

ESSEX COUNTY COLLEGE
POLICIES AND PROCEDURES GUIDE
FOR
FINANCIAL AID



Essex County College
Office of Financial Aid

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MISSION STATEMENT

The Office of Financial Aid is dedicated to providing excellent service to the students of Essex County College by anticipating and responding to their individual and diverse needs.

STUDENT RIGHTS AND RESPONSIBILITIES

As a student you have the right to:

- Be informed about financial aid application procedures, cost of attendance, and requirements for receiving aid.
- Confidential protection of your financial aid records. The contents of your financial aid file are maintained in accordance with the Family Educational Rights and Privacy Act.

You have the responsibility to:

- Complete applications correctly, accurately and on time.
- Apply for aid early every academic year.
- Comply with all college, federal and state deadlines for receiving aid.
- Review our website at www.essex.edu often for college updates and student information.
- Check and read email and other correspondence sent to you.
- Review your award status for adjustments and/or updates on the ECC Portal.
- Make sure you are enrolled in classes required for your major.
- Make sure your major is correct in the system.
- Maintain satisfactory academic progress
- Read and understand all materials sent to you from the Financial Aid Office and other federal and state agencies.
- Submit all required documents requested by the Financial Aid Office or other federal or state programs **immediately** upon request.
- Know and comply with the rules and regulations governing aid programs.
- Register for the number of credits required to receive funds for each aid program.
- Attend all classes which is required for all students receiving aid.
- Notify the Financial Aid Office of changes in your credit load.
- Maintain copies of all forms and materials submitted.
- Notify the office of any additional scholarships, waivers or other aid being received.
- Notify the office of any changes in household size or income changes.
- New Jersey STARS must maintain full-time enrollment and complete their Associate Degree within 5 consecutive semesters with a 3.25 GPA.

ESSEX COUNTY COLLEGE EMAIL ACCOUNT

When students are admitted to Essex County College they are assigned an Essex County College E-mail Account. Students must login with their user name and password. The Office of Financial Aid will communicate with students via their Essex County College E-mail address.

APPLICATION PROCEDURES

To apply for federal and state (New Jersey) financial aid, students must complete and submit a FAFSA (Free Application for Federal Student Aid) each year to be considered for funding.

Students may file the FAFSA electronically (online) using FAFSA on the Web (<https://fafsa.gov/>). To file electronically, you will need a U.S. Department of Education (USDE) FSA ID. If you do not already have one, apply for one at <https://fsaid.ed.gov/npas/index.htm>. The FSA ID serves as your electronic signature and an identifier to let you access your personal information in various USDE systems. If you have questions about the FAFSA on the Web, you can speak with a customer service representative by dialing 1(800) 433-3243. Assistance for the hearing impaired students with hearing disabilities is available by dialing the TTY number, 1(800) 730-8913.

The FAFSA allows you the ability to import your federal tax information directly from the IRS using the **IRS Data Retrieval Tool**. Your federal tax information will be available within 2 weeks of electronically filing your taxes or 6 to 8 weeks if you filed a paper tax form. We encourage you to use this tool as it will simplify the application process and minimize the verification documentation we may ask for later.

Although you can file the FAFSA any time after October 1, 2016, you **must file the FAFSA by May 1** to ensure full consideration for federal and state grants and work-study. To apply for financial aid at Essex, you must include Essex's federal school code, **007107**, in the college choice section of the FAFSA. File your FAFSA after you have filed for admission to Essex County College, but at least 6 weeks prior to registering for classes.

Federal and State Financial Aid

After your FAFSA is received by the federal processing system, you will receive a Student Aid Report (SAR), either in the mail or through e-mail. The SAR contains the information from your application and, if there are no missing items or problems with the information, the SAR will also contain your Expected Family Contribution (EFC)—a number used to determine your eligibility for financial aid. If you filed a FAFSA but do not receive a SAR, contact the Federal Processor at 1(800) 433-3243. If you (and your parents) are New Jersey residents, you will also receive a Student Eligibility Notice (SEN) from the New Jersey Higher Education Student Assistance Authority (HESAA), indicating eligibility for the NJ Tuition Aid Grant (TAG).

Alternative Loan Programs

Essex County College participates in the Alternative Loan Programs. Alternative loans are private loans made by commercial lenders. These loans are available to students who need additional assistance in meeting their educational cost. Although loans are obtained through private lenders, the Essex County College Office of Financial must certify all loans and the amounts requested must be within the student cost of attendance (budget). Students must be enrolled in at least six (6) credits before the loan is certified. Loan funds must be repaid with interest.

FINANCIAL AID CALENDAR

Processing Deadlines

The Priority Processing Deadline for filing the FAFSA at Essex is May 1. Applications received after this deadline will be processed on a first-come, first-served basis and based on volume. File your FAFSA at least 6 weeks before you plan to register for classes. If you apply late during (July, August and September) you must be prepared to pay your own registration bill and buy your own books. Failure to apply or to submit documentation by the indicated deadlines may result in a loss of aid eligibility for all student aid programs.

