About this Document
This document is written in English with some limited Spanish usage. You can completely translate this document using Google Translate: [https://translate.google.com/](https://translate.google.com/).

To use Google Translate to translate an entire document, follow these steps and see Figure 1 for reference:

1. Open a Web browser and go to translate.google.com. You don't need a Google account to access it, because it’s free to all.
2. Under the text box on the left, click the Translate a Document link.
3. Click Browse to navigate to a document on your hard drive that you want to translate.
4. Choose the language that the document is in — for example, English.
5. On the right, choose the language you want the document translated into — for example, Spanish.
6. Click Translate.


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Este documento está escrito en inglés con un uso limitado en español. Puede traducir completamente este documento usando Google Translate: [https://translate.google.com/](https://translate.google.com/).

Para usar Google Translate para traducir un documento completo, siga estos pasos y consulte la Figura 1 como referencia:

2. Debajo del cuadro de texto a la izquierda, haga clic en el enlace Traducir un documento.
3. Haga clic en Examinar para navegar a un documento en su disco duro que desea traducir.
4. Elija el idioma en el que se encuentra el documento, por ejemplo, inglés.
5. A la derecha, elija el idioma al que desea traducir el documento, por ejemplo, español.

About the Financial Aid Office

The Essex County College Financial Aid Office processes applications for Federal student financial assistance programs and state student financial assistance programs that it administers. The Office provides counseling to students about the financial aid process and options for post-secondary financing, process application requests, perform need analysis, and note eligibility for various forms of assistance to students. In doing so, the Financial Aid Office is dedicated to providing excellent service to the Essex County College community by anticipating and responding to the community’s individual and diverse needs.

The Essex County College Financial Aid Office has personnel available to assist current and prospective students with inquiries about financial aid program, policies and procedures during its customer service hours of operation:

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>FALL &amp; SPRING</th>
<th>SUMMER SESSIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essex County College Financial Aid Office 303 University Avenue Newark NJ 07102 Phone: 973-877-3200 <a href="http://www.essex.edu/fa/">http://www.essex.edu/fa/</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>DAY</td>
<td>TIME</td>
</tr>
<tr>
<td></td>
<td>Mon and Th</td>
<td>9:00am to 4:30pm</td>
</tr>
<tr>
<td></td>
<td>Tue and Wed</td>
<td>9:00am to 5:45pm</td>
</tr>
<tr>
<td></td>
<td>Friday</td>
<td>9:00am to 2:45pm</td>
</tr>
</tbody>
</table>

The Essex County College Financial Aid Office is located on Floor 4, lower level, in the “green” section next to the Educational Opportunity Fund (EOF) office. From the entrance across from the Physical Education building, enter and go to the left to enter the area where the Financial Aid Office is located.
ESSEX COUNTY COLLEGE
NEWARK CAMPUS

FINANCIAL AID CASELOAD STAFF LIST

<table>
<thead>
<tr>
<th>NAME</th>
<th>TITLE</th>
<th>CASELOAD</th>
<th>EMAIL ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rita Barragan</td>
<td>Officer</td>
<td>F, G, J, K, M</td>
<td><a href="mailto:barragan@essex.edu">barragan@essex.edu</a></td>
</tr>
<tr>
<td>Patty Howard</td>
<td>Assistant Director</td>
<td>Q, X , Y, Z</td>
<td><a href="mailto:howard@essex.edu">howard@essex.edu</a></td>
</tr>
<tr>
<td>Brenda Kirkland</td>
<td>Officer</td>
<td>L, N, O, P, T</td>
<td><a href="mailto:bkirkland@essex.edu">bkirkland@essex.edu</a></td>
</tr>
<tr>
<td>Nicole Lee Pow</td>
<td>Coordinator of Financial Aid Services &amp; Officer</td>
<td>I, H, R, S</td>
<td><a href="mailto:nleepow@essex.edu">nleepow@essex.edu</a></td>
</tr>
<tr>
<td>Laura Menture</td>
<td>Officer</td>
<td>A, C, D</td>
<td><a href="mailto:lmenture@essex.edu">lmenture@essex.edu</a></td>
</tr>
<tr>
<td>Phyllis Walker</td>
<td>Assistant Director</td>
<td>B, E, U, V, W</td>
<td><a href="mailto:walker@essex.edu">walker@essex.edu</a></td>
</tr>
</tbody>
</table>

Note: Income Adjustment appeals and Special Circumstances appeals are handled by the individual Officer. The Caseload is subject to change based on staffing levels.

Students must present their Essex County College student phot identification card or a currently valid Federal or State photo ID for identity verification when visiting the office.

The Office maintains a web-page with complete financial aid information (including this document and all forms utilized by the Office): [http://www.essex.edu/fa/](http://www.essex.edu/fa/).

What is Financial Aid?

FORMS OF FINANCIAL AID

- **Gift aid**: Grants and scholarships that you do not need to pay back. Each grant and scholarship may have specific requirements to maintain eligibility/renew.
- **Work-study**: A program in which an eligible applicant can earn up to the amount listed after securing a work-study job through your college. The money earned is not typically available to pay your college bill; you will be paid directly via a paycheck for the hours worked.
- **Loans**: Borrowed money that must be paid back, with interest. You can choose to reduce or decline the amount offered.

Financial Need

Financial need is defined as cost of attendance minus the applicant’s expected family contribution, or expressed as follows: \( \text{NEED} = \text{COA} - \text{EFC} \).

Most student financial assistance at Essex County College is processed based on financial need. If eligible for student financial assistance based on financial need, the applicant may receive a combination of gift aid and Work-Study. Students may also pursue private student loans if they desire, but we caution to only do so if absolutely necessary. Community college costs are cost-effective relative to other higher education sectors. Further, if the student plans to continue post-secondary education after enrollment at Essex County College, it is best to defer any consideration of student loans in order to minimize accumulated loan indebtedness.

Financial Aid Package

Any combination of student financial assistance is referred to as a “financial aid package”. An applicant can review any financial aid package issued to a student on the MYECC Portal at http://myecc.essex.edu. Eligibility for Federal student aid and State-based student financial assistance is based on the results of the processing of information provided by the applicant on the FAFSA®, general eligibility requirements for Federal or State aid, and specific program requirements.

Student Financial Assistance Programs administered by the Essex County College Financial Aid Office

<table>
<thead>
<tr>
<th>Federal Student Aid Programs</th>
<th>State of New Jersey Financial Aid Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Federal Pell Grants</td>
<td>• Tuition Assistance Grants</td>
</tr>
<tr>
<td>• Federal Supplemental Educational Opportunity Grant (FSEOG)</td>
<td>• NJ STARS</td>
</tr>
<tr>
<td>• Federal Work-Study</td>
<td>• Governor’s Urban Scholarship</td>
</tr>
<tr>
<td></td>
<td>• World Trade Center Scholarship</td>
</tr>
<tr>
<td></td>
<td>• NJ Survivor Tuition Benefits Program</td>
</tr>
<tr>
<td></td>
<td>• Law Enforcement Officer Memorial Scholarship</td>
</tr>
<tr>
<td></td>
<td>• Governor’s Industry Vocations Scholarship for Women &amp; Minorities</td>
</tr>
<tr>
<td></td>
<td>• NJ “Dreamers”</td>
</tr>
<tr>
<td></td>
<td>• NJ Foster Care Scholars</td>
</tr>
<tr>
<td></td>
<td>• Community College Opportunity Grant</td>
</tr>
</tbody>
</table>

A summary of these programs are provided on pages 11-13.

Application Procedures

1. File the FAFSA® (get a FSA ID to sign the FAFSA electronically if submitting online).
2. Set up your NJ FAMS account, complete the state questions (if not done on the FAFSA®), and respond to any requests for information from HESAA.
3. Set up and frequently check your myECC portal. Respond promptly to any requests from our office. Download and retain the Financial Aid Counseling Tips for Students (FACTS) publication.

To apply for Federal and State of New Jersey financial aid, students must complete and submit a free Application for Federal Student Aid (FAFSA®) for each year. The FAFSA® can be filed online: https://www.fafsa.gov. The US Department of Education has a smartphone application for the FAFSA® which is called MyStudentAid: https://financialaidtoolkit.ed.gov/tk/announcement-detail.jsp?id=fasa-mobile-options.

To file the FAFSA® electronically, an applicant must have a US Department of Education FSA ID.
The FSA ID serves as the applicant’s electronic signature and an identifier to let you access your personal information in various US Department of Education systems.

The FAFSA® allows the applicant the ability to import federal tax data directly from the Internal Revenue Service (IRS) using the IRS Data Retrieval Tool. Your Federal tax information will be available within two weeks of electronic filing of your taxes or six to eight weeks if you filed a paper return. We encourage you to use this tool as it will simplify the application process and minimize the verification documentation we may ask for later. For complete details on the IRS Data Retrieval Tool: https://studentaid.ed.gov/sa/resources/irs-drt-text.

Although the FAFSA® can be filed any time after October 1 for the next academic year, it must be filed by May 1 to ensure full consideration for Federal student aid and State of New Jersey grants. The FAFSA® must include Essex County College's Federal School Code: 007107. The FAFSA® should be filed after the applicant has filed for admission to the College but at least six weeks prior to registering for classes.

After the FAFSA® is received by the Federal processor, an applicant will receive a Student Aid Report (SAR) either in the mail or via email. The SAR contains the information filed on the FAFSA® and, if there is no missing items or other problems with the information submitted, the SAR will also contain an expected family contribution.

The Expected Family Contribution (EFC) is a measure of your family’s financial strength and is calculated according to a formula established by law. Your family’s taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.

The information you report on your Free Application for Federal Student Aid (FAFSA) or your FAFSA4caster is used to calculate your EFC. Schools use the EFC to determine your federal student aid eligibility and financial aid award.

Note: Your EFC is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive. Source: https://studentaid.ed.gov/sa/help/efc

Contact the Federal Student Aid Information Center if you do not receive a Student Aid Report (SAR).

<table>
<thead>
<tr>
<th>FINANCIAL AID GLOSSARIES (DEFINITIONS OF TERMS)</th>
<th>IMPORTANT CONTACT INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Student Aid <a href="https://studentaid.ed.gov/sa/glossary">https://studentaid.ed.gov/sa/glossary</a></td>
<td>Federal Student Aid Information Center 1-800-433-3243 Email: <a href="mailto:studentaid@ed.gov">studentaid@ed.gov</a></td>
</tr>
</tbody>
</table>
For more graphics and video about the FAFSA® process, go to this web-site:
https://studentaid.ed.gov/sa/resources
Para obtener más gráficos y videos sobre el proceso de FAFSA®, visite este sitio web:

https://studentaid.ed.gov/sa/resources
### 2019-20 FAFSA® CHECKLIST

Dependent students must include parental information on the FAFSA®. To determine dependency status and whose parent information a dependent student will need to provide on the FAFSA®, see the questions in the box below.

