2021 - 22 Financial Aid High School Presentation

Presented by:
Jane O'Brien,
Associate Director of Financial Aid
The College of New Jersey (TCNJ)

On behalf of:
The New Jersey Higher Education Student
Assistance Authority



WHAT WE WILL COVER

- The Types/Sources of Aid
- The Application Process
- The Financial Aid Package
- Other Information





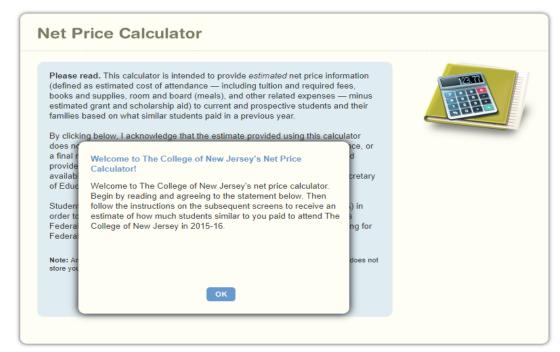
Before we start...

Net Price Calculator

- All institutions must have a net price calculator posted on their websites.
- Students will be able to estimate the individual net price per institution.
- Based on full-time, first degree/certificateseeking undergraduate students.



TCNJ NET PRICE CALCULATOR









Section I

Sources of Aid

- Federal
- State of New Jersey
- The College/University
- Outside Organizations
 - Civic organizations (ex.-local Rotary Club), parent's employer, high school awards

Types of Financial Aid

- Grants
- Scholarships
- Loans
- Employment Opportunities





Federal

Need-based Grants

- Federal Government
 - -Pell \$6,345 (max award)
 - -FSEOG \$4,000 (max award)
 - -TEACH \$3,736 (max award)

Awards listed above are for the current year (2020 - 21) and are subject to change for 2021 - 22.





State Aid Programs

New Jersey State Grants 2019 – 2020 Academic Year (2019-20 Award amounts available after Governor signs FY 2019 Budget and is approved by board of trustees)

Award Type	Award Amounts
Full-Time TAG	\$1,220 - \$12,938
Part-Time	\$616 -\$2,088
EOF	Up to \$2,500
NJ STARS	Tuition Only
NJ STARS II	Up to \$2,500
Governor's Urban Scholarship	Up to \$1,000
NJ-GIVS (women and minorities)	Up to \$2,000
Community College Opportunity Grant (CCOG)!	After all other grant/scholarship aid-

Amounts listed are yearly amounts





State of New Jersey

- TAG (Tuition Aid Grant) need-based grant
 - Demonstrate Financial Need
 - Be a U.S. citizen, eligible non-citizen, or those students who meet the requirements under the Tuition Equity Law
 - Must be New Jersey Resident & attend a New Jersey Institution
 - Must be full time at an approved degree program
 - Meet all state deadlines
- Part-Time TAG for County Colleges
 - Meet all TAG requirements
 - With the exception of being enrolled for 6-11 credits





State of New Jersey

- EOF (Educational Opportunity Fund) need-based grant
 - Award ranges from \$200 \$2,650 annually depending on type of institution
 - Must demonstrate educational and economically disadvantaged background
 - File FAFSA
- Governor's Urban Scholarship (GUS) need AND merit based scholarship
 - Rank within the top 5% of their class at the end of junior year
 - Attain a 3.0 GPA at the end of the junior year
 - Attend an approved New Jersey college or University and reside in a designated community
 - Have a New Jersey Eligibility Index below 10,500





State Scholarships

- NJ STARS merit based scholarship
 - NJ residents who rank in the top 15% of their class at either the end of junior or senior year
 - Achieve the required score on a college placement test to determine college readiness
 - Students must take at least 12 college credits
 - Students must attain a cumulative GPA of 3.0 or higher at the start of the third semester at the county college to remain an NJ STAR
 - Must file a Free Application for Federal Student Aid (FAFSA)
- NJ STARS II merit based scholarship (has a need component)
 - Received NJSTARS funding and have a family taxable income of less than \$250,000
 - Must earn an associates degree and graduate with a 3.25 GPA or higher
 - May receive up to \$2,500 annually for a public or private 4-year NJ college or university
 - Must enroll full time (12 credit hours)
 - Must file a Free Application for Federal Student Aid (FAFSA)