October

- Free Application for Federal Student Aid (FAFSA) is available for filing (October 1, 2016).

February

- State FAFSA Filing Deadline for New Students (Non-Renewal) for Spring (2/15/17)
- Priority Processing Deadline for Summer I
- Spring funds are posted to student accounts.

March

- State College Code Change and Applicant Information Deadline for New Students (Non-Renewal) March 1

- Returning students begin registration for Summer I, Summer II and Fall semesters.

April

- Federal Work-Study applications are available for next academic year.

May

- Priority Processing Deadline (May 1st) for Summer II and Fall
- Returning student records are reviewed for Satisfactory Academic Progress (SAP) after spring semester grades are posted.
- Summer I funds are posted to student accounts.

June

- SAP is reviewed for returning students who attended Summer I for prior academic year.
- Awards for Summer II are processed.

July

- Summer II funds are posted to student accounts.

August

- Deadline for Federal Work-Study applications for next academic year (August 18th)
- Fall semester funds are posted to student accounts.
- Deadline for Financial Aid Probation Appeals for Fall (August 29th)
- Book Vouchers are available for Fall semester.

September

- HESAA Applicant Information Deadline for Fall & Spring Renewal Students (September 15)
- Fall funds are disbursed to student accounts.
- Book vouchers for Fall end.

November

- HESAA Applicant Information Deadline for Spring Only Renewal Students (November 1)
- HESAA Applicant Information Deadline for Fall & Spring New Students (Non-Renewal) Students (November 1)
- Registration for Spring and Winter Intersession begins.

December

- Classes begin for Winter Intersession
- Book Vouchers are issued for Spring and Winter Intersession.

Packaging Financial Aid Awards

The cost of attending Essex remains highly affordable. Yet it is understandable that many students need financial assistance while working toward their degree. The Office of Financial Aid administers several different types of funds for students that include grants, scholarships, loans and work-study. Financial aid in the form of grants or scholarships does not have to be repaid. Work-study must be earned by the student through employment on campus. At Essex, financial aid is awarded to students based on financial need and/or merit. A student may have a combination of grants, scholarships, loans and work-study in their financial aid package. We encourage students to apply for financial aid. Funds are allotted from federal and State sources for this purpose. Information we receive on your application for financial aid is treated with utmost confidentiality.

Cost of Attendance (COA)

Essex determines the Cost of Attendance (COA), or budget, which is an estimate of the educational expenses you will incur during the academic year. The budget includes cost for tuition, fees, room & board, transportation allowance, books & supplies allowance, and miscellaneous educational expenses.

Expected Family Contribution (EFC)

Expected Family Contribution (EFC) is an estimate of your family's financial strength and ability to contribute to your education. The EFC is measured by applying the official federal needs analysis formula to the data you submit on your FAFSA.

Financial Need

Financial need refers to the Cost of Attendance (COA) minus the Expected Family Contribution (EFC). Financial Need is the COA – EFC. Financial aid at Essex is awarded based on financial need. If you are eligible for financial assistance based on your financial need, you may receive a combination of gift aid (grants or scholarships) and self-help aid (loans, which must be repaid or part-time employment on campus). Any combination of awards is referred to as your "Financial Aid Package." Once your Financial Aid Package has been awarded, you can review it at any time on the MYECC Portal at myecc.essex.edu. Eligibility for federal and state grants is based on the information on your FAFSA and the general eligibility requirements of each program. Your financial aid package may also include work-study and private loans.

Award Revisions

Your award may require revisions due to additional information, changes in enrollment, failure to maintain academic progress, withdrawal from classes or outside aid received. Any revised award overrides all previous offers of aid, which means that you may have to repay funds already received.

SPECIAL CIRCUMSTANCES

Although the formula to determine financial aid eligibility is standard for all applicants, there is some flexibility in recalculating eligibility in light of **special circumstances**. These special circumstances may be as a result of your family experiencing an income reduction due to unemployment, disability, divorce, or death. The Office of Financial Aid can have your financial aid eligibility recalculated using updated information.

Other special circumstances may include loss of non-taxable income (e.g., child support or social security benefits). In all cases, special circumstances must be fully documented with an IRS Tax Return Transcript, death certificates, court documentation, or letters (from appropriate agencies, individuals, or employers).

If there are other circumstances that affect the amount you and your family are expected to contribute toward your education, please contact the Office of Financial Aid immediately. The reasons you report must be sound and you will have to provide adequate proof to support any monetary adjustments.

VERIFICATION & ELIGIBILITY PROCESS

Verification is the process in which the Office of Financial Aid compares the information you reported on the FAFSA with your prior year tax return transcript, W-2 forms, and other financial documentation in accordance with based on federal and State regulations, . If your application is selected for verification, you will receive an e-mail (through myecc.essex.edu) instructing you to submit certain forms and documents to complete verification. The Office of Financial Aid must receive all requested documentation before federal and State aid can be disbursed. If there are differences between the data you provided on your FAFSA and the verification documentation, corrections may be needed, and your application will be reprocessed.

