

# Course Withdrawals and Your VA Education Benefits

Understanding Mitigating Circumstances and the 6-Credit Hour  
Exclusion

# Disclaimer

The following presentation was created by the Oregon State University Veterans & Military Certifying Team. We are neither employees nor affiliates of the Veterans Administration (VA).

The purpose of this presentation is to provide a broad overview of how course withdrawals may impact your VA education benefits. The VA always makes the final assessment of benefit overpayments after we report course withdrawals.

We encourage you to reach out to us with questions or concerns about your specific situation.

# Non-Punitive Grades

- A non-punitive grade is a grade that doesn't count as earned credit and that isn't considered in progress standards for graduation. If you withdraw from a course and receive a W, this is considered a non-punitive grade by the VA.
- The VA cannot pay benefits for a course in which you receive a non-punitive grade. If benefits have been paid for the course, then the VA will require repayment of those benefits.
  - OSU returns overpaid tuition to the VA and then the student is responsible to repay the tuition to OSU
  - The student repays overpaid housing allowance and book stipend benefits to the VA

# Differences Between Course Drops and Withdrawals

## Drop

- \*The drop period is generally the first full week of the term per the [academic calendar](#)
- 100% of the tuition charges are reversed
- No record of the course on your academic transcript
- Dropping classes during this period generally does not result in overpayments of tuition; however, overpayments of housing allowances and the book stipend may be assessed by the VA

## Withdrawal

- Second full week of the term and later
  - \*Weeks 2-4 – 50% tuition refund period
  - \*Weeks 5-11 – no tuition refund
- You receive a W (withdrawal) on your academic transcript
- Withdrawing from classes after the drop period **will** result in overpayments or prorated payments of tuition, housing allowance, and book stipend benefits.

\*Add/drop deadlines and tuition refund periods will differ for short-term classes such as 5-week classes and many summer sessions

# Mitigating Circumstances

- The VA considers if you experience [circumstances beyond your control](#) (mitigating circumstances) during the enrollment period that require you to withdraw from courses.
- Provide supporting documentation to the VA & Military Certifying Team, if possible
- If documentation is not available right away, you may retroactively provide it directly to the VA via [Ask VA](#).



## Mitigating Circumstances, cont.

If mitigating circumstances are reported, then the VA **may pay benefits up until the date of the withdrawal**. This means that you do not have to repay benefits received prior to the date that you withdrew - you will only be responsible to repay benefits received after the date of the withdrawal.

This means that debts incurred with either OSU or the VA, or both, from course withdrawals are not forgiven or waived, but reduced.

# 6-credit hour exclusion

For your first withdrawal, the VA will automatically apply mitigating circumstances and pay benefits for up to 6 credits without requiring you to provide supporting documentation.

You can use the 6-credit-hour exclusion only once, even if you drop fewer than 6 credits.

If you withdraw from more than 6 credits, then the exclusion will be granted for 6 credits, your one time exclusion is used, and then you must provide mitigating circumstances for the remaining credits.

## Scenario 1

You enroll in four (4) 3-credit Ecampus courses. You are charged \$4044 for tuition.

You don't score well on your midterms in two of your courses, and you decide to withdraw from the courses rather than risk not passing. You withdraw right at the half-way point in the term (week 6), and it is your first withdrawal while using VA benefits.

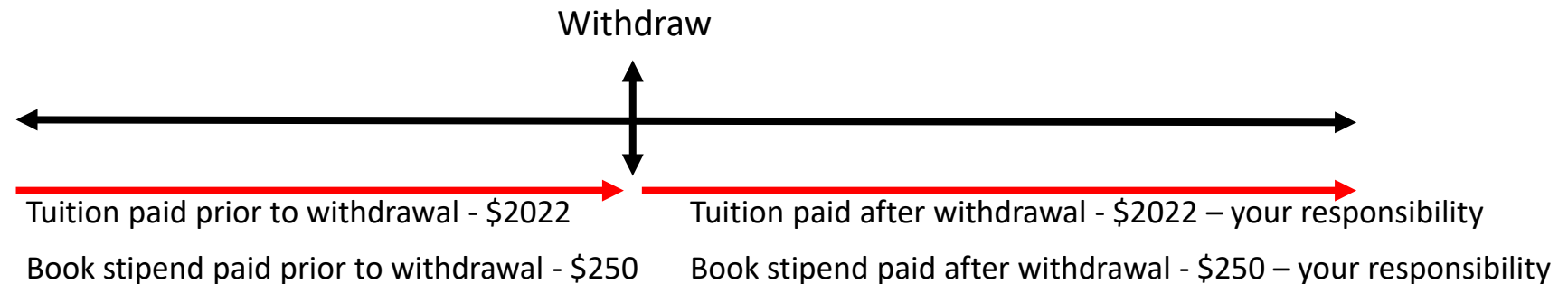
The VA has paid \$4044 for tuition to OSU, and you have received \$900 for a full month's housing allowance (MHA) for the previous month and a \$500 book stipend.





