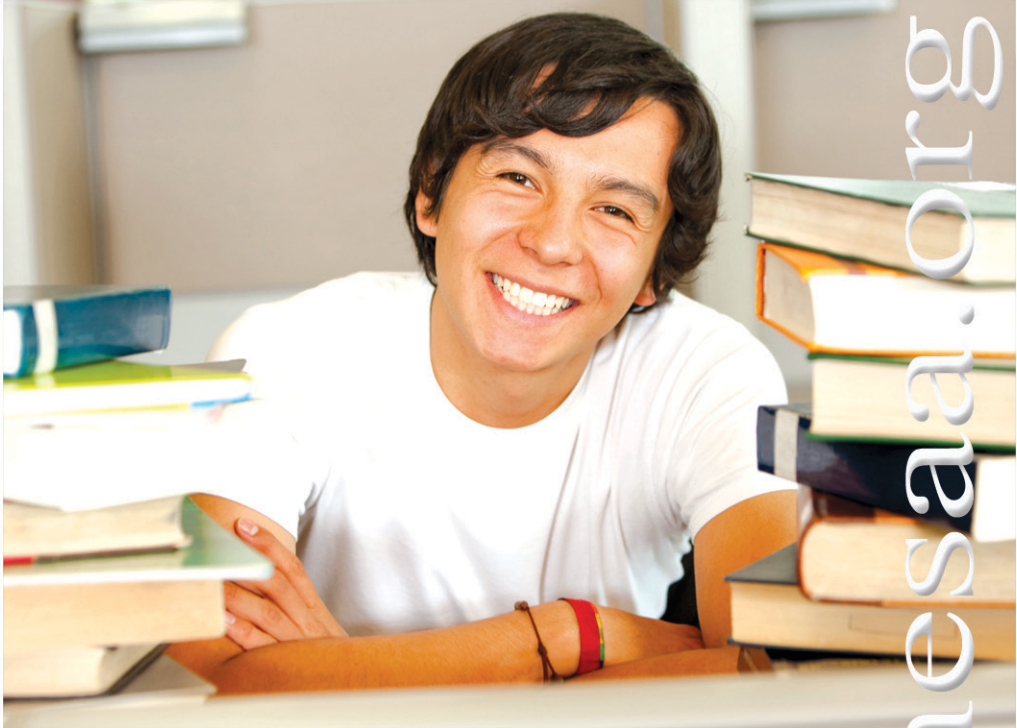


State of New Jersey

HESAA

State & Federal Financial Aid for Undergraduate
and Graduate Students



www.hesaa.org



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY



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General Terms You Will Need to Know

- **Grant:** A gift of money to a qualified student that does not have to be repaid.
- **Direct Loan (borrowed directly from the federal government):** A federal loan funded directly by the U.S. government.
- **Loan:** A loan made by a lending institution (state authority, federal government, non-profit bank or for-profit bank) to be repaid with a fixed or variable interest rate.

The symbols shown below appear next to the name of each federal and State program to show the college level of students who may be eligible to participate.

Undergraduate =

Graduate =



Mission

The Higher Education Student Assistance Authority (HESAA) administers New Jersey's student grant and scholarship programs, the NJBEST 529 College Savings Plan, and the NJCLASS State supplemental loan program. Since 1959, HESAA, a non-profit, State-designated authority, has delivered over \$18 billion in financial aid. Each year, over 1 million students receive assistance from outreach programs and aid programs HESAA administers.

This brochure highlights the major State and federal student aid programs. However, student financial assistance is also available through institutions and private sources. You should work closely with your campus financial aid office regarding the availability of student aid funds. You may also contact HESAA's Customer Care Line at **609-584-4480** or visit our website at: www.hesaa.org.





It's Easy To Apply for Financial Aid



START HERE
GO FURTHER
FEDERAL STUDENT AID

FAFSA
Free Application for Federal Student Aid

Home About Us Student Aid on the Web PIN Site Contact Us Browse Help English Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

Start Here

- Start or continue your FAFSA
- Correct your FAFSA
- Check the status of your FAFSA, and more...