THE IRS TAX RETURN TRANSCRIPT

The federal government is requiring schools to discontinue collecting tax returns as a document for verification. Instead, we are required to collect an IRS Tax Return Transcript for those selected for federal verification. You can obtain an IRS Tax Return Transcript online at www.irs.gov.

You can order a copy of your IRS Tax Transcript by using these steps:

- Go to www.irs.gov.
- Get Transcript of Your Tax Records.
- Gather information and go to “get transcript online”.
- Follow the instructions at <https://www.irs.gov/individuals/get-transcript-faqs>

IRS Data Retrieval

Avoid having to request an IRS Tax Return Transcript by using the IRS Data Retrieval Tool. The FAFSA offers you the option of importing your federal tax information directly from the IRS online while completing the FAFSA. Your data from IRS should be available within 1-2 weeks of electronically filing your taxes or within 6-8 weeks, if you filed a paper tax return. Use the IRS Data Retrieval Tool to import your and your parents’ (if dependent) tax information into your FAFSA. It is a safe and convenient way to report your tax information on the FAFSA. If your file is selected for verification, Essex can use this information to confirm that you submitted accurate tax information in lieu of submitting an IRS Tax Return Transcript.

If you are a New Jersey resident receiving state aid, the NJ Tuition Aid Grant (TAG) program may select your file for *state verification*. If you receive an “**Applicant Information Request**” (AIR) notice from the New Jersey Higher Education Student Assistance Authority (HESAA), you must forward all requested information and financial documents directly to HESAA in Trenton. In some cases, HESAA may request the same information that was requested by Office of Financial Aid. You must forward this same information and documentation to HESAA to avoid a delay in the disbursement of funds or loss of your State aid.

It is extremely important that you respond to any requests for information from the Office of Financial Aid or HESAA promptly because your eligibility for aid cannot be **processed until your file is complete**. To ensure that your financial aid funds disburse at the start of the fall semester, you must be registered for classes and submit all required documentation by **May 1st**. You can still submit documents after the May 1st deadline, but your file will be processed as volume and time permits. You must be prepared to pay your own registration bill until your eligibility for aid is determined if you miss this deadline.

Enrollment Status

Each type of financial aid (program) award has specific requirements regarding enrollment status. In general, your enrollment status determines your eligibility criteria for the financial aid programs.

Credits Enrollment Status

Credits	Enrollment Status
12.0 - 12+	Full-time
9.0 - 11.5	$\frac{3}{4}$ -Three-quarter time
6.0 - 8.5	$\frac{1}{2}$ - Half-time
1.0 - 5.5	Less than half-time

Your financial aid award letter is based on full-time enrollment and the Office of Financial aid uses your enrollment status to determine your award amount. If you do not have full-time status, your award(s) will be adjusted accordingly to your actual enrollment status.

Other Eligibility Criteria:

Eligibility for federal student aid is determined on the basis of financial need and on several other factors. To receive financial aid from federal programs you must meet the following criteria:

- Demonstrate financial need
- Have a high school diploma, a GED certificate or complete a homeschooled program.
- Be admitted to a degree or certificate program.

- Be a US Citizen or eligible non-citizen.
- Have a valid Social Security number.
- Register with Selective Service (if required)
- Maintain Satisfactory Academic Progress (SAP) once enrolled
- Must **not** be in default of a student loan.
- Must not owe an overpayment to the U.S. Department of Education.

Eligibility for New Jersey State aid programs requires, in addition to most of the federal criteria above, that you (and your parents, if you are a dependent student) have resided in New Jersey for 12 consecutive months and have not already received the maximum number of allowable grant payments.

If you no longer meet the state residency criteria but received state assistance for the previous year, you will continue to be eligible for state aid under the Grandfather Clause if:

- Your parents moved to a different state after you received at least one semester of award payment.
- You continued to live in New Jersey at the time your parents moved.
- You continue to be enrolled in a New Jersey institution.

Be aware that a letter indicating your parents' date of move as well as documentation of your current New Jersey address is required.

ENROLLMENT AT OTHER INSTITUTIONS (Cross Registration)

When you are an Essex student and plan to cross register (take additional courses) at NJIT, Rutgers University - Newark, or UMDNJ, etc. **you must complete and submit the proper forms**, available at the Essex Enrollment Services Office. If you do not, any courses you take elsewhere will not be reflected on your academic transcript and, therefore, will not be included in the consideration for your financial aid eligibility.