<table>
<thead>
<tr>
<th>REQUIRED INFORMATION</th>
<th>WHERE TO FIND IT</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Student and parent 2017 Federal Income Tax Forms and, if applicable, Schedule K-1 (Form 1065)</td>
<td>Personal records or visit irs.gov/transcript. Save time by using the IRS Data Retrieval Tool (DRT) to transfer your information in the online FAFSA®.</td>
</tr>
<tr>
<td>☐ Student and parent 2017 W-2 Forms</td>
<td>Personal records or contact your employer(s) or visit irs.gov/transcript</td>
</tr>
<tr>
<td>☐ Student and parent FSA IDs (serve as electronic signatures)</td>
<td>Create FSA IDs at fsaid.ed.gov</td>
</tr>
<tr>
<td>☐ Student’s driver license number</td>
<td>Personal records</td>
</tr>
</tbody>
</table>
| ☐ Student and parent email address(es) | Student: @  
Parent: @ |
| ☐ Student and parent Social Security Numbers | Personal records or call the Social Security Administration at 1-800-772-1213 |
| ☐ Student and parent dates of birth | Student: MM DD YYYY  
Parent: MM DD YYYY |
| ☐ Date of parent marriage, divorce, separation or widowed |  |
| ☐ Checking/Savings account balances | Student: $  
Parent: $ |
| ☐ Investments (i.e. stocks/bonds/mutual funds/ 529 plans) excluding home and retirement | Student: $  
Parent: $ |
| ☐ Current business value | $___________ or contact your accountant. |
| ☐ Current value of investment farm and/or rental properties | $___________ or contact your accountant. |
| ☐ 2017 Child support paid or received | $___________ or contact the NJ Department of Human Services, Division of Family Development, Office of Child Support and Paternity Enforcement, P.O. Box 716, Trenton, New Jersey 08625. Phone: (609) 588-4533. |
| ☐ 2017 Workers’ compensation benefits | $___________ or contact your employer |
| ☐ 2017 Housing/food/living allowance for military and clergy | $___________ or reference Leave and Earnings Statement (military) or W-2 form (clergy) |
| ☐ 2017 Veteran’s non-education benefits | $___________ or contact Department of Veterans Affairs toll free at 800-827-1000 |
| ☐ Student Alien Registration Number/USCIS Number for eligible non-citizens | U.S. Citizenship and Immigration Services at uscis.gov |

<table>
<thead>
<tr>
<th>What is My Dependency Status?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ I was born before 01/03/1996</td>
<td>☐ I am married</td>
</tr>
<tr>
<td>☐ I am serving in the US Armed Forces</td>
<td>☐ I am a veteran of the US Armed Forces</td>
</tr>
<tr>
<td>☐ Both parents deceased since age 13 or later</td>
<td>☐ Since age 13, or later, I was in foster care</td>
</tr>
<tr>
<td>☐ Dependent or ward of the court since age 13 or later</td>
<td>☐ I am currently or I was an emancipated minor</td>
</tr>
<tr>
<td>☐ I will be working on a master’s or doctoral program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate) – Note: not applicable at Essex County College</td>
<td>☐ I now have or will have children for whom I will provide more than half of their support between 07/01/2019 and 06/30/2020.</td>
</tr>
<tr>
<td>☐ I have dependents (other than children or my spouse) who live with me and I provide more than half of their support</td>
<td>☐ I am currently or was in legal guardianship</td>
</tr>
<tr>
<td>☐ I am homeless or I am at risk of homelessness</td>
<td></td>
</tr>
</tbody>
</table>
### 2020-21 FAFSA® CHECKLIST

Dependent students must include parental information on the FAFSA®. To determine dependency status and whose parent information a dependent student will need to provide on the FAFSA®, see the questions in the box below.

<table>
<thead>
<tr>
<th>REQUIRED INFORMATION</th>
<th>WHERE TO FIND IT</th>
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</thead>
<tbody>
<tr>
<td>☐ Student and parent 2018 Federal Income Tax Forms and, if applicable, Schedule K-1 (Form 1065)</td>
<td>Personal records or visit irs.gov/transcript. Save time by using the IRS Data Retrieval Tool (DRT) to transfer your information in the online FAFSA®.</td>
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<td>Personal records or contact your employer(s) or visit irs.gov/transcript</td>
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<td>☐ Student and parent FSA IDs (serve as electronic signatures)</td>
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</tr>
<tr>
<td>☐ Student’s driver license number</td>
<td>Personal records</td>
</tr>
<tr>
<td>☐ Student and parent email address(es)</td>
<td>Student: @ Parent: @</td>
</tr>
<tr>
<td>☐ Student and parent Social Security Numbers</td>
<td>Personal records or call the Social Security Administration at 1-800-772-1213</td>
</tr>
<tr>
<td>☐ Student and parent dates of birth</td>
<td>Student: MM DD YYYY Parent: MM DD YYYY</td>
</tr>
<tr>
<td>☐ Date of parent marriage, divorce, separation or widowed</td>
<td></td>
</tr>
<tr>
<td>☐ Checking/Savings account balances</td>
<td>Student: $ Parent: $</td>
</tr>
<tr>
<td>☐ investments (i.e. stocks/bonds/mutual funds/ 529 plans) excluding home and retirement</td>
<td>Student: $ Parent: $</td>
</tr>
<tr>
<td>☐ Current business value</td>
<td>$___________ or contact your accountant.</td>
</tr>
<tr>
<td>☐ Current value of investment farm and/or rental properties</td>
<td>$___________ or contact your accountant.</td>
</tr>
<tr>
<td>☐ 2018 Child support paid or received</td>
<td>$___________ or contact the NJ Department of Human Services, Division of Family Development, Office of Child Support and Paternity Enforcement, P.O. Box 716, Trenton, New Jersey 08625. Phone: (609) 588-4533.</td>
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<td>☐ 2018 Workers’ compensation benefits</td>
<td>$___________ or contact your employer</td>
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<td>☐ 2018 Housing/food/living allowance for military and clergy</td>
<td>$___________ or reference Leave and Earnings Statement (military) or W-2 form (clergy)</td>
</tr>
<tr>
<td>☐ 2018 Veteran’s non-education benefits</td>
<td>$___________ or contact Department of Veterans Affairs toll free at 800-827-1000</td>
</tr>
<tr>
<td>☐ Student Alien Registration Number/USCIS Number for eligible non-citizens</td>
<td>U.S. Citizenship and Immigration Services at uscis.gov</td>
</tr>
</tbody>
</table>

**What is My Dependency Status?**

| ☐ I was born before 01/03/1997 | ☐ I am married |
| ☐ I am serving in the US Armed Forces | ☐ I am a veteran of the US Armed Forces |
| ☐ Both parents deceased since age 13 or later | ☐ Since age 13, or later, I was in foster care |
| ☐ Dependent or ward of the court since age 13 or later | ☐ I am currently or I was an emancipated minor |
| ☐ I will be working on a master’s or doctoral program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate) – Note: not applicable at Essex County College | ☐ I now have or will have children for whom I will provide more than half of their support between 07/01/2020 and 06/30/2021. |
| ☐ I have dependents (other than children or my spouse) who live with me and I provide more than half of their support | ☐ I am currently or was in legal guardianship |
| ☐ I am homeless or I am at risk of homelessness | ☐ |
Who Is My Parent?

Dependent students are required to include parent information on the FAFSA®. Use this guide to figure out which parent’s information to include on the FAFSA®.

The following are not your parents unless they have legally adopted you:

- Widowed stepparents
- Grandparents
- Foster Parents
- Legal Guardians
- Older brothers or sisters
- Aunts or Uncles
State of New Jersey Residents

Applicants who are State of New Jersey residents should set up a profile in the NJ Financial Aid Management System (NJ FAMS) once they file the FAFSA® in order to track their NJ student aid eligibility and see what documentation that NJ HESAA may need to complete an applicant’s file for student financial assistance it administers. Applicants can set up their NJ FAMS account here: https://njfams.hesaa.org/NJFAMS/login.aspx?ReturnUrl=/NJFAMS/int/FinAid/index.aspx.

If a New Jersey resident, an applicant will receive a Student Eligibility Notice (SEN) from NJ HESAA noting eligibility for the NJ Tuition Assistance Grant.

Financial Aid Calendar

Processing Deadlines

The priority processing deadline for filing the FAFSA is Essex County College is May 1. Applications received after this deadline will be processed on a first-come, first-served basis and based on volume. The FAFSA should be filed at least six weeks before registration for classes. If applying in July, August, September, an applicant must be prepared to pay their own registration bill and purchase books on their own. Failure to apply or submit documentation by the indicated deadlines may result in a loss of aid eligibility for all student aid programs.

Federal Student Aid

This is the timeframes for the filing of the Free Application for Federal Student Aid (FAFSA®) for federal student aid eligibility.

- File the 2020-21 FAFSA® between October 1, 2019 and June 30, 2021.

State of New Jersey

These are deadlines for the processing of student financial assistance program administered by the NJ Higher Education Student Assistance Authority (HESAA).

<table>
<thead>
<tr>
<th>Renewal Students</th>
<th>New Jersey Financial Aid Deadlines for Academic Year 2020-21</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall 2020 and Spring 2021</strong></td>
<td><strong>Spring 2021 only</strong></td>
</tr>
<tr>
<td>Submit FAFSA</td>
<td>Complete Statement in NJFAMS* March 1 or 30 days from initial notification</td>
</tr>
<tr>
<td>Complete State Record in NJFAMS* State tasks, verification, corrections, reevaluations, adding a college, etc...</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>New Students and Non-Renewal Students</th>
<th>New Jersey Dreamers: Effective Academic Year 2020-2021, NJ Dreamers are required to meet the same deadlines as above for Renewal or New Students. In lieu of the FAFSA, however, NJ Dreamers need to complete the NJ Alternative Application for Financial Aid. To access the application now, click here.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall 2020 and Spring 2021</strong></td>
<td><strong>Spring 2021 only</strong></td>
</tr>
<tr>
<td>Submit FAFSA</td>
<td>Submit FAFSA</td>
</tr>
<tr>
<td>Complete State Record in NJFAMS* State tasks, verification, corrections, reevaluations, adding a college, etc...</td>
<td></td>
</tr>
<tr>
<td>Complete State Record in NJFAMS* March 1 or 30 days from initial notification State tasks, verification, corrections, reevaluations, adding a college, etc...</td>
<td></td>
</tr>
</tbody>
</table>
Packaging refers to the process by which the Financial Aid Office notes an applicant’s eligibility for various forms of student financial assistance. Funds are “packaged” from various sources and the applicant is notified of their eligibility through a notice from the Financial Aid Office. Grants or scholarships do not need to be repaid.

Federal Work-Study listed means the maximum amount for which a student can earn. Financial aid is awarded to students based on the requirements of the specific student aid program.

**Federal Student Aid Programs**

**Federal Pell Grants** — amount is based on the applicant’s expected family contribution and the number of credits registered for from an annual sliding scale of award levels provided by the US Department of Education.

**Federal Supplemental Educational Opportunity Grants** — Given primarily to students with exceptional financial need, defined as a zero (“0”) expected family contribution, until annual appropriation is exhausted.

