



Title: Tuition Refund Policy
Effective Date: July 1, 2025
Issuing Authority: Senior Vice President for Finance and Administration
Policy Contact: University Bursar, 478-301-1111

Purpose

Mercer University will maintain a fair and equitable refund policy in all programs and schools. Policy criteria are based upon federal mandates established by the Federal Return Policy which took effect on all Mercer campuses on August 15, 2000, replacing all existing refund policies throughout the University. This policy is subject to change if there are future changes to the Federal Return Policy or other federal, state, accrediting agency, or institutional policy with which it may conflict.

Scope

This policy applies to all students enrolled at Mercer University, whether or not Title IV awards are involved.

Exclusions

Tuition, fees, and any other educational charges will not be refunded if the operation of the University is suspended at any time as a result of an act of God, strike, riot, disruption, or for any reason beyond the control of the University.

Policy Statement

Any student who drops classes or resigns from the University prior to the first day of class or during the official drop/add period shall be entitled to a full refund of paid tuition.

A student who formally withdraws from ALL classes after the drop/add period may be entitled to a partial refund of paid tuition, if certain criteria are met, based on the withdrawal refund schedules.

Refunds will be calculated based on enrollment in either semester-based programs or session-based programs, as defined below:

- Semester-Based Programs: Class enrollment spans the entire semester. Classes typically run for 16 weeks.
- Session- (or module) Based Program: Enrolled in one or more courses that do not span the entire semester. Typically, there are two 8-week sessions within the semester.

A. Refund Eligibility

When officially withdrawing, the student may be eligible for a refund of payments depending upon the date of withdrawal. Refunds are only processed when a student withdraws from **all** courses for the current semester.

A student is not eligible for any refund if:

- The student fails to formally withdraw;
- The student is suspended;
- The student resigns when a disciplinary action or honor code violation is pending;
- The student withdraws from a class or classes but does not completely withdraw from the University; or
- *The student provides written confirmation of returning for a future session in the same semester.

When the University has assessed charges in error, a full refund of these charges will be made.

B. Withdrawal Refund Calculations

The federal government requires the Office of Financial Aid to calculate how much Title IV aid a student has earned. Federal regulations state that a student earns Title IV aid based on the period of time he/she remains enrolled for a particular term.

A student who has completed more than 60% of the enrollment period is considered to have earned 100% of the Title IV aid awarded; no return of Title IV aid is required.

$$\frac{\text{\# of Days Enrolled}}{\text{Total \# of Days in the Payment Period}} = \text{\% of Title IV Aid Earned by the Student}$$

Per federal regulations, any federal funds not earned by the student must be returned to the Title IV program in the following order:

- Unsubsidized Federal Direct Stafford Loan
- Subsidized Federal Direct Stafford Loan
- Federal Direct Plus Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Other Title IV Aid Programs

Non-Title IV financial aid funds will be returned in the following order:

- Mercer institutionally-funded loans
- Mercer endowment-funded loans

- Mercer institutionally-funded grants/scholarships
- Mercer endowment-funded grants/scholarships
- Other loans
- State loans
- State grants/scholarships
- Other scholarships
- Student/parent payments

Refund calculation examples are provided in the [Mercer University Catalog](#).

C. Refund of Non-Tuition Charges

1. If a student withdraws before the first day of classes for the term, housing and/or meals will be charged based on usage up until that point in time.
2. If a student withdraws prior to the beginning of the semester or during the official drop/add period, lab fees, facility/technology fees, book and material fees, and insurance premiums will be reversed.
3. If a student withdraws after the end of the official drop/add period, housing and meal plan refunds will be calculated by Residence Life and Auxiliary Services respectively, based on usage.
4. Pre-enrollment deposits and dormitory or housing deposits are non-refundable.
5. Insurance Premiums are non-refundable after the waiver deadline.
6. Additional charges for housing and meals will be assessed on a prorated basis from the date of withdrawal until the student vacates the room and returns his/her key and keycard.
7. Additional Book and Material Fees may be assessed for items not returned by the deadline if participating in the Bear Book Bundle Program. Once all calculations are completed, the Bursar Office will invoice the student for any outstanding balance.

D. Refundable Credit Balances

Refundable credit balances are processed on a regular basis by the Office of the Bursar. Refunds are issued to the student through their Student Choice Refund Method according to the following schedule.

- First, via Credit Card. If a payment of a balance or deposit was made via credit card, and there is a subsequent credit on the student account, a refund will be processed by reversing the charge to the originating credit card used, up to the maximum payment received by credit card.
- Second, via Student Choice Refund Method. Any excess credit beyond the credit card's maximum payment will be refunded according to the student's preferred method.

Students can select their preferred refund method via their MyMercer student portal. Student Choice Refunds are issued either by Direct Deposit or Paper check. Paper checks serve as the default refund method and are sent to the address listed on the student's master file. It is the responsibility of each student to ensure their address is current to prevent delays in receiving a refund check.

If a credit balance is created by a Parent PLUS Loan, the refund will be mailed via a paper check to the borrower of the loan.

E. International Refunds

International students are permitted to transfer funds up to the value of one academic year's tuition and fees for their respective program. Any surplus amounts received beyond the billed tuition and fees will be returned to the original funding source by Mercer University upon the student's graduation or withdrawal from the institution. Any banking fees incurred during the return process will be deducted from the surplus funds before their return.

