

We make a difference

in the lives of students & their families



2004 Annual Report

Higher Education Student Assistance Authority Board Members

Executive Committee

Chairperson Warren E. Smith, Esq. <i>Public Member</i>	Vice Chairperson Maria I. Torres <i>Public Member</i>
Secretary-Treasurer E. Michael Angulo <i>Executive Director</i> Ex Officio	Caroline Ehrlich <i>State Treasurer Permanent Designee</i> Ex Officio
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Members

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Vacancy <i>Public Member</i>	

**“When one person succeeds—
we all benefit.”**

-Richard J. Codey
Acting Governor



Creating **opportunities** for individuals that ensure the economic growth of New Jersey

a message from the Acting Governor

Each year New Jersey provides over **\$1 billion** in financial aid through grants, scholarships and loans.

New Jersey’s commitment to college-bound students and their families is most clearly evident through the New Jersey Higher Education Student Assistance Authority (HESAA). In conjunction with the State of New Jersey and its institutions of higher learning, HESAA provides the products and services that make a college education accessible and affordable. By providing opportunities to our most talented and neediest students, we are strengthening the State and ensuring that we have an effective and highly educated workforce for years to come.

Programs such as NJ STARS are providing more students than ever with the ability to attend and excel at some of New Jersey’s finest institutions. Through our continued commitment to our students and to education, we are enhancing our workforce and investing in New Jersey’s future.

To sustain the State’s robust economy, we must invest in and bring educational opportunities to all our students. HESAA accomplishes this by providing some of the most generous and comprehensive student aid programs in the country for those who need it most.

Here in the Garden State, we are proud to have many nationally recognized leaders in the fields of education and research. Through continued partnership with New Jersey’s colleges and universities, HESAA opens the door to educational opportunities for all students. Thank you for your interest in higher education and HESAA. We look forward to working with you to make the dream of a college education a reality for all New Jerseyans.


Richard J. Codey

**New Jersey Advisory
Committee on Student Aid**

UMDNJ Representative
Cheryl White
Associate Director of Financial Aid
UMDNJ

Independent Sector
Lissa Anderson
Executive Director of Financial Aid
Caldwell College

Rutgers Representative
Ninfa Mueller
Associate University Director
Rutgers, The State University

NJIT Representative
Kathy Bialk
Director of Financial Aid
New Jersey Institute of Technology
University Heights

NJASFAA Representatives
Jack Williams
Director of Student Financial Services
Rider University

State College Sector
Mark Singer
Director of Financial Aid
Ramapo College of New Jersey

Frank Cuozzo
Director of Financial Aid
Montclair State University

County College Sector
Chris Pesotski
Director of Financial Aid
Burlington County College

Non-Traditional Sector
Kenneth Long
Dean of Finance & Administration
DeVry University

EOF Prof. Assoc. Representative
Maria Rodriguez
Counselor
Mercer County Community College
West Windsor Campus

Lender Representative
VACANT

NJBA Representative
Philip Sanders
Bursar
Thomas Edison State College

Student Advisory Committee

Tabina Lyte
Essex County College

Kim Diaz
Felician College

Joseph D. Lynds
Burlington County College

Monique Braham-Evans
Seton Hall University

Charlene R. Jones
Camden County College

Cidalia M. DaSilva
Devry College of Technology

Kathy Powers
Camden County College

Dana A. Downer
Monmouth University

Jonathan Carletto
Ramapo College of New Jersey

Shineka Mabry, Sec.
Rutgers, The State University
of New Jersey

Joseph Smith, V. Chair
Kean University

Taquan Williams
Rutgers, The State University
of New Jersey

Norma Garcia
New Jersey City University

Kehinde A. Togun
Rutgers, The State University
of New Jersey

Julie E. Betz
Montclair State University

Erin Ferris, Chair
Drew University

Tynasha McHarris
Rutgers, The State University
of New Jersey

Christianna Floyd
Felician College

Marelis Bernal
New Jersey Institute of Technology

**“HESAA provides grants,
scholarships, college savings
programs and student loans
to over 500,000 students
each year.”**

-Michael Angulo
Executive Director



We make a **difference**

in the lives of our citizens

a message from the Executive Director

HESAA assists
over **1 million**
students, families,
and educators each
year by providing
information on
enrollment and
financial aid.