What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) must be completed every year to be considered for financial aid. By completing the FAFSA, you are applying for State and federal grants, scholarships, institutional funding, and federal student loans. Completing and submitting a FAFSA is free. In fact, charging a fee for completing or submitting the FAFSA is prohibited by law.

There are three ways to complete the FAFSA:

- Online (*FAFSA on the Web*) at www.fafsa.gov (recommended)
- PDF FAFSA (download file) at www.fafsa.ed.gov/options.htm
- Paper FAFSA - request a copy by calling 1-800-4-FED-AID (1-800-433-3243)

Deadlines

There is a deadline for the FAFSA every year and it can differ from state and college deadlines. Submit the FAFSA as early as possible to meet all deadlines. Some institutions require an additional application to determine eligibility for institutional funds. Some grant and work-study program awards are distributed on a first-come, first-served basis. The timely submission of your application can increase your chances of receiving assistance.



The Application Process

Applying online is generally the fastest and easiest way to apply. If you do not have internet access at home, you can usually find internet access at your local library, high school, or financial aid office at a nearby campus. Over 98 percent of applications are submitted electronically.

You can complete the FAFSA by downloading the PDF form. Type your responses on the form and print the form. You can also print the form and write in the responses. If you choose to fill out the PDF or paper version of the FAFSA, the completed form must be signed, dated, and mailed to the address provided.

Create A PIN (Personal Identification Number)

You and your parents are encouraged to apply for a Federal Student Aid PIN (Personal Identification Number) to sign your online application. For a student who provides parental information on the FAFSA, at least one parent whose information is provided on the FAFSA must sign. The PIN serves as an identifier and electronic signature. Once created, you or your parent can use the PIN immediately to sign the FAFSA. If you do not sign the FAFSA using the PIN, you will need to print out, sign, and mail a signature page with the proper signatures within 14 days. Submitting the signature page by mail will increase the time it takes to process your application and transmit your application to the colleges listed on your application.

Getting Started

Gather all the documents you will need to complete the FAFSA (W-2 forms, tax returns, bank statements, etc.). If you complete the *FAFSA on the Web*, you will be guided step-by-step through the preliminary application process which will provide time-saving suggestions:

- Complete the *FAFSA on the Web Worksheet* (optional).
- Apply for a Federal PIN if you do not have one.
- Parents of dependent students should apply for a Federal PIN if they do not have one.
- Plan how to sign the FAFSA (using a PIN or signature page).



Completing and Submitting the FAFSA

It is recommended that you complete the *FAFSA on the Web Worksheet* to assist you in completing the online FAFSA. Do not leave any questions blank on the application unless told to do so.

If you are applying electronically, follow the online instructions to print a copy of your application for your records. Be sure to submit your application and receive your confirmation page. ***Important for all NJ applicants: From the confirmation page, click the Optional Feature tab to respond to State questions required to apply for New Jersey State financial aid.***

If you are applying using the PDF or paper FAFSA, make copies of your completed application for your files before you mail it. Do not enclose letters, tax forms or any extra materials in the envelope provided as they will be destroyed.

You must submit a FAFSA each year

What Happens Next

- Within 3 - 5 days the FAFSA data are sent to the colleges you listed on your FAFSA and your state grant agency.
- Within 7 – 10 days you and the financial aid offices listed on your FAFSA will receive a copy of your Student Aid Report (SAR) that specifies your federal Expected Family Contribution (EFC). The EFC is used by schools to determine eligibility for federal financial aid and institutional award packaging.
- HESAA will send a Student Eligibility Notice (SEN) indicating your estimated State grant award if all supplemental information has been received.
- If you did not respond to the additional State questions on *FAFSA on the Web*, if you submitted the PDF or paper FAFSA, or if the information provided on your FAFSA was insufficient to determine eligibility for State financial aid, you will receive an Applicant Information Request (AIR) Form. Follow the instructions on the AIR, attach the documents requested, and sign and return the AIR to HESAA within applicable deadlines.
- If your record is selected for State verification, you will be asked to provide documents such as a tax return transcript, income tax schedules, verification worksheets, etc.