State Scholarships

- Governor's Industry Vocation Scholarship for Women & Minorities (NJ GIVS) career based scholarship
 - Up to \$2,000 per year for the cost of enrollment at one of New Jersey's 19 County Colleges, Technical / Vocational Schools, some Proprietary Schools
 - Benefits women and minorities pursuing certificate or degree programs in construction – related fields
 - Must be NJ resident
 - Must file a FAFSA & complete separate application online at www.njgrants.org
 - Some of the programs eligible for the scholarship include
 - o Construction Supervision
 - Solar Energy Technology
 - Architectural Engineering Technology





State Scholarships

- Community College Opportunity grant (CCOG) need based grant
 - Tuition and Approved Fees
 - AGI between \$0 \$65,000
 - Must be NJ resident attending county college of residence
 - File FAFSA or New Jersey Alternative Financial Aid Application
 - Minimum 6 credits per semester
 - Make Satisfactory Academic Progress
 - Must have a complete State grant record
 - All other federal or State grants will be deducted prior to CCOG award





Student Loans

- 2020 2021 Federal Undergraduate Direct Loans are at 2.75% These are student only loans with NO CREDIT CHECK
- Note: ALL STUDENTS, regardless of income, qualify for a student loan. Repayment begins 6 months after the student graduates.

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student
Freshman	\$5,500 (max \$3,500 subsidized)	\$9,500 (max \$3,500 subsidized)
Sophomore	\$6,500 (max \$4,500 subsidized)	\$10,500 (max \$4,500 subsidized)
Juniors, Seniors and Beyond	\$7,500 (max \$5,500 subsidized)	\$12,500 (max \$5,500 subsidized)
Cumulative Limit	\$31,000 (max \$23,000 subsidized)	\$57,500 (max \$23,000 subsidized)





Student and Parent Loans - These are Credit Based Loans

- Parent and/or Student can borrow NJ State NJCLASS Supplemental Loan Program
 - Immediate repayment, interest only repayment and full deferral of payment options are available while the student is in school
 - 10 Year Fixed Rate NJCLASS LOAN, starting at 3.7%
 - 15 Year Fixed Rate NJCLASS LOAN starting at 4.2%
 - 20 Year Fixed Rate NJCLASS LOAN starting at 5.1%
- Parent only can borrow Federal PLUS Loan Program
 - Repayment begins immediately
 - Up to a 25 year repayment option is available with an interest rate of 5.3%
- Parent & Student can borrow: Private Educational Loans Sallie Mae, Wells Fargo, PNC, Etc.
 - Interest rates and repayments may vary based on credit score

Current rates are subject to change

Note: These loans allow you to borrow up to the full yearly cost of college attendance (after other aid is applied) if your credit can handle the debt load.





Institutional & Private Scholarships Merit or Talent Based

Factors that may influence eligibility:

Academics Athletic Ability*

SAT's Geographic Diversity

AP Courses Legacy (child of alumni)

Activities Talent

Academic Track Gender/Ethnicity

H.S. Attended Class Rank

Determination of eligibility done during the admissions application review process and included with any financial aid awards

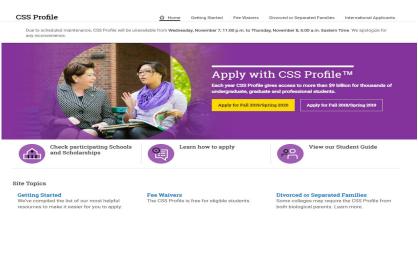
* Athletic awards offered by NCAA Division I and Division II schools only.