As the Executive Director of the Higher Education Student Assistance Authority (HESAA), I am proud to lead an organization with an established record of supporting the citizens of our State in their pursuit of a higher education. The State's commitment to making higher education accessible benefits all ethnic and socioeconomic segments of our community.

With Governor Codey's support, HESAA implemented one of the most comprehensive merit-aid programs in the nation. The New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS) not only provides high achieving students with free tuition, but also highlights New Jersey's exceptional county colleges. NJ STARS has become a national model for promoting access to higher education through a merit-based program. This program complements the State's premier need-based Tuition Aid Grant (TAG) Program in providing comprehensive financial aid assistance to New Jersey residents.

At the earliest stages, HESAA begins providing programs that make the cost of a higher education more affordable. NJBEST, the State's 529 College Savings Plan, provides tremendous investment opportunities for families to start saving early for their young children's future. NJBEST even provides scholarship money for students who attend school in state.

Although our financial aid programs are the cornerstone of HESAA's mission, it is our informational resources that are key to our success. Through extensive public outreach initiatives, HESAA gets the word out that a college education is accessible and affordable for all our citizens with the dream and desire to pursue it.

I thank you for supporting HESAA and its worthwhile commitment to promoting higher education and assisting New Jersey students and their families. I hope the information in this report is helpful in learning about HESAA and its mission.

E. Michael Angulo

4 different ways that HESAA makes education **accessible & affordable** for New Jersey students

Grants

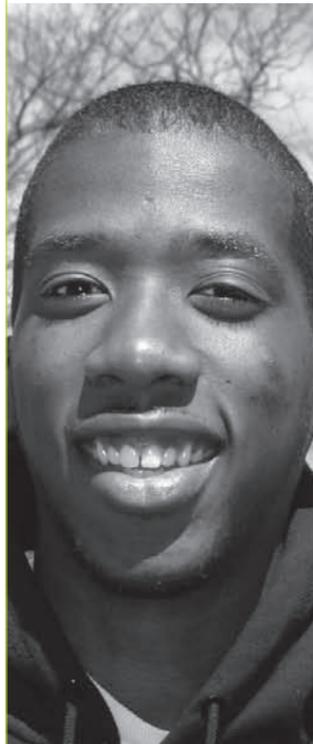
New Jersey is committed to providing college access to all students. One of the nation's premier need-based programs,

TAG, provided nearly 52,000 awards totaling over \$173.6 million in FY 2004.

New Jersey's EOF program provides grants to an additional 13,400 students from educationally and economically disadvantaged backgrounds.

Scholarships

HESAA awarded over 12,000 merit-based scholarships to help keep the State's brightest students in New Jersey.



Grant Recipient

"Going to college was always a dream for me, but it didn't always seem attainable. EOF has not only assisted in the funding of my education but has given me the tools and support I need to succeed in this competitive environment."

-Victor Seme
EOF & TAG Recipient
Class of 2007
The College of New Jersey



Merit Scholar

"I worked hard to make sure I could get into the school I wanted, but was worried I wouldn't be able to afford college. Thanks to HESAA's merit scholarships, I was able to attend Rider University, where I found all the support I needed to pursue a medical degree."

-Thaihang Nguyen
Class of 2005
Rider University



College Savings Plan

"The prospect of paying for a college education for three children is daunting. But I found a great investment tool in NJBEST. With solid financial advice from Franklin Templeton, I feel certain I can provide a quality education for my children."

-Nancy Eisenhower
Guidance Counselor
Parent



NJ Loan Programs

"HESAA has proved so valuable to Seton Hall students and parents seeking a great Catholic higher education – especially in helping to provide our graduate and undergraduate students with efficient and streamlined loan services."

-Monsignor Robert Sheeran
President
Seton Hall University

College Savings Plan

NJBEST provides New Jersey residents with the ability to start an investment savings account for their children's college fund.

