



**ESSEX  
COUNTY  
COLLEGE**

# **WELCOME TO ESSEX COUNTY COLLEGE**

**FINANCIAL AID  
ONLINE ORIENTATION**

# INTRODUCTION

Meeting the costs of obtaining a college education is a challenge for most students and families. Our core mission is our dedication to providing excellent service to the students of Essex County College by anticipating and responding to their individual and diverse needs.

This presentation provides **both prospective and enrolled students** with the information and tools necessary to apply for all sources of available aid. The Office of Financial Aid is committed to promoting universal access to higher education by providing you with the financial solutions to achieving your academic goals.

# GENERAL ELIGIBILITY REQUIREMENTS FOR RECEIVING AID



- Be a citizen or eligible noncitizen of the United States.
- Have a valid Social Security Number
- Have a high school diploma or a General Education Development (GED) certificate, or have completed homeschooling.**
- Be enrolled in an eligible program as a regular student seeking a degree or certificate (declare a major).
- Maintain Satisfactory Academic Progress
- Not owe a refund on a federal student grant or be in default on a federal student loan.
- Register(or already be registered) with the Selective Service System, if you are a male and not currently on active duty in the U.S. Armed Forces.
- Not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid.

## BEFORE YOU FILE FOR AID



- Completed the Essex County College Admissions Process.
- Activate your **ECC E-mail Account** at **my.essex.edu to receive information from Financial Aid.** We communicate with you through your ECC Email Address.
- Check your ECC E-mail daily.

# HOW DO I APPLY FOR FINANCIAL AID



- ❑ First create a Federal Student Aid ID (FSA ID) at **[fsaid.ed.gov](https://fsaid.ed.gov)** for yourself and parent (if **Dependent**). See video on our website.
  - ❑ This gives you access to certain federal websites and allows you to **sign** the Free Application for Federal Student Aid (FAFSA) electronically.
- ❑ Complete and file the FAFSA to apply for aid at **[www.fafsa.gov](https://www.fafsa.gov)**.
- ❑ **Need assistance filing the FAFSA? Go to [www.essex.edu/fa/](https://www.essex.edu/fa/)**; or
- ❑ Attend one of our FAFSA Information Sessions (see schedule on our website).

# APPLYING FOR STATE AID



When you complete the FAFSA, you apply for all the aid offered at ECC, however:

To ensure that you are considered for aid from the **Higher Education Student Assistance Authority (HESAA)**, which is State aid (TAG, EOF, NJ STARS, etc.), make sure you click the link on the confirmation page entitled **“Optional Feature - Start your State Application”**.

You can check your status for State Aid at **[www.njgrants.org](http://www.njgrants.org)**.

Submit all information requested from HESAA online directly to HESAA.



# AFTER YOU FILE THE FAFSA



**Wait 3 to 5** business days after filing your FAFSA then:

**Step 1** – Using your **ECC ID Number** and **Password**, log onto [myecc.essex.edu](http://myecc.essex.edu).

**Step 2** – Check to see if you have any missing documents needed to complete your file. You can download and print many of the documents you may need from our website at [www.essex.edu/fa/forms](http://www.essex.edu/fa/forms).

**Step 3** – If you **or your parents filed a tax return**, you must request a copy of the IRS Tax Transcript from IRS at <http://www.irs.gov/>.

**◆ Note: The 1040, 1040A or the 1040EZ Forms will not be accepted to verify your taxable income.**

# AFTER YOU FILE YOUR FAFSA (CONTINUED)



- ❑ **Step 4** – Make copies of all documents before you submit them to the Financial Aid Office. **Exception:** **You must present an original and a copy of your citizenship documentation, driver’s license or government ID, In-Person.**
- ❑ **Step 5** – Make sure all documents are properly signed, where required and print your full name and ECC ID Number on every document you submit.
- ❑ **Step 6** – Submit all documents to the Financial Aid Office **immediately** upon receiving the notice.
- ❑ **Your eligibility for aid cannot be determined until your file is complete.**
- ❑ **You will need to have a Photo ID with you to receive assistance at the Financial Aid Counter.**



# DEADLINE TO FILE YOUR FAFSA



## **Federal Aid** (PELL, SEOG, Federal Work-Study):

Priority Processing Deadline at ECC is **May 1<sup>st</sup>** each year or **file at least 30 days before your plan to enroll.**

## **State Aid:**

**June 1<sup>st</sup>** for Renewal TAG Students (for 2017-2018 only)

**April 15** – for Renewal TAG Students starting 2018-2019

**September 15** - for all other applicants for Fall and Spring

Check our website for the deadline to file a Federal Work-Study Applications (FWS) for the academic year.