- You will typically receive a financial aid award notice only from colleges to which you have been offered admission. The notice will include specific information on how to accept and/or apply for any financial aid offered.
- Read and become familiar with institutional financial aid policies, procedures and practices for your college.
- If a college requires additional forms and/or applications, it is the student's responsibility to complete and submit all documents to the college.





Federal Aid Programs

Federal Aid General Eligibility Requirements

For federal program eligibility go to:

<http://studentaid.ed.gov/eligibility/basic-criteria>

See the federal aid award chart on page 20.

Federal Pell Grant *Undergraduate* =

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. In some cases, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant. Pell Grants are considered the foundation of federal financial aid, to which aid from other federal and non-federal sources might be added.

Federal Supplemental Educational Opportunity Grant (FSEOG) *Undergraduate* =

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. Just like Pell Grants, the FSEOG does not have to be repaid.

Teacher Education Assistance for College and Higher Education (TEACH) Grant *Undergraduate* = *Graduate* =

The TEACH Grant provides grants for undergraduate - or graduate - level study. The total amounts provided are \$16,000 for undergraduates or post-baccalaureate (non-degree) programs and \$8,000 for graduate students. **Students must:**

- **Attend a participating school. Schools may choose to participate in the TEACH program.**
- **Plan to begin a career as a teacher**
- **Currently be completing coursework necessary to begin a career in teaching**
- **Sign an Agreement to Teach Form**
- **Teach full-time for four years at a designated school in a specified subject**



Federal Aid Programs

If a student is unable to fulfill the teaching obligation, TEACH Grants convert to Unsubsidized Federal Direct Loans that the student must then repay.

Federal Work Study (FWS) Undergraduate = Graduate =

The FWS program offers employment for students demonstrating financial need on or off campus and is coordinated by your college. The hourly rate of pay is set by the college and the employer. Some schools have employment agreements with private non-profit organizations.

Federal Direct Student Loans

The Direct Loan program makes highly affordable loans available to students. Students do not have to pass a credit check and interest on federal loans is fixed. Repayment begins six months after leaving school and there are never any prepayment penalties. These loans can either be subsidized or unsubsidized. For loans disbursed after 7/1/2014 the interest rate is 4.66% for undergraduates and 6.21% for graduate/professional students. A 1.073% origination fee is deducted from each disbursement. To apply, check your college's financial aid website or go to www.studentloans.gov.

Subsidized Loan Undergraduate =

Students who demonstrate financial need may have their interest paid by the federal government while the student is enrolled at least half time in college and during periods of authorized deferment. *The law limits the benefits of the Direct Loan subsidy to an aggregated period of no more than 150% of program length for new borrowers. Once that limit has been reached, the borrower will begin to incur interest charges on outstanding subsidized loans if the borrower is enrolled at least half time in a program (including preparatory coursework) that would otherwise qualify the borrower for a Direct Subsidized Loan. The initial interest rate changes annually, however it is fixed for the term of the loan.*

Unsubsidized Loan Undergraduate = Graduate =

Unsubsidized loan borrowers may agree to repay interest immediately or the lender will capitalize the interest that accrues during the in-school and grace periods. *The initial interest rate changes annually, however it is fixed for the term of the loan.*



Federal Aid Programs

Federal Parent Loan for Undergraduate Students (PLUS)

Parents of Undergraduate =

Parents of students may borrow up to the cost of attendance minus all other financial aid from the Direct PLUS Loan Program. Interest accrues from date of disbursement. For loans disbursed on or after 9/1/2014 the interest rate is 7.21%. The initial interest rate changes annually, however it is fixed for the term of the loan. The origination fee is 4.292%. Repayment begins within 60 days after the loan is fully disbursed. A borrower can request a payment postponement until the student is enrolled less than half time or no longer enrolled in school. Limited deferments are available.

Always visit www.njclass.org to see if NJCLASS has better rates, terms and conditions than federal loans.

Federal Graduate PLUS

Graduate =

Graduate/Professional students may borrow up to the cost of attendance minus all other financial aid from the Direct PLUS Loan Program. There is no interest subsidy. For loans disbursed on or after 9/1/2014 the interest rate is 7.21%. The initial interest rate changes annually, however it is fixed for the term of the loan. The origination fee is 4.292% and the fee is deducted from each disbursement. Repayment begins within 60 days after the loan is fully disbursed or a borrower can request a payment postponement until the student is enrolled less than half time or is no longer enrolled in school.