You cannot receive financial aid at both institutions for the same enrollment period. You must declare which institution is the "home school" for financial aid eligibility purposes. If you have been approved in advance to attend another institution, you can receive financial aid for that semester. Essex will establish a consortium or contractual agreement between Essex and the other institution.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

Effective July 1, 2017:

Financial Aid students must maintain satisfactory academic progress to remain eligible for all aid programs. At ECC this means:

- Maintaining a cumulative Grade Point Average (GPA) of 2.0 or better.
- Successfully completing 67% of all attempted college level credits (including Transfer Credits) during the semester.
- Student must complete their program of study within the published length for their major, which is 150% of the published length for the student's program of study
- In addition, students must register for courses only required for their program of study

SAP is evaluated once a year for all students after the Spring Semester or Summer I, if the student attends Summer I. Courses are considered successfully completed when the student earns a grade of A, B, C, D and P. Non-passing unsatisfactory grades are W, I, F, AU. The remedial course grades M and N are not calculated in the GPA, but are counted towards the 30 credit remedial attempted count.

All college level and transfer credits will counted in the attempted and earned calculation even if students paid for classes with their own resources. Remedial and English as a Second Language (ESL) credits will be excluded from the attempted credit calculation.

If students fail to meet the minimum SAP Policy standards, the student is ineligible for financial aid. Students may appeal for aid eligibility. **Students will be limited to two appeals.**

SAP STANDARDS

Qualitative Measure - Grade Point Average - Measures the quality of a student's SAP by reviewing the student's cumulative College Credit GPA. Student must earn a minimum GPA of 2.0 or better. Specific federal and state aid programs may require a different GPA for renewal and may have separate requirements for continued eligibility.

Quantitative Measure – This component measures the pace at which the student must progress through his/her program of study to ensure program completion is within the maximum time frame permitted. Pace is calculated by taking the cumulative number of college credit hours the student has successfully earned and dividing it by the number of attempted college credit hours. Credits accepted from other schools are included in the calculation as both attempted and earned credits. To meet this requirement, the student's completion pace must be 67% or higher.

Maximum Time Frame – A student may attend and continue to receive aid, but cannot exceed 150% of the published length of the student's program of study. **For example:** If the student's program of study requires 66 credits for graduation, the student may not receive aid for more than 99 attempted credits ($66 \times 150\% = 99$ credits). This policy is true even if the student changes his/her major. When the student reaches or exceeds the maximum number of credits, the student is no longer eligible for aid unless he/she successfully appeals. The student may appeal maximum time frame only if the student can complete his/her program of study within one semester or a maximum of 18 credits.

REGISTRATION SCHEDULE AND ENROLLMENT CHANGES

Remedial Courses – Remedial (0 Level) and English as a Second Language (ESL) credits are excluded from the calculation of credits attempted (quantitative measure) and earned (qualitative measure) in the SAP requirements at ECC. Although they are excluded the student who is enrolled in all remedial or ESL credits must maintain a 2.0 GPA to meet SAP for the semester.

Maximum Number of Remedial Credits – Federal aid will pay for a maximum of 30 remedial credits. ESL courses do not count against this limit. Once a student attempts 30 remedial credits aid will be paid only for college level credits.

Repeated Courses – All repeated courses are counted as credits attempted. A repeated course is only counted toward progression if it replaces a previous course for which the student received no credit. A student may retake any previously passed course one time only per previously passed course and receive aid. Passed means any grade higher than an "F". If the student fails or passes the second time, the student may not be paid for retaking the class a third time. However, if the student repeats a course in which all previous attempts were failures, federal regulations allows for continued funding of the course.

Withdrawal and Incomplete Grades – If a student withdraws from a course, the course credits are included in the count of attempted credits. Withdrawn courses are calculated in the pace and maximum time frame calculation. Credits for Incomplete courses (grade "I") are always counted as attempted for quantitative and maximum time frame measures, but are not included in the GPA or credits earned until the incomplete grade changes to a passing or failing grade.

Changing Major – If a student changes majors, the credits the student earns at ECC and other schools under all majors will be included in the calculation of qualitative, quantitative and maximum time frame for the new major. Only two (2) changes in majors will be permitted in the SAP calculation.

THE FINANCIAL AID APPEAL PROCESS AT ECC

FINANCIAL AID PROBATION

A student may file an appeal that has mitigating or special circumstances beyond their control, such as serious illness or injury, death in the family, involuntary military leave, etc., if the student fails to meet SAP standards. **The Financial Aid Probation status is assigned to a student who fails to make SAP, but has successfully appealed and has had eligibility for aid approved for one semester.** Students must complete and submit the Financial Aid Probation Appeal Form to a Counselor/Advisor to establish an Academic Plan, which the student must follow to meet SAP at some future time. The appeal form can be obtained from our website at www.essex.edu/fa.

Both the student and Counselor/Advisor must sign-off on the plan. By signing-off on the plan, the student agrees to follow the plan. The appeal must be submitted by the published deadline and the student must allow 10 business days for the review and the determination of eligibility. The Financial Aid Office will notify the student of his/her appeal status via ECC Email and/or the decision will be posted on the ECC Portal. Students must log into the ECC Portal to review the notification.