Student Loan Programs

NJCLASS is the best supplemental student loan program available, providing over 11,700 loans exceeding \$115 million in 2004.

Need-Based Grants

The New Jersey Higher Education Student Assistance Authority

The New Jersey Higher Education Student Assistance Authority (HESAA) provides students and their families with financial aid and informational resources to pursue their education beyond high school. A comprehensive financial aid agency with roots dating back to 1959, HESAA provides nearly \$1.4 billion in aid annually to help New Jersey students achieve their educational dreams.

Providing Quality Educational Options

Students need to look no further than their home state to find the college that is right for them. Our higher-learning institutions offer exceptional opportunities to attain a world-class education without leaving New Jersey. Each of the 53 degree-granting institutions in the State is unique and special, providing many different courses of study.

Making College Affordable

- Annually, HESAA assists over 1 million students, families and educators by providing financial aid information.
- HESAA manages and administers a total loan portfolio of \$4.9 billion.

New Jersey's historical commitment to making college accessible and affordable to all its citizens is reflected in its need-based financial aid. Currently, 89% of all state-appropriated grants are based on family financial need. New Jersey is ranked 2nd in the nation in the percentage of full-time undergraduates receiving need-based state financial aid.

New Jersey is committed to offering every student the opportunity to succeed. Our need-based programs strive to make sure financial constraints do not compromise a student's dream of a college degree.

Tuition Aid Grant (TAG) Program

Nearly 52,000 awards totaling over \$173.6 million were made by this need-based program in FY 2004. Established in 1978, TAG is the cornerstone of New Jersey's undergraduate student financial aid portfolio and has assisted approximately 34% of all full-time undergraduates attending college in New Jersey. Nearly 64% of those receiving grants are from families with adjusted gross incomes of \$22,200 or less. The annual state appropriation for TAG in FY 2005 is \$202.6 million, which was supplemented by federal funds.

Educational Opportunity Fund (EOF) Grants

Grants totaling nearly \$22 million were awarded to 13,400 students in FY 2004. Awarded to New Jersey undergraduate and graduate students with backgrounds of "historical poverty," these grants support students attending participating New Jersey colleges and universities and prepare them to enter the state's workforce as highly educated and productive citizens.



"New Jersey City University's student population is a microcosm of New Jersey, representing the varied cultures of the state. It most clearly shows how HESAA's mix of need- and merit-based aid makes dreams of college come true for so many of New Jersey's students."

-Carmen Panlilio
Director, Office of Financial Aid
New Jersey City University

Merit-Based Scholarships

New Jersey's commitment to students starts early. The State strives to reward its brightest students with the following merit-based scholarships. By investing in our students, we are investing in New Jersey.

Edward J. Bloustein Distinguished Scholar Award

In FY 2004, 4,900 exceptional students received \$4.9 million through this prestigious, renewable scholarship. Established in 1987, these awards are based on the student's high-school record and junior year SAT scores.

Urban Scholar Award

Nearly 2,200 awards totaling \$2.1 million were made to students from the State's urban and economically distressed areas last year. This renewable scholarship is based on class rank and grade-point average.

Outstanding Scholar Recruitment Program (OSRP)

Scholarships exceeding \$13.1 million were awarded to nearly 4,900 students in FY 2004. This program is a unique campus partnership of 15 New Jersey institutions and the State of New Jersey. The State and the participating institutions share the funding of OSRP's annual scholarships, which range from \$2,500 to \$7,500.

Student Tuition Assistance Reward Scholarship (NJ STARS)

The newest merit-based program in HESAA's portfolio, NJ STARS is designed to ensure that all high achieving students can receive a higher education. Students who graduate in the top 20% of their class can receive 15 credits per semester of tuition and approved fees for up to 5 semesters at their county college.

Dana Christmas Scholarship for Heroism

Five New Jersey students who performed exceptional heroic actions received \$10,000 awards last year. Named for the Seton Hall student who saved her classmates from a dormitory fire in 2000, these one-time awards may be used at any eligible higher-learning institution for undergraduate or graduate studies.

