

Step 1 – Obtain myECC and ECC Email Account

Set up your myECC account and ECC email account. The Financial Aid Office will only communicate to students via the student's official ECC email account.

Step 2 – Create a US Department of Education Federal Student Aid ID (FSA ID) and Password

You and your parent (if you are a dependent student) must create a FSA ID and password in order to confirm your identity, access specific US Department of Education websites, and to electronically sign your *Free Application for Federal Student Aid* (FAFSA®). The process of creating an FSA ID can take from one to three days. Create your FSA ID here: <https://fsaid.ed.gov/>.

Video guidance about how to create the FSA ID from the US Department of Education is available: <https://www.youtube.com/watch?v=yj1Pn-shze8>.

Step 3 – Complete & submit the Free Application for Federal Student Aid (FAFSA®)

The FAFSA® is the application form for Federal student aid. It is also used by the State of New Jersey as the application for state-based student financial assistance. File the FAFSA® online at <http://fafsa.gov>, or by using the *MyStudentAid* mobile app, available for download here: <https://studentaid.gov/mystudentaid-mobile-app>

See the accompanying flyer, *Online Helps for Completing the FAFSA®*, for online resources, including video, and multi-media content, and which are available in English and Spanish from Federal Student Aid and the NJ Higher Education Student Assistance Authority (HESAA).

Essex County College's Federal School Code is 007107. **Essex County College's deadline for priority processing is May 1, 2022, both for Summer II (July 2022) consideration and for the 2022-23 academic year (starting with Fall 2022). After this deadline, you must submit the FAFSA® immediately or at least six (6) weeks before you plan to register for classes.** The FAFSA® must be filed for each academic year. To file the FAFSA®, you will need to have income information for yourself and your spouse, and/or parents (if you are a dependent student) for the 2020 year.

We strongly encourage you to try and use the IRS Data Retrieval Tool during the FAFSA® filing process. If you do not do so, you may be required to submit a copy of the IRS Tax Return Transcript to our office. See these instructions from the IRS on how to obtain the transcript: <https://www.irs.gov/individuals/get-transcript>.

For State of New Jersey student aid consideration, please make sure to complete the state-based questions in the link on the Confirmation Page that says "Start your State Aid Application". The questions can also be completed on the NJ FAMS website of the New Jersey Higher Education Student Assistance Authority (HESAA) here: <https://njfams.hesaa.org>. To create a NJ FAMS Student Login: <https://njfams.hesaa.org/NJFAMS/StudentRegisterForLogin.aspx>. NJ "Dreamers" should file the *NJ Alternative Financial Aid Application*: <https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>.

Step 4 – Receive, Review and Respond to your Student Aid Report (SAR)

The method of receipt of your Student Aid Report (SAR) depends on whether you provide an email address on your FAFSA®. If you provide a valid email address, you'll receive an email from noreply@fafsa.gov with instructions on how to access an online copy of your SAR. If a valid email address is not provided on your FAFSA®, a SAR or a SAR Acknowledgement will be sent via USPS mail.

- The SAR lists your FAFSA® information and provides space for you to make corrections. You will receive a paper SAR if you file a paper FAFSA® form and don't provide an email address.
- The SAR Acknowledgement lists your FAFSA® information, but you'll need to make any corrections at fafsa.gov. You'll receive a SAR Acknowledgement if you file an electronic FAFSA® form and don't provide an email address.

If you have an FSA ID (username and password) and your FAFSA® information has been processed, you can log in at fafsa.gov to view SAR information regardless of whether you filed the online or paper FAFSA® form or provided an email address or not.

Step 5 – Submit Verification Documentation (if applicable)



If your SAR says you have been "selected for a review process called verification", you are required to submit documents to verify the accuracy of the information reported on the FAFSA®. The Financial Aid Office will advise on what documents must be submitted. Log into myecc.essex.edu to check for any documents required to complete your file. Submit all required documents immediately upon request. Upload documents to the Financial Aid Office using Mapping Xpress: <https://www.essex.edu/wp-content/uploads/2020/08/Mapping-Xpress-Upload-Instructions.pdf>. Check your NJ FAMS record for any documents HESAA needs to complete their verification processes.