The student must successfully pass all courses during the Financial Aid Probation period with a GPA of 2.0 or better. The student may not receive the following grades during the financial aid probation semester/term, which are: F, I, W, N or be reported as a No Show (NS). If a student earns any of those grades during the financial aid probation semester/term the student will be denied aid. SAP must be calculated to determine if the student meets SAP. At the end of the financial aid academic probation period, the student must either meet the SAP standards or fulfill the requirements specified in the Academic Plan to maintain aid eligibility. **The decision of the Financial Aid Office is final.**

Students may register at any time for classes; however, if student registers before the SAP appeal has been reviewed for eligibility, the student must be prepared to pay their registration bills in full or sign up for the College Payment Plan to secure their registration for the semester.

CONDITIONAL PROBATION APPEAL

Conditional Probation is assigned to a student who fails to meet the requirements for Financial Aid Probation. Students may file this appeal if the student has extenuating circumstances or other reasons for not meeting SAP during the Financial Aid Probation semester. The student must complete and submit the **Conditional Probation Appeal Form** documenting the reason for not meeting the requirements during the Financial Aid Probation semester. The Conditional Probation Appeal can be obtained from our website at www.essex.edu/fa. Students must explain the reason for failing to meet SAP standards while on Financial Aid Probation. **The student must submit the appeal to the Financial Aid Office.** If approved, the student will be awarded for one semester and will be required to maintain the conditions of the established academic plan.

The student **may not** earn any of the following grades: F, W, I, or N grade or be reported as a No Show (NS grade) in any course during the semester/term. **If a student fails to meet SAP standards for Conditional Probation, the student will be ineligible to receive financial aid at ECC.**

REESTABLISHING AID ELIGIBILITY (REINSTATEMENT REQUEST)

Students who have exhausted the two appeal limit (Financial Aid Probation and Conditional Probation) must request reinstatement of aid. The Reinstatement Request Form must be submitted to the Financial Aid Office. The form is available on our website at www.essex.edu/fa.

To be considered for Reinstatement, the student:

- Must have completed a minimum of 6 credits
- Must have earned a 2.0 or better GPA in all the courses taken during the semester/term.
- Did not earn any of the following grades in any course taken during the semester/term: F, I, W, N, or was not reported as a No Show in any course.
- Must have paid for a minimum of 6 credits from their own resources before requesting reinstatement.

If reinstatement is approved, the student:

- Will be awarded for one semester only
- Must complete a minimum of 6 credits
- Must earn a 2.0 or better GPA
- May not earn any of the following grades, F, I, W, N, or be reported as a No Show in any course.
- Must maintain standards of the Academic Plan established with the Counselor/Advisor; or
- May regain good SAP by meeting the standards of the SAP Policy established by the ECC Financial Aid Office or maintain enrollment with all of the conditions above until the student completes their degree or reach their maximum time frame for the major.

Note: The student will lose eligibility for aid at ECC, if the student reaches the maximum time frame for the major and/or failure to meet the SAP standards reinstatement after being approved. The student will be required to pay for any registration period going forward using their own resources.

MAXIMUM TIME FRAME APPEAL

When the student reaches or exceeds the maximum number of credits for his or her program of study, the student is no longer eligible for aid unless he/she successfully appeals. The student may appeal maximum time frame only if the student can complete his/her program of study based on the credit limits established and approved in the student's academic plan.

NO LONGER ELIGIBLE FOR AID

A student is no longer eligible for aid when the student:

- Fails to earn a cumulative Grade Point Average (GPA) of 2.0 or better
- Receives the maximum number of credits allowed for the student's program of study
- Fails to complete 67% of the college level credits attempted during the semester
- Fails to maintain the conditions of the Academic Plan
- Fails to successfully complete a Financial Aid Probation or Conditional Probation semester/term
- Has completed all the requirements for a degree or certificate

DEGREES

Financial Aid will fund one associate degree. Aid for a second degree will be limited to only the courses required to complete a second degree based on the maximum time frame established for the second degree. Students who have already earned a bachelor degree may be eligible only for an Alternative Loan.

TYPES OF FINANCIAL AID

Financial aid is funding for your college education that comes from sources outside of your family. Gift aid and self-help aid are the two categories of financial aid. Gift aid comes in the form of grants and scholarships and does not have to be repaid. Self-help aid comes in the form alternative loans and work-study. Financial aid at Essex is awarded based on financial need or merit or both. You may receive a combination of grants, scholarships, loans, and work-study.

Merit-Based Scholarships & Grants

Most merit-based programs require that you be enrolled as a full time student and maintain a minimum Grade Point Average (GPA) based on program requirements. Most scholarships are renewable, but some are not. In order for you to continue receiving the scholarships, you must continue to meet the scholarship criteria. You must also meet the minimum standards specified in the financial aid SAP policy.

