

2017/18 Financial Aid High School Presentation

Presented by:

Wil Casaine,

**Executive Director of Financial Aid, Tutoring & The Center for
Student Success**

The College of New Jersey (TCNJ)

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/certificate-seeking undergraduate students.

Skip to Content | Accessibility | Login

Start / Legal Disclaimer **1** Background Information **2** Financial Information **3** Calculator Results **4**

Net Price Calculator

This on-line tool will give you an estimate of your cost to attend this college or university in a few simple steps.

All information gathered to calculate the net price is anonymous and cannot be used to identify an individual user.

Get Started!

- 1** Carefully read and agree to the legal disclaimer.
- 2** Fill out a simple form about your background and plans for housing while in school.
- 3** Fill out a simple form about your family's finances.

The College of New Jersey

Based on the information you enter, the Net Price Calculator will return an estimate of typical expenses for a student like you to attend this college or university and an estimate of financial aid that you may be eligible to receive from this college or university. The estimates



Section I

Sources - Types of Aid

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



Types of Aid - Federal

- **Federal Government Grants 2016/17***
 - Pell \$5,815
 - SEOG \$4,000
 - TEACH \$3,728

*Maximum awards per year, subject to change for 2017/18



Types of Aid – State

Award Type	Award Amounts
Full-Time TAG	\$584 - \$12,196
Part-Time	\$576 - \$1970
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	Up to \$2,000

The amounts listed above are yearly amounts.



Types of aid – PP/Loans for Students

- Monthly Payment Plans – offered by the college/private entities (not a loan)
- 2016 - 2017 - Federal Direct Undergraduate Direct Loans are 3.76% plus a 1.068% origination fee

2017 – 2018 Rates and fees are subject to change

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)



Types of aid – Loans for Students/Parents

- **State NJCLASS LOAN**, fixed and variable repayment options
Interest rates range from 4.48% to 7.92% for the 2016 -2017 award year. Students can borrow up to the cost of attendance and must be the borrower. All fixed rate NJCLASS loans have a 3% origination fee
- **Federal PLUS Program** (6.31% & 4.262% Origination fee) Parent is the borrower
- **Private Educational Loans** – Sallie Mae, Wells Fargo, PNC, Etc.
Interest rates vary based on credit score

2017 – 2018 Rates and fees are subject to change



Types of Aid - Institutional & Private Scholarships

- Factors that may influence eligibility:

Academics

SAT's

AP Courses

Activities

Academic Track

H.S. Attended

Athletic Ability*

Geographic Diversity

Legacy (child of alumni)

Talent

Gender/Ethnicity

Class Rank

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



Section II - Applications

student.collegeboard.org/profile

CSS / Financial Aid PROFILE®

Use PROFILE to Apply for Financial Aid.

Welcome to PROFILE. By filling out one form, you can apply online for nonfederal financial aid from almost 400 colleges and scholarship programs.

Apply for Financial Aid

This interactive presentation will give you useful tips and help you prepare to apply for financial aid using CSS/Financial Aid PROFILE®. The minimum browser requirements to view the presentation are Internet Explorer 9+, Chrome 21+, Safari 5.1+, Firefox 14+, iPad 5+, and Android tablet 4.7+.

Fall 2015 or Spring 2016

Sign In

Fall 2016 or Spring 2017
Available starting October 1, 2015

2015
Guide >>>

fafsa.ed.gov

Federal Student Aid
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Home



About Us



FSA ID



StudentAid.gov



Help

Free Application for Federal Student Aid
FAFSA®

Get help paying for college
Submit a Free Application for Federal Student Aid (FAFSA)

English Español

SEARCH

New to the FAFSA?

Start A New
FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login



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 (i.e. assets for business owners regardless of number of employees)

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
305-829-9793
help@cssprofile.org



Application: FAFSA

- Submit the Free Application for Federal Student Aid (FAFSA) prior to the earliest school's deadline & complete the NJ State Specific Questions
- Available October 1st – **NEW!!**
- To ensure maximum consideration for federal, state, and institutional aid, check information from each school to determine:
 - Required application materials
 - Application deadlines
- Be sure to answer all optional questions on the FAFSA like “Gender” & “Driver License” to speed up processing



The Application Process



Tax information needed to complete the FAFSA by year

FAFSA

FREE APPLICATION for

Use this form to apply for federal grants, work-study, and loans. Or apply free online at www.fafsa.gov

Applying by the Deadlines

For federal aid, submit your application by October 1, 2016. We must receive your application by October 1, 2016. We must receive your correct, complete information by October 1, 2016 in the 2017-2018 school year.