Part-Time Tuition Aid Grant (TAG) for County College Students

This program began in 2003-04 and provided almost \$3 million to approximately 7,200 students. Eligible students at any of the 19 county colleges who enroll in 6-11 credits in a degree or certificate program may receive a grant to help cover the cost of tuition. The amount of an individual grant varies, based upon the student's need, the cost of attendance and available funding.

Scholarships and Loans

World Trade Center Scholarship Program

This scholarship has been established by the Legislature to aid the dependent children and surviving spouses of New Jersey residents who were killed in the terrorist attacks against the United States on September 11, 2001. In FY 2005, qualifying individuals will receive up to \$6,500 per academic year for full-time attendance at either in-state or out-of-state institutions.

World Trade Center Scholarship Fund Board of Trustees

Executive Committee

Co-Chairperson Kevin Byrne	Co-Chairperson Sheryl Oliver	State Treasurer's Designee James Falstra
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Members

Bill Barham <i>Public Member</i>	Gisele Joachim <i>Public Member</i>
Lisa Beamer <i>Public Member</i>	Marilyn Joseph <i>Public Member</i>
Kelly Colasanti <i>Public Member</i>	David Lawrence <i>Public Member</i>
Karen D'Ambrosi <i>Public Member</i>	Cynthia McDay <i>Public Member</i>

Survivor Tuition Benefits Program

Eight students qualified for \$39,525 in scholarships in FY 2004 under this program, which benefits New Jersey undergraduates who are dependents of emergency service personnel or law enforcement officials killed in the line of duty. Students must attend a New Jersey institution of higher education to be eligible. The grants pay the actual cost of tuition, up to the highest tuition charged at a New Jersey public institution.

NJCLASS Offers the Best Options on Student Loans

By providing the College Loans to Assist State Students (NJCLASS), HESAA strives to help New Jersey families close the gap between financial aid and college costs, making a college education a reality for many New Jersey families. In FY 2004, HESAA originated and serviced 11,700 NJCLASS loans exceeding \$115 million. The State's premier supplemental student loan program for undergraduate and graduate studies, NJCLASS has become a national leader over the past decade by offering the lowest fixed-rate interest in the nation on supplemental student loans. New Jersey students attending in-state or out-of-state schools, as well as non-residents studying in New Jersey, may be eligible for these loans.

FFELP Provider

HESAA boasts a long tradition of providing loans to New Jersey students and their families. As a designated guarantor for the Federal Family Education Loan Program (FFELP), HESAA works in partnership with its schools and lenders to provide guarantees for student loans.

With HESAA's role as a guarantor and FFELP sponsor, over 163,000 students are benefiting from the increased affordability of federal student loans. For FY 2004, \$617.9 million was distributed by HESAA to student loan recipients. An additional \$6.2 million was saved by students and their families through HESAA's continued waiver of the 1% insurance fee for FFELP loans.

HESAA not only provides financial support for students, but offers its partner institutions unprecedented support with federal student loan administration, including direct access to our Solutions Team staff for on-site assistance and training.

“HESAA is an invaluable resource to the students and me. Whether it's learning the latest about the FAFSA at their yearly seminars, calling their hotline or using their website, I can always count on HESAA.”

-Barbara Bowen, NCC, LPC
College & Career Coordinator
Hunterdon Central Regional High School



Toll-Free Hotline & Websites

800-792-8670

HESAA provides students, families and guidance counselors information on college choice, financial aid and college opportunities. Staffers answer over 100,000 calls annually.

www.hesaa.org

A quick and accessible resource, HESAA's web site receives approximately 1 million visitors, producing over 15 million hits annually, and provides New Jersey residents with detailed college information, applications, student aid calculators and valuable links to other educational sites.

www.mapping-your-future.org

HESAA is a founding sponsor of this award-winning college planning web site which provides college and counseling information as well as chat events for students.

Publications

Distributing over 1.2 million printed booklets, brochures and applications yearly, HESAA provides a valuable service to students, families and financial aid professionals. Two of its more popular publications are *Life 101* and *Going to College in New Jersey*.