NJ STARS PROGRAM

NJ STARS is a program created in 2004 by the State of New Jersey to provide access to higher education for the State's highest achieving students. Students must be residents who rank in the top 15% of their class at the end of either junior or senior year of high school to be eligible to receive NJ STARS award for attendance at their home county college. Students must take at least 12 college level credits each semester and maintain continuous full-time enrollment in an associate degree program at their home county college. Students must be citizens or eligible non-citizens and legal NJ residents for at least 12 consecutive months immediately prior to high school graduation. Students must file a FAFSA and submit all required information within established State deadlines must attain a cumulative GPA of 3.0 or higher by the start of the second year of county college enrollment for NJ STARS renewal and must graduate with a cumulative GPA of 3.25 or higher to qualify academically for the NJ STARS II program. The program covers the cost of tuition, less any State and or federal grants and scholarships for up to 18 credits per semester. Students may be eligible to receive NJ STARS award for up to five semesters of continuous full-time enrollment in a degree program.

FEDERAL AID PROGRAMS

- **Federal Pell Grant** annual awards range up to \$5,920. Awarded based on financial need if you are enrolled for at least 1 credit and have not received a first Bachelor's degree. In addition to many other requirements, you must also be a U.S. citizen or an eligible noncitizen and have a high school diploma or GED, or complete a homeschooled program. Dollar amounts awarded depend on your Cost of Attendance (COA), Estimated Family Contribution (EFC), and whether you plan to attend full-time or part-time. Your EFC is derived from the information you provide on the FAFSA. The number of semesters a student can receive Pell is set to 12 lifetime semesters. Pell eligible students who have funds remaining after all tuition and fee charges are paid in full, will be issued a Book Voucher two weeks before the semester begins to purchase books. The Book Voucher will be posted on the MYECC Portal at myecc.essex.edu. To be eligible for this refund, a student must have a complete file, have successfully passed all verifications items, and have aid in excess of charges.
- **Federal Supplemental Educational Opportunity Grant (SEOG)** (awards range from \$200–\$4000) You are eligible to receive the SEOG if you are a Pell eligible, undergraduate student pursuing your first bachelor's degree, and you demonstrate "exceptional financial need," typically equated with a \$0 Estimated Family Contribution (EFC). Because funding is limited, funds are awarded on a first come, first served basis until the funds are exhausted.
- The **Federal Work-Study (FWS)** Program - The work-study program allows you to earn money for your college expenses and acquire work experience through part-time employment on campus. You must be accepted into a degree or certificate program and be attending classes to apply for work-study. FWS is available to you if you are either a U.S. citizen or permanent resident and have a FWS allocation as part of your award package. You can earn up to the amount specified in your award package when you are hired for employment.

FWS employment includes community service tutoring and literacy project positions. FWS earnings are excluded from income on your subsequent year's financial aid application (FAFSA). Students earn \$8.38 per hour and work up to 15 hours weekly. Applications are available on the Essex website at <http://www.essex.edu/fa/forms/> until the published deadline date. Job assignments are made on a first-come, first-served basis based on fund allocations. Job assignments are made through our Student Development Office, Room 4122 on the 4th floor.

STATE AID

- **Educational Opportunity Fund (EOF)** (annual award \$1050) - You are eligible for the EOF grant if you are a full-time student who has been approved through the Educational Opportunity Program at Essex to receive funds from the New Jersey Higher Education Student Assistance Authority (HESAA) according to specific criteria. There are also limited NJ EOF Summer Grants available. Contact the EOF Office at (973) 877-3420 for more information.
- **Tuition Aid Grant (TAG)** (annual awards range from (\$1210– \$2682) - you can receive the TAG if you are a full-time student with financial need, do not have a first Bachelor' degree, and are a legal resident of New Jersey. The New Jersey Higher Education Student Assistance Authority (HESAA) determines eligibility and will notify you of any awards through a Student Eligibility Notice (SEN); however, before TAG can disburse, the Financial Aid Office must confirm your eligibility by certifying that you meet all eligibility requirements of the program.
- **Governor's Urban Scholarship Program (GUS)** (annual awards up to \$1000) – The Governor's Urban Scholarship Program provides a merit award to students in designated high-need communities in New Jersey. Awards are available to qualified students. The scholarship is renewable annually based upon continued eligibility and available funding.

Eligibility – Students must be ranked within the top five (5.0) percent of their class and have at least a 3.0 GPA at the end of their senior year of high school, be U.S. citizens or eligible non-citizens, be permanent New Jersey residents for at least 12 consecutive months immediately prior to enrollment, be registered with Selective Service System (if required), be enrolled full-time in an approved degree or certificate program, attend an approved New Jersey college, university or degree-granting proprietary school, maintain satisfactory academic progress to qualify for renewal and complete a FAFSA each year within established deadlines and meet all program requirements including, a New Jersey Eligibility Index (NJEI) below 10500. Students do not apply directly to this program. Interested students should contact their high school guidance counselor for more information.

- **NJCLASS Loan** - NJCLASS is a loan program through the New Jersey Higher Education Student Assistance Authority (HESAA), whereby students or parents of dependent students can apply for loans up to the cost of attendance minus financial

assistance. You must file a FAFSA to be considered for NJCLASS. Credit approval and proof of ability to repay the loan is required, and co-signers are allowed. Three payment options allow for repayment of interest and principle, of interest only, or of capitalization of interest. For more information on the NJCLASS loan program or to apply, please visit <http://www.hesaa.org> or call 1 (800) 792-8670.

