



# 8 STEPS TO APPLY FOR FEDERAL & STATE STUDENT AID

## STEP 1 - RECEIVE FREE HELP

**Free information and help available from:**  
Your School Counselor, college, or career school  
HESAA – [www.hesaa.org/Pages/FAFSA.aspx](http://www.hesaa.org/Pages/FAFSA.aspx) or **609-584-4480**  
US Department of Education – [www.ed.gov](http://www.ed.gov)  
or **1-800-4-Fed-Aid (1-800-433-3243)**  
Free help is available any time during the application process!  
Please Note: You should never have to pay for help.

## STEP 2 - KNOW YOUR 2024-2025 DEADLINES

New Jersey State Deadlines  
**First-time NJ State Grant Applicants**  
**Fall/Spring Applicants – September 15, 2024**  
**Spring Only – February 15, 2025**  
**Renewal Tuition Aid Grant Recipients**  
**May 15, 2024**

### Federal Deadlines

Complete the FAFSA® between December 2023 and June 30, 2025 of the following year (no exceptions to either date) **BUT** apply as soon as possible. To meet deadlines apply online at [www.studentaid.gov](http://www.studentaid.gov)

**Your college may have deadlines too.**

## STEP 3 - CREATE A FEDERAL STUDENT AID (FSA) LOGIN

Create your user ID and Password by going to [www.studentaid.gov/fsa-id/sign-in/landing](http://www.studentaid.gov/fsa-id/sign-in/landing) and creating an FSA ID Account. You and all information contributors\* will need to create your own individual FSA ID Accounts at this website. Note: in many cases, required information contributors will be the parent(s) of a dependent student. All parties will use your logins to access the FAFSA® at [www.studentaid.gov](http://www.studentaid.gov), and connect to your Federal Tax Information (FTI) and sign the FAFSA®.

## STEP 4 - COMPLETE YOUR FAFSA

To start your FAFSA® go to [www.studentaid.gov](http://www.studentaid.gov). You will login with your FSA ID Account. Provide consent for the IRS to use your Federal Tax Information (FTI) to complete the FAFSA®. If you are unable to use FTI, you will need to collect your 2022 tax returns and other records of income and complete a paper FAFSA. NJ Dreamers must complete the NJ Alternative Application only. Go to [www.hesaa.org/Pages/NJAlternativeApplication.aspx](http://www.hesaa.org/Pages/NJAlternativeApplication.aspx) to complete your application.

## STEP 5 - YOUR FAFSA RESULTS

The U.S. Department of Education will display your FAFSA® Submission Summary (FSS) – the result of processing your FAFSA®. Review your FSS, If required, you can submit corrections online at [www.studentaid.gov](http://www.studentaid.gov). Your complete FSS will contain your Student Aid Index (SAI) which determines your federal student aid eligibility.

## STEP 6 - YOUR NJ STATE AID RESULTS

HESAA will send an email to the email address listed on the FAFSA® which will contain your NJ State/HESAA ID. You will be instructed to create a NJFAMS User ID and password to log into your NJFAMS Student Portal. You can find your “To Do List” and “Award and Eligibility” information as well as other functions to assist you with your state aid process.

## STEP 7 - VERIFY YOUR ANSWERS

If you are selected for federal verification, your school’s financial aid office will ask you to submit tax returns and other documents, as appropriate. Be sure to meet the school’s deadlines. (To request an IRS tax return transcript go to [www.irs.gov](http://www.irs.gov) - it’s free) The State of New Jersey may also request documents to verify information reported on the FAFSA®. HESAA will ask you to submit a tax return transcript and other documents as appropriate. To request an IRS tax return transcript go to [www.irs.gov](http://www.irs.gov) - it’s free

## STEP 8 - GET AWARD QUESTIONS ANSWERED

**All Students:** Go to your college financial aid portal about the aid being offered.  
**First-Time Applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school fits your needs and (b) its affordability after all aid is taken into account.

\* Contributor: any individual required to provide signature and consent on the FAFSA® form, including the student; the student’s spouse; a biological or adoptive parent; or the parent’s spouse (stepparent).