

## FEDERAL STUDENT AID PROGRAMS

- ALL require the FAFSA® ( <https://studentaid.gov/h/apply-for-aid/fafsa> ). Applicants must have a Federal Student Aid ID (FSA ID) to sign electronically **or** download & file the paper version: <https://studentaid.gov/sites/default/files/2024-25-fafsa.pdf> . Submission of the paper version will mean a longer processing timeframe.
- 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).
- 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
- 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 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.gov/understand-aid/eligibility/requirements> .

### **Federal Pell Grants**

- For undergraduates with exceptional financial need who have not earned bachelor's or professional degrees.
- Student must be a regular student enrolled in an eligible program.
- Course(s) cannot be prerequisite to enrollment into an eligible program.
- Not for courses for a high school diploma or recognized equivalent.
- Course cannot be below the level needed to successfully complete the degree or certificate program offered after one year in the remedial course.
- Course cannot be below the secondary level (as determined by a state agency, an accrediting agency, a postsecondary vocational education agency, or the institution).

Children of Fallen Heroes Scholarship Act – Beginning with the 2018-2019 award year, a Pell-eligible student whose parent or guardian died in the line of duty while performing as a public safety officer is eligible to receive a maximum Pell Grant for the award year for which the determination of eligibility is made. To qualify for this scholarship, a student must be Pell-eligible and have a Pell-eligible SAI and be less than 24 years of age or enrolled at an institution of higher education at the time of his or her parent's or guardian's death. In subsequent award years, the student continues to be eligible for the scholarship, as long as the student has a Pell-eligible SAI and continues to be an eligible student.

### **Federal Supplemental Educational Opportunity Grants (FSEOG)**

- Must be eligible for a Federal Pell Grant.
- Must be pursuing first associate or baccalaureate degree.
- Must have "exceptional financial need", which is defined by the SAI (Student Aid Index).

### **Federal Work-Study**

Amount offered is the maximum amount student is eligible to earn. Work-Study is NOT a grant. It provides compensated work. Earnings assumed to be invested in the student's educational expenses (see general eligibility above).

## STATE OF NJ STUDENT AID PROGRAMS

- All programs require the FAFSA®; must be citizens, eligible non-citizens (NJ “Dreamers” must be eligible to file *the NJ Alternative Financial Aid Application*).
- Must be NJ resident at least 12 consecutive months prior to enrollment.
- Student should create an account on NJ FAMS to track their NJ student aid eligibility, including responding to any documentation needs of NJ HESAA for their own verification processes. [https://www.hesaa.org/Documents/FAFSA/NJFAMS\\_userName\\_password\\_flyer.pdf](https://www.hesaa.org/Documents/FAFSA/NJFAMS_userName_password_flyer.pdf)
- All HESAA Publications are available here: <https://www.hesaa.org/Pages/HESAAPublications.aspx> (Spanish content available).

### **Tuition Assistance Grant (TAG)**

- Have a high school diploma or recognized equivalent.
- Demonstrate financial need.
- Maintain satisfactory academic progress.
- Must be enrolled at least half-time (6) credits or more per semester/session.

### **Educational Opportunity Fund (EOF)**

- Program for students impacted by economic & educational disadvantages.
- The College has an Educational Opportunity Fund office, which administers this program. <https://www.essex.edu/eof/>
- Grants compliment NJ Tuition Assistance Grants (Can receive both NJ TAG and EOF grants).
- Counseling and Tutoring components; also includes a Pre-Freshman Program as orientation for college success.
- Must be a full-time enrolled student.

### **Governor’s Urban Scholarship Program (GUS)**

- 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.
- 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.
- Reside in one of the designated communities.

### **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 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 one (1) year.
- Student must take at least twelve (12) credits per semester; maintain continuous full-time associate degree program 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.
- Students must be NJ resident for at least twelve (12) consecutive months.
- If remediation is required, the student has one year from September 1st following high school graduation to demonstrate college readiness.
- Students must have completed a rigorous high school course of study.
- 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 a regular 4-year degree program; 5 semesters of payment for a regular two-year degree program).

**Survivor Tuition Benefits & 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.
- 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.
- Be enrolled at least half-time in an undergraduate program at an approved NJ college, university or degree-granting proprietary school.
- 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 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.
    - Be adopted through New Jersey CP&P following the youth's 12th 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 Child Runaway & Homeless Youth Act or NJ Homeless Youth Act.
  - 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](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.
- 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 New Jersey Tuition Aid Grant (TAG) program.
- Must have an annual household income below \$60,000.

### **NJ “Dreamers”**

- Complete this application if you are not a United States citizen or eligible noncitizen and meet all of the following criteria;
  - Attended a New Jersey high school for at least three (3) years
  - Graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey
  - 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

Website: <https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>

### **Community College Opportunity Grant**

- Complete financial aid file (2024-25 FAFSA®; complete NJFAMS record).
- Adjusted Gross Income: \$0 - \$100,000.
- Enrollment of at least six (6) credits in Fall 2024 and Spring 2025 only. Website: <https://www.hesaa.org/Pages/ccog.aspx> (includes info sheet in Spanish)

*This program is a “last dollar” fund. This means that the amount of the grant will be the difference between tuition and approved fees and all other federal & state aid and only for a student that meets program eligibility criteria.*