

Withdraw from AState

Learn how withdrawing from Arkansas State University can affect your financial aid

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Financial Aid and Withdrawing from AState

Return to Title IV Funds Policy

Federal Regulations mandate that students who receive federal financial aid, which may include Pell Grant, Supplemental Grant, ACG, Smart Grants, Subsidized Stafford loans, Unsubsidized Stafford Loans, Parent Plus Loans and Grad Plus Loans and withdraw from the university during the first 59% of the semester should be aware that a portion of these funds may have to be repaid. A student who remains enrolled and in attendance beyond the 60% point is considered to have earned all of their financial aid for the semester.

If the amount of aid disbursed to the student is greater than the amount the student earned, unearned funds must be returned to the federal programs. If the amount of aid disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, the student will receive a post-withdrawal disbursement of earned aid.

A-State will determine the withdrawal date based on the date the Registrar's Office receives information that the student plans to withdraw. Students may withdraw from A-State by "Self Service Student" at any time during the scheduled registration periods. Students have until Sunday after the first week of classes in a regular semester or until Friday the first week of classes in a five week summer session term to withdraw. After this period has passed, students must obtain a withdrawal form in the Advisement Services Office located in Wilson Center. Students receiving financial aid must obtain an approval signature from the Financial Aid Office to complete the process.

When a student ceases to attend classes but does not complete the official withdrawal process they are considered to have unofficially withdrawn. In the case of an unofficial withdrawal, the mid-point of the semester will be used for the calculation of a Title IV refund unless otherwise documented.

A-State will return all unearned funds for which it is responsible within 45 days from the date the student is determined to have withdrawn. After the return of funds to Title IV financial aid is adjusted per the calculation, a balance may be owed on institutional charges. The Student Accounts Office will notify the student of any balances owed to A-State and it will be the student's responsibility to pay any balance owed.

The order the funds must be returned to Title IV programs is as follows:

1. Unsubsidized Direct Loan Funds
2. Subsidized Direct Loan Funds

3. Direct Loan Grad PLUS
4. Direct Loan PLUS Parent
5. Pell Grants
6. FSEOG
7. TEACH Grant

Repaying Borrowed Funds

The Financial Aid Office uses the Federal Student Aid R2T4 Calculator to calculate the amount of money that you owe back if you withdraw.

If you have questions or need additional information please contact your Financial Aid Counselor.

2025- 2026 Aid Earned vs Aid Unearned Dates

Estimating What You Will Have to Repay

The chart below shows an estimate of how much federal financial aid you may be required to return based on the date you withdraw from the university. Please review this carefully if you are thinking about withdrawing, as it may impact your financial responsibility.

If the university closes for five or more consecutive days due to inclement weather, withdrawal dates and the related percentages will be adjusted accordingly. These dates and percentages are tentative and subject to change.

****For On-Campus students only
(includes Inclement Weather dates)**

Fall 2026 – Full Term (One Break)

Payment Period Length

- **Term dates:** August 20 - December 12, 2025 = 115 days
- **Break excluded:** November 22 - November 30 = 9 days

Total Fall Term Calendar days = 106 days

- Each day: $\approx$ **0.94% earned aid** ($100 \div 106$)
- **60% of 106 days $\approx$ Day 64 $\rightarrow$ October 22, 2025**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after October 22, 2025 = no return required**

Date-Based Percentage Breakdown (R2T4)

Date Range	% Earned	% Unearned (Owed Back)
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Aug 20 – Aug 26	1% – 7%	99% – 93%
Aug 27 – Sep 2	8% – 13%	92% – 87%
Sep 3 – Sep 9	14% – 20%	86% – 80%
Sep 10 – Sep 16	21% – 26%	79% – 74%
Sep 17 – Sep 23	27% – 33%	73% – 67%
Sep 24 – Sep 30	34% – 40%	66% – 60%
Oct 1 – Oct 7	41% – 46%	59% – 54%
Oct 8 – Oct 14	47% – 53%	53% – 47%
Oct 15 – Oct 21	54% – 60%	46% – 40%
Oct 22 – Dec 12	60%+	0% owed
☐ Break (not counted)	Nov 22 – Nov 30	—

