

THINKING OF WITHDRAWING? READ THIS FIRST!



1st

Before You Withdraw:

- Talk to an academic advisor or financial aid counselor
- Consider how a withdrawal may impact your financial aid eligibility
- Review the deadline dates for withdrawal and refunds

2nd

Key Takeaways

Withdrawal Deadlines Matter!

- Withdrawing before 60% of the term is completed may require you to repay part of your financial aid.
- Check withdrawal deadlines to avoid financial penalties.

Modular Courses Have Special Rules

- If you are enrolled in courses that do not span the full term, you are considered modularly enrolled.
- You must successfully complete at least one modular course or remain enrolled to avoid full withdrawal status.
- A “**W/ WF/ WR/ F OR I**” grade counts as a withdrawal and may impact your aid.

Return of Title IV (R2T4) Policy

- If you withdraw from all courses, SPC will calculate how much aid you earned vs. how much must be returned.
- If you attended less than 60% of the term, you might have to repay unearned financial aid.

No Show & Active Participation Policy

- If you do not attend during the first week, you will be dropped without financial liability.
- Students not actively participating may be withdrawn by instructors.
- No Show students are ineligible for financial aid for those courses.

3rd

What Happens to Your Financial Aid?

Scenario	Impact on Financial Aid
Withdrawing before 60% of term	May owe unearned aid repayment
Withdrawing from a modular course	May trigger R2T4 calculation if no successful completion
Receiving a W,WF,WR,F or I grade	Can be considered a withdrawal for aid purposes
Actively participating in course pass 60% of term	Keep 100% of your aid

4th

Steps to Withdraw

1. Log in to MySPC to start the withdrawal process.
2. Meet with an Academic Advisor to discuss how withdrawal affects your degree plan.
3. Speak with a Financial Aid Counselor to understand the financial impact.
4. Check withdrawal deadlines to avoid unnecessary financial penalties.
5. Complete Student Loan Exit Counseling, if applicable.

Need More Help?

- Visit the [Withdrawal](#) page for more detailed information about the consequences of withdrawing.
- To schedule an appointment with an academic or financial aid counselor visit the [Career & Academic Advising](#) or [ASKFAS](#) page.
- For general financial aid questions you can email askfas@spcollege.edu, call 727-791-2485, or chat with our built in chatbot assistant **PETE**