For state or college aid, the deadline may be different. Check with your high school guidance counselor for the right for state deadlines. You may need to apply by a different deadline.

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your college about state and college deadlines. If you are filing close to one of these deadlines, apply as early as possible. www.fafsa.gov. This is the fastest and easiest way to apply.

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU CAN SUBMIT THE FAFSA FROM	USING TAX INFORMATION FROM
July 1, 2015 - June 30, 2016	January 1, 2015 - June 30, 2016	2014
July 1, 2016 - June 30, 2017	January 1, 2016 - June 30, 2017	2015
July 1, 2017 - June 30, 2018	October 1, 2016 - June 30, 2018	2015
July 1, 2018 - June 30, 2019	October 1, 2017 - June 30, 2019	2016

- Students will be able to submit a 2017-18 FAFSA as early as October 1, 2016, rather than beginning on January 1, 2017.
- Students and parents will report income information from an earlier tax year (2015 instead of 2016).



Free Application for Federal Student Aid (FAFSA)

- Collects family's personal and financial information used to calculate the student's Expected Family Contribution
- File the FAFSA electronically
 - FAFSA on the Web at www.fafsa.ed.gov
 - Student & Parent must create a Federal Student Aid ID (FSA ID) at fsaid.ed.gov
- Use the IRS Data Retrieval Tool to populate income & tax information



What is a Federal Student Aid (FSA) ID?

- The **FSA ID** is a username and password that gives you the unique benefit of logging into your accounts — while removing all personally identifiable information. The **FSA ID** is your official Federal Student Aid ID, which you will use to log in to use **FSA** websites like FAFSA, StudentLoans.gov, and more.
- The parent AND student will need their own FSA ID



How to Create An FSA ID

Step 1

When logging in to one of the websites listed above, click the link to create an FSA ID.

Tip: Important: Only the owner of the FSA ID should create and use the account. Never share your FSA ID.

Step 2

Create a username and password, and enter your e-mail address.

Step 3

Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.

Step 4

If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.

Step 5

Review your information, and read and accept the terms and conditions.

Step 6

Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID. Once you verify your e-mail address, you can use it instead of your username to log in to the websites.

You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access the websites listed above. For help, visit [StudentAid.gov/fsaid](https://studentaid.gov/fsaid).



General Eligibility Requirements

- 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**
 - Last 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-Who is a Parent?**
 - 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**
 - SSI, SNAP, Free or Reduced Price Lunch, TANF, WIC
- **College Choice**
 - List all colleges of interest (up to 10 on first submission)
- Once submitted, **use the link from the FAFSA confirmation** page to HESAA's webpage to complete the additional data elements for Tuition Aid Grant (TAG) and NJ STARS (II) eligibility.
 - May also come to HESAA website to complete additional data elements if a student forgets to go there from the FAFSA confirmation page.



Common Mistakes Made on the FAFSA

- Student's name as it appears on the social security card, social security number, and date of birth (Data match)
- Parent section vs. Student section (duplicating income)
- Number of people in the household (immediate family)
- Divorced/remarried households (Step-parent information)
- Skipping the gender question



How To Be Considered for State Aid


- Complete the FAFSA within established deadlines (September 15th)
- Once you submit the FAFSA, NJ residents will be given the option to link to the Higher Education Student Assistance Authority's website to respond to additional questions
- If questions not answered, student may log into "njgrants.org" to complete the additional questions for state aid.
- HESAA will notify you of the status of your State grant application.