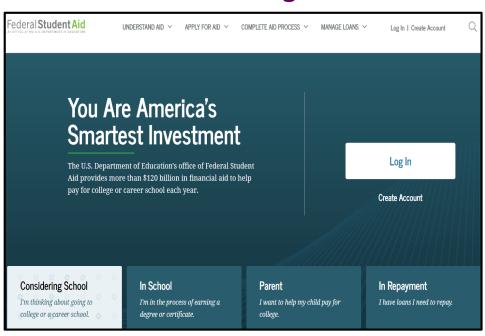
Section II - Applications

student.collegeboard.org/profile





studentaid.gov



hesaa.org

For Undocumented students only





Application: CSS Profile

CSS Profile

Getting Started

Fee Waivers

Divorced or Separated Families

International Applicants

Due to scheduled maintenance, CSS Profile will be unavailable from Wednesday, November 7, 11:00 p.m. to Thursday, November 8, 6:00 a.m. Eastern Time. We apologize for any inconvenience.





Check participating Schools and Scholarships



Learn how to apply



View our Student Guide

Site Topics

Getting Started

We've compiled the list of our most helpful resources to make it easier for you to apply.

Fee Waivers

The CSS Profile is free for eligible students.

Divorced or Separated Families

Some colleges may require the CSS Profile from both biological parents. Learn more.

We help students lay the foundation for a solid financial future





Application: CSS Profile

- Nearly 400 Colleges and Organizations use the CSS profile to determine how they will award institutional funds
- Available 10/1 each year and collects more comprehensive income, asset and household information than the FAFSA
 - Home value
 - Retirement value
 - Non-custodial parent information
- Aligns with the FAFSA's use of prior prior year income (2019 for 2021/2022)
- Cost to file \$25 plus \$16 per college

Register - Complete Application - Make payment - Submit





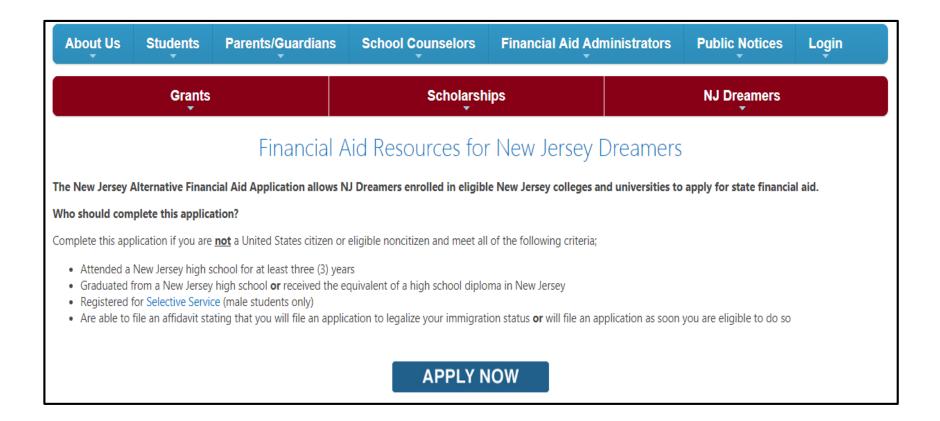
CSS Profile

- Website to apply for profile www.student.collegeboard.org/profile
- Website to apply for Noncustodial Profile: www.ncprofile.collegeboard.org

Customer Service 844-202-0524 help@cssprofile.org Live Chat Available



New Jersey Alternative Financial Aid Application NJ State Aid for <u>Undocumented Students</u>





New Jersey Alternative Financial Aid Application

The New Jersey Alternative Financial Aid Application allows undocumented students enrolled in eligible New Jersey colleges and universities to apply for state financial aid.

Who should complete this application?

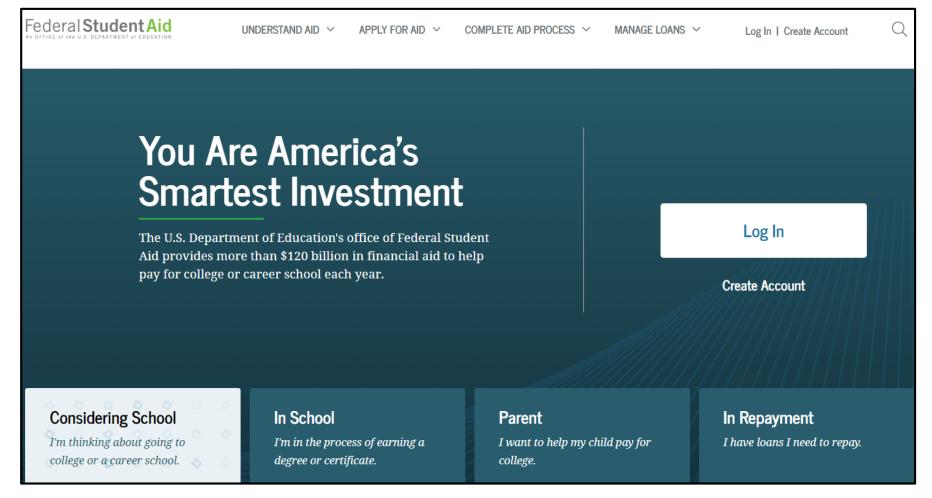
Complete this application if you are **not** a United States citizen or eligible noncitizen and meet all of the following criteria;

