

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