the semester are typically eligible to retain their entire award. While students can typically keep their award, doing so reduces the number of payments they may receive in the future.

NYS Financial Aid – Impacts to Future Semester(s)

To maintain eligibility for the New York State TAP program and other NYS awards, students must maintain satisfactory academic progress. To be in good standing, a student is required to complete a specified number of credits the previous semester, have accrued a specified number of cumulative credits, and maintained a minimum cumulative grade point average. Students that withdraw from an entire semester will lose eligibility for New York State programs the following semester because they did not complete the minimum number of credits required in the prior semester. The entire NYS TAP policy is online at financialaid.buffalostate.edu/undergraduate-tapapts-policy. Below is the TAP chart used to certify most student's TAP award.

Before being certified for this payment	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th
Having Accrued this many TAP Points	0-5	6-11	12-17	18-23	24-29	30-35	36-41	42-47	48-53	54-59
Must have completed this many credits with a passing or failing grade in the prior semester	0	6	6	9	9	12	12	12	12	12
Minimum cumulative earned credits	0	6	15	27	39	51	66	81	96	111
With at least this cumulative grade point average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0

Example: Before a student may receive his/her 4th semester of TAP, he must have completed at least 9 credits in the prior semester (passed or failed but not withdrawn), earned a total of 27 credits, and have a cumulative GPA of 1.8.

For TAP questions, please contact the Student Accounts Office at (716) 878-4121 or stuacct@buffalostate.edu.