Fall I Term Only

Payment Period Length

- **Term dates:** August 20 – October 3, 2025
- **Breaks:** None

Total Fall Term Calendar days = 45 days

- Each day: $\approx 2.2222\%$ **earned aid** ($100 \div 45$)
- **60% of 45 days $\approx$ Day 27 $\rightarrow$ September 15, 2025**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after September 15, 2025 = no return required**

Date-Based Percentage Breakdown (Fall I R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Aug 20 – Aug 24	1% – 11%	99% – 89%
Aug 25 – Aug 31	12% – 27%	88% – 73%
Sep 1 – Sep 7	28% – 44%	72% – 56%

Date Range	% Earned	% Unearned (Owed Back)
Sep 8 - Sep 14	45% - 60%	55% - 40%
Sep 15 - Oct 3	60%+	0% owed

Fall II Term Only

Payment Period Length

- **Term dates:** October 13 - December 12, 2025 = 61 days
- **Break excluded:** November 22 - November 30 = 9 days

Total Fall Term Calendar days = 52 days

- Each day: $\approx 1.92\%$ earned aid ($100 \div 52$)
- **60% of 52 days $\approx$ Day 32 $\rightarrow$ November 13, 2025**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after November 13, 2025 = no return required**

Date-Based Percentage Breakdown (Fall II R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Oct 13 - Oct 18	1% - 11%	99% - 89%
Oct 19 - Oct 25	12% - 23%	88% - 77%
Oct 26 - Nov 1	24% - 35%	76% - 65%
Nov 2 - Nov 8	36% - 48%	64% - 52%
Nov 9 - Nov 13	49% - 60%	51% - 40%
Nov 13 (60% point)	60%	40%
Nov 14 - Dec 12	60%+	0% owed

Spring 2026 – Full Term (One Break)

Payment Period Length

- **Term dates:** January 12 - May 8, 2026 = 117 days
- **Break excluded:** March 21 - March 29 = 9 days

Total Spring Term Calendar days = 108 days

- Each day $\approx$ **0.93% earned aid** ($100 \div 108$)
- **60% point $\approx$ Day 65 $\rightarrow$ March 26, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after March 26, 2026 = no return required**

Date-Based Percentage Breakdown (R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Jan 12 - Jan 18	1% - 6%	99% - 94%
Jan 19 - Jan 25	7% - 12%	93% - 88%
Jan 26 - Feb 1	13% - 19%	87% - 81%
Feb 2 - Feb 8	20% - 25%	80% - 75%
Feb 9 - Feb 15	26% - 32%	74% - 68%
Feb 16 - Feb 22	33% - 38%	67% - 62%
Feb 23 - Mar 1	39% - 45%	61% - 55%
Mar 2 - Mar 8	46% - 51%	54% - 49%
Mar 9 - Mar 15	52% - 58%	48% - 42%
Mar 16 - Mar 20	59% - 60%	41% - 40%
☐ Break (not counted)	Mar 21 - Mar 29	—
Mar 30 - May 8	60%+	0% owed

Spring 2026 – Full Term (Two Breaks)

Payment Period Length

- **Term dates:** January 12 - May 8, 2026 = 117 days
- **Break excluded:** January 24 - February 1 = 9 days
- **Break excluded:** March 21 - March 29 = 9 days

Total Spring Term Calendar days = 99 days

- Each day = $\sim$ **1.01% earned aid** ($100 \div 99$)
- **60% point $\approx$ Day 60 $\rightarrow$ March 30, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after March 30, 2026 = no return required**

Date-Based Percentage Breakdown (R2T4)