- Attended a New Jersey high school for at least three (3) years
- Graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey
- Registered for Selective Service (male students only)
- Are able to file an affidavit stating that you will file an application to legalize your immigration status or will file an application as soon you are eligible to do so

Award Type	Award Amounts
Full-Time TAG	\$1,220 - \$12,938
Part-Time	\$616 -\$2,088
EOF	Up to \$2,500



Application: FAFSAFree Application for Federal Student Aid







Application: FAFSAFree Application for Federal Student Aid

- 2021-2022 FAFSA available October 1, 2020
- FAFSA will use **prior-prior year** income information (2019)
- IRS Data Retrieval Tool can be used immediately
 - All prior prior year tax information (2019) is already filed, allowing immediate retrieval.
 - Tax filers who file Married filing separately, amended tax returns, and foreign tax returns cannot use DRT
- Apply and submit the FAFSA PRIOR to your earliest school deadline.



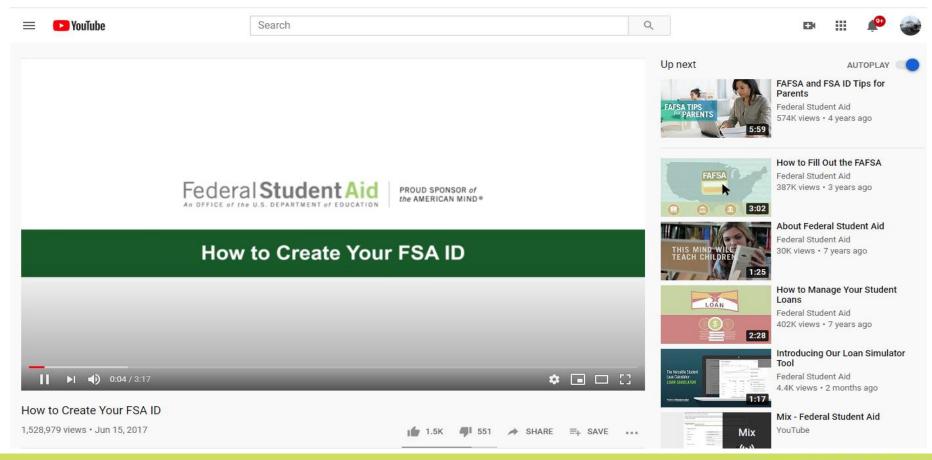
Application: FAFSA Free Application for Federal Student Aid

- Collects family's personal and financial information used to calculate the student's <u>Expected Family Contribution (EFC)</u>
- File the FAFSA electronically
 - FAFSA on the Web at www.studentaid.gov
 - Student & Parent must create a Federal Student Aid ID (FSA ID) at fsaid.ed.gov
 - Can be done on smartphone via the myStudentAid App
 - https://play.google.com/store/apps/details?id=com.fsa.mystudentaid
 - https://itunes.apple.com/us/app/mystudentaid/id1414539145



FSA ID Instructions

https://www.youtube.com/watch?v=K7ihhGk8mCY



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General Eligibility Requirements for the FAFSA

- Must have a valid Social Security Number
- Must be enrolled or accepted for enrollment in an eligible program of study and pursuing a degree, certificate, or other recognized credential
- Must be a U.S. citizen or eligible noncitizen
- Must be registered with Selective Service (males are required)





Key Components of the FAFSA

- Student Demographics
 - Full Name
 - Social Security Number
 - Date of Birth
 - NJ applicants must provide an answer to the driver's license questions.
 - ALL applicants must indicate their gender.
- Student Income and Assets
 - IRS Data Retrieval
 - Income earned from work
- Student Status: Dependent/Independent
- Parent Demographics
 - Social Security Number
 - Last Name
 - Date of Birth





Key Components of the FAFSA (cont.)

