

As a graduate student, what happens if I withdraw from ALL my classes during the Fall semester (9/2 – 12/20)?

Before the semester starts through 9/16/21 (Last date for 100% refund from Student Accounts Office):

- Tuition and fees are cancelled by Student Accounts; room and meal charges may be prorated if you were in on-campus housing.
[Montclair refund policy at <http://www.montclair.edu/registrar/withdrawal-refund-policy/>.]
- Financial aid award is cancelled by the Financial Aid Office.
- Courses do not appear on academic transcript.

Between 9/17/21 – 9/29/21:

- Tuition charges are reduced.
- Courses will have a W/D grade.
- The Federal Calculation formula is required based on the official withdrawal date. This calculation will determine how much federal aid (Stafford and/or GRADPLUS loans) must be returned to the government.
- Check NEST and email for the updates.

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

Between 9/30/21 – 11/6/21:

- Billed charges do not change.
- The Federal Calculation formula is required based on the official withdrawal date. This calculation will determine how much federal aid (Stafford and/or GRADPLUS loans) must be returned to the government.
- Check NEST and email for updates.

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

On or after 11/7/21:

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

Definitions:

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 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.*

Impact of Withdrawals on Standards of Academic Progress (SAP)

Withdrawals and F grades impact your continued eligibility for financial aid due to federal requirements. Review the SAP policies at <https://www.montclair.edu/red-hawk-central/paying-for-college/sap-regulations/>.