Federal Perkins Loan

Undergraduate =

Graduate =

Undergraduate and graduate students who demonstrate financial need may be eligible for a low-interest Perkins loan. The Perkins Loan Program is administered by your college. Borrowing limits and restrictions apply. The annual loan limit is \$5,500 for undergraduate study and \$8,000 for graduate and professional students. The maximum amount that may be borrowed is \$27,500 for undergraduate study and \$60,000 for graduate study (totals include all previous Perkins loans). Repayment at 5% interest begins nine months after leaving school, with up to 10 years to repay.



State Aid Programs

State Aid General Eligibility Requirements

To receive aid from the State of New Jersey, you must meet general federal aid eligibility requirements and:

- Demonstrate financial need
- Be a U.S. citizen or an eligible non-citizen
- Be a legal resident of New Jersey for at least 12 consecutive months immediately prior to enrollment (*NOTE: Eligible non-citizens must reside in New Jersey for 12 consecutive months after receiving permanent resident status from USCIS to meet the State residency requirement.*)
- Be registered with Selective Service (if required)
- Maintain satisfactory academic progress
- Be a full-time undergraduate student enrolled in an approved degree or certificate program
- Not have a baccalaureate degree, or an associate degree if enrolled at a two-year college
- Not have received the maximum allowable number of grant payments
- Not be in default on a Federal or State student loan
- Not owe a refund on a Federal or State grant
- Not be enrolled in a program leading to a degree in theology or divinity

Specific program eligibility requirements are listed below the program descriptions.

How to Apply - Students must file the FAFSA annually within established deadlines and meet all other program requirements.

State Grant & Scholarship Application Deadlines

TAG Renewal Students – June 1

If you are currently receiving a TAG, the federal processor must receive your FAFSA by June 1 preceding the academic year for which aid is requested.

All Other Applicants – October 1

If you are not currently receiving a TAG, the federal processor must receive your FAFSA by October 1 of the academic year for which aid is requested to be considered for an award for the fall and spring terms.

Spring Only Awards – March 1

If you are not currently receiving a TAG, the federal processor must receive your FAFSA by March 1 of the academic year for which aid is requested to be considered for an award for the spring term.



State Aid Programs

Tuition Aid Grant (TAG) *Undergraduate* =

One of the nation's largest and most generous financial aid programs, TAG may cover up to the cost of tuition. The amount of an individual grant varies based upon the student's need, the cost of attendance and available funding. Grants must be applied for annually within established State deadlines and applicants must meet all program requirements. **See Page 20 for annual award ranges and maximums.**

Eligibility (see Page 11 for general State aid eligibility requirements)

Part-Time TAG for County College Students *Undergraduate* =

The Part-Time TAG Program for County College Students provides grants to eligible students while enrolled for between 6-11 credits. The amount of an individual award varies based upon the student's need, the cost of attendance, and available funding.

Eligibility (see Page 11 for general State aid eligibility requirements)

Educational Opportunity Fund (EOF) Grant *Undergraduate* = *Graduate* =

EOF grants are available to students from educationally and economically disadvantaged backgrounds who meet eligibility requirements. Award amounts vary depending on enrollment status, college costs and financial need. EOF grants are renewable annually based upon continued eligibility. Students must file a FAFSA annually within established State deadlines. Applicants must contact the campus EOF Director to apply for admission into the program. The institution will determine the value of the grant.

Eligibility (see Page 11 for general State aid eligibility requirements)

Governor's Urban Scholarship *Undergraduate* =

The Governor's Urban Scholarship is a merit award available to students



State Aid Programs

who rank in the top 5.0 percent of their high school graduating class and attain a grade point average of at least 3.0 at the end of the junior year in high school, file a FAFSA within established deadlines and have a New Jersey Eligibility Index below 10500. To qualify, applicants also must graduate from a traditional public, public charter, county vo-tech or nonpublic school and reside in Asbury Park, City of Camden, East Orange, Irvington Township, Jersey City, Lakewood, Millville, Newark, New Brunswick, City of Trenton, Paterson, Plainfield, Roselle Borough or Vineland.