Click to Apply for State Aid



Section III – The Aid Package

Office of Financial Assistance
NORTHERN _____ College 

**SAMPLE AWARD LETTER
 FOR 20XX-20XX Award Year**

June 18, 20XX

John Doe
 PO Box 00
 Espanola, NM 87532

STUDENT ID: **A 0000XXXX**
 ESTIMATED COLLEGE COST: **B 17734**
 (SEE ATTACHED FOR EXPLANATION)
 STUDENT/FAMILY CONTRIBUTION **C 0**
 OTHER AID: **D 0**
 FINANCIAL NEED: **E 17734**
 UNMET NEED: **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	3,300.75		\$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 year and would like to cancel my awards.

WORK STUDY DECLINE OR ACCEPTANCE:
H I Accept ____ I Decline ____ the work-study award that is offered to me for the 20XX-XX school year.

Student's Signature: _____ Date: _____

Should you have any questions or need assistance, you may contact us at 505-747-2128.

Sincerely,
Jacob D. Pacheco
 Financial Aid Director

Withdrawing from courses is the student's responsibility. By not officially withdrawing, the student is responsible for all charges that may be incurred.

Please read the reverse side

921 Paseo de Oñate | Española, NM 87532 | Ph: 505 747 2128 | Fax: 505 747 2121
 www.nmcc.edu | NORTHERN is an equal opportunity and affirmative action employer.



Cost of Attendance

- Tuition and fees
- Room and board
- Books and supplies, equipment, transportation, and miscellaneous personal expenses
- Loan fees
- Study abroad costs
- Other unexpected educational costs



The Expected Family Contribution (EFC)

- **EFC is determined by** a federal formula that calculates need using **the information you supplied on the FAFSA**
- EFC & Financial Need are guidelines used by schools to determine an aid package



Sample EFC for Family X

- Family lives in New Jersey
- Married parents, both age 52
- Household size of 4 with 1 child going to college
- 2012 adjusted gross income = \$120,000
- Assets = \$20,000
- Student income / assets = 0

EFC = \$20,830



Financial Need for Family X

College	Community College	State College or University	Private College or University
COA	\$13,300	\$25,561	\$45,676
EFC	\$20,830	\$20,830	\$20,830
Financial Need	0	\$4,731	\$24,846



Award Letter

Office of Financial Assistance

NORTHERN _____ College



June 18, 20XX

SAMPLE AWARD LETTER FOR 20XX-20XX Award Year

John Doe
PO Box 00
Española, NM 87532

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ESTIMATED COLLEGE COST: **B 17734**
(SEE ATTACHED FOR EXPLANATION)
STUDENT/FAMILY CONTRIBUTION **C 0**
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www.njnc.edu | NORTHERN is an equal opportunity and affirmative action employer.

- Award letter 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



Shopping Sheet

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.

University of the United States (UUS)
Student Name, Identifier Download

Costs in the 2015-16 year

Estimated Cost of Attendance **\$X,XXX / yr**

Tuition and fees	\$ X,XXX
Housing and meals	X,XXX
Books and supplies	X,XXX
Transportation	X,XXX
Other education costs	X,XXX

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed) **\$X,XXX / yr**

Grants and scholarships from your school	\$ X,XXX
Federal Pell Grant	X,XXX
Grants from your state	X,XXX
Other scholarships you can use	X,XXX

What will you pay for college

Net Costs **\$X,XXX / yr**
(Cost of attendance minus total grants and scholarships)

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional) \$ X,XXX

Loan Options*

Federal Perkins Loan	\$ X,XXX
Federal Direct Subsidized Loan	X,XXX
Federal Direct Unsubsidized Loan	X,XXX

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution **\$X,XXX / yr**
(As calculated by the institution using information reported on the FAFSA or to your institution.)

<ul style="list-style-type: none"> Payment plan offered by the institution Parent or Graduate PLUS Loans American Opportunity Tax Credit * 	<ul style="list-style-type: none"> Military and/or National Service benefits Non-Federal private education loan
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*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Graduation Rate
Percentage of full-time students who graduate within 6 years

XX.X%

Low	Medium	High
-----	--------	------

Loan Default Rate
Percentage of borrowers entering repayment and defaulting on their loan

X.X%

This Institution

National

Median Borrowing
Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.