**Federal Work-Study** — awarded to students with need. The amount notes on the student’s financial aid account is the maximum amount eligible to earn. Students work on-campus with ability to earn funds up to the amount of their eligibility.
**General Eligibility Requirements**

ALL require the FAFSA® (https://fafsa.gov). Applicants must have a Federal Student Aid ID (FSA ID) to sign electronically. Or, download & file the paper version:

- **2020-21**: [https://studentaid.gov/sites/default/files/2020-21-fafsa.pdf](https://studentaid.gov/sites/default/files/2020-21-fafsa.pdf)

Applicant must demonstrate financial need for Federal student aid at Essex County College.

Applicant must be a U.S. citizen or an eligible noncitizen; have a valid Social Security number (except for students from the Republic of Marshall Islands, Federated States of Micronesia, or Republic of Palau); be registered with Selective Service, if male and between ages 18 and 25).

Applicant must be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program; and maintain satisfactory academic progress.

Applicant must sign the certification statement on the Free Application for Federal Student Aid (FAFSA®) stating that you are not in default on a federal student loan and do not owe money on a federal student grant and you will use federal student aid only for educational purposes; and homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law; or enrolling in an eligible career pathway program and meeting one of the “ability-to-benefit” alternatives.

Source: [https://studentaid.ed.gov/sa/eligibility/basic-criteria](https://studentaid.ed.gov/sa/eligibility/basic-criteria).

The US Department of Education provides guidance (including multi-media content) on how to create a Federal Student Aid ID and how to complete the FAFSA®: [https://studentaid.ed.gov/sa/resources](https://studentaid.ed.gov/sa/resources) (Spanish content available).

Applicant must show you are qualified to obtain a college or career school education by having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate; or completing a high school education in a homeschool setting approved under state law (or—if state law does not require a

**Additional Federal Student Aid Eligibility Possibilities**

- **GREEN CARD** – Applicant is eligible if you have Form I-551, I-151, or I-551C – also known as a “green card” – showing that the applicant is a US permanent resident.
- **ARRIVAL-DEPARTURE RECORD** – Applicant's Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following: 1) Refugee; 2) Asylum Granted; 3) Cuban-Haitian Entrant (Status pending); Conditional Entrant (valid only if issued before April 1, 1980); 5) Parolee.
- **BATTERED IMMIGRANT STATUS** – If the applicant is designated as a “battered immigrant-qualified alien”, defined as being a victim of abuse by citizen or permanent resident spouse, or the child of a person designated as such under the Violence Against Women Act.
- **T-VISA** – if the applicant holds T-visa or a parent with a T-1 visa.
HELPS FOR COMPLETING YOUR FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA®)

BigFuture™/How to Complete the FAFSA®:
https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/how-to-complete-the-fafsa#

Filling Out the FAFSA Form: https://studentaid.gov/apply-for-aid/fafsa/filling-out

If you need assistance when completing the FAFSA® form, you will have several options:
When you complete the FAFSA® form on the myStudentAid app or online at fafsa.gov, you will see instructions for each question. You can get additional help by selecting the question mark icon next to each FAFSA® question. This will display a “tool tip” that provides information about how to answer that question.

In the online FAFSA at fafsa.gov, you can select the “Help” button at the top of the page to reach the “FAFSA® Help” page where you can view trending FAFSA® topics, browse FAQs and search for more information. Visit the “FAFSA® Help” page directly by going to https://studentaid.gov/apply-for-aid/fafsa/filling-out/help.

Get Educated: How to Fill Out the FAFSA – A Resource Guide:
https://formyourfuture.org/the-guide/

YouTube Channel (FAFSA® and FSA ID guidance)
https://www.youtube.com/user/FederalStudentAid

When you complete the FAFSA form on the myStudentAid app or online at fafsa.gov, you will see instructions for each question. You can get additional help by selecting the question mark icon next to each FAFSA® question. This will display a "tool tip" that provides information about how to answer that question.

Simple Steps to Transfer Tax Information Into Your FAFSA® Form

National Association of Student Financial Aid Administrators
FAFSA® Tips & Common Mistakes to Avoid
https://www.nasfaa.org/fafsa_tips

Get Transcript
https://www.irs.gov/individuals/get-transcript
(if requested by our office, this is how you can obtain a Federal Tax Transcript to provide to our office)

2020-21
7 Things You Need Before You Fill Out the 2020–21 FAFSA® Form:

2019-20
7 Things You Need Before You Fill Out the 2019–20 FAFSA® Form:

2020–21 FAFSA Form Available on myStudentAid App and fafsa.gov

7 Easy Steps to the FAFSA® – Student’s Guide to the Free Application for Federal Student Aid:
https://www.finaid.ucsb.edu/FAFSA-simplification/ (Video produced/graciously shared by the University of California at Santa Barbara Financial Aid Office)
State of New Jersey Student Aid Programs

General Eligibility

- All programs require the FAFSA®; must be citizens, eligible non-citizens (New Jersey "Dreamers" must be eligible to file the NJ Alternative Financial Aid Application).
- Must be NJ resident at least 12 consecutive months prior to enrollment.

Program Descriptions

Tuition Assistance Grant

- Have a high school diploma or recognized equivalent
- Demonstrate financial need
- Be registered with Selective Service (if required)
- Maintain satisfactory academic progress

Educational Opportunity Fund

- Administered by a separate office at Essex County College. [http://www.essex.edu/category/educational-opportunity-fund-program/]
- Program for students impacted by economic & educational disadvantages
- Grants compliment NJ Tuition Assistance Grants (NJ TAG recipients can receive EOF grants)
- Counseling and Tutoring components
- Includes a Pre-Freshman Program as orientation for college success.
- Must be a full-time enrolled student.

Governor’s Urban Scholarship Program

- Rank within the top 5% of their class and have a cumulative grade point average of 3.0 or higher at the end of the junior year of high school
- Reside in one of the designated communities
- Be registered with Selective Service (if required)
- Be enrolled full time in an approved degree or certificate program
- Attend an approved NJ college, university or degree-granting proprietary school
- Maintain satisfactory academic progress to qualify for renewal

NJ STARS

- NJ residents in top 15% of HS junior or senior class may be eligible to receive an NJ STARS award for attendance at their home county college.
- Students must be NJ resident for at least 12 consecutive months immediately prior to high school graduation.
- Students must have completed a rigorous high school course of study.
- Students may attend another NJ county college only if desired program of study is not offered at the county college where they reside or is oversubscribed for at least 1 year.

All HESAA Publications are available both in English and Spanish: [https://www.hesaa.org/Pages/HESAAPublications.aspx](https://www.hesaa.org/Pages/HESAAPublications.aspx).

Todas las publicaciones de HESAA están disponibles en inglés y español aquí: [https://www.hesaa.org/Pages/HESAAPublications.aspx](https://www.hesaa.org/Pages/HESAAPublications.aspx).

Phone: 1-800-792-8670

Students are advised to visit [www.njfams.hesaa.org/NJFAMS/login.aspx](https://www.njfams.hesaa.org/NJFAMS/login.aspx) to access their student account and review their To Do List, and respond to any requests for documentation.

[https://www.hesaa.org/Documents/FAFSA/NJFAMS_userName_password_flyer.pdf](https://www.hesaa.org/Documents/FAFSA/NJFAMS_userName_password_flyer.pdf)

The State of New Jersey establishes award levels for its programs, with the New Jersey Higher Education Student Assistance Authority (HESAA) serving as the administrator of NJ-based student financial assistance programs.
• Students must take at least 12 college-level credits each semester; maintain continuous associate degree program full-time enrollment at home county college.
• Students must achieve required score on college placement test to demonstrate readiness for college-level coursework prior to receiving scholarship.
• If remediation is required, the student has one year from September 1st following high school graduation to demonstrate college readiness.
• Renewal: Cumulative grade point average (GPA) least 3.0 by start of the second year of county college enrollment for academic requirement.
• NJ STARS students must graduate with a cumulative GPA of 3.25 or higher to qualify academically for the NJ STARS II program.

World Trade Center Scholarship
• Be a child or spouse of an individual who was a NJ resident on September 11, 2001 who was:
  • killed in the terrorist attacks against the USA on 9/11/2001.
  • died as a result of injuries received in the attacks.
  • died as a result of illness caused by exposure to attack sites.
  • declared missing & officially presumed dead as a result of the attacks.
• Be a full-time undergraduate student.
• Eligibility to apply is limited to 8 years from the date of the child’s high school graduation and 8 years from the date of death for the spouse.
• Maintain satisfactory academic progress.
• Not have received the maximum allowable number of payments. (For example: 8 semesters of payment for regular 4-year degree program; 5 semesters of payment for regular two-year degree program).

Survivor Tuition Benefits and Law Enforcement Officer Memorial Scholarship
• Be a child or surviving spouse of a NJ firefighter, emergency service worker or law enforcement officer killed in the line of duty.
• Be enrolled at least half-time in an undergraduate program at an approved NJ college, university or degree-granting proprietary school.
• Be registered with Selective Service (if required).
• Maintain satisfactory academic progress.
• Eligibility is limited to eight years from the date of the child’s high school graduation and eight years from the date of death for the spouse.
• Not have received the maximum number of payments.

NJ Foster Care Scholars

Must meet one of the following:

• Have been in care and custody of NJ Department of Children and Families Child Protection & Permanency in an out-of-home placement for a cumulative of 9 months or more following the youth’s 16th birthday.
• Have been in an out-of-home placement for a cumulative of 18 months or more following the youth’s 14th birthday.
• Reside or have resided in an independent living arrangement; or Transitional Living program) *The facility or program must be established, operated or approved for payment by NJ CP&P, the federal government pursuant to the Runaway & Homeless Youth Act or NJ Homeless Youth Act.
• Be adopted through New Jersey CP&P following the youth’s 12th birthday.
• Have been in a CP&P out-of-home placement and left to enter KLG following the youth’s 16th birthday.
• Flyer: https://www.nj.gov/dcf/home/DCF_FosterCareScholarsProgram_Flyer.pdf

NJ Governor’s Industry Vocations Scholarship for women & minorities

• To receive an NJ-GIVS award, you must be a female or a minority group member, as defined in the NJ administrative code.
• Must have an annual household income below $60,000.
• Award may be used at any of New Jersey’s 19 county colleges, county vocational technical schools or a proprietary trade school provided the school is affiliated with an institution that is eligible to participate in the NJ Tuition Aid Grant (TAG) program.

New Jersey “Dreamers”

• Complete this application if you are not a United States citizen or eligible noncitizen and meet all of the following criteria;
• Attended a NJ high school for at least three (3) years
• Graduated from a NJ high school or received the equivalent of a high school diploma in NJ
• Registered for Selective Service (male students only)
• Are able to file an affidavit stating that you have filed an application to legalize your immigration status or will file an application as soon you are eligible to do so
• https://www.hesaa.org/Pages/NJAlternativeApplication.aspx

Community College Opportunity Grant

Community College Opportunity Grants are “last dollar” funds from the State if New Jersey for the costs of tuition and approved educational fees not already covered by other available grant funds applied to the student’s account.