College Planning Workshops

Annually over 1,200 high-school guidance counselors attend financial aid workshops and presentations conducted by HESAA. These workshops serve as an opportunity for guidance counselors to bring back updated information to their students about federal and state financial aid programs.

Public Outreach

HESAA understands that in order to make college accessible and affordable, people need to know all the options available to them. One of the agency's top priorities is public outreach. By working with elementary, middle and high-schools, community leaders and parent organizations, HESAA sponsors hundreds of financial aid programs and related presentations

Professional Support

HESAA looks to help not only students and families, but assists our partners at educational institutions by providing on-site technical support and training.

The agency also conducts audits and management reviews, as federal mandate requires, on college campuses of federal- and state-supported programs and has established a dedicated Professional Hotline, so that institutional professionals can get immediate answers to questions.

Our mission is to provide students and families with the financial and informational resources for students to pursue their education beyond high school.

mission statement

NJ STARS

Quickly becoming a national model in merit-based aid, NJ STARS awards students in the top 20% of their graduating high school class with tuition and approved fees for up to 5 semesters at their county college.

Public Outreach

Our highest priority is providing all New Jersey citizens with information about how to make college more accessible and affordable. By going into schools and community organizations, we are making sure everyone knows about the services HESAA provides.



NJ STARS

"NJ STARS has opened up so many doors for students. Many of these students would never have walked through our doors. NJ STARS makes college a reality for high achieving students who thought college was only a dream."

-Elizabeth Riquez
Director of Financial Aid
Union County College



Public Outreach

"HESAA's mission of putting students first is evident in its emphasis on public outreach to schools, community leaders and civic organizations. HESAA works hard to be part of the community, and that hard work pays off with more and more students taking advantage of financial aid opportunities."

-Michael J. Bennett
Director of Financial Aid
Brookdale Community College



Connecting with Students

"Financial aid made college a reality for me and, thanks to HESAA, I get to help others have the same opportunities. Serving as president of the Student Advisory Committee allows me to advocate for students to have the same choice and opportunity that I had."

-Erin Ferris
Class of 2005
Drew University



R.E.A.L. Success

"HESAA truly understands what "life of loan servicing" means. The R.E.A.L. Success Program, including Cohort e-Manager, gives my staff the power to effectively communicate with our student borrowers, resulting in timely repayment and effective debt management."

-Dorothy J. Gilliard
Asst. Vice President
Student Financial Services
Lincoln Educational Services

Connecting with Students

HESAA is dedicated to serving students. Not only do we strive to provide information about college, but we always look for ways to serve them better. The Student Advisory Committee helps us do just that by bringing together a diverse set of students to tell us how we are doing and how we can do better.

R.E.A.L. Success

Our newly enhanced student borrower services combine many of our products to provide the best loan services to both students and institutions through the life of the loan.



Encouraging Families and Students to Seize the Opportunity

State of New Jersey Higher Education Student Assistance Authority

for fiscal year

ending June 30, 2004

New Jersey Better Educational Savings Trust (NJBEST)

The future is very bright for the New Jersey Better Educational Savings Trust (NJBEST). By partnering with Franklin Templeton Investments, HESAA can offer New Jersey residents reliable, professional investment advice. New and present account holders are able to benefit from a wide variety of investment options from one of the most respected investment firms in the world. Over 39,000 people have already enrolled in NJBEST and we anticipate exponential growth in what is seen as one of the best investment vehicles to save for a college education. NJBEST is both state and federal tax free. Beneficiaries can receive a scholarship of up to \$500 if they attend college in state. This year *investforcollege.com* named NJBEST one of 6 "best bets" nationwide.

Debt Prevention and Management

HESAA has been a leader in developing debt-counseling programs to assist students in understanding their student loan obligations. By working in conjunction with licensed budget and credit counseling agencies, HESAA is able to bring comprehensive money management sessions to students. HESAA also reaches out to students who withdraw from school, as these students have the highest risk of defaulting on their student loans. Through both phone and mail campaigns, HESAA provides information to students to make sure they are aware of their repayment responsibility, as well as their eligibility for deferment, forbearance and loan redemption.