\$

Repaying your loans


To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:
<http://studentaid.ed.gov/repay-loans/understand/plans>

For more information and next steps:
University of the United States (UUS) Financial Aid Office
123 Main Street
Anytown, ST 12345
Telephone: (123) 456-7890
E-mail: financialaid@uus.edu



Shopping Sheet Breakdown

School Name



ESTIMATED COST OF ATTENDANCE IN THE 2013/14 ACADEMIC YEAR <small>(Subject to legislative changes)</small>		COLLEGE OVERVIEW																																				
Estimated Cost of Attendance \$23,243 per year Costs* <table border="0" style="width: 100%;"> <tr> <td style="width: 40%;"></td> <td style="width: 20%; text-align: center;">Direct Costs</td> <td style="width: 20%; text-align: center;">Indirect Costs</td> <td style="width: 20%;"></td> </tr> <tr> <td>Tuition and fees.....</td> <td style="text-align: right;">6,593</td> <td></td> <td></td> </tr> <tr> <td>Housing and meals.....</td> <td style="text-align: right;">14,400</td> <td></td> <td style="text-align: right;">0</td> </tr> <tr> <td>Estimated books and supplies.....</td> <td></td> <td></td> <td style="text-align: right;">1,200</td> </tr> <tr> <td>Estimated transportation.....</td> <td></td> <td></td> <td style="text-align: right;">600</td> </tr> <tr> <td>Estimated other educational costs.....</td> <td></td> <td></td> <td style="text-align: right;">450</td> </tr> </table> <small>*Costs will vary based on enrollment status</small>			Direct Costs	Indirect Costs		Tuition and fees.....	6,593			Housing and meals.....	14,400		0	Estimated books and supplies.....			1,200	Estimated transportation.....			600	Estimated other educational costs.....			450	Graduation Rate Percentage of full-time students who graduate within 6 years 71% <div style="display: flex; justify-content: space-around; margin-top: 5px;"> LOW MEDIUM HIGH </div>												
	Direct Costs	Indirect Costs																																				
Tuition and fees.....	6,593																																					
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Estimated books and supplies.....			1,200																																			
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GRANTS AND SCHOLARSHIPS OFFERED — ESTIMATED GIFT AID <small>(Aid is subject to change based upon verification, enrollment confirmation, and legislative changes)</small> Total Grants and Scholarships (No payment required) \$7,600 per year <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th>Term 1</th> <th>Term 2</th> <th>Term 3</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Institutional (SUNY School) Grant.....</td> <td style="text-align: center;">500</td> <td style="text-align: center;">500</td> <td style="text-align: center;">50</td> <td style="text-align: center;">1,050</td> </tr> <tr> <td>TAP.....</td> <td style="text-align: center;">1,000</td> <td style="text-align: center;">1,000</td> <td style="text-align: center;">50</td> <td style="text-align: center;">2,050</td> </tr> <tr> <td>PELL.....</td> <td style="text-align: center;">1,725</td> <td style="text-align: center;">1,725</td> <td style="text-align: center;">50</td> <td style="text-align: center;">3,500</td> </tr> <tr> <td>SEOG.....</td> <td style="text-align: center;">250</td> <td style="text-align: center;">250</td> <td style="text-align: center;">50</td> <td style="text-align: center;">550</td> </tr> <tr> <td>SUNY Tuition Credit.....</td> <td style="text-align: center;">75</td> <td style="text-align: center;">75</td> <td style="text-align: center;">50</td> <td style="text-align: center;">200</td> </tr> <tr> <td>Other scholarships.....</td> <td style="text-align: center;">100</td> <td style="text-align: center;">100</td> <td style="text-align: center;">50</td> <td style="text-align: center;">250</td> </tr> </tbody> </table>			Term 1	Term 2	Term 3	Total	Institutional (SUNY School) Grant.....	500	500	50	1,050	TAP.....	1,000	1,000	50	2,050	PELL.....	1,725	1,725	50	3,500	SEOG.....	250	250	50	550	SUNY Tuition Credit.....	75	75	50	200	Other scholarships.....	100	100	50	250	LOAN DEFAULT RATE Percentage of borrowers entering repayment and defaulting on their loan <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="text-align: center;"> 6% <small>SUNY School</small> </div> <div style="text-align: center;"> 12% <small>Comparable Institutions</small> </div> </div>	
	Term 1	Term 2	Term 3	Total																																		
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Other scholarships.....	100	100	50	250																																		
ESTIMATED REMAINING COST AFTER GRANTS AND SCHOLARSHIPS <small>(Cost of attendance minus total grants and scholarships)</small> Net Cost \$15,643 per year		MEDIAN BORROWING <small>Students at (school name) typically borrow \$6,000 in Federal loans over six years. The Federal loan payment for this amount is approximately \$60.00 per month. Your borrowing may be different.</small>																																				
LOANS OFFERED Total Loans (Repayment Required) \$5,500 per year <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>Loan Type</th> <th>Term 1</th> <th>Term 2</th> <th>Term 3</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Federal Direct Subsidized Loan.....</td> <td style="text-align: center;">1,550</td> <td style="text-align: center;">1,250</td> <td style="text-align: center;">700</td> <td style="text-align: center;">3,500</td> </tr> <tr> <td>Federal Direct Unsubsidized Loan.....</td> <td style="text-align: center;">1,000</td> <td style="text-align: center;">950</td> <td style="text-align: center;">50</td> <td style="text-align: center;">2,000</td> </tr> </tbody> </table> <small>NOTE: You can borrow less than the recommended loan offer</small>		Loan Type	Term 1	Term 2	Term 3	Total	Federal Direct Subsidized Loan.....	1,550	1,250	700	3,500	Federal Direct Unsubsidized Loan.....	1,000	950	50	2,000	REPAYING YOUR LOANS <small>To learn more about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repay-loans/understand/plan</small>																					
Loan Type	Term 1	Term 2	Term 3	Total																																		
Federal Direct Subsidized Loan.....	1,550	1,250	700	3,500																																		
Federal Direct Unsubsidized Loan.....	1,000	950	50	2,000																																		
FEDERAL WORK-STUDY (FWS) FEDERAL WORK-STUDY \$1,203 per year		FOR MORE INFORMATION <small>Name of College Office Street Address City, State Zip Telephone # Email</small>																																				
STUDENT AND FAMILY OPTIONS FAFSA Calculated Expected Family Contribution (EFC) \$2,030 per year Options to Replace Expected Family Contribution or Net Cost <ul style="list-style-type: none"> • Private payment plan offered by the college • Military and/or National Service Benefits • Federal Direct PLUS/Parent loan • Private education loans. For more info: (Click SFA link) 																																						