Community College Opportunity Grants are available to students who meet the following eligible requirements:

• Enrolled in at least six (6) credits at any community college during Academic Year 2019-2020
• Does not have a prior college degree
• Completed a Free Application for Federal Student Aid (FAFSA®) or NJ Alternative Financial Aid Application
• Answered State specific questions prior to September 15, 2019 (for the 2019-20 year)
• Make satisfactory academic progress
• Have a total household adjusted gross income between $0 - $65,000

For more details on student eligibility and program rules, see HESAA’s web pages on the program: www.hesaa.org/pages/CCOG.aspx.
8 STEPS TO APPLY FOR FEDERAL & STATE STUDENT AID

STEP 1 - GET FREE HELP!
Get Free information and help from:
Your School Counselor, college, or career school
HESAA – NJFASAdays.org or 800-684-4480
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 2020-2021 DEADLINES!
New Jersey State Deadlines
First-time NJ State Grant Applicants
Fall/Spring Applicants – September 15, 2020
Spring Only – February 15, 2021
Renewal Tuition Aid Grant Recipients
April 15, 2020

Federal Deadlines
Complete the FAFSA between October 1st and June 30th of the following year (no exceptions to either date) BUT apply as soon as possible. To meet deadlines apply online at www.fafsa.gov.

Your college may have deadlines too.

STEP 3 - CREATE AN FEDERAL STUDENT AID (FSA) LOGIN
Create your user ID and Password by going to https://fsaid.ed.gov and create an FSA ID. The student and parent will need to create their own FSA ID at this website. The student will use their login to access the FAFSA at www.FAFSA.gov, the parent will use their ID to sign the FAFSA.

STEP 4 - COMPLETE YOUR FAFSA
To start your FAFSA go to www.fafsa.gov. The student will login with their FSA ID. Use IRS Data Retrieval Tool (DRT) to complete your FAFSA! If you are unable to use DRT, you will need to collect your 2018 tax returns and other records of income. NJ Dreamers must complete the NJ Alternative Application only. Go to www.hesaa.org/Pages/NJAlternativeApplication.aspx to complete your application.

STEP 5 - YOUR FAFSA RESULTS!
The U.S. Department of Education will send you your Student Aid Report (SAR) – the result of processing your FAFSA. Review your SAR, and if necessary, make changes or corrections and submit your SAR for reprocessing. You can submit corrections online at www.fafsa.gov. Your complete, corrected SAR will contain your Expected Family Contribution (EFC), 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 - 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.

STEP 8 - GET AWARD QUESTIONS ANSWERED!
All Students: Contact the financial aid office if you have any questions 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.

Revised 09/03/19
8 PASOS
PARA SOLICITAR AYUDA
FEDERAL Y ESTATALE PARA ESTUDIANTES

PASO 1 - OBTENGA AYUDA GRATUITA!

PASO 2 - CONOZCA LOS PLAZOS LÍMITE DE 2019-2020!
Plazos límite del estado de Nueva Jersey
- Personas que solicitan la subvención del estado de NJ por primera vez: 15 de septiembre de 2020
- Sólo primavera: 15 de febrero de 2021
- Beneficiarios de renovación de la subvención de matrícula: 15 de abril de 2020

Fechas límite federales
- Complete la FAFSA entre el 1 de octubre y el 30 de junio del año siguiente (con excepciones para algunas de las fechas).

PASO 3: CREAR UN INGRESO FEDERAL DE AYUDA PARA ESTUDIANTES (FSA)
Cree su ID de usuario y contraseña en https://fsa.ed.gov y cree una ID de FSA. El estudiante y el padre deben crear su propia identificación FSA en este año. El estudiante usaría su nombre de usuario para acceder a FAFSA en www.FAFSA.gov, y el padre usaría su identificación para verificar la FAFSA.

PASO 4: COMPLETE SU FAFSA
Para iniciar su FAFSA vaya a www.fafsa.gov. El estudiante iniciará sesión con su ID de FSA. Use la herramienta de recuperación de datos del IRS (DRT) para que declare su FAFSA. Si no puede usar DRT, deberá reemplazar sus declaraciones de impuestos de 2018 y otros registros de ingresos. No Debería completar la Solicita Alternativa de su estudiante. Vaya a www.hesaa.org/Pages/NJAlternativeApplication.aspx para completar su solicitud.

PASO 5: ¿SUS RESULTADOS DE FAFSA?
El Departamento de Educación de EE.UU. le envía su informe de ayuda estatal (BAR), el resultado de la transferencia de su FAFSA. Revise su BAR y, si es necesario, realice cambios o correcciones y envíelo para que se lo vuelva a transmitir. Puede enviar las correcciones de forma electrónica en www.fafsa.gov. Su BAR completo y correcto contendrá su aporte federal previo (EFC), que determina sus requisitos de participación para la ayuda federal para estudiantes.

PASO 6: ¿SUS RESULTADOS DE LA AYUDA ESTATAL DE NJ?
HESAA enviará un correo electrónico a la dirección de correo electrónico que figura en la FAFSA que contenga su identificación del estado./
HESAA de NJ. Se le indicará que cree una identificación de usuario y contraseña de NJFAMS para iniciar sesión en su Portal de estudiantes de NJFAMS. Puede encontrar su información de "Lista de tareas pendientes" y "Reconocimiento" y "Apendiz", así como otras funciones para ayudarlo con su proceso de ayuda estatal.

PASO 7: ¿VERIFIQUE SUS RESPUESTAS?
Si se lo selecciona para una verificación federal, la oficina de ayuda financiera de su institución educativa le enviará que presente las constantes de declaración de impuestos y otros documentos, según corresponda. Asegúrese de cumplir con los plazos límite de la institución educativa. Para solicitar una constancia de la declaración de impuestos del IRS, visite www.irs.gov, es gratuito.

Nota: el estado de Nueva Jersey también puede solicitar documentos para verificar la información que se declara en la FAFSA.

PASO 8: ¿SE RESPONDEN SUS PREGUNTAS SOBRE ADJUDICACIONES?
Todos los estudiantes deben comunicarse con la oficina de ayuda económica o el portal donde solicitaran la ayuda que les ofrece. Solicitantes nuevos deben revisar las cartas de conciencia de las instituciones educativas para comparar los tipos de ayuda económica que se les ofrece. Deben decidir qué institución asistirán en base a una combinación de (a) cuán bien la institución se ajusta a sus necesidades y (b) el valor de la ayuda económica después de tomar en cuenta toda la ayuda económica brindada.
Education Financing for Servicemembers, Veterans & Families

The College’s VA Certifying Official is Sanja Dizdarevic: dizdarev@essex.edu. Phone: (973) 877-3154. Office Hours: 9:00am – 4:30pm.

Information on veterans education benefits programs is provided by the Department of Veterans Affairs (VA), which determines eligibility for all classes of GI Bill benefits: https://www.benefits.va.gov/gibill/get_started.asp.

A student be admitted to the College and be registered for classes before the College can certify enrollment to the VA.

We encourage you to consult guidance specifically aimed at servicemembers, veterans, and their families:

- Consumer Financial Protection Bureau for servicemembers, veterans, and their families: https://www.consumerfinance.gov/practitioner-resources/servicemembers/.

**Must Report All Sources of Aid to the Financial Aid Office**

An applicant may be offered a combination of grants, scholarships and work-study as part of their financial aid package. A student is required to report any other outside sources of financial assistance to the Essex County College Financial Aid Office.

**Notification**

The Financial Aid Office communicates to students via the student’s Essex County College email address only. Any change in the student’s financial aid record will result in a notice sent to the student to check their myECC portal. Within the portal, the student can also access the “shopping sheet” that is required by NJ statute to be provided.

**Financial Aid Award Revisions**

An applicant’s student aid account may require revision by the Financial Aid Office due to additional information received, changes in enrollment, failure of the recipient to maintain satisfactory academic progress, withdrawal from classes or receipt of any additional student financial assistance. A revised eligibility notice overrides all previous offers of student aid, and changes in aid may result in a recipient having to repay funds already received.

**Special Circumstances**

Although the financial aid eligibility formula is standard for all applicants, there is some flexibility in recalculating eligibility in light of special circumstances. Special circumstances may be the result of an applicant (and/or family) experiencing an income reduction due to unemployment, disability, divorce or both. Other special circumstances may include loss of non-taxable income (e.g., child support or social security benefit; private/elementary or high school tuition expenses). In all cases, special circumstances must be fully documented with an IRS Tax Return Transcript, death certificates, court documentation or letter from appropriate agencies, individuals or employers.

If there are circumstances that affect the applicant and his/her family are expected to contribute toward your education, contact the Financial Aid Office immediately. As previously noted, the reason(s) cited must be accompanied by appropriate documentation.
Verification and Eligibility Process

Verification is the process by which the Financial Aid Office compares the information reported on the FAFSA® with your prior year IRS Tax Return Transcript, W-2 Forms, and other financial documentation in accordance with Federal regulations for federal student aid programs and state regulations for state grant programs. If selected for verification, an applicant will receive an email via the MYECC portal with instructions to submit certain forms and documents for the verification process. The Financial Aid Office must receive all requested documentation before any Federal and/or state student financial assistance can be disbursed. If there are differences between the data provided on the FAFSA® and the verification documentation, corrections may be needed and the application will be reprocessed.

The IRS Tax Transcript

The Federal government has required schools to discontinue collection of tax returns as verification documentation. Instead, the Financial Aid Office is required to collect an IRS Tax Return Transcript for those selected for verification. To obtain a IRS Tax return Transcript, an applicant can follow the instructions on the graphic below, or go directly to see https://www.irs.gov/individuals/get-transcript. A flyer from the New Jersey Higher Education Student Assistance Authority explaining this process is available here: https://www.hesaa.org/Documents/RequestIRSTRT.pdf.

Simple Steps to Transfer Tax Information Into Your FAFSA® Form

The IRS Data Retrieval Tool (IRS DRT) Electronically Transfers Your Federal Tax Return Information Into Your FAFSA® Form.

- Log in to your current FAFSA form or start a new application at fafsa.gov.
- In the finances section of the online form, you will see a “Link to IRS” button if you are eligible to use the IRS DRT.
- Click the “Link to IRS” button and log in with your FSA ID to be transferred to the IRS to retrieve your info.
- Once at the IRS site, enter your information exactly as it appears on your federal income tax return and click the “Submit” button.
- Check the “Transfer My Tax Information into the FAFSA form” box, and click the “Transfer Now” button.

You will know that your federal tax return information has been successfully transferred because the words “Transferred from the IRS” will display in place of the IRS information in your FAFSA form.

For your protection, your tax information will not be displayed on either the IRS site or fafsa.gov.

The IRS DRT can be used by both students and parents. To learn more about the IRS DRT, visit https://studentaid.ed.gov/sa/fafsa/filling-out#irs-drt.

Source: https://studentaid.ed.gov/sa/resources/irs-drt-text

Use the IRS Retrieval Tool to import you (and your parents’, if dependent) tax information into your filing of the FAFSA®. If selected for verification, the Financial Aid Office at Essex County College can use this information to confirm the submission of accurate tax information by the applicant in lieu of the applicant having to submit a IRS Tax Return Transcript.

See the following page for a graphic from the Us Department of Education, “Simple Steps to Transfer Tax Information into the FAFSA®".
Additional graphics about the IRS Data Retrieval Tool are available here: [https://www.ed.gov/content/easy-way-transfer-your-tax-information-your-fafsa](https://www.ed.gov/content/easy-way-transfer-your-tax-information-your-fafsa).