Eligibility (see Page 11 for general State aid eligibility requirements)

New Jersey World Trade Center Scholarship

Undergraduate = 

Eligible dependent children and surviving spouses of New Jersey residents who were killed in the terrorist attacks against the United States on September 11, 2001; died as a result of injuries received in the attack; died as a result of illness caused by exposure to the attack sites; or were declared missing and officially presumed dead as a result of the attack, may be eligible. Recipients may attend any eligible college in-state or out-of-state. Scholarship amounts may change based on program funding and the student's other available financial assistance.

Eligibility (see Page 11 for general State aid eligibility requirements)
Students must:

- Be a dependent child or surviving spouse of an individual who was a NJ resident on September 11, 2001 and who was killed in the terrorist attacks against the United States on September 11, 2001, or who died as a result of illness caused by exposure to the attack site***
- Be enrolled as a full-time undergraduate at an eligible postsecondary institution***
- Eligibility to apply is limited to eight years from the date of high school graduation for the child and eight years from the date of death for the spouse.***

How to Apply

Applications may be obtained online at www.njgrants.org.



State Aid Programs

New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS)

Undergraduate = 

New Jersey residents who rank in the top 15.0% of their class at the end of either junior or senior year of high school may be eligible for the NJ STARS program. NJ STARS awards cover tuition only for up to eighteen college-level credits per semester, for up to five semesters. Students must attend their county college of residence unless they can demonstrate that the home county college does not offer the desired program of study or the program is oversubscribed for at least one year.

Eligibility (see Page 11 for general State aid eligibility requirements)

Students must also:

- Have completed a rigorous high school course of study
- Achieve the required score on a college placement test to determine college readiness
- Enroll full time no later than the 5th semester following high school graduation
- Maintain continuous full-time enrollment at the county college
- Attain a cumulative Grade Point Average (GPA) of 3.0 or higher prior to the third semester of enrollment
- All students must file a FAFSA within established State deadlines



State Aid Programs

New Jersey Student Tuition Assistance Reward Scholarship II (NJ STARS II)

Undergraduate = 

NJ STARS II is a continuation of the NJ STARS Program that provides funding to attend a New Jersey four-year public or private college or university. The NJ STARS II award will be based on tuition only for up to eighteen credits, except for Tuition Aid Grant recipients who will receive NJ STARS II awards based on tuition and approved fees. The amount of the NJ STARS II award will be determined after all other State and federal grants and scholarships are applied to these charges, not to exceed \$1,250 per semester.

Eligibility (see Page 11 for general State aid eligibility requirements)
Students must also:

- **Have earned an associate degree as an NJ STARS scholar (funded or non-funded) with a cumulative GPA of 3.25 or higher and be admitted to a New Jersey four-year public or private college or university. NOTE: NJ STARS eligibility does not guarantee admission to a New Jersey four-year institution.**
- **Maintain continuous full-time enrollment**
- **Attain a minimum cumulative GPA of 3.25 at the start of the third semester of study to maintain eligibility for the third and fourth semesters**
- **Have a family income (including taxable and untaxed income) of less than \$250,000**
- **All students must file a FAFSA within established State deadlines**





State Aid Programs



Survivor Tuition Benefits (STB) Undergraduate =

Eligible children and surviving spouses of New Jersey firefighters, emergency service workers or law enforcement officers who were killed in the line of duty may enroll free of tuition charges at any public institution of higher education in New Jersey. Recipients may also attend any approved independent institution in the State. The award amount cannot exceed the highest tuition charged at a New Jersey public institution. Awards are renewable.

Eligibility (see Page 11 for general State aid eligibility requirements)

Students must:

- ***Be a child or surviving spouse of a New Jersey firefighter, emergency service worker, or law enforcement officer killed in the line of duty***
- ***Be enrolled at least half-time in an undergraduate program at an eligible New Jersey postsecondary institution***

Eligibility to apply is limited to eight years from the date of high school graduation for the child and eight years from the date of death for the spouse.