# Scenario 1, cont.

11-week term



- The tuition and book stipend paid prior to the withdrawal do not need to be repaid
- The VA sends OSU an overpayment letter for \$2022, which OSU returns to the VA. You now must pay this amount to OSU.
- The VA will send you a letter to return the overpaid book stipend.
  - The VA may or may not require you to repay MHA funds, depending on whether you received any MHA after the date of the withdrawal.

**Total tuition and book stipend paid: \$4294**

**Total debt: \$2147**

## Scenario 2

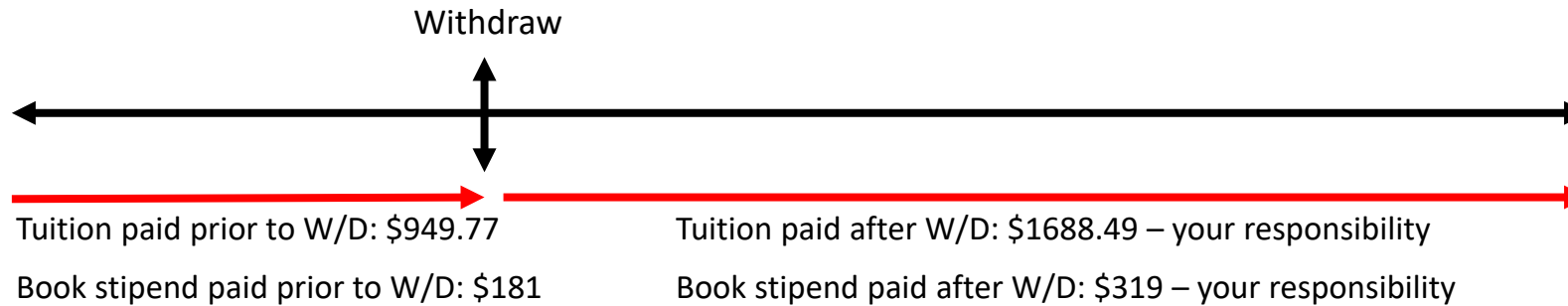
You enroll in two (2) 4-credit on-campus courses. The VA has paid \$2638.26 for tuition to OSU. You have received a prorated MHA payment of \$650 for the previous month, as well as a \$500 book stipend.

In week 4 of the term, you sustain an injury requiring surgery, and you withdraw from both courses to focus on recovery. You received the 6-credit hour exclusion for a previous course withdrawal, but you have a doctor's note confirming your injury, which you provide to the SCOs, and they report mitigating circumstances to the VA.



# Scenario 2, cont.

11-week term



- The tuition and book stipend paid prior to the withdrawal do not need to be repaid
- The VA sends OSU an overpayment letter for \$1688.49, which OSU returns to the VA. You must now pay this amount to OSU.
- The VA will send you a letter to return the overpaid book stipend.
  - The VA may or may not require you to repay MHA funds, depending on whether you received any MHA after the date of the withdrawal.

