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.*