How To Apply

Applications may be obtained online at www.njgrants.org.

State Aid Programs



Law Enforcement Officer Memorial Scholarship (LEOMS) *Undergraduate* =

Eligible dependent children of New Jersey law enforcement officers killed in the line of duty may receive scholarships up to the cost of attendance at an approved institution of higher education in New Jersey. The award amount cannot exceed an amount equal to the recipient's annual cost of attendance that is not otherwise covered by any other scholarship, grant, benefit or other assistance administered by HESAA. Awards are renewable for up to four years.

Eligibility (see Page 11 for general State aid eligibility requirements)

Students must:

- *Be a dependent child of a New Jersey law enforcement officer killed in the line of duty*
- *Be enrolled full-time in an undergraduate degree program at an eligible NJ postsecondary institution*

How To Apply

Applications may be obtained online at www.njgrants.org.



State Aid Programs

Governor's Industry Vocations Scholarship (NJ-GIVS) for Women and Minorities

The Governor's Industry Vocations Scholarship (NJ-GIVS) pays up to \$2,000 per year or up to the cost of tuition in an eligible certificate or degree program, less any federal, state or institutional financial aid. The scholarship is funded by the SDA and administered by HESAA. Funding is limited and awards will be made on a first-come, first-served basis. To receive an award you must meet all eligibility requirements.



Eligibility (see Page 11 for general State aid eligibility requirements) According to N.J.S.A. 52:18A-240, the Schools Development Authority must set aside a portion of the revenues from its construction contracts for training programs for women and minority group members. To receive NJ-GIVS you must be a female or a minority group member.

- Minority groups include the following as defined at N.J.A.C. 17:46-1.2: “ ‘Minority’ means a person who is: 1) Black, which is a person having origins in any of the black racial groups in Africa; or 2) Hispanic, which is a person of Spanish or Portuguese culture, with origins in Mexico, South or Central America, or the Caribbean Islands, regardless of race; or 3) Asian American, which is a person having origins in any of the original peoples of the Far East, Southeast Asia, Indian Subcontinent, Hawaii or the Pacific Islands; or 4) American Indian or Alaskan native, which is a person having origins in any of the original peoples of North America.”



State Aid Programs

- You must file the Free Application for Federal Student Aid (FAFSA) and have an annual household income below \$60,000.
- Your award may be used at any of New Jersey's 19 county colleges, county vocational technical schools or a proprietary trade school affiliated with an institution eligible to participate in the New Jersey TAG (Tuition Aid Grant) program. To apply please fill out an application online by visiting www.njgrants.org.
- New Jersey grants and scholarships are limited to U.S. citizens and eligible non-citizens who have received approval from the United States Citizenship and Immigration Services (USCIS) to remain in the U.S. on a permanent basis. Students in the U.S. on a temporary basis - who do not have approved permanent resident status from USCIS - are not eligible to receive an award.
- Male award recipients will be required to prove they have registered with the Selective Service System. Registration is included within the Free Application for Federal Student Aid (FAFSA).
- New Jersey grants and scholarships are limited to New Jersey residents. A New Jersey resident must have resided in the State for at least 12 consecutive months immediately prior to receiving the award. NOTE: Eligible non-citizens must reside in New Jersey for 12 consecutive months after receiving permanent resident status from USCIS to meet the State residency requirement.
- Students must have a high school diploma or GED equivalent to be eligible.

How To Apply

Applications, a full list of eligible programs and participating New Jersey institutions may be obtained online at www.njgrants.org.



