

Messiah College Graduate Refund Policy

Refunds for students who withdraw voluntarily or involuntarily are determined, with one exception*, according to the percentage of the semester/part of term completed when a student withdraws from a course. The following chart details the percentages of completion used to calculate the percentage of refunds and offers examples of the most common graduate course delivery models. If the delivery model of a graduate course is not listed below, the refund for such a course will be calculated using the percentage of the semester/part of term that is completed when a student notifies the Registrar's Office of the withdrawal.

**If a student withdraws from an intensive course by noon on the second day of the class, the student will be entitled to a 100% refund (provided the student's other financial obligations to Messiah College have been met in full). If a student withdraws from an intensive course at any time after noon on the second day of class, the student will not be entitled to receive a refund.*

Refund Examples

Percent Refund	Approximate Percentage of Course Completed	6 Week Course	8 Week Course	14 Week Course	17 Week Course
100%	Up to 7%	Day 1-3	Day 1-4	Day 1-7	Day 1-8
75%	13%	Day 4-5	Day 5-8	Day 8-13	Day 9-15
60%	20%	Day 6-8	Day 9-11	Day 14-20	Day 16-24
50%	27%	Day 9-11	Day 12-15	Day 21-26	Day 25-32
25%	33%	Day 12-14	Day 16-19	Day 27-32	Day 33-39
0%	Over 33%	After Day 14	After Day 19	After Day 32	After Day 39

The procedure for a refund is as follows:

1. A drop occurs prior to the start of the term in which a student is registered for the class. A withdrawal occurs once the term begins. All requests for drops or withdrawals must be emailed to the Registrar's Office. The date of the email determines the refund date and amount. Notifying an instructor does not constitute an official request to drop or withdraw from a course.
2. In addition to the percentage of tuition refund, a withdrawal from class results in the assessment of a fee, which is added to the student's account. Any approved exception for a late withdrawal date may result in a late fee.
3. Courses withdrawn on or after the first day of class and through the completion of two-thirds of the class will be indicated with a W (withdraw) on the student's transcript. This withdrawal grade is not calculated in the grade point average. After two-thirds of the course is completed, students are not permitted to withdraw from the course except in cases documented by his/her physician or employer.

4. For any course that is one week in length or less the student has until noon of the second day of class to withdraw from the course with a full refund. After noon of the second day, the tuition is non-refundable except for the reasons of 1) illness documented by a physician or 2) employment reasons as documented by an employer, or 3) death of an immediate family member.
5. Lab, music, private music lesson, art studio and all other course-related fees, as applicable, will not be refunded after completion of 6.7% of the semester.
6. Refunds and adjusted bills will be sent to the student's home address following withdrawal.
7. In accordance with federal regulations, when federal financial aid refunds are involved, the amounts are allocated in the following order: Unsubsidized Federal Direct Loans, Subsidized Federal Direct Loans, Federal Perkins Loans, Federal Direct PLUS Loans, Federal Pell Grants, other Title IV aid programs.
8. The term "Title IV Funds" refers to the Federal financial aid programs authorized under the Higher Education Act of 1956 (as amended) and includes the following programs: unsubsidized FFEL loans, subsidized FFEL loans, unsubsidized Federal Direct Stafford Loans, subsidized Federal Direct Stafford Loans, Federal Perkins loans, FFEL PLUS loans, Federal Direct PLUS loans, Federal Pell Grants, Federal SEOG.
9. Institutional and student responsibilities in regard to the return of the Title IV funds:
 - a. Messiah College's responsibilities
 - i. Providing each student with the information given in the policy
 - ii. Identifying students who are affected by the policy and completing the Return of Title IV Funds calculation for those student
 - iii. Returning any Title IV funds that are due the Title IV programs
 - b. Student's responsibilities
 - i. Returning to the Title IV programs any funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of the Title IV Funds calculation
10. Other financial aid will be refunded in proportion to and along the same schedule as tuition.
11. Credit balances greater than \$1.00 are automatically refunded to the student upon the student's graduation or separation from the College. Balances less than \$1.00 are donated to a Messiah College scholarship fund.

This policy has been instituted to establish an official withdrawal date, provide a fair and equitable policy for determining refunds for withdrawing students, provide student counseling regarding withdrawal implications, and provide a waiting period at no expense to the student.

Maryland Resident Refund Policy

Maryland residents have a unique refund policy. If a Maryland resident withdraws or is terminated after completing only a portion of a course or term the following refund applies and supersedes the standard Messiah College Graduate refund policy.

Proportion of total course, program, or term completed as of the date of withdrawal or termination	Tuition Refund
Less than 10%	90% Refund
10% up to but not including 20%	80% Refund
20% up to but not including 30%	60% Refund
30% up to but not including 40%	40% Refund
40% up to but not including 60%	20% Refund
More than 60%	No Refund

All refunds to Maryland residents shall be based on the date of withdrawal or termination and will be paid within 60 days from the date of withdrawal or termination.