New Jersey Advisory Committee on Student Aid (NJACSA)

NJACSA, our partners in our mission to make college accessible and affordable to all, represents all facets of higher education in New Jersey. This vocal and interactive committee is designed to advise HESAA on student aid policy and business development initiatives.

Student Advisory Committee (SAC)

In order to better assist New Jersey students, HESAA goes right to the source. Created by the Legislature, this committee ensures effective communication between students and HESAA. The committee consists of students from all sectors and levels of New Jersey higher education.

New Jersey World Trade Center Scholarship Board of Trustees

This 11-member board, the majority of whom have been directly affected by the tragedies of September 11, 2001, is responsible for determining award amounts, eligibility criteria and raising private funds to support the future of this program.

Combined Balance Sheet

Assets	
Cash and Cash Equivalents	\$45,111,394
Investments	894,382,849
Receivables	
Federal Government	9,726,299
Loans	615,080,855
Other	6,178,051
Fixed Assets, Net	838,260
Other Assets	
Due from Intergovernmental Agencies	805,721
Due from other funds	6,237,896
Total Assets	<u>\$1,578,361,324</u>
Liabilities and Fund Balances	
Liabilities	
Accounts payable and accrued expenses	\$37,470,537
Due to Federal Government	5,592,170
Due to other funds	5,982,884
Revenue bonds payable	962,107,668
Total Liabilities	<u>\$1,011,153,260</u>
Fund Balances	
Reserved for Loan Servicing	\$47,752,846
Restricted	519,455,218
Total Fund Balances	<u>\$567,208,065</u>
Total Liabilities and Fund Balances	<u>\$1,578,361,324</u>

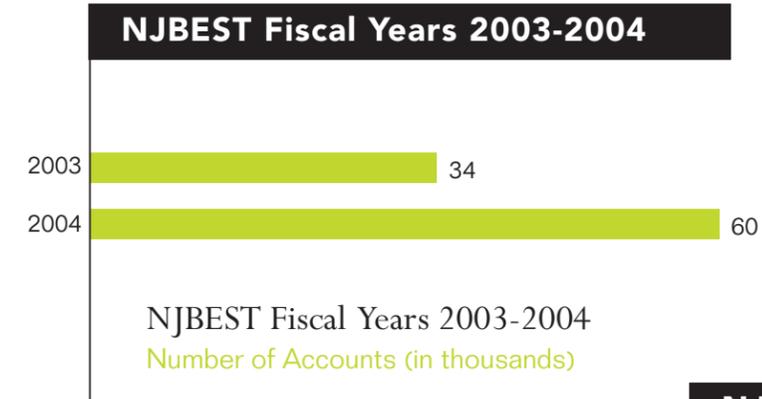
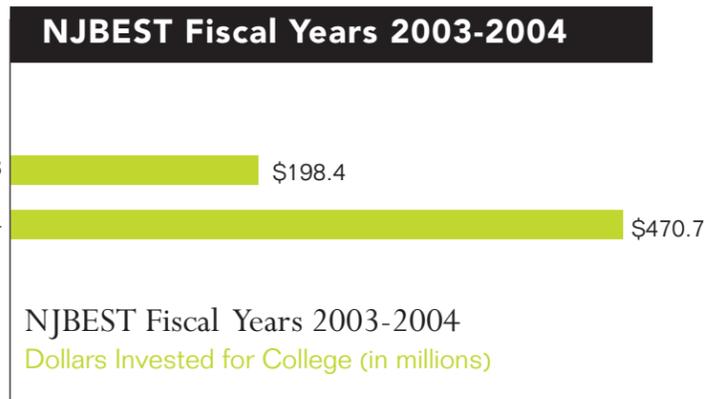
Combined Statement of Revenue, Expenditures