State & Federal Aid Programs

State Aid Programs

Program Name	Annual Award
Tuition Aid Grant (TAG)	\$576-\$12,016
Part-Time TAG for County College Students	\$568-\$1,942
Educational Opportunity Fund (EOF)	Up to \$2,500
NJ Governor's Urban Scholarship	\$1,000
NJ Student Tuition Assistance Reward Scholarship (NJ STARS)	Tuition Only
NJ Student Tuition Assistance Reward Scholarship II (NJ STARS II)	Up to \$2,500
NJ World Trade Center Scholarship (WTC)	\$5,000
Survivor Tuition Benefits (STB)	Tuition only-Up to \$12,800
Law Enforcement Officer Memorial Scholarship (LEOMS)	COA minus other aid
NJCLASS	COA minus other aid
NJ Governor's Industry Vocations Scholarship (NJ-GIVS)	\$2,000

Federal Aid Programs

Acronym	Program Name	Award
FPELL	Federal PELL Grant	Up to \$5,730 annually
FSEOG*	Federal Supplemental Educational Opportunity Grant	Up to \$4,000
TEACH	Teacher Education Assistance for College and Higher Education	Up to \$3,708
FPERKINS*	Federal Perkins Loan	Up to \$5,500
FWS*	Federal Work Study Program	Variable College determined
Federal Direct Student Loans	Federal Direct Loan	Variable Up to \$5,500 1st year
PLUS	Federal PLUS Loan	COA minus other aid

* Appropriated funds distributed by colleges on a first-come-first-served-basis with a need component.



State Loans



New Jersey College Loans to Assist State Students

NJCLASS Undergraduate & Graduate/ Professional Loans

Undergraduate =  Graduate = 

NJCLASS is a State of New Jersey supplemental student loan program providing students with an additional affordable source of funds for meeting college expenses not already covered by other forms of student aid. NJCLASS provides fixed-rate and variable-rate loans for undergraduate, graduate, and professional students. NJCLASS variable-rate loan has no origination fee, whereas the fixed-rate loan has a 3% origination fee deducted from the loan proceeds. There are several repayment options, subject to availability. The maximum repayment period is 20 years for undergraduate loans and 25 years for graduate/professional loans.

See NJCLASS Rate Chart on page 22

NJCLASS loans are available to:

- Students who are NJ residents attending eligible colleges worldwide
- Non-NJ resident students attending eligible colleges in New Jersey

Eligibility (see Page 11 for general State aid eligibility requirements)

- *Student is the borrower*
- *Students must borrow the subsidized portion of the Federal Direct Student loan, if eligible*
- *Students must be enrolled at least half time at an eligible in-state or out-of-state college*
- *Borrower or co-signer must meet minimum income and credit requirements*
- *The NJCLASS loan may not exceed the student's cost of attendance minus other financial assistance*
- *Can be used to cover prior year educational charges*

For further information or to apply online, visit: www.njclass.org.



State Loans

NJCLASS Rate Chart

Options	Percentage Rate	Fee	Payment Requirement
10 Year Variable	4.49%	No Fees	Immediate Repayment
10 Year Fixed	5.99%	3% Fee	Immediate Repayment
15 Year Fixed	6.95%	3% Fee	Immediate Repayment or Interest Only
20 Year Fixed	8.40%	3% Fee	Full Deferral While in School



Graduate/Professional Loan Graduate = 

Graduate or professional students are the borrowers.

- Students must file a FAFSA
- Students must be enrolled at least half time at an eligible in-state or out-of-state college
- Borrowers must have an acceptable credit history.

Income or employment is not required for approval.



How to Request a Tax Return Transcript

Verification: A process in which students and/or parents must provide proof that the information submitted on the FAFSA is accurate. Federal regulations require a federal Tax Return Transcript, obtained from the IRS, as the only acceptable documentation. The State Tuition Aid Grant program follows these regulations to simplify the application process.

Personal copies of your tax return are no longer acceptable documentation!

Requesting a federal Tax Return Transcript online is easy

Before you begin, the following information will be required: Social Security Number, date of birth, street address-**exactly as it appears**-on your tax return and zip code

- Request a copy of a Federal Tax Return Transcript by visiting: www.irs.gov
- Look under **"TOOLS"** and select "Get Transcript of your Tax Record"
- You can now obtain your TAX RETURN TRANSCRIPT in two ways:
 1. Get Transcript Online: Download and Print your Transcript immediately (**Preferred Method**)
 2. Get Transcript by Mail: Transcript will be mailed to the address on record (**this method can take from 5 to 10 business days**) **Note: Multiple transcripts may be required from: student (and spouse) and/or student's parent(s)**

1.