FWS is On-Campus employment, which is very limited and is awarded on a first come, first served basis.

# FINANCIAL AID ELIGIBILITY



- Allow at least 30 days for the Financial Aid Office to review your file for eligibility.**
- Log onto the ECC Portal at [myecc.essex.edu](http://myecc.essex.edu) using your ECC ID Number and Password to:**
  - view your Award Letter (if awarded); or
  - check your status; or
  - Check for missing information required to complete your file.
- The Award Letter will list each fund and amount awarded for the **academic** year.
- Your tuition, fees and books (if applicable) for the semester will be paid from the funds you have been awarded.**

**NOTE:** You will only have funds for books, if you have funds remaining from your awards after your tuition, fees and other charges have been paid in full.

# FINANCIAL AID ELIGIBILITY (CONTINUED)



- Your initial award is calculated based on full-time enrollment (12 or more credits).
- If you are registered for less than 12 credits, your awarded will be adjusted to your actual credit load for the semester.**
- Your award is based on your actual credit load and the value of your Estimated Family Contribution (EFC) from your Student Aid Report (SAR).**
- Note: **It is important to know that you** do not have to be a full-time students to receive aid.

# COURSE REQUIREMENTS

- Financial Aid will pay for courses only required for your program of study (major).
- Review your Degree Audit for your major requirements before you register for classes.
- Make sure your major is properly listed in the system.
- To identify courses not approved for your major, go to <http://myecc.essex.edu>, click on the “**Course of Study**” tab to view the courses not approved for aid. The course will be noted as “NO”.
- Courses marked as “NO” are not approved for payment through financial aid.
- **If you maintain a course marked “NO”, you must pay for the course from your own resources.**

# CORRECTING A COURSE MARKED “NO”

- First check your Degree Evaluation for your major requirements.
- Make sure your major is listed correctly in our system. If not, go to the Enrollment Services Office to correct your major.
- If you think the course has been marked “NO” in error, report to the Enrollment Services Office to have the course evaluated. You must complete the **“Financial Aid Course Review Form”**. List the courses in question on the form.
- If the course is approved by Enrollment Services, the “NO” will be changed to “YES” in our system.
- You can view this change on <http://myecc.essex.edu>. No further action is required.
- Financial aid will run a process and post the aid to your account.
- However, if the course is not an eligible course for your major after the review, the notation will remain **“NO”** in the system and you are responsible for any outstanding charges.

# WHY A STUDENT MAY NOT BE AWARDED AID

- No FAFSA on file in ECC Financial Aid Office
- Student's file is incomplete (missing documents and forms)
- Estimated Family Contribution (EFC) is too high and student is ineligible for aid.
- Student not making Satisfactory Academic Progress (SAP).
- Student missed state deadline for state aid or received the maximum state payments.
- Student received the maximum PELL amount allowed by federal regulations.
- Student exceeds the 30 remedial credit requirements and still enrolled in remedial credits.
- Student did not enroll in the proper number of credits required for the fund.
- Student reported as a No Show in some or all classes.
- Student has earned an Associate or Bachelor's Degree.
- Student did not enroll in courses required for his or her degree program.**
- Student does not meet the general requirements to receive aid
- Corrections were made to your FAFSA, which changed your eligibility.
- Student withdrew from some or all courses before earning the aid awarded.

# THE VERIFICATION PROCESS

- ❑ If you are selected for verification, you will be required to submit documents to verify the information on your FAFSA.
- ❑ 2-3 weeks after filing your FAFSA you will receive your Student Aid Report (SAR). Check your SAR for errors you may have made while completing the FAFSA. Make sure your FAFSA was properly signed and all the information on the FAFSA is correct or updated.
- ❑ If you made mistakes on your FAFSA, you'll need to make corrections.
- ❑ **Note:** The online FAFSA does not allow you to change your Social Security Number (SSN). If you made a mistake in reporting your SSN, you will need to file a “new” FAFSA to correct your SSN.
- ❑ Contact the Financial Aid Office for assistance with correcting your FAFSA.