Date Range	Aid% Earned	Aid% Unearned (Owed Back)
Jan 12 - Jan 16	1% - 5%	99% - 95%
Jan 17 - Jan 23	6% - 12%	94% - 88%
Jan 24 - Feb 1	☐ Break (not counted)	—
Feb 2 - Feb 8	13% - 19%	87% - 81%
Feb 9 - Feb 15	20% - 26%	80% - 74%
Feb 16 - Feb 22	27% - 33%	73% - 67%
Feb 23 - Feb 28	34% - 39%	66% - 61%
Mar 1 - Mar 7	40% - 46%	60% - 54%
Mar 8 - Mar 14	47% - 53%	53% - 47%
Mar 15 - Mar 20	54% - 59%	46% - 41%
Mar 21 - Mar 29	☐ Break (not counted)	—
Mar 30	60%	0% owed
Mar 31 - May 8	60%+	0% owed

Spring I Term Only (One Break)

Payment Period Length

- **Term dates:** January 12 - February 27, 2026 = 47 days
- **Break excluded (Inclement Weather):** January 24 - February 1 = 9 days

Total Spring Term Calendar days = 38 days

- Each day = ~**2.6316% earned aid** (100 ÷ 38)
- **60% point ≈ Day 23 → February 7, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after February 7, 2026 = no return required**

Date-Based Percentage Breakdown (Spring I R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Jan 12 - Jan 16	1% - 13%	99% - 87%
Jan 17 - Jan 23	14% - 32%	86% - 68%

Date Range	% Earned	% Unearned (Owed Back)
Jan 24 - Feb 1	Excluded Break	—
Feb 2 - Feb 5	33% - 45%	67% - 55%
Feb 6 - Feb 7	46% - 60%	54% - 40%
Feb 7 (60% point)	60%	40%
Feb 8 - Feb 27	60%+	0% owed

Spring II Term Only (One Break)

Payment Period Length

- **Term dates:** March 9 - May 8, 2026 = 61 days
- **Break excluded:** March 21 - March 29 = 9 days

Total Spring Term Calendar days = 52 days

- Each day = ~1.9231% earned aid (100 ÷ 52)
- **60% point ≈ Day 32 → April 9, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after April 9, 2026 = no return required**

Date-Based Percentage Breakdown (Spring II R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Mar 9 - Mar 13	1% - 9%	99% - 91%
Mar 14 - Mar 20	10% - 23%	90% - 77%
Mar 21 - Mar 29	Excluded Break (Spring Break)	—
Mar 30 - Apr 2	24% - 32%	76% - 68%
Apr 3 - Apr 6	33% - 41%	67% - 59%
Apr 7 - Apr 8	42% - 58%	58% - 42%
Apr 9 (60% point)	60%	40%
Apr 10 - May 8	60%+	0% owed

Summer 2026 – Full Term

Payment Period Length

- **Term dates:** May 26 – August 3, 2026
- **Breaks:** None

Total Summer Term Calendar days = 70 days

- Each day = ~**1.43% per day** ($100 \div 70$)
- **60% point $\approx$ Day 42 $\rightarrow$ July 06, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after July 06, 2026 = no return required**

Date-Based Percentage Breakdown (R2T4)

Date Range	% Earned	% Unearned (Owed Back)
May 26 – May 31	1% – 9%	99% – 91%
Jun 1 – Jun 7	10% – 19%	90% – 81%
Jun 8 – Jun 14	20% – 29%	80% – 71%
Jun 15 – Jun 21	30% – 39%	70% – 61%
Jun 22 – Jun 28	40% – 49%	60% – 51%
Jun 29 – Jul 5	50% – 59%	50% – 41%
Jul 6 – Aug 3	60%+	0% owed

Summer I Term ONLY

Payment Period Length

- **Term dates:** May 26 – June 25, 2026
- **Breaks:** None

Total Summer I Term Calendar days = 31 days

- Each day = ~**3.2258% per day** ($100 \div 31$)
- **60% point $\approx$ Day 18.6 $\rightarrow$ June 13, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after June 13, 2026 = no return required**

Date-Based Percentage Breakdown (Summer I R2T4)

Date Range	% Earned	% Unearned (Owed Back)
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May 26 – May 31	1% – 19%	99% – 81%
June 1 – June 5	20% – 35%	80% – 65%
June 6 – June 10	36% – 51%	64% – 49%
June 11 – June 13	52% – 60%	48% – 40%
June 14 – June 25	60%+	0% owed

