For Students - What happens if I withdraw from all my classes during the Spring semester?

**Before the semester starts through 1/25/16 (Last date for 100% refund from Student Accounts Office):**
- Your entire bill is cancelled by Student Accounts.
- All of your financial aid award is cancelled by the Financial Aid Office.
- You will not have an obligation to MSU.

**Between 1/26/16 – 2/22/16:**
- Your tuition charges will be reduced (see Montclair refund policy at [http://www.montclair.edu/registrar/withdrawal-refund-policy/](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 (Pell, SEOG, Perkins, Stafford and/or PLUS loans) must be returned to the government.
- NJ state aid (TAG, EOF, NJSTARS and/or Distinguished Scholarship) that was not applied to your billed charges must be cancelled.
  - If your state grants were credited to your account, they must be adjusted/reduced based on NJHESAA policy.
- You will be notified that your charges and financial aid awards have changed; check your email and WESS for the updates.
  *In many cases, you will owe more money to the University.*

**Between 2/23/16 – 4/1/16:**
- 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 (Pell, SEOG, Perkins, Stafford and/or PLUS loans) must be returned to the government.
- NJ state aid (TAG, EOF, NJSTARS and/or Distinguished Scholarship) that was not applied to your billed charges must be cancelled.
  - Disbursed state grants must be adjusted based on NJHESAA policy.
- You will be notified that your charges and financial aid awards have changed; check your email and WESS for the updates.
  *In many cases, you will owe more money to the University.*

**On or after 4/2/16:**
- Your billed charges do not change.
- Federal Calculations formula is not required.
- Disbursed state grants are not changed.
- NJ state aid (TAG, EOF, NJSTARS and/or Distinguished Scholarship) which has not been disbursed must be cancelled.

**Definitions:**

**Official Withdrawal/Leave of Absence – Spring Semester**
*Official Withdrawal* is when you withdraw from **all** of your classes via WESS and submit the Withdrawal/Leave of Absence form to the Center for Advising and Student Transitions for the semester in question.

**Unofficial Withdrawals**
*Unofficial Withdrawals*: This happens 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 (Pell, FSEOG, Perkins, Stafford Loans and/or PLUS Loans), the Federal calculation will apply and the University is required to **return 50% of the total federal aid**. Any state grant funds will be **cancelled in total** per HESAA policy. It should be noted that NO adjustment to the billed charges will occur and, **in most cases, you will owe additional money to the University.**

**Partial Withdrawals**
If you are a full-time student with disbursed State Grant funds who withdraws from **some** of your classes after Drop/Add but between 1/25/16 – 2/22/16, you will lose a portion or all of your State Grants and, **in most cases, you will owe more money to the University.**