The graphic on the following page illustrates this process.
PASOS SIMPLES PARA TRANSFERIR LA INFORMACIÓN TRIBUTARIA A SU FORMULARIO FAFSA®

La Herramienta de consulta y traspaso de datos del IRS (IRS DRT) transfiere electrónicamente a su formulario FAFSA® la información de su declaración federal de impuestos.

ES FÁCIL  Transfera la información con solo pulsar un botón.

ES RÁPIDO  Recupere su información al instante.

ES PRECISO  Llene correctamente su información.

POR QUÉ

CÓMO

INFORMACIÓN DEL IMPUESTO SOBRE LOS INGRESOS

1. Inicia una sesión en su formulario FAFSA® actual o comienza con un nuevo formulario de solicitud en fasa.gov.

2. En la sección correspondiente a la información económica del formulario electrónicamente, verá un botón que indica “Acceder al IRS” o “Antes de enviar los requisitos para utilizar la IRS DRT”.

3. Pulse el botón “Acceder al IRS” e inicie una sesión con su cuenta del IRS para recibir la información.

4. Una vez que llegue a la sección del IRS, introduce su información exactamente como aparece en su declaración federal de impuestos sobre los ingresos y pulse el botón “Enviar”.

5. Marque la caja “Transferir información sobre impuestos al formulario FAFSA®” y pulse el botón “Transferir ahora”.

6. Saldrá una hoja “ Datos obtenida del IRS” en el lugar en donde se introduce la información de la declaración federal de impuestos que ha sido transferida para que se verifique la información.

Para su protección, su información tributaria no será expuesta tanto en el sitio del IRS como en fafsa.gov.

Tanto los estudiantes como los padres pueden utilizar la IRS DRT.

Federal Student Aid  PROUD SPONSOR OF THE AMERICAN MIND

Para obtener más información acerca de la IRS DRT, visite StudentAid.gov/irsdrt
State of New Jersey Verification

If a NJ resident and a student aid recipient, the NJ Tuition Assistance Grant (TAG) program may select an applicant’s file for state verification. If the applicant receives from the New Jersey Higher Education Student Assistance Authority (NJ HESAA) their “Applicant Information Request” (AIR). The applicant must provide NJ HESAA with all financial and other requested documentation. In some cases, NJ HESAA may request the same information requested by the Essex County College Financial Aid Office. The applicant must provide NJ HESAA with the same information to establish eligibility by NJ HESAA for State-related student financial assistance.

Respond to ANY Requests for Additional Documentation

It is extremely important for any applicant to respond to any requests for information from the Financial Aid Office or HESAA promptly as eligibility for student financial assistance cannot be processed until a financial aid application file is complete. An applicant must be registered for classes and submit all documentation for the financial aid application process by May 1st for the fall semester. Submission after May 1 will be processed as volume and time permits. The applicant must be prepared to pay their own registration bill until any financial aid eligibility is assessed.

Enrollment at Other Institutions (Cross-registration)

Students with plans to cross register (take additional courses) such as at New Jersey Institute of Technology (NJIT), Rutgers University – Newark, or UMDNJ, must file proper forms with the Enrollment Services Office. If such forms are not filed, any courses taken elsewhere will not be noted on the Essex County College academic transcript and, therefore, will not be included in student aid eligibility determination at Essex County College.

A student cannot receive student aid at both institutions for the same enrollment period. The student must declare which institution is the home institution for financial aid eligibility purposes. If approved in advance to attend another institution, the student can receive financial aid for that semester. Essex County College will establish a consortium or contractual agreement between the College and the other institution.

Financial Aid Satisfactory Academic Progress Policy

Satisfactory Academic Progress Policy
Last Updated: July 2019
Effective Starting Summer II 2019

Regulations governing Federal student financial assistance programs require a student financial aid office to monitor the student progression towards the degree completion for students who are recipients of student aid. Regulation requires both a quantitative and qualitative component to an institution’s satisfactory academic progress policy.

- **Qualitative Measure** – Grade Point Average – Measures the quality of a student’s satisfactory academic progress by reviewing the student’s cumulative College credit GPA. Students must earn a minimum 2.0 GPA. Specific federal and state aid programs may require a different GPA along with other standards for renewal and continued eligibility.

- **Quantitative Measure** – Pace – This component measures the pace at which the student must progress through their academic program of study to ensure program completion 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, and remedial credits (credits that do not count towards the student’s degree) 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 cannot exceed 150% of the published length of the student’s program of study while a recipient of Federal student aid. *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 x 150% = 99 credits). This policy is true even if the student changes their major. When the student reaches or exceeds the maximum number of credits, the student is no longer eligible for student aid unless they successfully appeal. The student may appeal maximum time frame only if the student can complete their program of study within one semester or a maximum of eighteen (18) credits.

**Eligibility**

- Students must maintain at least a 2.0 college grade point average (GPA).
- Students must successfully complete at least 67% of all attempted college level credits (including transfer credits) during the semester.
- Students must complete their program of study within the published length of their major, which is 150% if the published length for the student’s program of study.
- Students must register only for courses within their program of study.

Satisfactory academic progress is evaluated once a year for all students after the spring semester or the summer I semester (if the student attends this semester). Courses are considered successfully completed when the student earns the final course grade of either A, B, C, D, or P. Non-passing, unsatisfactory grades are any grade that pertains to a withdrawal (W, WU, WF), a grade that pertains to Incomplete (I), a failure (F), or an audit (AU). The remedial course grades M and N are not calculated in the grade point average but are counted towards the thirty (30) credit remedial attempted count.

All college level and transfer credits will count 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.

**Registration Schedule and Enrollment Changes**

- **Remedial Credits** – Remedial (O 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 satisfactory academic progress requirements at the College. Although they are excluded the student who is enrolled in all remedial or ESL courses must maintain a 2.0 GPA for compliance with satisfactory academic progress for the semester.
- **Maximum Number of Remedial Credits** – Federal student aid will only pay for a maximum of thirty (30) remedial credits. ESL courses do not count against this limit. Once a student attempts 30 remedial credits, student aid will be paid only for college level courses.
- **Withdrawals and Incomplete Grades** – If a student withdraws from a course, or is withdrawn from a course by the College (in the absence of a formal withdrawal process initiated by the student), the course credits are included in the count of attempted credits. Withdrawn courses are calculated in the pace and maximum time frame calculations, Credits for Incomplete courses (“I” grades) are always counted as attempted for quantitative and maximum time frame measures but are not included in the grade point average or credits earned until the Incomplete grade changes to a final course passing or failing grade.
- **Changes in Academic Major** – If a student changes majors the credits the student earns at the College will be included in the qualitative, quantitative and maximum time frame calculations for the new major. Only two (2) changes in majors will be permitted in the satisfactory academic progress calculation.

**Conditions under Which a Student Is No Longer Eligible for Aid**

A student will no longer be eligible for student aid if any of the following conditions occur:

- Student fails to earn a cumulative College grade point average of at least 2.0;
• Student fails to complete 67% of the college level credits attempted during the semester;
• Student earns maximum number of credits allowed for the student’s program of study;
• The student fails to make satisfactory academic progress during the Financial Aid Probation period;
• The student fails to maintain conditions of their academic plan;
• The student has completed all of the requirements for their degree or certificate program.

Warning Status

Students unable to meet the qualitative standard (maintain a 2.0 college GPA) and quantitative standard (at least a 67% completion rate) will be automatically placed on financial aid warning status for one semester. The student must successfully meet the qualitative and quantitative standard for satisfactory academic progress during the one semester of financial aid warning period to continue to receive financial aid until they have met the financial aid Satisfactory Academic Progress policy. If the qualitative and quantitative standard is not achieved after the financial aid warning period, the student will be denied financial aid. The financial aid warning status will not be granted in consecutive semester.

Financial Aid Probation

If the student is ineligible after the Financial Aid Warning period, a student may appeal a final time to be placed on Financial Aid Probation. Students who lose eligibility for financial aid may submit a written Financial Aid Probation Appeal. The Financial Aid Probation appeal must be addressed to the Director of Financial Aid and must include documentation of any substantiation noted in the appeal and the student’s Financial Aid Academic Plan, as reviewed and approved by staff in the Student Development and Counseling Office. Appeals without substantiation of claims will be summarily denied. Correspondence from medical professionals, clergy, or social service agency personnel should state whether the issue(s) for which they write pertinent to the student are resolved and must provide a professional opinion regarding the student’s ability/potential ability to return to enrollment. ALL correspondence from professionals substantiating the appeal must be on professional letterhead, signed and dated. See the chart below for some examples:

<table>
<thead>
<tr>
<th>SATISFACTORY ACADEMIC PROGRESS - SUPPORTING DOCUMENTATION FOR APPEAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EXTENUATING CIRCUMSTANCE(S)</strong></td>
</tr>
<tr>
<td><strong>EMPLOYMENT-RELATED</strong></td>
</tr>
<tr>
<td>Required overtime and/or change in work schedule</td>
</tr>
<tr>
<td>Reduced hours resulting in increased child care need, layoff, job loss.</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>MEDICAL CONDITION</strong></td>
</tr>
<tr>
<td>Serious illness or change in health status</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Surgery/hospitalization</td>
</tr>
<tr>
<td>Mental Health issue</td>
</tr>
<tr>
<td>Dental emergency</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
### STUDENT/CHILD/CHILDREN

**Child’s medical condition**
- Records from daycare/school - why child required to be kept home. Please note reasons for which alternative daycare was not viable and what the specific plan would be if this would reoccur
- Medical provider apt records
- Letter from medical provider advising period of recovery

**Daycare issue**
- Correspondence from new and/or former daycare provider

### OTHER CIRCUMSTANCES

**Death of loved one**
- Obituary and/or funeral program
- Letter from counselor

**Eviction**
- Eviction notice
- Letter from transitional housing program

**Assault/domestic violence**
- Law Enforcement report
- Court documentation
- Correspondence from clergy, social worker, counselor and/or medical provider

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**Note Regarding Previous Withdrawal:** A student who has previously withdrawn from the College for medical reasons cannot use the medical withdrawal as a basis for submission of a financial aid probation appeal. In such a case, the student must demonstrate, with appropriate documentation, what changed since the withdrawal to permit the student to make satisfactory academic progress. If an appeal is approved, the student will be eligible for financial aid either via Probation or via the requirement for an Academic Plan.

A student with an approved appeal is placed on Financial Aid Probation. At the conclusion of the probationary status, academic progress will be checked again by the Financial Aid Office. The student on probation will need to meet the qualitative standard in order to continue to be eligible for student aid. The student must successfully pass all courses during the Financial Aid Probation period with a 2.0 GPA or better. The student may not receive the following grades during the financial probation semester/term: F, I, any Withdrawal-related grade or a No Show (NS). If a student earns any of these grades during the Financial Aid Probation period, the student will be denied student aid. At the end of the Financial Aid Probation period the student must meet satisfactory academic progress standards.