Summer II Term ONLY

Payment Period Length

- **Term dates:** June 29 – July 31, 2026
- **Breaks:** None

Total Summer II Term Calendar days = 33 days

- Each day = ~**3.0303% per day** ($100 \div 33$)
- **60% point $\approx$ Day 19.8 $\rightarrow$ July 18, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after July 18, 2026 = no return required**

Date-Based Percentage Breakdown (Summer II R2T4)

Date Range	% Earned	% Unearned (Owed Back)
June 29 – July 3	1% – 15%	99% – 85%
July 4 – July 8	16% – 30%	84% – 70%
July 9 – July 13	31% – 45%	69% – 55%
July 14 – July 18	46% – 60%	54% – 40%
July 19 – July 31	60%+	0% owed

****For Global (AState Online) students only**

Fall 2026 – Full Term

Payment Period Length

- **Term dates:** August 20 – December 4, 2025 = 107 days
- **Break excluded:** November 22 – November 30 = 9 days

Total Fall Term Calendar days = 98 days

- Each day = ~**1.02% per day** ($100 \div 98$)
- **60% point $\approx$ Day 59 $\rightarrow$ October 17, 2025**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after October 17, 2025 = no return required**

Date-Based Percentage Breakdown (R2T4)

Date Range	% Earned	% Unearned
Aug 20 – Aug 31	1% – 12%	99% – 88%
Sep 1 – Sep 14	13% – 27%	87% – 73%
Sep 15 – Sep 28	28% – 42%	72% – 58%
Sep 29 – Oct 12	43% – 57%	57% – 43%
Oct 13 – Oct 17	58% – 60%	42% – 40%
Oct 18 – Dec 4	60%+	0% owed

Fall I Term Only

Payment Period Length

- **Term dates:** August 20 – October 3, 2025
- **Breaks:** None

Total Fall I Term Calendar days = 45 days

- Each day = ~**2.22% per day** ($100 \div 45$)
- **60% point $\approx$ Day 27 $\rightarrow$ September 15, 2025**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after September 15, 2025 = no return required**

Date-Based Percentage Breakdown (Fall I R2T4)

Date Range	% Earned	% Unearned
Aug 20 - Aug 24	1% - 11%	99% - 89%
Aug 25 - Aug 31	12% - 27%	88% - 73%
Sep 1 - Sep 7	28% - 44%	72% - 56%
Sep 8 - Sep 14	45% - 60%	55% - 40%
Sep 15 - Oct 3	60%+	0% owed

Fall II Term Only

Payment Period Length

- **Term dates:** October 13 - December 4, 2025 = 53 days
- **Break excluded:** November 22 - November 30 = 9 days

Total Fall II Term Calendar days = 44 days

- Each day = ~**2.27% per day** (100 ÷ 44)
- **60% point ≈ Day 27 → November 8, 2025**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after November 8, 2025 = no return required**

Date-Based Percentage Breakdown (Fall II R2T4)

Date Range	% Earned	% Unearned
Oct 13 - Oct 18	1% - 14%	99% - 86%
Oct 19 - Oct 25	15% - 30%	85% - 70%
Oct 26 - Nov 1	31% - 46%	69% - 54%
Nov 2 - Nov 8	47% - 60%	53% - 40%
Nov 9 - Dec 4	60%+	0% owed

Spring 2026 - Full Term

Payment Period Length

- **Term dates:** January 12 – May 1, 2026 = 110 days
- **Break excluded:** March 21 – March 29, 2026 = 9 days

Total Fall II Term Calendar days = 101 days

- Each day = **~0.99% per day** ($100 \div 101$)
- **60% point $\approx$ Day 61 $\rightarrow$ March 31, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after March 31, 2026 = no return required**

Date-Based Percentage Breakdown (R2T4)