The University does not offer banking services and will not issue excess international payments to the student as a stipend for expenses outside of the tuition bill. If a student requires additional funds for their educational expenses, the University encourages individuals to wire those funds directly into the students U.S. Bank Account.

F. Uncashed Check Policy

If a school attempts to disburse the credit balance from federal funds by check and the check is not cashed, the Bursar's Office will return the funds to the Department of Education no later than 240 days after the date the check was issued. If a Direct Deposit of federal funds is rejected or a check returned to the school, the Bursar's Office may make another attempt to disburse the funds or the funds must be returned no later than 45 days after the rejection date. Any refunds that are rejected or returned and are generated by non-federal funds will be reattempted for five (5) years. After this timeframe, refunds will be escheated to the State.

G. Refund Appeals

The Retroactive Enrollment and Refund Appeal Committee was established to consider refund and/or retroactive withdrawal appeals from students who believe their extraordinary circumstances entitle them to additional consideration outside the University's Tuition Refund Policy. Student appeals must be submitted through their MyMercer Portal by the beginning of the semester following the one in dispute. The committee meets each semester and responds in writing. This is the student's final venue of appeal.

H. Bear Card Transfers

Students may transfer excess financial aid funds, or out-of-pocket payments, to their Mercer University Bear Card, for use in the bookstore, vending machines, as well as

other on- and off-campus locations.* In order to have excess financial aid transferred to your BearCard, a completed BearCard transfer request form must be submitted to the Bursar's Office prior to the disbursement of your financial aid. Requests for BearCard transfers must be submitted through the student MyMercer Portal.

Approved BearCard request forms will be processed no later than one week prior to the first day of class each semester. When excess financial aid credits are used, the amount of the BearCard transfer cannot exceed the amount of the credit on a student's account, or \$600 per term, without supporting documentation to show why additional funds are necessary. There is no dollar limit on BearCard transfers for out-of-pocket payments.

All funds transferred to the BearCard are non-refundable except upon graduation or withdrawal from Mercer University. BearCard funds cannot be withdrawn through a bank ATM. In the event a student loses financial aid eligibility, the student will be liable for all balances due to the University and excess BearCard funds may be rescinded and reapplied to your student account.

I. General Information

All Mercer students are required to have a valid student identification card. A validated I.D. is required for check cashing, dining hall, and library privileges.

The University assumes no responsibility for damages or loss of personal property due to fire, theft, or other causes.

Additional Resources

1. Official Withdrawals

a. To officially withdraw from the semester, a student must drop or withdraw from all courses for the term.

b. Students contemplating dropping or withdrawing from courses are urged to first consult their student financial aid counselor for information regarding the impact of this action on their financial aid award.

c. To officially withdraw, the student must submit the online withdrawal form in their MyMercer student portal, upon submission the completed form will be submitted to the Registrar's Office for finalization. The completed form must be submitted by the Registrar's Office before withdrawal can be finalized.

d. Refund calculations will be based upon the date the student officially notifies the Registrar's Office in writing via the online form or in person of his/her intent to withdraw.

- e. Per federal regulations, a calculation for the return of federal funds will be completed within 30 days of the student “officially withdrawing.”
- f. Any balance or overpayment created due to financial aid disbursements being returned to their original source of funding per the withdrawal calculation will become immediately due and payable, by the student, to the University and in some cases to the U.S. Department of Education.
- g. Once all calculations are completed, the Bursar Office will invoice the student for any outstanding balance.
- h. *Session-Based students who officially withdraw from Session I and are also enrolled in Session II must provide written notification they plan to attend Session II classes. Without this written documentation, the student will be dropped from the Session II classes and a Term Withdrawal Calculation will be completed.
- i. *Session-Based students who drop Session II courses while still attending Session I are not considered withdrawals. Students who drop/withdrawal session II courses after successfully completing at least 49% of the semester or successfully completing courses equal to half-time enrollment are not considered withdrawals. Successful completion is defined as earning credit with a passing grade (D or higher). If the student is Pell eligible or receiving the Georgia Tuition Equalization Grant, a downward enrollment calculation is necessary for any course in which the student didn’t begin attendance.

2. Unofficial Withdrawals

- a. Non-attendance or ceasing to attend a course(s) does not constitute an official schedule change, course withdrawal, or term withdrawal.
- b. Failure to “officially withdraw” will result in academic penalties and may affect the student’s Satisfactory Progress rating.
- c. Students failing to officially withdraw will be held financially accountable for tuition, fees, and stipends issued to them for the term.
- d. If a student ceases attendance without notifying the University, a Federal statutory provision allows the University to use the midpoint of the payment period as the withdrawal date for calculating the return of financial aid funds. Otherwise, the University may use the student’s last verifiable day of an academically related activity.
- e. Per federal regulations, a withdrawal date will be determined within 30 calendar days from the end of the semester for those students who ceased attendance without “officially withdrawing” from the University and those students who are determined not

to have earned any credit for the semester.

f. Any balance or overpayment created due to financial aid disbursements being returned to their original source of funding per the withdrawal calculation will then become immediately due and payable, by the student, to the University and in some cases to the U.S. Department of Education.

g. Once all calculations are completed, the Bursar Office will invoice the student for any outstanding balance.

*Special requirements for session-based program refunds will be notated throughout this policy by an asterisk.

History

Revised July 1, 2023

Revised July 1, 2025