- Household Size
 - Number in college
- Parent(s) Income and Assets
 - IRS Data Retrieval
 - Income earned from work
 - Dislocated Worker
- Federal Means Tested Benefits
 - Medicaid, SSI, SNAP, Free or Reduced Price School Lunch, TANF, WIC
 - List all colleges of interest (up to 10 on first submission)
- Once submitted, use the link from the FAFSA confirmation page to HESAA's NJFAMS portal to complete the additional data elements for Tuition Aid Grant (TAG) and NJ STARS (II) eligibility.
 - Applicants who bypass answering the State questions, should log into NJFAMS to create a user ID and password to check and complete any outstanding items on their "To Do" list





Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 10300007009 09/06/2018 15:0:30

Data Release Number (DRN):

What Happens Next

- · You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid
 you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:

PRINT THIS PAGE 🖨

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Estimated Expected Family Contribution (EFC) = 000000

- The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to
 determine your federal student aid eligibility.
- The EFC is not how much aid you will receive or how much you have to pay for college.

Estimated Eligibility Information

- . Based on the eligibility criteria, you may be eligible for the following:
- Pell Grant Estimate \$6,095.00
- Direct Stafford Loan Estimate \$9,500,00
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or workstudy.

In addition, you should learn about <u>federal tax benefits for education</u>, including the American Opportunity Tax Credit (AOTC).

FAFSA Submission Page





Additional Documents – Federal Government



fld FIRST NAME fld LAST NAME

ID: fld EMPLID

Dear fld_FIRST_NAME

Important - Information required to complete your TCNJ financial aid file is past due.

Our records indicate that information required to complete your financial aid file is missing or incomplete for Aid Year fld_AID_YEAR. Without your immediate action, we cannot process your financial aid award (s) including certification of private loans. It is your responsibility to complete your financial aid file and ensure that your bill is paid in full by the established deadlines. Failure to do so may result in the following:

- De-registration from classes
- Late fines
- · Registration and transcript holds

The following documents are required to complete your fld. AID. YEAR financial aid file:

Item(s) Needed

Please send the items listed above to:

The Office of Student Financial Assistance Green Hall, Room 101 The College of New Jersey P. O. Box 7718 Ewing, NJ 08628

You may also fax the documents to (609) 637-5154 or scan and e-mail them to OSFA@tcnj.edu.

It is your responsibility to confirm our receipt of these items by logging into your PAWS account and viewing your "To Do List". We encourage you to check your "To Do" list periodically for any additional items that are needed.

When all of the outstanding documents have been received, your file will be reviewed and your award will be processed. You will be notified of your award amounts via e-mail. Notification of award eligibility will begin in early July and continue on a weekly basis throughout the school year. If you have any questions concerning this request, please contact our office at (609)-771-2211.

If you are not planning to return to TCNJ, please disregard this e-mail and complete the formal withdrawal process with the College in order for you to stop receiving these notices. We appreciate your prompt response to this request.

Sincerely,

Office of Student Financial Assistance

- For federal financial aid, the school acts on behalf of the federal government
- Each school will reach out to you directly if more information is needed





Additional Documents - State of NJ

We have received your Free Application for Federal Student Aid (FAFSA). Thank you for taking the first step in applying for New Jersey State financial aid.

Please follow the next steps below to complete your NJ application prior to state application deadline dates www.njgrants.org:

- If you are a first-time student user to NJFAMS, you will need to register and create a NEW user ID and password at https://njfams.hesaa.org.
- 2. Answer the required New Jersey State specific questions found in your 'To Do List'
- Return to the NJFAMS Welcome page to check your 'Award and Eligibility Information'.

