It is important to consider the implications your withdrawal may have on the different aspects of your life as a student. The checklist below lists some key issues that should be taken into consideration prior to your formal withdrawal. We recommend that you review each of these items with a financial aid counselor so that you understand the financial implications of withdrawal.

1) Financial Aid:

Call the Office of Financial Aid at DePaul Central, or meet with a financial aid counselor in person to discuss the following:

- **Your eligibility for federal or state financial aid:**
  If you are considering withdrawing from all courses, be sure to discuss the federal Title IV refund policy and its implications for your current-term financial aid.

- **Your current and future eligibility for financial aid:**
  All financial aid programs have lifetime limits. Be sure you understand these limits before you withdraw. Beginning in July 2013, first-time Federal Direct Student Loan borrowers who do not complete their academic programs in a timely manner may risk future interest subsidies for the duration of the repayment period.

- **Enrollment changes from full-time to part-time status:**
  Changes in enrollment can affect the amount of your financial aid eligibility, and may affect your eligibility for any enrollment-dependent benefits – such as prior-loan deferment, or certain types of insurance.

- **Satisfactory academic progress (SAP) regulations:**
  Federal regulations require that students make steady progress toward a degree to remain eligible for financial aid. You may review the financial aid [Satisfactory Academic Progress Policy](#) in the Maintaining Eligibility Section of our website.

- **Student loan deferment:**
  If you have borrowed federal student loans, your withdrawal will have implications, which may include your grace period beginning to run or even the beginning of repayment on prior loans. Please contact your federal loan servicer for information about how withdrawal will affect your loan repayment. If you don’t know who your federal loan servicer is, please call the Office of Financial Aid at DePaul Central at (312) 362-8610, and ask a financial aid counselor for help in finding your loan servicer contact information.

- **Increased educational expense:**
  Also remember that your educational costs will increase when you withdraw -- as a result increased time to degree completion, the expense of unearned coursework, increased educational debt, and the potential loss of long-term student aid eligibility. If you need to withdraw, be sure you work with financial aid and academic counselors to find strategies to minimize this cost.

Please contact the Office of Financial Aid at (312) 362-8610 or stop by DePaul Central at either campus to talk with a financial aid counselor.
2) Student Accounts:

☑ Check with Student Accounts to review any outstanding balance you may have.
☑ If you participate in a payment plan, make sure you understand the implications of withdrawal.
☑ Remember that outstanding balances must be repaid prior to your re-registration.

*Please contact Student Accounts at (312) 362-6628 if you have questions about your account.*

3) Housing: If you are living in a university residence hall, your housing eligibility could be affected by withdrawal.

Contact Housing Services to discuss:

☑ The implications for your housing obligation if you withdraw or drop to part-time.
☑ Any cancellation requirements or financial responsibility you may have for your housing contract if you withdraw.

*Please contact Housing Services at (773) 325-7196 before deciding to withdraw.*

4) Advising and Degree Completion:

☑ You should discuss your anticipated withdrawal and your return plans with your academic advisor.
☑ If you are going to leave for longer than a year, you should discuss readmission procedures.

*Contact your academic advisor. If you are uncertain who this is, contact your college office or Student Records for assistance.*

5) Health Insurance:

Be sure you review these questions before withdrawing:

☑ Are you covered under your parent’s health insurance?
☑ Do you have to remain enrolled as a full-time student to be eligible to receive health insurance?

*Discuss this with your parents or your provider before deciding to withdraw.*

6) Important sources of assistance:

☑ [The Dean of Students Office](#) is an invaluable support in times of difficulty. (773) 325-7290
☑ [University Counseling Services](#) is always available to help. Loop Campus: (312) 362-6923; Lincoln Park Campus: (773) 325-7779
☑ [University Ministry](#) can be of assistance in times of difficulty. (773) 325-7902
☑ [Center for Students with Disabilities](#) may assist with accommodations and other services. (773) 325-1677