

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

**Before the semester starts through 9/14/16** (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 9/15/16 – 10/5/16:**

- 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 10/6/16 – 11/10/16:**

- 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 (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 11/11/16:**

- 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.*