Please note:

- Graduate students are not eligible for Tuition Aid Grant (TAG).
- If you are currently planning on attending an out-of-state college you should still consider completing the state questions in the event you return to a New Jersey college or university.
- Please visit our website www.nigrants.org for questions concerning eligibility, re-evaluations or appeals.
- For more information on HESAA's grants, scholarships, and NJCLASS family loan programs, please visit www.hesaa.org.

 For State financial aid, HESAA will reach out to you directly





NJFAMS

About Us

Students

Parents/Guardians

School Counselors

Financial Aid Administrators

Public Notices

Login

Grants

Scholarships

NJ Dreamers



Did you complete your FAFSA? How about the state questions?

If so, you are well on your way to being considered for a New Jersey grant or scholarship.



FAFSA Completion

All financial aid begins with the completion of the Free Application for Federal Student Aid (FAFSA).

HESAA has outlined what is needed, how to apply, and helpful FAFSA resources for you. To get started, click

NJFAMS

The New Jersey Financial Aid Management System (NJFAMS) is now available for all New Jersey students who apply for NJ State aid for the 2018-2019 academic year. Each studer will need to log in and set up an NJFAM account. NJFAMS is a user-friend real-time system. To get started, click here.

Deadlines

It is important to meet all filing deadlines. If you are a new college student and applying for financial aid for the first time, you have one set of important dates. If you are a returning student and want to apply for renewal of state aid, you have to complete your application earlier. This year, HESAA is pleased to welcome NJ Dreamers to the

We help students lay the foundation for a solid financial future





NJFAMS

Create a Student User Account

NJHESAA Web Information Portal Account Registration.



- Activate your account. You must activate your account before you can log in. To complete the process:
 - 1. Open your email account. You will receive an email with an Activation link in a few minutes. The email will come from "HESAA NJFAMS TEST" with the subject line "NJHESAA Web Portal User Activation". If you do not see it in your Inbox, check your junk mail folders.
 - 2. Open the email.
 - 3. Click on the link in the email to activate your account and login.

Return to NJHESAA NJGRANTS Website





NJFAMS

Welcome to NJFAMS!

Check your To Do List for additional information we need to process your grant or scholarship.

- ✓ To Do List
- View and Update Your School
- Apply Online for Scholarships
- Award and Eligibility Information
- Notifications
- View And Update Your Contact Information
- Edit Your Profile

Your FAFSA for academic year 2017-2018 has been received Your FAFSA for academic year 2018-2019 has been received





Section III – The Aid package

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		OTHER AID:		D 0	
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Awards are based on expe					
Award Payments are ba	sed on the actual nu	mber of credit ho	urs attending at	the time of disbu	rsement.
Type of Aid	Summer 20XX (Fin Aid Only)	Fall 20XX	Spring 20XX	Summer 20XX	Total Amount
G Federal Pell Grant	.00	2,775.00	2,775.00		\$5,550.00
Federal SEOG	.00	400.00	400.00		\$800.00
H Federal Work	1,158.75	3,221.25	3,3007.50		\$7687.50
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Cost of Attendance (COA)

- Tuition and fees
- Room and board
- Books and supplies, equipment, transportation, and miscellaneous personal expenses
- Loan fees
- Study abroad costs
- Health Insurance (offered by school)
- Dependent care expenses





What Is The Expected Family Contribution (EFC)?

- Basis of financial aid package
- EFC is determined by a federal formula that is calculated using the information you supplied on the FAFSA
- COA and EFC determine "need" that is guideline used by schools to create an aid package





Sample EFC for Smith Family

- Family lives in New Jersey
- Married parents, both age 52
- Household size of 4 with 1 child going to college
- 2019 adjusted gross income = \$120,000
- Assets = \$20,000
- Student income / assets = 0

$$EFC = $20,830$$





Financial Need for Smith Family

College	Community College	State College or University	Private College or University
COA	\$5,860	\$25,561	\$45,676
EFC	\$20,830	\$20,830	\$20,830
Financial Need	0	\$4,731	\$24,846



Award Notice - Standard

Office of Financial Assistance

NORTHERN New Mexico College



June 18, 20XX

SAMPLE AWARD LETTER FOR 20XX -20XX Award Year

John Doe PO Box 00 Espanola, NM 87532 STUDENT ID:
ESTIMATED COLLEGE COST:
(SEE ATTACHED FOR EXPLANATION)
STUDENT/FAMILY CONTRIBUTION
OTHER AID:
FINANCIAL NEED:
UNMET NEED:

A 0000XXXX B 17734 C 0 D 0 E 17734 F 2896.5

We are pleased to offer you the following financial aid awards for the 2013-14 academic year to attend Northern. Awards are based on expected class levels, residency, enrollment, housing, and satisfactory academic progress.