Date Range	% Earned	% Unearned
Jan 12 – Jan 23	1% – 12%	99% – 88%
Jan 24 – Feb 1	13% – 21%	87% – 79%
Feb 2 – Feb 15	22% – 36%	78% – 64%
Feb 16 – Feb 27	37% – 48%	63% – 52%
Feb 28 – Mar 8	49% – 58%	51% – 42%
Mar 9 – Mar 20	59% – 69%	41% – 31%
Mar 21 – Mar 29	Excluded Break	
Mar 30 – Mar 31	~60%	
Apr 1 – May 1	60%+	0% owed

Spring I Term Only

Payment Period Length

- **Term dates:** January 12 – February 27, 2026
- **Breaks:** None

Total Spring I Term Calendar days = 47 days

- Each day = **~2.13% per day** ($100 \div 47$)
- **60% point $\approx$ Day 29 $\rightarrow$ February 9, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after February 9, 2026 = no return required**

Date-Based Percentage Breakdown (Spring I R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Jan 12 – Jan 16	1% – 11%	99% – 89%
Jan 17 – Jan 23	12% – 26%	88% – 74%
Jan 24 – Jan 30	27% – 41%	73% – 59%
Jan 31 – Feb 6	42% – 56%	58% – 44%
Feb 7 – Feb 9	57% – 60%	43% – 40%
Feb 9 (60% point)	60%	40%
Feb 10 – Feb 27	60%+	0% owed

Spring II Term Only

Payment Period Length

- **Term dates:** March 9 – May 1, 2026 = 54 days
- **Break excluded:** March 21 – March 29, 2026 = 9 days

Total Spring I Term Calendar days = 45 days

- Each day = ~**2.22% per day** (100 ÷ 45)
- **60% point ≈ Day 27 → April 4, 2026**
- Once a student reaches 60%, they earn **100% of their aid**.
☐ Any withdrawal **on or after April 4, 2026 = no return required**

Date-Based Percentage Breakdown (Spring II R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Mar 9 – Mar 13	1% – 11%	99% – 89%
Mar 14 – Mar 20	12% – 27%	88% – 73%
Mar 21 – Mar 29	Excluded (Spring Break)	—
Mar 30 – Apr 2	28% – 38%	72% – 62%
Apr 3 – Apr 4	39% – 60%	61% – 40%
Apr 4 (60% point)	60%	40%
Apr 5 – May 1	60%+	0% owed

2026- 2027 Aid Earned vs Aid Unearned Dates

Estimating What You Will Have to Repay

The chart below shows an estimate of how much federal financial aid you may be required to return based on the date you withdraw from the university. Please review this carefully if you are thinking about withdrawing, as it may impact your financial responsibility.

If the university closes for five or more consecutive days due to inclement weather, withdrawal dates and the related percentages will be adjusted accordingly. These dates and percentages are tentative and subject to change.

For On-Campus Students Only

Fall 2026 – Full Term

Payment Period Length

Term dates: August 19 - December 11, 2026 = 115 days
Break excluded: November 21 - November 29 = 9 days
Total Fall Term Calendar Days = 106 days

Each day: $\approx 0.94\%$ earned aid ($100 \div 106$)
60% of 106 days $\approx$ Day 64 $\rightarrow$ October 21, 2026
Once a student completes more than 60% of the payment period, they are considered to have earned 100% of their federal financial aid for the payment period.

Date-Based Percentage Breakdown (R2T4)

Date Range	% Earned	% Unearned (Owed Back)
Aug 19 - Aug 25	1% - 7%	99% - 93%
Aug 26 - Sep 1	8% - 13%	92% - 87%
Sep 2 - Sep 8	14% - 20%	86% - 80%
Sep 9 - Sep 15	21% - 26%	79% - 74%
Sep 16 - Sep 22	27% - 33%	73% - 67%

Date Range	% Earned	% Unearned (Owed Back)
Sep 23 - Sep 29	34% - 40%	66% - 60%
Sep 30 - Oct 6	41% - 46%	59% - 54%
Oct 7 - Oct 13	47% - 53%	53% - 47%
Oct 14 - Oct 20	54% - 59%	46% - 41%
Oct 21	60% point	Calculation required
Oct 22 - Dec 11	More than 60%	0%
Nov 21 - Nov 29	☐ Break (not counted)	—