- Setup/access your College email account and "myecc" account
- Obtain a FSA ID
- File the FAFSA®
- Sign up/set up a NJ FAMS account
- File the *NJ Alternative Financial Aid Application*, if a NJ "Dreamer"
- Respond to any questions and/or request for documentation from this office or from NJ HESAA. **Your file is not complete until all documents requested by this office or by NJ HESAA have been received.**

Step 6 - Student Aid and the College Bill



- The College bill will consist of all College charges minus any student aid for which you are eligible and applied to your account.
- If eligible for student aid, you will be eligible to view your student aid on the myECC web portal. Under New Jersey Public Law 2019, c. 201, the College is required to provision a “financial aid shopping sheet”. The College has opted to use the College Financing Plan version provided by the US Department of Education, which can be viewed on the myECC web portal. Please note that some data will not be provided because the College does not participate in Federal student loan programs.
- The College Bursar handles College billing and payment. See their website: <https://www.essex.edu/bursar-office/>. A first payment is required within your payment plan with the Bursars. We strongly advise to file the FAFSA® before registering for classes. **The College billing and payment policies apply to all students regardless of whether an applicant for student aid. We suggest that payments should be made on the billing account to keep it current to avoid cancellations for non-payment.**
- Unemployment Waivers
 - A student must file the 2022-23 FAFSA® and have a complete financial aid file before the waiver will be accepted.
 - The student cannot be in default on any student loan.
 - The Bursar will not apply the waiver unless the student is registered for classes, with financial aid eligibility determined.
 - The waiver will only cover tuition charges and will be posted to the student’s tuition account by the Bursar only if the students is determined eligible for student aid or if student aid does not cover all student charges.
- Disbursement – The College Bursar maintains a schedule for when student aid funds are disbursed to student billing accounts. See the section “Refunding Credit Balances” at <https://www.essex.edu/bursar-office/>. If student aid exceeds College charges, the Bursar will remand any such credit balance to the student within required time frames required by regulation.

Student aid at Essex County College may be one of three types:

- **Grants** – Funds that do not have to be repaid but may have conditions for which to receive or continue to receive (e.g., academic criteria, enrollment level, maintaining satisfactory academic progress). Grants are directly applied to your tuition bill. Examples: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, NJ Tuition Assistance Grants, NJ Educational Opportunity Fund (EOF) grants, NJ Governor’s Urban Scholarship, NJ Community College Opportunity Grant.
- **Loans** – Any private education loan that is presented for certification will be certified to a maximum of the student’s cost of attendance budget. Proceeds received are directly applied to your tuition bill. Any excess would be remanded to you by the College Bursar as a credit balance. Note: Essex County College does NOT participate in Federal student loan programs.
- **Federal Work-Study** – This form of student aid provides an opportunity for the student to earn funds up to the amount of established eligibility and is delivered to the student in the form of a paycheck. It is assumed that work-study earnings will be reinvested in the student’s personal costs of education. A student, however, can authorize the College Bursar (in writing) to apply earnings to their tuition bill or to simply hold funds.

GET THE FACTS

Complete details on student aid is always available on the Financial Aid Office website: www.essex.edu/fa.

See the various publications under *Financial Aid Counseling Tips for Students (FACTS)*.

CONTACT YOUR ASSIGNED FINANCIAL AID OFFICER

Your Financial Aid Officer is available to answer any questions regarding the financial aid application process and to counsel on options. Contact your assigned officer by email to schedule a web conference via Zoom. The list of Officers and assigned caseloads is on the Financial Aid website.

Essex County College Non-Discrimination Statement

Essex County College does not deny admission to any educational program or activity or deny employment on the basis of any legally protected status or discriminate on the basis of race, ethnic or national origin, citizenship, color, sex/gender, pregnancy or pregnancy-related conditions, age, creed, religion, actual or perceived disability (including persons associated with such a person), arrest and/or conviction record, military or veteran status, sexual orientation, gender expression and/or identity, an individual’s genetic information, domestic violence victim status, familial status or marital status, or any other category protected by law. Essex County College is an affirmative action/equal opportunity employer.”

In addition, certain documentation/publications require the College provide the contact information for the Section 504 Coordinator and Title IX Coordinator:

Section 504 Coordinator

Phyllis Walker
Assistant Director of Financial Aid
303 University Avenue, Newark NJ, 07102
telephone: (973) 877 3173
walker@essex.edu

Title IX Coordinator

Karen Bridgett
Assistant Director, Human Resources
303 University Avenue, Newark NJ, 07102
Telephone: (973)-877-3461
bridgett@essex.edu