Section IV – Other Information

Financial Aid Timeline:

October – March:

- Complete college search
- Apply for Admissions
- Complete the FAFSA
- Complete the CSS Profile – if applicable

December – April:

- Acceptance notices sent
- Award letters sent

June-July:

- Fall semester term bills sent



CAUTION!

- Please, avoid being charged a fee to file the FAFSA
 - Completing and processing the FAFSA is **FREE**
 - If filing FAFSA on the Web, make sure you go directly to: www.fafsa.gov
 - Contact the financial aid office or HESAA at 609-584-4480 if you need help in completing the FAFSA



Where Do I Go From Here?

- Obtain and review admission, financial aid materials and deadlines from each school to which you are applying
- Meet all application deadlines
 - CSS Profile if applicable
 - Complete the FAFSA and any other application materials required by the school or your state agency



Other Resources

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



Other Resources

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

HESAA
Higher Education Student Assistance Authority

Governor Chris Christie • Lt. Governor Kim Guadagno
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NJBEST
NEW JERSEY'S
529 COLLEGE SAVINGS PLAN

College may seem like a long way off, but before you know it, your child will be college-bound.

Plan for College

- ▼ Save for College with NJBEST
- ▼ College Cost Calculators
- ▼ Prepare for College
- ▼ Apply to College
- ▼ Web Resources
- ▼ Financial Aid Planning Nights – Presentation & Materials

Pay for College



Private Scholarship Search

- Institution/college web sites
- Local library resources
- Local businesses, civic organizations and churches
- Parent's employer(s)
- www.hesaa.org
- www.fastweb.com
- www.collegeboard.org
- www.mappingyourfuture.org



Thank you

Higher Education Student Assistance Authority

*We help students lay the
foundation for a solid
financial future*



Questions?

