



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

# ASSISTANCE ADVISOR

Fall 2014  
Volume 2, Issue 4

## Message from the Executive Director

Dear Colleagues:

In June, the Director of the Division of Taxation and I executed a Memorandum of Understanding (MOU) between our two agencies. This MOU will allow Taxation to match Social Security numbers and other demographic data reported by an applicant on the FAFSA with Taxation's database of New Jersey State personal income tax returns. If the match is successful, Taxation will report to HESAA the value of the data items and whether a resident or non-resident return was filed.

This partnership with Taxation will allow HESAA to transform and automate state verification. It will eliminate the burden on students selected for verification to submit their IRS transcript to us, provided of course, they or their parents filed a New Jersey return. This should considerably reduce the time it takes HESAA to make final award determinations and in turn allow institutions to complete financial aid packaging on a more timely basis.

HESAA is going to use the coming year as a test period to make certain everything is working properly, and move to full implementation in academic year 2015-2016.

I want to thank State Treasurer Andrew Sidamon-Eristoff for his support and Director Michael Bryan for his cooperation in this joint venture.

Sincerely,

Gabrielle Charette, Esq.

## Upcoming Events



### HESAA Board Meeting

Thursday,  
Oct. 23  
Building 2 Conference Room  
HESAA Offices  
2 Quakerbridge Plaza  
Hamilton Township, NJ

### HESAA UNIVERSITY

First Class, Friday, Oct. 3  
HESAA Offices  
Building 2 Conference Room  
2 Quakerbridge Plaza  
Hamilton Township, NJ

- 10 to 11:30 a.m.  
Payment Roster Training for  
Community Colleges
- 1 to 2:30 p.m.  
Payment Roster Training for Public  
& Private Institutions

To register and see the full schedule,  
please visit [www.hesaa.org](http://www.hesaa.org).

### HESAA State Update, November 12-14

**NJASFAA FALL CONFERENCE**  
Tropicana Casino and Resort  
Atlantic City, NJ

### 2014 Federal Student Aid Training Conference

Dec. 2-5  
Atlanta, GA

## Grants and Scholarships

### Coming Soon: MappingXpress For FAAs

Financial aid administrators: Stayed tuned to your e-mail for an important announcement from HESAA. FAAs will soon have access to MappingXpress, a secure way to transmit documents electronically to HESAA.

Since MappingXpress was opened to students in April, HESAA has received 23,000 document transmissions, sparing students and parents the need to send information by fax or postal mail.

### New Initiative Aims to Enhance Partnership



The Higher Education Student Assistance Authority is proud to announce the launch of HESAA University.

HESAA University aims to strengthen the partnership between the Authority and New Jersey's institutions of higher education by providing New Jersey financial aid administrators with comprehensive training in the administration of state-funded financial aid programs.

Through HESAA University, our staff will lead in-depth training sessions to enhance knowledge of HESAA's programs, and to keep all parties abreast of any pertinent legislative and regulatory changes that may affect the administration of these programs.

Please visit [www.hesaa.org](http://www.hesaa.org) to see the full array of course offerings and to register. We suggest that you register early, as space is limited.

We are confident that you will find these training sessions informative. If you have any questions, please contact Taina Morales at (609) 588-2325 or [tmorales@hesaa.org](mailto:tmorales@hesaa.org).

### Training Tip



To determine a specific student's outstanding documentation/information on E-Administrator, go to "Grants Main Menu," enter a student's SS# and click on the "Correspondence" and/or the "Grant Master Display" tab.

On an **incomplete** student's "Grant Master Display," review the "Std Corr" tab to view the reasons the student is incomplete.

On an **ineligible** student's "Grant Master Display," review the "Inelig Reasons" tab to view the reasons the student is ineligible.



## WHO WE ARE

### Who is HESAA?

#### New Online Video Explains

In our latest video posted on [YouTube](https://www.youtube.com/watch?v=...), Gabrielle Charette explains HESAA's programs.

HESAA has also developed a video explaining the NJEI and the SEN, narrated by intern Nick Patriarca. You can view it by clicking [here](https://www.youtube.com/watch?v=...).

## Outreach

### Financial Literacy Program Results are Favorable

A HESAA-sponsored financial literacy program has helped students in 18 participating New Jersey high schools to improve their knowledge of sound financial planning. HESAA partnered with EverFi Inc., of Washington, D.C., to develop and offer the New Jersey Financial Scholars program, an interactive online course, at no cost to the schools. EverFi reported student participation in the program during academic year 2013-14. According to the report, 1,293 students viewed the course. Of that number, 48% completed all nine program modules with a score of 70% or better, which requires six hours of study to complete.



### HESAA Outreach is Out and About

On Sunday, September 28, HESAA Training Facilitator Samantha Benson will participate in the Hike for Education. About 200 students will hike at South Mountain in Millburn, after which Samantha will speak to the students regarding financial aid.

