Thinking About Dropping or Withdrawing from a Class?

Before you make a class change, take a few minutes to see how it could affect your financial aid and student account.

A class change does not always mean you will lose financial aid.

The result depends on how many eligible credits you have after the change, when the change occurs, the types of aid you receive, and whether you stay enrolled. Checking first can help you avoid surprises and choose the option that best supports your academic and financial goals.

What could change?

Dropping or withdrawing from a course may affect one or more parts of your financial aid or bill. Depending on your situation, you could see a change to:

- Federal student or parent loans
- Pell Grant, state grants, or university and outside scholarships
- A future loan disbursement or anticipated refund
- Tuition, course fees, housing, or meal charges
- Your Satisfactory Academic Progress (SAP), academic plan, or graduation timeline
- Your in-school loan status if you drop below half-time

Financial aid and tuition do not always adjust in the same way or on the same timeline. A drop in classes could reduce aid even when tuition does not decrease by the same amount.

How loan proration works

Beginning with the 2026–27 award year, attending less than full-time may reduce the maximum amount you can borrow in federal student loans. This is called loan proration.

In simple terms, UC compares the eligible credits you are taking with the credits considered full-time for your program. Your federal annual loan limit may then be adjusted to match your enrollment.

Simple undergraduate example

If 24 credits represent full-time enrollment for fall and spring, and you enroll in 9 fall credits and 12 spring credits, your annual enrollment is 21 ÷ 24 = 87.5%, rounded to 88%. Your maximum annual federal loan limit may be reduced to about 88% of the otherwise applicable limit. Your actual results may differ. Graduate and professional students should use their program's full-time standard.

What do your credit hours mean?

After the change	What it may mean for federal loans	What else to check
You remain full-time	Loan proration generally would not lower your annual federal loan limit solely because of this class change.	Scholarships, Pell Grant, fees, degree progress, and course requirements may still be affected.
You are less than full-time but at least half-time	Your maximum annual federal loan eligibility may be reduced. A later disbursement may also be adjusted.	Review Pell Grant, scholarships, anticipated refund, and any balance due.
You are below half-time	You generally cannot receive a new Federal Direct Loan disbursement while below half-time. Your grace period or repayment timeline may begin.	Check all aid, billing, degree progress, and loan-servicer information.
You withdraw from every course	A separate federal Return of Title IV Funds review may be required to determine how much federal aid you earned.	A complete withdrawal can affect your bill, scholarships, housing, academic standing, and future eligibility.

Make a good decision before changing your classes

Use these steps to look at the whole picture, not just one class or one semester.

1. **Count your credits after the change.** Include each course you plan to keep, add, drop, or withdraw from. For session-based or accelerated courses, note when each class begins and ends.
2. **Know your program's enrollment standard.** Confirm whether you will be full-time, at least half-time, or below half-time. Graduate, Law, Medicine, and other professional programs may use different standards.
3. **Why are you changing your schedule?** Talk with your academic advisor about course alternatives, tutoring or academic support, a section swap, an incomplete when appropriate, or another path that may help you stay on track.
4. **Review each part of your aid and bill.** Look at federal loans, Pell Grant, scholarships, tuition and fees, housing, your anticipated refund, and any employer or outside assistance.
5. **Consider the timing.** Ask whether aid has already been disbursed, whether you received a refund, whether the course has started, and whether the 100% refund deadline has passed.
6. **Ask for help before changing your schedule.** Enrollment Services can explain the likely financial impact. Your academic advisor can help you understand degree progress and academic options.

Quick decision check

- How many eligible credits will I have after changing my schedule?

- Will I remain full-time? Will I remain at least half-time?
- Is the course required for my degree, prerequisite sequence, scholarship, or graduation plan?
- Have my aid and refund already been disbursed?
- Am I dropping one course, replacing it with another, or withdrawing from all courses?
- Could another option help me stay enrolled and succeed academically?
- Do I understand both the likely financial aid change and the tuition adjustment?

A helpful rule of thumb

Pause before clicking “drop.” If the change moves you below full-time, below half-time, or out of every course, or if you have already received a refund, contact Enrollment Services first.

Common questions

Will I automatically lose all of my aid if I drop a class?

No. The outcome depends on your remaining eligible credits, the timing of the change, and the types of aid you receive. Some aid may stay the same, while another part of your offer may change.

Does a W still count as enrolled credits for federal loan purposes?

Not necessarily. A W may remain on your academic record, but the course may not count as enrolled credits when UC reviews eligibility for a later federal loan's disbursement.

Can my spring loan change because I dropped a fall course?

Yes. Federal loan limits are generally annual. A fall enrollment change may lower the total amount available for the academic year and reduce a later disbursement.

What if I drop one class and add another?

If the changes occur together and your total credit hours do not decrease, the impact may be limited. Course start dates, degree applicability, and aid adjustment dates can still matter.

What if I already received a refund?

Your aid may still be reviewed after a class change. If your aid is reduced after a refund was issued, you may owe part of the refund back to UC.

Will my tuition go down if I drop?

Not always. Tuition-refund deadlines and financial-aid rules are different. Review both before making the change.

What happens to my scholarship or Pell Grant?

Requirements vary. Pell Grant is based in part on enrollment intensity, and scholarships may require full-time enrollment, a certain number of attempted or completed credits, or continued academic progress.

What if I need to withdraw from all courses?

Contact Enrollment Services and your academic advisor to withdraw from all courses when possible. UC may need to review how much federal aid you earned, and the withdrawal may affect your bill, academic status, housing, and future aid.

We are here to help

You do not have to make this decision alone. Before changing your classes, consider contacting:

- Enrollment Services for questions about financial aid, billing, refunds, and registration
- Your academic advisor for degree progress, course sequencing, academic support, and alternatives
- Your scholarship provider or program office for award-specific enrollment requirements

Enrollment Services: 513-556-1000 | enrollmentservices@uc.edu | Visit Enrollment Services

Helpful links

- Tuition and refund information
- Satisfactory Academic Progress
- Return of Federal (Title IV) Financial Aid

Examples on this page are simplified and do not represent a final financial aid determination. Individual results vary based on program, enrollment, aid type, timing, and federal and university requirements.