Award Payments are based on the actual number of credit hours attending at the time of disbursement.

Type of Aid	Summer 20XX (Fin Aid Only)	Fall 20XX	Spring 20XX	Summer 20XX	Total Amount
G Federal Pell Grant	.00	2,775.00	2,775.00		\$5,550.00
Federal SEOG	.00	400.00	400.00		\$800.00
H Federal Work	1,158.75	3,221.25	3,3007.50		\$7687.50
College Afford. Grant	.00	400.00	400.00		\$800.00
Term Totals	1158.75	6.796.25	6.882.50		\$14.837.50

RETURN SIGNED AWARD LETTER ONLY IF YOU CHOSE TO CANCEL THE AID YOU WERE OFFERED OR IF YOU WERE OFFERED WORK STUDY AS PART OF YOUR AWARDS.

TO CANCEL AID: I will NOT attend Northern:	☐ Summer 20XX	□Fall 20XX	☐Spring 20XX	☐ Summer 20XX
☐ I will NOT attend Northern	for the entire 20XX	-XX academic y	ear and would like	to cancel my awards.
WORK STUDY DECLINE OR	ACCEPTANCE;			
HI Accept I Decline	the work-study awa	ard that is offer	ed to me for the 20	XX-XX school year.
Student's Signature:				Date:
Should you have any question	is or need assistance	e, you may cont	act us at 505-747-	2128.
Sincerely,				
Jacob D. Packeeo				
Financial Aid Director				
Withdrawing from courses	is the student's res	ponsibility. B	y not officially wi	thdrawing, the student is

Please read the reverse side

responsible for all charges that may be incurred.

| 921 Paseo de Oñate | Española, NM 87532 | Ph: 505 747.2128 | Fax: 505 747.2121 | жижлинис.edu | NORTHERN is an equal opportunity and affirmative action employer.

- Format may vary by institution
- Available in hard copy or on-line
- Available after FAFSA filed and student is accepted
- Used to compare aid packages

We help students lay the oundation for a solid inancial future

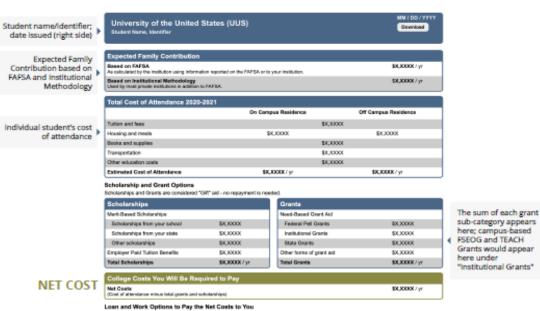




Award Notice – Federal Shopping Sheet/College Financing Plan

College Financing Plan

Questions? Collegefinancingplan@ed.gov



You must repay loans, plus interest and fees.

School recommended Federal loan amounts: state and institutional loans appear below in the customized information box

Loan Options*	
Federal Direct Subsidized Loan (X.XX% interest rate)	\$0(,0000X / yr
Federal Direct Unaubeldized Loan (XXX% Interest rate)	\$0C)0000C/yr
Private Loan (XXX% interest rate)	\$0(,0000X / yr
Institutional Loan (XXXS interest rate)	\$XUXXX/YF
Other Aid That Must Be Repaid	\$XUXXXX/YF
In addition to the loans above, parents may also following:	apply for the
Perent Plus Federal Loan (XXXIX interest rate)	\$X,XXXX / yr
Total Lean Options	8X,XXXXX/yr

you are allowed and encouraged to berrow less than the maximum

*Loan Amounts Note that the amounts listed are the maximum available to you-

Federal Loan monthly payment, up to https://studentaid.ed.gov/repay-loans/understandlolans

Next stress

E-mail: financialaid@u.s.edu Other Potential Education Benefits

University of the United States (UUS)

Work Options

Hours Per Week

Other Compus Job

Total Work Options

Financial Aid Office

123 Main Street Anytown, ST 12345 Telephone: (123) 456-7690

Work-study (Federal, state, or institutional)

American Opportunity Tax Credit: Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their lax rotum during the following calendar year.