Revenues	
Appropriations	\$220,250,505
Federal and other grants	40,637,465
Fees	67,779,436
Investment earnings	28,630,505
Other	263,624,235
Total Revenues	<u>\$620,922,147</u>
Expenditures	
Direct grant aid to students	\$207,769,415
Program expenses	71,051,274
Administrative expenses	25,247,793
Debt service interest	27,890,282
Total Expenditures	<u>\$331,958,763</u>
Less:	
Year-end Lapsed Funds	(\$688,200)
Net Increase (Decrease) in Net Assets	\$288,275,184
Net Assets - June 30, 2003	\$278,932,881
Net Assets - June 30, 2004	<u>\$567,208,065</u>

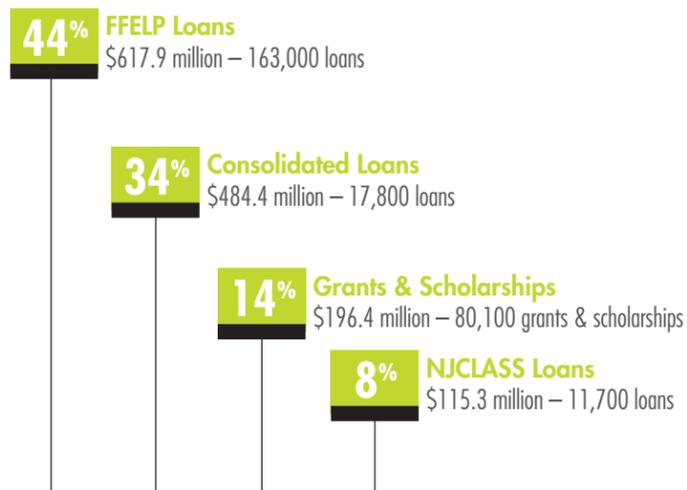
June 30, 2003 Net Assets restated to conform with Fiscal Year 2004 Presentation

Of the total change in fund balance of over \$288 million, approximately \$272 million is the result of contributions and investment earnings on the NJBEST 529 Program, less related expenses.

Student Aid Statistics State FY 2005

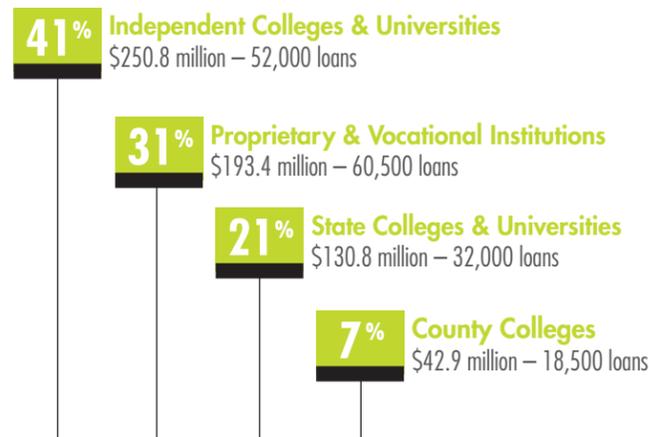


Total Volume: Grants, Scholarships & Loans



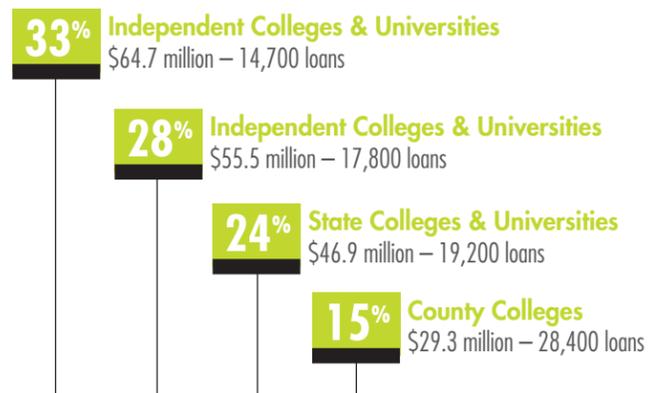
Total Volume for Grants, Scholarships and Loans
Total 272,600 grants, scholarships and loans – \$1414 million awarded