# BUYING YOUR BOOKS



- If you have funds remaining from what you have been awarded, you will be issued a Book Voucher.**
  - Go to the ECC Portal at [myessex.edu](https://myessex.edu) and logon using your ECC ID Number and Password.
- To receive your Book Voucher:
- Click on the Book Voucher Tab on [myecc.essex.edu](https://myecc.essex.edu) to view your Book Voucher and amount.
  - Print the voucher and take it to the ECC College Book Store.
- You are totally responsible for any amount spent in the Book Store, even if you become ineligible for the funds after you use the book voucher.**
  - Funds for your Book Voucher are deducted from the aid you have been awarded. It is not a separate award.**



# Satisfactory Academic Progress (SAP)



## **All students must maintain Satisfactory Academic Progress (SAP) as described below:**

- All student must complete 67% of all college level credits taken each semester.
- Students must maintain a Grade Point Average (GPA) of 2.0 or better.
- Students must complete their program of study (major) within the maximum timeframe allowed for their program of study.
- Limit the number of remedial credits you attempt to 30 remedial credits.
- All credits you attempt are counted to determine your SAP status, this includes transfer credits from other institutions.

# SAP (CONTINUED)



## Financial Aid Appeal

- Students who do not meet SAP may appeal to be placed on Financial Aid Probation.**
- The student must meet with an Academic Advisor and establish and Academic Plan to improve SAP.
- If approved, the student is awarded for one semester.** Student must adhere to the conditions of the plan to remain eligible for aid.
- For more details on the SAP Policy visit our website a [www.essex.edu/fa](http://www.essex.edu/fa).**

# FINANCIAL AID REFUND



**If you have funds remaining from your awards after your charges are paid in full (including charges for books) you are entitled to a financial aid refund.**

**Choose the E-Program, a safe and convenient way to receive your refund:**

- Direct Deposit - have your refund deposited directly into your checking or savings account;
  - Download and complete the Authorization Form for the Direct Deposit or at [www.essex.edu/bursar](http://www.essex.edu/bursar).
  - Submit the Authorization Form to the Bursars Office.**
- If you do not sign up for the E-Program, your refund will be mailed to

# PAYING YOUR REGISTRATION BILL

- ❑ Your bill will be paid from the aid you've been awarded. Your award letter will be posted on [myecc.essex.edu](https://myecc.essex.edu), if eligible. You are solely responsible for any balance not covered by your aid.
- ❑ **Financial Aid *will not* pay for courses not required for your program of study (major).**
- ❑ If you register for classes and your eligibility for aid has not been determined, you should log on to [myecc.essex.edu](https://myecc.essex.edu) and apply for the **Financial Aid Temporary Registration Protection (FATRP)**. **Applying for the FATRP will protect your registration from being canceled while your eligibility for aid is being determined by the Financial Aid Office.** If you do not meet the requirements for the FATRP (incomplete file, not meeting SAP, denied aid etc.) you are responsible for full payment of your registration bill until your eligibility for aid is determined.
- ❑ **Be prepared to make a payment in full or sign up for the College's Payment Plan to maintain your enrollment, if you are not awarded aid for any reason.** *Note: **Payment is due within 24 hours after you register for classes.***

# OFFICE LOCATION AND HOURS

## OFFICE LOCATION:

**Newark Campus** - Room 3220, Green Area

**West Essex Campus** - Faculty Center, Room 8

PHONE NUMBER: 973 877-3200

## OFFICE DAYS/HOURS:

**Mondays** - 9:00 a.m. to 4:30 p.m.

**Tuesdays & Wednesdays** - 9:00 a.m. to 5:45 p.m.

**Fridays** - 9:00 a.m. to 3:00 p.m.

## SUMMER HOURS:

**Mondays - Thursdays** - 9:00 a.m. to 5:45 p.m.

(starting in July)

**Closed on Fridays during July and August.**

**\* OFFICE HOURS ARE SUBJECT TO CHANGE\***

# FINANCIAL AID CONTACTS

NAME	TITLE	Alphabet	PHONE	EMAIL
Mildred Cofer	Director		877-3486	cofer@essex.edu
Patty Howard	Asst. Director	X,Y,Z ,Q- Loans	877-3168	howard@essex.edu
Phyllis Walker	Asst. Director	W,E,U,B, NJ Class Loans	877-3173 & WEC 6626	walker@essex.edu
Nicole Lee Pow	Officer/Coord.	S,H,I-Loans	877-3171	nleepow@essex.edu
Barbara Childress	Officer	G,T,R,V	877-3325	childress@essex.edu
Rita Fiallo	Officer	J,K,M,F	877-3403	fiallo@essex.edu
Brenda Kirkland	Officer	L,N,O,P	877-3170	bkirkland@essex.edu
Jodi-Ann Williams	Officer	A,D,C, FWS	877-3180	jwilli45@essex.edu



**WHERE CAN A STUDENT FIND  
DETAILED INFORMATION  
ABOUT FINANCIAL AID?**

**[http://  
www.essex.edu/fa/](http://www.essex.edu/fa/)**