ALTERNATIVE LOAN PROGRAMS

Alternative loans also referred to as **private** loans, involve a third party (namely, a bank or a lending institution) in the borrowing process. Private loans are available to US Citizens and eligible non-citizens. Loans must be paid back with interest. For more information on private loans visit: <http://www.essex.edu/fa/programs/loans/>.

COST FOR THE ACADEMIC YEAR

The Office of Financial Aid constructs yearly cost of attendance (COA) budgets that include tuition, fees, room & board (or living expenses), books, supplies, transportation and miscellaneous expenses. The table below is an example of a COA budgets for the 2016-2017 academic year for a full-time student:

Budget Components	In-County (Living with Parents)	In-County (Living off campus)	Out-Of-County (Living with parents)	Out of County (Living off-campus)
Tuition & Fees	\$4,626.00	\$4,626.00	\$ 8,092.00	\$ 8,092.00
Room & Board	4,800.00	11,076.00	4,800	11,076.00
Books and Supplies	2,400.00	2,400.00	2,400.00	2,400.00
Transportation	2,700.00	2,700.00	2700.00	2700.00
Miscellaneous	1,860.00	1,860.00	1860.00	1860.00
Total	\$16,386.00	\$22,662.00	\$19,852.00	\$26,218.00

PAYMENT PROCESS

Student Billing

The Bursar's Office sends bills to students before the start and during the semester. The bill reflects any scholarships, grants, and loans as awarded by financial aid at the time of registration.

Payment Policy for Tuition & Fees

Your registration for a semester is not complete until all charges are paid or until acceptable payment arrangements have been made with the Bursar's Office. If you do not pay in full or make acceptable payment arrangements by the billing due date, your classes may be canceled for non-payment. If you are depending on financial aid to cover all of your charges, you must file your **FAFSA** and submit all required documentation for verification. Essex accepts credit card payments, personal checks, cash and money orders for tuition and fees. Additionally, Essex offers a College Payment Plan, as described below.

ESSEX PAYMENT PLAN

In lieu of paying your bill in full, you can pay it in monthly installments through the Essex College Payment Plan. The payment plan provides the option to divide your charges into three installments for an enrollment fee of \$50.00 to make your payments more manageable. The installment plan is available to all qualified students for the fall and spring semesters. To sign up for the payment plan, follow the instructions on the Payments and Policy page at <http://www.essex.edu/bursar/faq/payment-methods/>. If you are receiving financial aid, you can still participate in the Essex College Payment Plan if you have a balance after your aid has been applied to your charges.

FINANCIAL AID REFUND FROM A CREDIT BALANCE

If your total aid for the semester exceeds your charges (tuition & fees) on your account, you are entitled to a financial aid refund. The Bursar's Office issues refunds to students 14 days after the aid is applied to the semester charges. Refund checks are generally sent to recipients in the mail. For more information, contact the Bursar's office at (973) 877-3100.

You may also receive your refund by signing up for our electronic refund program through Direct Deposit. Your refund will be electronically deposited into account. Go to <http://www.essex.edu/fa/forms/> to complete a Direct Form. The forms must be submitted to the Bursar's Office for processing. For details on these programs, contact the Bursar's Office at (973) 877-3099 or visit our website at <http://www.essex.edu/fa/forms/>.

WITHDRAWALS OR FAILURE TO ENROLL

You could jeopardize receipt of aid if you are not properly enrolled at the time the funds are disbursed. If you fail to enroll or not begin attendance (No Show) for the award period, the Office of Financial Aid must cancel all financial aid awards offered to you. Upon re-enrollment, you can request assistance again, but, because some awards are based on the availability of funds, funding may be limited or exhausted once your enrollment is reinstated.

If you plan to withdraw from any of your courses during an academic semester, you must “officially” withdraw from your classes. You should consult with a counselor or academic advisor for proper advice regarding your academic status. Withdrawing from courses can also prevent you from making Satisfactory Academic Progress (SAP) and affect financial aid eligibility for future semesters. Students who cease attendance of all courses must follow the official withdrawal procedure as defined by the Enrollment Services Office to obtain an official withdrawal date.

When you withdraw from all courses on or before the 60% point of an academic semester, the Office of Financial Aid reviews your aid to determine whether funds must be adjusted in accordance with college, State, and federal policies governing total withdrawals. The Bursar’s Office will calculate your tuition refund according to the college’s tuition and refund policy. Policies on treatment of financial aid for total withdrawals are specific to each aid program. If you received various types of financial aid, more than one program policy may apply when determining revised aid eligibility.

