ESSEX COUNTY COLLEGE
STUDENTS FIRST

OFFICE OF FINANCIAL AID

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APPLYING FOR FINANCIAL AID 2020-21

Step 1 – Apply for admission to Essex County College/Obtain ECC Email Account

If you have not already done so, apply for admission to the College. Once you are admitted, you will receive access to the ECC Student portal and a ECC student email account. The "MyECC" portal, located at http://www.essex.edu/student-services/, is where you can check your status and your College email. Co*mmunications are sent only to your ECC email.*

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/. For video guidance about how to create the FSA ID from the US Department of Education: https://www.youtube.com/watch?v=K7ihhGk8mCY.

- Obtain FSA ID
- File the FAFSA®
- Sign up/set up NJ FAMS account
- File the *NJ Alternative Financial Aid Application*, if a NJ "Dreamer"
- Promptly respond to any questions and/or request for documentation from this office or from NJ HESAA
- Setup/access your College email account and "myecc" account

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

The FAFSA® is the application form for Federal student aid and 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:
- Google Play: https://play.google.com/store/apps/details?id=com.fsa.mystudentaid
- Apple App Store: https://itunes.apple.com/us/app/mystudentaid/id1414539145.

For assistance on how to file the FAFSA®, see this US Department of Education guidance: https://studentaid.ed.gov/sa/fafsa/filling-out.

Essex County College's Federal School Code is 007107. **Essex County College's deadline for priority processing is May 1, 2020, both for for Summer II (July 2020) consideration and for the 2020-21 academic year (starting with Fall 2020). 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 correctly file the FAFSA®, you will need to have income information for yourself and your spouse, and/or parents (if you are a dependent study) for the 2018 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.

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". They can also be completed on the NJ FAMS website of the New Jersey Higher Education Student Assistance Authority (HESAA) here: https://njfams.hesaa.org. See this web-page 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®. Submit all required documents immediately upon request. Log into myecc.essex.edu to check for any documents required to complete your file.

Documenting 2018 Tax Information

If we need the IRS Tax Return Transcript, there are several ways for you to obtain it:
- Down the IRS Tax Return Transcript immediately at https://www.irs.gov/individuals/get-transcript;
- Telephone the IRS at 1-800-908-9946,
- Complete and mail IRS Form 4506T-EZ: https://www.irs.gov/forms-pubs/form-4506t-ez-short-form-request-for-individual-tax-return-transcript;
- Contact the IRS at 1-844-545-5640 to make an appointment.

Step 6 - Student Aid and Paying Your College Bill

Student financial aid at Essex County College may be one of the following three types:
- Gift Aid – Grants or Scholarships that do not have to be repaid, but which may have conditions for which to receive or continue to receive the aid (such as specific academic criteria, maintaining satisfactory academic progress; may also be conditioned on the specific level of enrollment). Gift aid **will be directly applied on your bill against your College charges**.
- Loans – Any private education loan that you present for certification and for which you are eligible **will be received by the College and directly applied against your College charges**.
- Work-Study – This form of financial aid provides an opportunity to earn funds up to the amount of the awarded amount, and is delivered to you in the form of a paycheck. It is assumed that Work-Study earnings will be reinvested into the student's personal education costs. Work-Study is **NOT directly applied against the College's charges** though a student can provide a written authorization to the College's Bursar to do so.

The College has specific billing and payment policies. See the Bursar's web-page: http://www.essex.edu/bursar/.

Students with Financial Aid Eligibility Assessed/Offered
- No payment is required if the total amount of all financial aid applied exceeds your charges.
- Check the myECC portal at http://www.essex.edu/student-services/ for bookstore credit availability. The total amount of gift aid and any private education loans must exceed the College's charges to have a potential credit for the bookstore.
- Any excess of the College's charges (including Book Voucher charges) will be provided to you within mandated time frames.

Students with files being reviewed by the Financial Aid Office
- You have submitted all required documents to our office but we have not completed review our eligibility review;
- You must apply for a Financial Aid Temporary Registration Protection (FATRP) at the myECC portal to ensure your registration is not cancelled due to non-payment until your student aid eligibility is determined.
- Once the FATRP is issued, you must attend all classes to be eligible for student aid but you will be responsible for book/supply purchase.
- If you become eligible for student aid, any grants and loans for which you are eligible will be applied to your College billing. Check the MyECC portal for your book voucher eligibility.
- If you become ineligible, you will be solely responsible for payment of College charges in accordance with College billing and payment policies.

Students with Incomplete Student Aid Files
- You are NOT eligible for financial assistance until your file is complete and any aid eligibility is established.
- You must submit all required documents to our office in order for us to evaluate your eligibility. Please allow 4-8 weeks for eligibility determination.
- You must remit payment for your charges per the College's billing and payment policies.
- You are solely responsible for book/supply purchase.

Students denied Financial Aid
- The reason will be noted on the MyECC portal by clicking on "My Overall Status" under the "Web Services" tab.
- You must remit payment for your College charges in accordance with College billing and payment policies.
- You are solely responsible for book/supply purchase.

Students submitting Unemployment Waivers
- Students must file the 2019-2020 FAFSA® and have a complete financial aid file before the waiver will be accepted for processing.
- Students cannot be in default of a student loan.
- Students must be registered for classes at the time of waiver submission.
- Financial aid eligibility must be determined before waiver submission for payment to your College's charges.
- The waiver will cover tuition charges only and will be posted to your account only if you are ineligible for student financial aid or if your aid does not cover all of your College tuition charges.