**Total tuition and book stipend paid: \$3138.26**

**Total debt: \$2007.49**

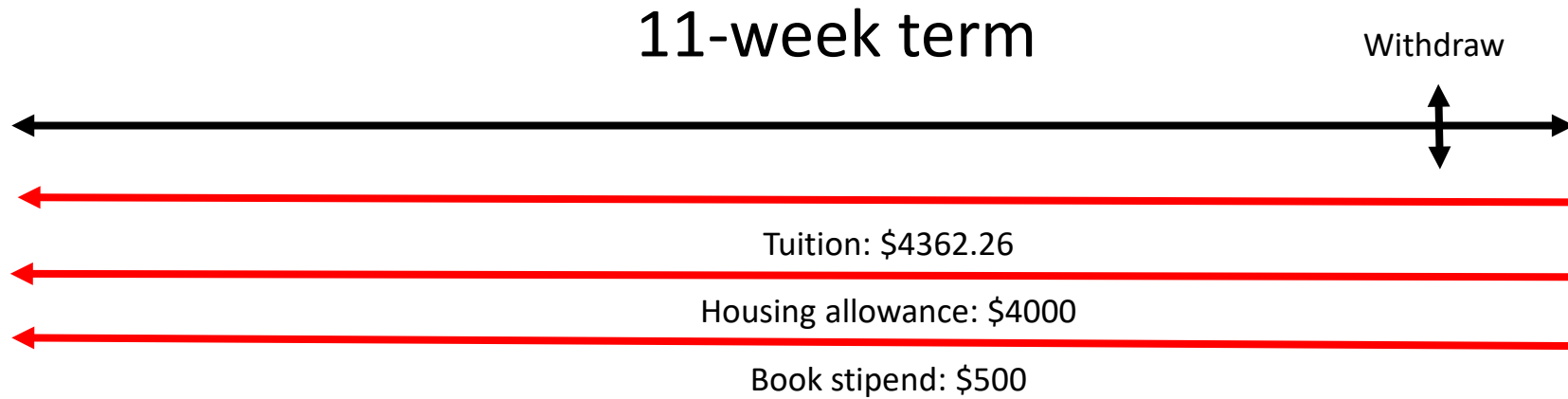
## Scenario 3

You are an Engineering student enrolled in 12 on-campus credits. You are on academic probation, and you have not performed well in any of your courses. On the last day of the term before finals week, you decide to withdraw from all courses rather than risk receiving failing grades. You received the 6-credit hour exclusion for a previous course withdrawal, and you have no mitigating circumstances to report – you just do not want to fail.

The VA paid OSU \$4362.26 for tuition, and you have received a total of \$4000 in monthly housing allowance payments over the course of the term and a \$500 book stipend from the VA.



# Scenario 3, cont.



- With no mitigating circumstances or 6-credit hour exclusion, the VA creates an overpayment of benefits **back to the first day of the term**, requiring you to repay **all** benefits received for the entire term.
- OSU returns \$4362.26 for tuition to the VA. You must now pay this amount to OSU
- You must repay the book stipend and all housing allowance benefits received during the term to the VA.

**Total benefits paid: \$8862.26**

**Total debt: \$8862.26**

# If withdrawing due to mitigating circumstances, consider the following options to resolve your tuition debt with OSU:

## Petition for Late Change of Registration

- Changes the withdrawal(s) to a drop effective the last day of the drop period with a 100% tuition refund, which is returned to the VA
- Generally, an ideal option if you are not eligible to receive MHA, or if you withdrew early in the term and have not received a full month's MHA
  - **Retroactively changing your registration from a withdrawal to a drop may result in MHA/financial aid received during the term having to be repaid**
- A pre-approved petition may be processed by the SCOs for students who withdrew due to military obligations, whether VA benefits were used. Contact the SCOs for further information.

## Tuition Refund Appeal

- Does not retroactively change your registration, but if approved, a credit of up to 100% of the tuition will be posted to your student account, which is returned to the VA
- Generally, an ideal option for withdrawals later in the term and/or when one or more full MHA payments have been received
- Applicable only to tuition debts with OSU - has no impact on MHA and book stipend debts with the VA

**If you have received Financial Aid, we strongly recommend that you consult with the Office of Financial Aid prior to pursuing either option**

# If no mitigating circumstances, consider the following options:

## Repaying tuition to OSU

- Set up a payment plan via Pay My Bill in your [MyOregonState](#) dashboard
  - Review Student Billing's [website](#) for more information on payment plans

## Repaying MHA & book stipend to the VA

- Set up a payment plan of up to 5 years
- Review further options to manage your debt at <https://www.va.gov/manage-va-debt/>
- Contact the VA Debt Management Center toll-free at 800-827-0648

# Helpful Tips

- Always be aware of the drop deadline each term – a withdrawal one day after the drop deadline is still a withdrawal
- Please contact us prior to withdrawing from a course and let us know whether you are withdrawing due to mitigating circumstances and/or will be pursuing a petition or refund appeal.
- You are not required to repay benefits for a course that you do not pass with a sufficient grade, and you may use your benefits to retake required courses that you do not pass
- You may consider [changing the grading basis](#) of a course to S/U, but keep in mind that a “U” is also a non-punitive grade and benefits must be repaid to the VA and OSU if you receive a “U”
- Depending on the circumstance, you may consider taking an Incomplete in a course. Please review OSU’s [Incomplete Grade Policy](#).



# Knowledge Check

If I withdraw from a course because I broke my ankle and provide a doctor's note, the VA will not require that I repay any benefits that were paid for the course.

a. True

b. False

When mitigating circumstances are reported, benefits may be paid until the date of the withdrawal, reducing the total benefits that must be repaid to OSU and/or to the VA

# Knowledge Check

I can use the 6-credit hour exclusion to drop a 3-credit course, and then drop another 3-credit course in a later term.

a. True

b. False

You can use the 6-credit-hour exclusion only once, even if you drop fewer than 6 credits.

# Knowledge Check

I withdrew because a family member passed away during the term. Their obituary has not been published and a death certificate has not been issued, so I cannot immediately provide supporting documentation of their passing, but I can submit my documentation later when it is available.

a. True

b. False

If supporting documentation of mitigating circumstances is available later, you may submit your documentation directly to the VA via [Ask VA](#).

# Questions?

Please contact the VA and Military Certifying Team:

Danielle, Rick, and Kate

Kerr Administration Bldg

Office of the Registrar, 102B

Monday – Friday, 9:00 AM – 4:30 PM

[veterans@oregonstate.edu](mailto:veterans@oregonstate.edu)

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