Get Transcript
ONLINE

Complete the required 6 steps (including an email and identity verification). Select Higher Education/Student Aid as the reason you are requesting a transcript and click on the appropriate year in the Return Transcript Section

Get Transcript

Please select the reason you are requesting a transcript to help us

☒ Higher Education/Student Aid
☐ Mortgage Related
☐ Federal Tax
☐ Immigration

☐ FEMA/Disaster Related
☐ State Licensing
☐ Small Business Loan
☐ Housing Assistance

You selected: **Higher Education/Student Aid**
We suggest you download Return Transcript

Below are the transcripts and years available.

Return Transcript
2013
2012
2011
2010

2.

Get Transcript by
MAIL

Enter the required data to request a Return Transcript, which is the second option on the drop down menu. Also select the appropriate tax year.

Order a Transcript

Type of Transcript

Select
 Select
 Account Transcript
 Return Transcript

Tax Year

2013

Continue

IMPORTANT TIPS

- Remember to save a copy of your tax RETURN TRANSCRIPT for your records before you submit it.
- If requesting by mail, it will be printed on both sides, make sure to copy both sides.
- When submitting tax RETURN TRANSCRIPT(S), be sure to include the student's name and Social Security Number or Customer ID # on the Transcript(s).



REMEMBER . . . EDUCATIONAL OPPORTUNITIES ARE JUST A CUSTOMER CARE CALL OR CLICK AWAY

HESAA's Customer Care Line is here to assist students, families and financial aid professionals with reliable, up-to-date information and resources by:

- Providing information for self-assessment and choice and identifying opportunities for learning in a variety of settings throughout the State.
- Encouraging individuals of diverse backgrounds, ages, interests and abilities to take advantage of postsecondary educational opportunities.
- Providing information on costs of postsecondary education and available sources of financial aid.
- Increasing the public's general awareness concerning the quality and diversity of educational opportunities available for citizens of all ages within the State of New Jersey.



609-584-4480 | www.hesaa.org



Participating Institutions

Students must attend an approved New Jersey college, university or degree-granting proprietary school, including:

• New Jersey County Colleges (all 19)

New Jersey Four-Year Public Colleges and Universities

- Kean University
- Montclair State University
- New Jersey City University
- New Jersey Institute of Technology
- Ramapo College of New Jersey
- Rowan University
- Rutgers, The State University of New Jersey
- Stockton University
- The College of New Jersey
- Thomas Edison State College
- William Paterson University

New Jersey Private Colleges and Universities

- Bais Medrash Toras Chesed
- Beth Medrash Govoha
- Bloomfield College
- Caldwell University
- Centenary College
- College of Saint Elizabeth
- Drew University
- Fairleigh Dickinson University
- Felician College
- Georgian Court University
- Monmouth University
- Pillar College
- Princeton University

- Rabbi Jacob Joseph School
- Rabbinical College of America
- Rider University
- Saint Peter's University
- Seton Hall University
- Stevens Institute of Technology
- Talmudical Academy
- Yeshiva Toras Chaim
- Yeshivas Be'er Yitzchok

New Jersey Proprietary Degree-Granting Schools

- Berkeley College
- DeVry University
- Eastern International College
- Eastwick College





NOTES



NOTES



Helpful Websites

HESAA - Higher Education Student Assistance Authority

Phone 609-584-4480

Monday through Thursday 8 a.m.- 8 p.m.

Friday 8 a.m. – 5 p.m.

Bilingual experts are available to answer your questions

www.hesaa.org

TDD System for the Hearing Impaired

609-588-2526 Monday through Friday 8 a.m. – 5 p.m.

U.S. Department of Education

Federal Student Aid Programs

1-800-4-FED-AID (1-800-433-3243)

TTY 1-800-730-8913

www.studentaid.ed.gov

Complete the FAFSA Online

www.fafsa.gov

Private Career School Association of NJ

www.pcsanj.com

College Planning and Money Management

www.mappingyourfuture.org

Free Scholarship Searches

www.fastweb.com

Online Guide to Financial Aid

www.finaid.org

NJ College Credit Transfer Information

www.njtransfer.org

Consumer Financial Protection Bureau

www.consumerfinance.gov