THE EFFECT OF TOTAL WITHDRAWALS ON AID

Adjustments to institutional financial aid follow Essex’s College Policy on Refunds for Tuition Due to Withdrawal. The chart below describes how institutional financial aid is treated whenever a student withdraws:

Period of Withdrawal During a Semester	Percentage of Essex County College Aid Returned to Program
During Week 1	100%
Week 2	50%
Week 3-4	25%

Return of Title IV Funds

Federal and State regulations determine the treatment of financial aid awards for students who withdraws.

If you are a financial aid recipient and you withdraw, you may no longer be eligible for all the financial aid you have been awarded. The amount of aid you are eligible to receive for the semester depends on the percentage of time that you have attended and the amount of federal aid you received.

The Federal Return of Title IV Funds policy entitles you to retain only that portion of federal aid that you have earned based on your time in attendance before withdrawal, this federally mandated policy is independent of Essex’s institutional refund policy for tuition. The portion of the semester that you do not attend (due to your withdrawal) represents the portion of aid that is determined to be unearned. The policy determines, on a pro rata basis, the amount of federal assistance that you have earned up to the point of total withdrawal.

Any student withdrawing prior to the 60% point in the semester should expect to have to repay financial aid in a percentage equivalent to the percentage of the semester not in attendance. After the 60% point, the student has earned all of the federal aid for the semester and no aid has to be repaid.

Unofficial Withdrawals

Essex must determine whether federal aid recipients, whose semester record shows the student with zero (0) earned credits because of a grade of F or W, have unofficially withdrawn from the college. The file must be reviewed to determine if 50% of the student’s aid is considered unearned and it could result in a reduction of federal aid. Should it become necessary to cease attendance in all courses, the student should follow the official withdrawal procedure outlined by the Enrollment Services Office.

Additional Consequences to Withdrawing

The student's aid for future academic years may be in jeopardy if the student falls below the minimum credit expectation for satisfactory academic progress, which affects the student's eligibility for most aid programs. Academic progress is calculated using the number of college credits the student attempts and earn each semester.

Contact the Financial Aid Office for Questions about Your Aid.

Important: You must present your Essex County College Student Photo Identification Card or currently valid Federal or State Photo ID. Our staff is available to assist you with any questions and concerns. Our office phone number is (973) 877-3200, but due to the Family Educational Rights and Privacy Act, we are only able to answer general questions over the phone. Due to network server capacity limitations at this time, please do not contact us by email as our financial aid mailbox is not set up to receive or monitor for high volume incoming email.

LOCATION AND OFFICE HOURS:

The Office of Financial Aid is located on the 3rd Floor, Room 3220. The address is as follows:

The Office of Financial Aid
Essex County College
303 University Avenue
Newark, N.J. 07102

The Office hours:

Fall and Spring

DAY	TIME
Monday Thursday	9:00 a.m. – 5:45 p.m.
Friday	9:00 a.m. – 2:45 p.m.

Summer Sessions

DAY	TIME
Monday-Wednesday	9:00 a.m. – 5:45 p.m.
Thursday	9:00 a.m. – 3:30 p.m.
Friday	Closed

TELEPHONE AND WEBSITE DIRECTORY

Department /Agency	Telephone Number
Financial Aid	(973) 877-3200 Fax: (973) 877-3586
FAFSA	1 (800) 433-3243
Bursar	(973) 877-3099
NJ Higher Education Student Assistance Authority (HESAA)	1 (800) 792-8670
NJ Class Loan	1 (800) 792-8670
EOF	(973) 877-3420
Enrollment Services	(973) 877-3100
Student Development	(973) 877 3350

Website URLs

Department	Website Address
Essex Financial Aid	http://www.essex.edu/fa/
Essex Portal	myecc.essex.edu
FAFSA on the Web	https://fafsa.ed.gov/
FSA ID	https://fsaid.ed.gov/
NJ State Aid (HESAA)	http://www.hesaa.org/
National Student Aid Database (NSLDS)	https://www.nsls.ed.gov/nsls_SA/
Selective Services	http://www.sss.gov/

OFFICE STAFF E-MAIL ADDRESSES

Last Name	First	Title	Officer Student Caseload (Subject to Change)	E-mail Address
Childress	Barbara	Financial Aid Officer	G,T,R and V	childress@essex.edu
Cofer	Mildred	Director		cofer@essex.edu
Fiallo	Rita	Financial Aid Officer	F, J, K and M	fiallo@essex.edu
Howard	Patty	Assistant Director	Q, X,Y Z and State/Wells Fargo Loans	howard@essex.edu
Kirkland	Brenda	Financial Aid Officer	L,N,O and P	bkirkland@essex.edu
Lee Pow	Nicole	Financial Aid Officer	S,H,I and Sallie Mae Loans	nleepow@essex.edu
Rodrigues	Claudia	Administrative Assistant	Unemployment Waivers	crodrigues@essex.edu
Walker	Phyllis	Assistant Director	B, E, U, W and NJ Class Loans	walker@essex.edu
Williams	Jodi-Ann	Financial Aid Officer	A, C, D and Federal Work- Study	jwilli45@essex.edu