FFELP Loans by Sector*



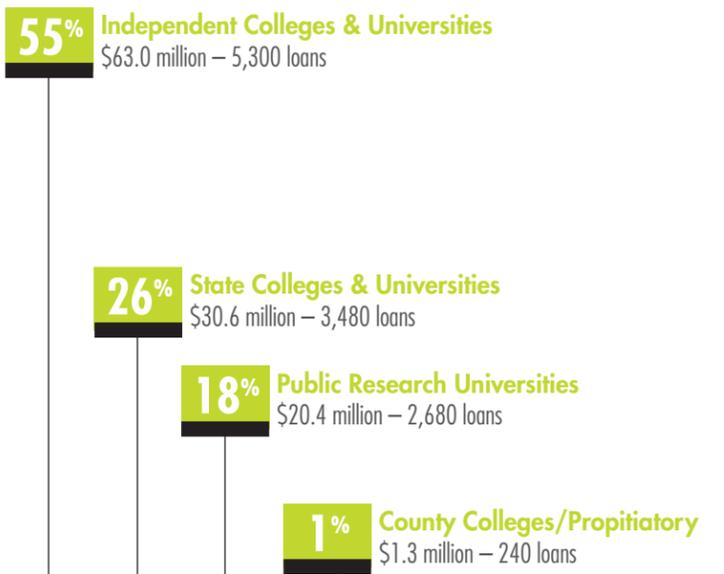
FFELP Loans by Sector*
Total 163,000 loans – \$617.9 million awarded

Grants and Scholarships by Sector



Grants and Scholarships by Sector
Total 80,100 awards – \$196.4 million

NJCLASS Loans by Sector



NJCLASS Loans by Sector
Total 11,700 NJCLASS loans – \$115.3 million

* Excludes Consolidation Loans and Secondary Market Purchases



“It is critical to the future health and prosperity of the State’s economy that New Jersey high school students have the opportunity to pursue a world-class college education right here in their home state. We are very proud to be associated with HESAA’s efforts to encourage college-bound students to remain in New Jersey by providing an array of financial and informational resources.”

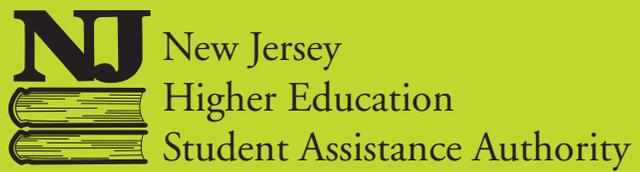
-Susan Cole
President
Montclair State University

HESAA Partnerships

- Educational Opportunity Fund (EOF) Grants
- Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR-UP)
- Governor’s Teaching Scholars Program (GTSP)
- Leveraging Educational Assistance Partnership (LEAP)
- Mapping Your Future
- Minority Academic Careers (MAC)
- Paul Douglas Teacher Scholarship Program
- The Primary Care Physician/Dentist Loan Redemption Program
- Student Unit Record Enrollment (SURE) System
- Fallen Law Enforcement Memorial Scholarship Program
- OB/GYN Loan Redemption Program

HESAA Programs

- Tuition Aid Grant Program (TAG)
- Federal Stafford Loan (Subsidized and Unsubsidized)
- Federal PLUS Loan
- New Jersey College Loans to Assist State Students (NJCLASS)
- Student Tuition Assistance Reward Scholarship (NJ STARS)
- Edward J. Bloustein Distinguished Scholars Award
- Urban Scholar Award
- Outstanding Scholar Recruitment Program (OSRP)
- Part-Time TAG for Educational Opportunity Fund Recipients
- Part-Time TAG for County College Students
- Federal Consolidation Loan
- New Jersey Better Educational Savings Trust (NJBEST)
- New Jersey World Trade Center Scholarship Program
- Dana Christmas Scholarship for Heroism
- Social Services Loan Redemption Program for Social Services Workers
- Survivor Tuition Benefits Program
- Teaching Fellows Program
- Veterinary Medical Education Program



Call Us Toll-Free
800 792.8670
www.hesaa.org