**Financial Aid Academic Plan** - A student with an approved Financial Aid Probation Appeal must meet with an academic advisor in the Student Development and Counseling Office in order to define the total number of semesters as well as the number of credits per semester which the student must successfully complete in order to regain financial aid eligibility. A review will be made every semester to ensure the students are fulfilling the requirements of the Financial Aid Academic Plan. A student who fails to meet the requirements of the Financial Aid Academic Plan will not be eligible to make an additional appeal and must meet the qualitative and quantitative standard without the benefit of financial aid.

*Professional judgment may be considered for a student whom displays unusual special/extenuating circumstances with supporting documentation.

**Reinstatement to Financial Aid**

If a student subsequently fails Financial Aid Probation or has exhausted all appeals a student may be reconsidered for financial aid after the student has completed all of the following:
• Earned a minimum of 6 credits; and
• Earned a semester GPA of 2.0 or better during that semester/term; and
• May not earn any of the following grades in any course taken during the semester/term: F, I, All N grades, any Withdrawal-related grade, or be reported as a No Show (NS) in any courses taken during this semester/term; and
• The student must pay for those courses from their own resources.

After completing these requirements, the student must submit a Reinstatement of Financial Aid Form to be reconsidered for student aid in the upcoming semester. A student who is approved for Reinstatement to Financial Aid is then placed on Reinstatement for one semester/term at a time. At the conclusion of each semester the students, academic progress will be checked again by the Financial Aid Office. A student on Reinstatement must:

• Successfully pass all courses during the Reinstatement period with a semester GPA of 2.0 or better; and
• The student may not receive the following grades during the reinstatement semester(s)/term(s): F, I, All N grades, Withdrawal-related grade, or a No Show (NS)) in any courses going forth; and
• The student must maintain the standards of the Academic Plan; or
• Meet the minimum standards of the Satisfactory Academic Progress Policy established by Essex County College.

If a student earns any of these grades and does not meet the qualitative standard during the Reinstatement period, the student will be denied student aid. Subsequently the student will then be denied student aid for any upcoming enrollment periods until both the qualitative and quantitative standards for financial aid are met.

**Maximum Time Frame Appeals**

The maximum time frame for student degree completion at the College is 150% of the published length of the student’s academic program. This is the time frame for which students must complete their degree program within eligibility for student aid.

Students who have lost eligibility for financial aid due to maximum time frame may submit Maximum Time Frame appeal. The Maximum Time Frame appeal must be addressed to the Director of Financial Aid. Substantiation of claims pertinent to the Maximum Time Frame Appeal must accompany the appeal, and appeals without substantiation of claims will be summarily dismissed.

**Note on Degree Programs and Financial Aid**

Financial aid will fund one associate degree at the College. Student 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 already have earned a bachelor’s degree may only be eligible to pursue a private/alternative loan.

All decisions by the Financial Aid Office regarding satisfactory academic progress are final.

**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 establish for the second degree. Students who have already earned a bachelor degree may be eligible only for an Alternative Loan.
Private Education Loans

Students seeking additional funds for their post-secondary education beyond Federal and state student aid programs available at Essex County College may consider a private/alternative loans. Such loans are credit-based, with varying fees and interest rates depending on credit worthiness.

Consider a private education loan only if such funds are absolutely necessary. Community college education is a cost effective post-secondary option. If you have financial need, it is quite likely that federal and/or state grants may help you finance your tuition and fees at the College. You should consider private education loans only if you absolutely need it for your specific overall cost of education at the College. If a student expects to continue your post-secondary education after enrollment at the College, it would be best to defer any consideration of student loans, to reduce loan indebtedness, and reserve those options for such education.

Essex County College does not maintain any preference of a private education lender and the Financial Aid Office will certify any private education loan for which a certification is required. Loans will only be certified within the student’s cost of attendance budget.

The following provides guidance about understanding student loans.

The Cost of Borrowing

It is always a good idea to do your homework before you make a major purchase or enter into a financial transaction, and private student loans should be no exception. The more you understand about the cost of borrowing – before you borrow – the better.

The concept of a loan is pretty straightforward: first you borrow money, and then you repay it. But the amount that you must repay is more than the amount you borrow. This is due to interest and fees, which is what a lender charges you for the use of its money. It is also referred to as a finance charge. A finance charge is the dollar amount that the loan will cost you.

Lenders generally charge what is known as simple interest. The formula to calculate simple interest is: principal x rate x time = interest (with time being the number of days borrowed divided by the number of days in a year).

For example, on a $2500.00 loan with an interest rate of 5.00% for a period of one year, the interest you owe will be $125.00 ($2,500.00 x .05 x 1). This means you would repay a total of $2,625.00 ($2,500.00 + $125.00).

<table>
<thead>
<tr>
<th>Payment</th>
<th>Amount Applied to Interest</th>
<th>Amount Applied to Principal Balance</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2500.00</td>
<td></td>
<td></td>
<td>$2500.00</td>
</tr>
<tr>
<td>$109.68</td>
<td>$10.42</td>
<td>$99.26</td>
<td>$2400.74</td>
</tr>
<tr>
<td>$109.68</td>
<td>$10.00</td>
<td>$99.68</td>
<td>$2301.06</td>
</tr>
<tr>
<td></td>
<td>$9.59</td>
<td>$100.09</td>
<td>$2200.97</td>
</tr>
</tbody>
</table>

Example of Repayment of a $2500.00 Loan (on a 24-month repayment plan) (Applied first to accrued interest owed then to current principal balance)
Interest Rates

Private education loan interest rates are based on either of two major interest rate indexes:

- **LIBOR** is an acronym for the London Interbank Offered Rate. It is a variable rate index based on the average interest rate paid on deposits of US dollars in the London market. Private education loan interest rates are typically based on either the 1-month or 3-month LIBOR.
- **PRIME rate** refers to the Prime Lending Rate. It is the interest rate that a bank charges its most credit-worthy customers. It is largely based on the federal funds rate, which is the overnight rate that banks charge each other for lending.

Lenders typically use either of these indexes as the base for the interest rate and add points to set up interest rates tiers according to credit worthiness. Private education loans interest rates are almost all variable and, therefore, may change over the course of a specific year and within the life of the loan.

**APR (Annual Percentage Rate)**

Federal law requires that lenders provide a Truth in Lending Act disclosure to consumers. This act requires the lender to disclose an annual percentage rate, or APR.

The APR tells you the true cost of your loan. While the APR may not always include all costs, it does include the rate of interest being charged and all fees collected at the time the loan is made, so it is a reasonable indicator of the cost of your loan. The Consumer Financial Protection Bureau’s guidance on APR is here: [http://www.consumerfinance.gov/askcfpb/45/what-is-the-difference-between-a-fixed-apr-and-a-variable-apr.html](http://www.consumerfinance.gov/askcfpb/45/what-is-the-difference-between-a-fixed-apr-and-a-variable-apr.html).


**Other Fees**

Some lenders charge additional fees, besides interest, for the privilege of borrowing money. Generally, these additional fees are a percentage of the loan amount that is deducted from the amount you receive, and they are charged immediately upon your receipt of the loan proceeds.

For example, if the lender assesses a fee of 5% and the loan amount is $2,500.00, the fee will be $125.00 and you will receive $2,375.00. You must, however, pay back $2,500.00 to the lender. These fees are usually considered part of the finance charge; or, more specifically, a prepaid finance charge.

There may be fees for origination, disbursement, deferment, forbearance and/or repayment fees. Not all lenders assess these fees. The key to understanding the fees associated with your private student loan is to read the credit agreement, also known as a promissory note or note. This is a contract between you and the lender that says the lender will loan you money and you will repay it. Read it carefully, and do not hesitate to discuss it with the lender.

Be mindful also of late payment charges.

**Compounding Interest**

Many private student loan lenders allow borrowers to delay loan repayment until they either graduate or withdraw from school. During that time, the interest continues to accrue and may be added to the principal balance of the loan. Adding interest to the principal balance is known as compounding interest. Depending on the lender, interest can be added to the loan on a monthly, quarterly, semiannual or annual basis.
Some lenders compound the interest near the time the borrower graduates from school, while other lenders do not ever add the accrued interest to the loan’s principal balance.

It is always best to pay accrued interest before it is added to the loan balance to save money long term. If a lender compounds accrued interest annually over a period of four years on a $2,500.00 loan with an interest rate of 5.00%, the borrower will end up having $538.78 added to the loan balance by the time repayment begins.

A borrower will pay more if a lender adds the interest to the principal loan balance more frequently. We recommend to seek a lender that does not compound the interest, or one that does so infrequently, and close to the time loan repayment is scheduled to begin.

**Putting it All Together**

Imagine that you are considering whether to borrow $2,500.00 from Lender A or Lender B in the chart below. After weighing the options, you’ve decided to delay making payments on your loan until graduation, which you anticipate doing in four years. You also receive a six-month period following graduation (grace period) before making payments.

Which loan is best for you? While the APR is a good measurement, it may not always be the best indicator given your particular circumstances. You also need to consider whether the monthly payments fit your budget, and whether the fee allows you to have all the money you need at the time you take out the loan.

<table>
<thead>
<tr>
<th>Loan Comparison</th>
<th>Lender A</th>
<th>Lender B</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest rate</strong>: 5%</td>
<td><strong>Interest rate</strong>: 4.75%</td>
<td><strong>Interest rate</strong>: 4.75%</td>
</tr>
<tr>
<td><strong>Fee</strong>: $50 (2% of loan amount)</td>
<td><strong>Fee</strong>: $75.00 (3% of loan amount)</td>
<td><strong>Fee</strong>: $75.00 (3% of loan amount)</td>
</tr>
<tr>
<td><strong>Loan Term</strong>: 51 months, in-school &amp; grace period; 10-year repayment term after graduation</td>
<td><strong>Loan term</strong>: 51 months</td>
<td><strong>Loan term</strong>: 51 months</td>
</tr>
<tr>
<td><strong>Compounding interest frequency while you are in school</strong>: semiannually</td>
<td><strong>Compounding interest frequency while you are in school</strong>: annually</td>
<td><strong>Compounding interest frequency while you are in school</strong>: annually</td>
</tr>
<tr>
<td><strong>Finance Charge</strong>: $1,476.40</td>
<td><strong>Finance Charge</strong>: $1,407.80</td>
<td><strong>Finance Charge</strong>: $1,407.80</td>
</tr>
<tr>
<td><strong>Monthly Payments</strong>: $32.72</td>
<td><strong>Monthly Payments</strong>: $31.94</td>
<td><strong>Monthly Payments</strong>: $31.94</td>
</tr>
<tr>
<td><strong>Total of Payments</strong>: $3,926.40</td>
<td><strong>Total of Payments</strong>: $3,832.80</td>
<td><strong>Total of Payments</strong>: $3,832.80</td>
</tr>
<tr>
<td><strong>APR</strong>: 5.21%</td>
<td><strong>APR</strong>: 5.05%</td>
<td><strong>APR</strong>: 5.05%</td>
</tr>
</tbody>
</table>

**The Truth in Lending Act Disclosure**

The federal Truth in Lending Act requires lenders to disclose key terms of the lending arrangement and all costs in a uniform manner. An important component of the disclosure is the Federal Box, which appears near the top of the Truth in Lending Act disclosure.

