

As a graduate student, what happens if I withdraw from ALL my classes during the Fall semester?

Before the semester starts through 9/13/17 (Last date for 100% refund from Student Accounts Office):

- Your entire bill is cancelled by Student Accounts.
- Your entire financial aid award is cancelled by the Financial Aid Office.

Between 9/14/17 – 10/4/17:

- Your tuition charges will be reduced (see Montclair refund policy at <http://www.montclair.edu/registrar/withdrawal-refund-policy/>).
- *The Federal Calculation* formula is required based on your official withdrawal date. This calculation will determine how much of your federal aid (Stafford and/or GRADPLUS loans) must be returned to the government.
- You will be notified that your charges and financial aid awards have changed; check your email and NEST for the updates.

In many cases, you will owe money to the University.

Between 10/5/17 – 11/9/17:

- Your billed charges do not change.
- *The Federal Calculation* formula is required based on your official withdrawal date. This calculation will determine how much of your federal aid (Stafford and/or GRADPLUS loans) must be returned to the government.
- You will be notified that your financial aid awards have changed; check your email and NEST for the updates.

In many cases, you will owe money to the University.

On or after 11/10/17:

- Your billed charges do not change.
- Federal Calculations formula is not required.

Official Withdrawal/Leave of Absence – Fall Semester

Official Withdrawal is when you withdraw from **all** of your classes via NEST.

- To officially withdraw from your graduate program, you **must** submit a Withdrawal Form. Please contact The Graduate School.
- To request a leave of absence, you **must** submit a Leave of Absence Form. Please contact The Graduate School.
- Submitting either form will **NOT** withdraw you from any registered classes. It is your responsibility to officially withdraw via NEST from all registered classes.

Unofficial Withdrawals

Unofficial Withdrawal is when you end the semester earning “0” credits as determined by any combination of “F’s” and/or “WD’s” for **all** courses. If you are receiving federal financial aid (Stafford Loans and/or GRADPLUS Loans), the Federal calculation will apply and the University is required to **return 50% of the total federal aid**. It should be noted that NO adjustment to the bill will occur and, *in most cases, you will owe money to the University.*