Undergrads - 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.
- All of your financial aid awards are cancelled by the Financial Aid Office.

Between 9/14/17 – 10/4/17:
- Your tuition charges will be reduced (see Montclair refund policy at https://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 based on NJHESAA policy.
- 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 (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 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 Calculation 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 – Fall Semester**

*Official Withdrawal* is when you withdraw from ALL of your classes via NEST and submit the Withdrawal/Leave of Absence form available on the MSU website 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. The 50% point of the semester is 10/28/17. 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 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 9/14/17 – 10/28/17, you will lose a portion of your State Grants and, in most cases, you will owe money to the University.