Using the information from Lender B in the comparison to the left, the Federal Box would look like this:

<table>
<thead>
<tr>
<th><strong>Annual Percentage Rate</strong></th>
<th><strong>Finance Charge</strong></th>
<th><strong>Amount Financed</strong></th>
<th><strong>Total of Payments</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost of your credit as a yearly rate</strong></td>
<td><strong>Dollar amount the credit will cost you.</strong></td>
<td><strong>Amount of credit provided to you or on your behalf</strong></td>
<td><strong>Amount you will have paid after making all scheduled payments</strong></td>
</tr>
<tr>
<td>5.05%</td>
<td>$1,407.80</td>
<td>$2,425.00</td>
<td>$3,832.80</td>
</tr>
</tbody>
</table>
Note that while you will be repaying $2,500.00, the Amount Financed shows $2,425.00. The Amount Financed is calculated by subtracting any prepaid finance charges ($2,500.00 minus $75.00, or $2,425.00).

The private loan lender is required to collect this form from a private education loan applicant: [https://ifap.ed.gov/dpcletters/attachments/GEN1315Attach.pdf](https://ifap.ed.gov/dpcletters/attachments/GEN1315Attach.pdf).

Note: This section is based in part on a previous document created by the National Coalition of Higher Education Loan Programs, now known as the National Council for Higher Education Resources (NCHER).

**Budgeting and Financial Literacy Is Important**

It’s important to budget! To help, we have developed a list of resources that provide financial education guidance, with information from governments, non-profit organizations, community-based organizations, professional associations, and also include multi-media content readily available to download and/stream. The list is available on our website. Scroll down to the menu in the middle of the page.

**Cost of Attendance**

The Financial Aid Office processes student aid based on annual cost of attendance (COA) budgets, as required under the Higher Education Act. COA budget variables, as noted in the Higher Education Act, include: tuition and fees; room and board (or living expenses); books and supplies; transportation; and miscellaneous expenses.

<table>
<thead>
<tr>
<th>COST OF ATTENDANCE BUDGETS</th>
<th>IN COUNTY</th>
<th>OUT-OF-COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Parents</td>
<td>Off-campus</td>
</tr>
<tr>
<td><strong>FULL-TIME</strong> (12 + credits)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$4998</td>
<td>$4998</td>
</tr>
<tr>
<td>Room and Board/Living</td>
<td>3779</td>
<td>7458</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>1500</td>
<td>1500</td>
</tr>
<tr>
<td>Transportation</td>
<td>1214</td>
<td>1214</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>1000</td>
<td>2000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$12,491</td>
<td>$17,170</td>
</tr>
<tr>
<td><strong>¾ Time</strong> 9-11 credits</td>
<td>$3663</td>
<td>$4213</td>
</tr>
<tr>
<td>Room and Board/Living</td>
<td>3779</td>
<td>7458</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>1200</td>
<td>1200</td>
</tr>
<tr>
<td>Transportation</td>
<td>1214</td>
<td>1214</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>1000</td>
<td>2000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$10,856</td>
<td>$16,085</td>
</tr>
<tr>
<td><strong>½ Time</strong> (6-8 credits)</td>
<td>$2664</td>
<td>$3064</td>
</tr>
<tr>
<td>Room and Board/Living</td>
<td>3779</td>
<td>7458</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>900</td>
<td>900</td>
</tr>
<tr>
<td>Transportation</td>
<td>1214</td>
<td>1214</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>1000</td>
<td>2000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$9,557</td>
<td>$14,636</td>
</tr>
<tr>
<td><strong>5 or less credits</strong></td>
<td>$1665</td>
<td>$1915</td>
</tr>
<tr>
<td>Room and Board/Living</td>
<td>400</td>
<td>400</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>1214</td>
<td>1214</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$3,279</td>
<td>$3,529</td>
</tr>
</tbody>
</table>
Please note that the cost of attendance budget is not the real cost for a student to attend Essex County College. It is simply a budget with assumptions for direct and indirect costs as required by the Higher Education Act to determine eligibility for financial aid. A student's student aid package will not exceed their cost of attendance budget.

Essex County College's complete tuition and fees schedule and billing policies are available on the Bursar's website: http://www.essex.edu/bursar-office/.

Disbursement Dates for Student Aid

The following is the schedule for disbursement of student aid, when funds from aid will be disbursed by the Bursar to student billing accounts:

Withdrawals or Failure to Enroll and Impact on Student Aid

Students risk jeopardizing receipt of student aid if not properly enrolled at the time funds are disbursed to student billing accounts. If a student fails to enroll or is reported as not in attendance (a “no-show”) for the award period, the Financial Aid Office must cancel all awards for that student. The student can request assistance again if re-enrolled but student aid funds may be limited or depleted once enrollment is reinstated.

If a student plans to withdraw from any courses during an academic semester, the student must OFFICIALLY withdraw from classes. The student should consult with an academic adviser or counselor for proper advice regarding their academic status. Withdrawing from classes can also prevent a student form making satisfactory academic progress and affect financial aid eligibility for future semesters. Students who cease attendance for all courses must follow the official withdrawal procedure as defined in the Enrollment Services Office to obtain an official withdrawal date.

When a student withdraws from all courses on or before the 60% point of the academic semester, the Financial Aid Office will review student aid on the student's account to determine whether funds must be adjusted according to applicable Federal State, and College policies governing withdrawals. Policies on treatment of financial aid for total program withdrawals are specific to each aid program. If a student received various types of financial aid, it may be that more than one program policy may apply pertinent to determining revised aid eligibility.

The Effect of Total Withdrawals on Financial Aid

Adjustments to any institutional financial aid (if any) follows the College's Tuition Refund Policy. http://www.essex.edu/tuition-refund-policy/.

Credit Balances

If the total of financial aid a student receives exceeds the student’s College charges on their student billing account, a credit balance is then due to the student. Credit balances resulting from the application of Federal student aid will be remanded to the student within fourteen days after the credit balance occurs on the student billing account. Students are encouraged, but not required, to sign up for Direct Deposit to receive credit balances due to them from the College. Contact the Bursar's Office if you desire to sign up for Direct Deposit. In the absence of Direct Deposit, students will have credit balances remanded by the Bursar's Office by mail unless they contact the Bursar’s Office to make arrangements to receive such funds at the Bursar windows.

Adjustments/Refund Policies

There are several types of policies that address potential adjustments to a student’s account at the College:
• **Return of Title IV Funds policy** – Mandated requirement of Federal student financial assistance program regulations to adjust Federal student aid for a student who has left the College (withdrawal or dismissal) before the sixty (60%) percent time period of a semester. This policy applies only to Federal student aid programs and only for recipients of Federal student aid.

• **State refund policy** – State grant program regulations may mandate a refund policy. This pertains only to state student aid programs and for recipients of state student aid funds.

• **College refund policy** – This policy, applicable to all Essex County College students, will be implemented for recipients of student aid after the respective student aid policy has been applied.

*Return of Title IV Funds Policy*

Essex County College is required by the Higher Education Act to recalculate the eligibility for federal Title IV student financial assistance for students who withdraw, drop out, or are dismissed prior to completing 60% of a semester. Title IV programs at Essex County College include: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG), Federal Work-Study.

The application of the Return of Title IV Funds Policy may result in funds being due to the College. Students will be responsible for any outstanding balance due to the College. Students may check for any balances due to the College by signing in and checking their College account online or by contacting the Bursar’s Office.

*Mandated Sequence for Return of Title IV Funds* – If a student who has received Title IV funds withdraws from or leaves the College prior to completing 60% of a semester, the College will recalculate the amount of such Title IV funds the student has earned or entitled to retain. This recalculation is based on the percent of earned aid using the following Return of Title IV funds formula:

\[
\text{# of days completed ÷ total # of days in the semester = % of aid earned}
\]

*Days completed is defined as the first day of semester through withdrawal date. Any break of five days or more is not counted as part of the days in the semester*

In accordance with Federal regulations governing treatment of Title IV funds when a student withdraws, keeping in mind that Essex County College does not participate in Federal student loan programs, unearned funds will be credited to any amount awarded for the payment period or period of enrollment for which a return of funds is required in the following order:

• Federal Pell Grants for which a return of funds is required
• Academic Competitiveness Grants for which a return of funds is required
• National SMART Grants for which a return of funds is required
• Federal Supplemental Educational Opportunity Grants (SEOG) for which a return of funds is required
• TEACH Grants for which a return of funds is required; and
• Iraq-Afghanistan Service Grant for which a return is required.

(Please bear in mind that Academic Competitiveness Grants and National SMART Grants are no longer available from the US Department of Education, though Federal student aid regulations [34 CFR 668.22(i)(2)] still cite these programs in the required sequence for return. Essex County College does not participate in the TEACH Grant program. Therefore, Academic Competitiveness Grants, National SMART Grants and TEACH Grants, cited in this mandated sequence, would not apply at Essex County College).
Return of Title IV Funds Calculation Example

In the following example, the student’s institutional charges will be adjusted by the amounts that must be returned to the Title IV programs. Please note that charges used in these examples may not reflect true College charges.

Example: Student is a full-time undergraduate living off-campus. Student’s financial aid package consists of:
Federal Pell Grant $3,047.00
Federal Supplemental Educational Opportunity Grant (FSEOG) $500.00

Student withdraws on 10/09 This is day 35 out of 108 days in the semester. 35/106 = 33% of Title IV aid earned by the student.

Title IV funds = $3547 X 33% = $1170.51 in Title IV funds earned.

Title IV funds to be returned: $3547 - $1170.51 = $2376.49 to be returned to Federal student aid programs.

In this case, $2376.49 would be returned to the Federal Pell Grant program and the student’s amount of Federal Pell Grant funds adjusted.

Please keep in mind that Return of Title IV calculations, which result in funds being returned to Federal student aid programs, might result in a balance due to the College.

Treatment of State Aid for Withdrawal

Adjustments to New Jersey state financial aid follow the State refund policy for withdrawals. Adjustments to NJ student aid will be made in accordance with the chart below for students who withdraw:

<table>
<thead>
<tr>
<th>Semester</th>
<th>Percentage of Tuition Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>100%</td>
</tr>
<tr>
<td>Week 2</td>
<td>90%</td>
</tr>
<tr>
<td>Week 3 and 4</td>
<td>50%</td>
</tr>
<tr>
<td>Weeks 5, 6, and 7</td>
<td>25%</td>
</tr>
</tbody>
</table>

Tuition Charges x % Refund) x (State Aid ÷ Total Aid) (indicated in chart) (except work-study)

State of NJ Student Aid Refund Example

If the student withdrew in the second week of the semester, with $3959 tuition charges, a $2350 TAG award, and $5200 in aid (excluding work-study), your refund would be calculated as follows: ($3959 x .90) x ($2350 ÷ $5200) x 3563 x .45 = $1610 returned to NJ (TAG program)

Essex County College Refund Policy

The College’s institutional refund policy is available here: [http://www.essex.edu/bursar-office/](http://www.essex.edu/bursar-office/).