\$00,000,000 / ye

800 XXXXX / ve

\$36,0000007.91

Military and/or National Service Benefits

Castomized Information from UUS

Space for institution to send custom

Aid awarded by school

School contact details

for more information

and next steps

but earned through

The Shopping Sheet standardizes award letters, making it easier to comparison shop and provide students with key information including:

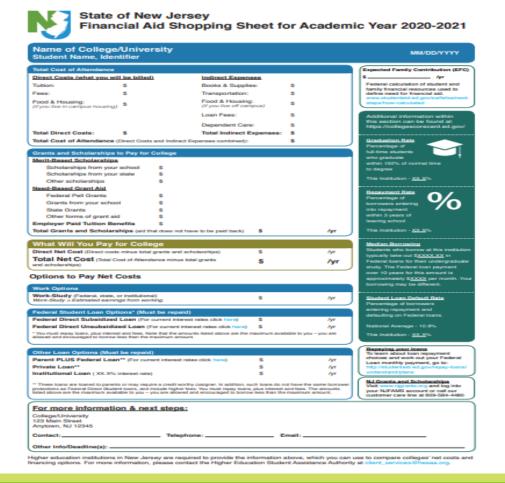
- How much one year of school will cost.
- Financial aid options to pay this cost, with a clear differentiation between grants and scholarships, which do not have to be repaid, and loans, which do.
- The net costs after grants and scholarships are taken into account.
- **Information** comparing default rates, graduation rates, and median debt levels for the school.
- Potential **monthly payments** for the federal student loans the typical student would owe after graduation.

We help students lay the foundation for a solid inancial future





Award Notice - State of NJ: Shopping Sheet



Covers the same items the federal shopping sheet covers except for a few minor details.





Section IV – Other Information

The application cycle: **BE PROACTIVE!!!!!**

Oct - February – Review deadlines, complete FAFSA application, college searches, college application process, and CSS Profile

February - May - Schools send award letters

June -July - School sends Fall Semester bill





Special Circumstances

In certain cases the Financial Aid Office can adjust the income used on the FAFSA to recalculate eligibility. This re-evaluation is done on a case-by-case basis and can vary by institution. Some acceptable conditions are:

- Unemployment (10 week waiting period)
- Disability
- Retirement
- Death of a parent
- Separation/Divorce (after FAFSA is filed)
- Loss of untaxed income or unemployment benefits
- Loss of child support and/or alimony





Other Resources

Have a four year plan – think outside the box

- Outside Scholarships
- Campus Administered Payment Plans
- Campus Employment
- Specialized Campus Opportunities
 - ✓ Residential Advisors
 - ✓ Student Ambassadors
 - ✓ Student Tour Guides
 - ✓ Internships/CO-OP'S



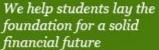


Private Scholarship Search

- Institution/college web sites
- Civic organizations and churches
- Parent's employer(s)
- www.fastweb.com
- www.collegeboard.org
- www.mappingyourfuture.org
- http://www.collegescholarships.org/financial-aid/









www.NJFAFSADAYS.org

NJFAFSADays.org website provides FAFSA completion information for all New Jersey Residents

- "How to file the FAFSA" you tube video
- 8 Steps on Completing the FAFSA
- How to create a FSA ID
- FAFSA Completion Workshops, by County (may not happen this year)
- Federal Grant Program Information





More Resources

http://www.hesaa.org/Pages/PlanforCollege.aspx









HESAA Services

- NJBEST.com
- www.hesaa.org
 - √ School Counselors
 - √ Students & Parents
 - √ Forms and Applications
- HESAA Customer Care Line (609) 584-4480 or (800) 792-8670
 Monday-Thursday 8 a.m. 8 p.m., Friday 8 a.m. 5 p.m.
- Publications in paper & electronic



Questions?







Thank you!