### FAAs Asked to Present at Fall 2014 Training Institute

HESAA is pleased to announce that its annual training series for school counselors is scheduled to take place between October 15 and December 5 at campus locations statewide. HESAA requests the assistance of FAAs to lead the trainings on its behalf. HESAA will conduct a mandatory train-the-trainer session on Wednesday, Oct. 1, from 10 a.m. to 3 p.m. at its offices in Hamilton. Please contact Janet Cooper ([jcooper@hesaa.org](mailto:jcooper@hesaa.org) or 609-588-3214) by Friday, Sept. 12, if you are interested in presenting. This year's topics include:



- State and Federal Program Updates
- Trends in Higher Education
- Citizenship vs. Residency Status
- Student Loan Forgiveness – Repayment Options
- Family Education Rights and Privacy Act (FERPA)

The school counselor trainings will take place from 8:30 a.m. to 1 p.m. at the following locations. Our thanks to our on-campus partners, who so generously provide space for these workshops.

Oct. 15	Rider University	Oct. 28	Burlington County College	Nov. 18	Gloucester County College
Oct. 17	College of St. Elizabeth	Oct. 30	Richard Stockton College	Nov. 21	Salem Community College
Oct. 21	Georgian Court University	Oct. 31	Bergen Community College	Dec. 5	Seton Hall University

## Loans

As of August 29, 2014, funds have been depleted for the 10-year fixed rate repayment option, and the fully deferred option. Limited funds are still available for the Graduate Professional loan.



Applications are still being accepted for the new variable interest rate repayment option, as well as the 15-year principal and interest repayment or monthly interest-only options. Consolidation loan funds are also available to assist borrowers who have completed their education and need an extended repayment term to better manage their monthly loan repayment.

## Compliance and Quality Assurance

FOR A DEPENDENT STUDENT

<b>Adjusted Gross Income For 2013</b>	\$ _____
<i>Minus Parent's Lost Wages (2013 W-2 form)</i>	_____

In accordance with federal and state regulations, all professional judgments must be properly documented and sufficient supporting evidence must be maintained in the student files. In order to ensure consistency and clarity over projected income calculations, institutions are encouraged to utilize the Projected Income Worksheet provided on the Welcome Page of HESAA's e-Access Portal by selecting "NJ Grants & Scholarships" then "Forms."

## HESAA CFO Welcomed as New EFC Board Member

Chief Financial Officer Gene Hutchins has been appointed to the Board of Directors for the Education Finance Council (EFC).

EFC is a national trade association representing nonprofit and state agency student loan organizations. Its members strive to increase college access, success and affordability in their states and nationwide.

Gene has actively represented HESAA at EFC meetings. Board Chairman Noel Simpson welcomed Gene and said the association looks forward to his "continued thoughtfulness and innovative insights in his new leadership role as Board member."

### Contact Us

#### New Jersey Higher Education Student Assistance Authority

4 Quakerbridge Plaza  
Trenton, NJ 08625  
[www.hesaa.org](http://www.hesaa.org)  
609-584-4480 (English and Español)

#### General Business Hours

Monday through Friday  
8 a.m. to 5 p.m.

#### HESAA Customer Care Line

609-584-4480 (English and Español)  
Monday through Thursday  
8 a.m. to 8 p.m.  
Friday 8 a.m. to 5 p.m.

Additional loan servicing hours  
Saturday – 8 a.m. to noon

#### Grants and Scholarships

609-588-3268

#### NJCLASS

609-584-4480

#### Lender and School Relations

609-588-3136

### Fax Numbers

Tuition Aid Grant (TAG)  
Fax 609-588-2228

Servicing  
Fax 609-588-7285

NJCLASS Loan Origination/Processing Fax 609-631-6730

### HESAA Technical Support

for user ID, password, login and registration  
Issues 609-588-3315 or [HelpDesk@hesaa.org](mailto:HelpDesk@hesaa.org)

### E-mail

[clientservices@hesaa.org](mailto:clientservices@hesaa.org)

Questions regarding loans held by HESAA, including NJCLASS applications or grants and scholarships

[servicingandcollections@hesaa.org](mailto:servicingandcollections@hesaa.org)

Questions about servicing of your loan held by HESAA

### Postal Mail

for correspondence and application documents



#### HESAA Grants & Scholarships

P.O. Box 540  
Trenton, NJ 08625-0540



#### NJCLASS

#### Application Processing

NJCLASS Originations  
P.O. Box 538  
Trenton, NJ 08625-0538

#### Loan Servicing (correspondence only)

HESAA Servicing  
P.O. Box 548  
Trenton, NJ 08625-0548



HESAA is the only State agency with the sole mission of providing students and families with the financial and informational resources to pursue education beyond the high school level. With roots dating back to 1959, HESAA's singular focus has always been the benefit of the students we serve.