Impact of Withdrawal on Student Aid

Unofficial Withdrawals

Essex County College must determine whether financial aid recipients, whose full semester record shows the students with zero (0) earned credits because of a grade of F or W, have unofficially withdrawn from the College. The student’s file must be reviewed to determine if fifty percent (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 must follow the official withdrawal procedure outlined by the Enrollment Services office.

State of New Jersey Requirements

“For institutions not required to take attendance, HESAA policy reflects federal guidance for determining an unofficial withdrawal date. When a student never attended one or more classes without notifying the institution of his or her withdrawal and the last date of an academically related activity cannot be determined for that student, the effective withdrawal date becomes the midpoint of the payment period. In instances of a partial unofficial withdrawal (i.e., the student still continued attendance in other registered courses) that causes a change in the student’s enrollment status, this effective withdrawal date must be compared to the date of award disbursement to determine if a refund is due HESAA. In instances of a complete unofficial withdrawal (i.e., student ceased attendance in all courses), the student is considered to have earned 50% of their State award and the remaining 50% must be returned to the State.” Source: HESAA Memorandum 15:18 (March 28, 2018): “New Refund Policies for Schools Not Required to Take Attendance”.

Additional Consequences to Withdrawal

A student’s financial aid for future academic semesters could be jeopardized if the student falls below the minimum credit expectation for satisfactory academic progress which affects the student’s eligibility for most financial aid programs. Academic progress is calculated using the number of college credits the student attempts and earns each semester.

Student Rights and Responsibilities

Essex County College students have the right to be informed about application procedures, cost of attendance, and requirements for applying for and receiving student financial assistance. We hope that the information in this document, as well as on our web-site, is pertinent and helpful for you.

Essex County College students, if an applicant and/or recipient of student financial assistance, also have the right to confidential protection of financial aid application and documentation. All financial aid related documentation is maintained in accordance with Federal and State requirements for information security, notably as required under the Family Educational Rights and Privacy Act of 1974, as amended (“FERPA”), and the Financial Services Modernization Act of 1998 (“Gramm-Leach-Bliley”). The College’s policy on student records is available here: http://www.essex.edu/student-records/.

Essex County College student financial assistance recipients must adhere to the following responsibilities:

- Students must complete applications correctly, accurately and on-time per deadlines;
- If desired, students must apply for student financial assistance in each year of attendance;
- Students must comply with all federal, state and Essex County College deadlines pertinent to the student aid application process;
- Students must review the Essex County College website for College updates and student information;
- Students must check and read your College email and other College correspondence sent to you. The Financial Aid Office will only communicate to a financial aid applicant via the College email account;
- Students must read and respond to any requests for supporting documentation for the financial aid application process, either from the Essex County College Financial Aid Office or the New Jersey Higher Education Student Assistance Authority;
- Students must know and comply with all rules and regulations governing student financial assistance at Essex County College;
• Students must review their award status for adjustments and/or updates on the ECC Portal;
• Students must make sure that they are enrolled in classes appropriately, that their major is correctly filed with the College; and that they are enrolled for the number of credits applicable to receive student aid funds for each student aid program;
• Students must notify the Financial Aid Office of any changes in your credit load;
• Students must maintain satisfactory academic progress in order to continue to be eligible for student financial assistance;
• Students must notify the Financial Aid Office of any additional scholarships, waivers or other financial assistance being received;
• Students must notify the office of any changes in household size or income changes;
• Students who are recipients of NJ STARS must maintain full-time enrollment and complete their associate degree within five consecutive semesters with at least a 3.25 GPA.

Other Student Services Offices

The Enrollment Services Office, the Bursar windows, and the Student Development and Counseling office are all located on Floor 4, in the upper level. See the map on page 1.

Consumer Information Disclosures

Essex County College seeks to provide links to key information that will allow students and the general public to make informed decisions about our college and post-secondary education in general. We urge you to check this site regularly as we add more information for students and visitors.

This list complies with federal regulations ("Student Right-to-Know" and Campus Security Act" – P.L. 101-542, the “Family Educational Right and Privacy Act” or FERPA, federal non-discrimination policies including the Americans with Disabilities Act, and public health and safety laws) as well as state laws.

Source: http://www.essex.edu/consumer-information/

- **Academic/Program Information**
  - Course Catalog: [http://www.essex.edu/course-catalog/](http://www.essex.edu/course-catalog/)
  - Academic Degrees: [http://www.essex.edu/academic-majors/](http://www.essex.edu/academic-majors/)
  - Program Catalog: [http://www.essex.edu/program-catalog/](http://www.essex.edu/program-catalog/)
  - Academic Calendar: [http://www.essex.edu/academics/academic-calendar/](http://www.essex.edu/academics/academic-calendar/)
  - Academic Policies: [http://www.essex.edu/academic-policies/](http://www.essex.edu/academic-policies/)
  - Essex County College Strategic Plan:
    - New Strategic Plan:
  - Articulation Agreements: [http://www.essex.edu/articulation-agreements/](http://www.essex.edu/articulation-agreements/)

- **College Student Services Information**
  - Bursar (Tuition and Fees; billing & payment policies: [http://www.essex.edu/bursar-office/](http://www.essex.edu/bursar-office/)
  - Return of Title IV Funds policy: [http://www.essex.edu/fa/](http://www.essex.edu/fa/) (see also Financial Aid Counseling Tips for Students – FACTS publication)
  - Financial Aid: [http://www.essex.edu/fa/](http://www.essex.edu/fa/)
  - Admissions policies: [http://www.essex.edu/admissions/](http://www.essex.edu/admissions/)
  - Transfer of Credit policies: [http://www.essex.edu/transfer/](http://www.essex.edu/transfer/)
  - Services for Differently-Abled Students:
    - [http://www.essex.edu/differently-abled-support-services/](http://www.essex.edu/differently-abled-support-services/);
See also the Accommodation policy: http://www.essex.edu/policies-and-procedures/

- **Student Services (links to various departments):**
  - http://www.essex.edu/campus-student-services/


- **Voter Registration:**
  - State of New Jersey: https://www.state.nj.us/state/elections/voting-information.html (all forms for all counties)


- **Bookstore – Book Lists with ISBNs:** http://www.essex.edu/bookstore/

- **Information About Essex County College**
  - Accreditation: http://www.essex.edu/accreditation/
  - College Navigator (data on US Department of Education national center for Education Statistics web-site): https://nces.ed.gov/collegenavigator/?q=essex+county+college&s=all&id=184481
  - Data about the College (Enrollment, Graduation, Retention, Employment/Placement Rates: http://www.essex.edu/fact-book-fast-facts-profiles/.
  - Campus Security/Public Safety (all links from the Public safety Office web-site: http://www.essex.edu/public-safety/
  - **Campus Maps**
    - http://www.essex.edu/campus-locations/
  - **Policies**
    - Drug-Free Workplace policy: http://www.essex.edu/drug-free-workplace-policy/
The National Student Loan Data System (NSLDS)

Essex County College, as required by federal regulation, reports data on enrollment as well as Federal Pell Grants, to the National Student Loan Data System (NSLDS). The College uses the services of the National Student Clearinghouse to do so. Students can access their information on the National Student Loan Data System (NSLDS), which may also include any federal student loan history of a student, here: https://nsldsfap.ed.gov/nslds_FAP/.

Availability of US Department of Education Publications and Resources

- Federal Student Aid – Resources: https://studentaid.ed.gov/sa/resources
- College Scorecard: https://collegescorecard.ed.gov/
- College Navigator: https://nces.ed.gov/collegenavigator/

You can request assistance with the use of these resources by contacting or visiting our office.

State of New Jersey Higher Education Student Assistance Authority Publications and Resources

HESAA produces publications on the student aid programs it administers. See the chart earlier in this document for specific URLs for HESAA brochures. The HESAA main web-site has sections for Students and for Parents. https://www.hesaa.org/Pages/Default.aspx

Essex County College Non-Discrimination Policy

It is the policy of Essex County College not to discriminate on the basis of race, creed, color, national origin, age, marital status, familial status, affectional or sexual orientation, disability, gender identity or expression, genetic information, liability for military service, or any other category protected by applicable law. This policy applies to all terms, conditions, and privileges of student recruitment/enrollment, staff employment and vocational opportunities.

Further, the College conforms to all federal and state statutes, executive orders, regulations, guidelines and amendments including but not limited to: New Jersey Law Against Discrimination; Title VI & VII of the Civil Rights Act of 1964; Title IX of the Education Amendments of 1972; Section 504 of the Rehabilitation Act of 1973; Age Discrimination Act of 1975; and the Americans With Disabilities Act of 1990.

Inquiries/Complaints May Be Addressed To:

Office Of Human Resources, Essex County College
303 University Avenue, Room 5114, Newark, NJ 07102

Phone: (973)877-3085 Fax: (973)877-3409 Email: hr@essex.edu
### BE IN THE KNOW AND WHERE TO GO

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<td>NJ Foster Care Scholars</td>
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<td>Private Education Loans</td>
<td>for students with EOF grants.</td>
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<tr>
<td>Location:</td>
<td>Website: <a href="http://www.essex.edu/eof/">http://www.essex.edu/eof/</a></td>
</tr>
<tr>
<td>Website: <a href="http://www.essex.edu/fa/">http://www.essex.edu/fa/</a></td>
<td>Location:</td>
</tr>
<tr>
<td>See the Financial Aid Counseling Tips for Students (FACTS) publication for complete student aid details and Financial Aid Officer assignment list</td>
<td>3rd Level, Green Area, Yamba Building</td>
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<td>Class Withdrawal</td>
<td>Website: <a href="http://www.essex.edu/bursar-office/">http://www.essex.edu/bursar-office/</a></td>
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<tr>
<td>Grades posting</td>
<td>Newark Campus: Fourth Floor</td>
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<td>Transcripts Issuance</td>
<td>West Essex Campus: First Floor</td>
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<td>County Chargebacks Issuance</td>
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<tr>
<td>Enrollment &amp; Degree Verification</td>
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<td>Veterans Certifications</td>
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<tr>
<td>Website: <a href="http://www.essex.edu/registration/">http://www.essex.edu/registration/</a></td>
<td></td>
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<tr>
<td>Newark Campus: 4th Level, Room 4124</td>
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<th><strong>STUDENT DEVELOPMENT AND COUNSELING</strong></th>
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<tr>
<td>Download the student handbook, LIFELINE</td>
<td>Counseling Services</td>
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<tr>
<td>Provides guidance on: academic information, College Regulations, Financial Services, Student Services, Campus Maps and School Closing and Campus Emergency Alert Notification System</td>
<td>Differently-Abled Services</td>
</tr>
<tr>
<td>Location: Clara Dasher Student Center; Room 107</td>
<td>Career Resource Center Services</td>
</tr>
<tr>
<td>Website: <a href="http://www.essex.edu/studentlife/">http://www.essex.edu/studentlife/</a></td>
<td>Transfer Services</td>
</tr>
<tr>
<td></td>
<td>This office also coordinates Federal Work-Study job placement</td>
</tr>
<tr>
<td></td>
<td>Website: <a href="http://www.essex.edu/student-development-counseling/">http://www.essex.edu/student-development-counseling/</a></td>
</tr>
</tbody>
</table>