



## Section 2

### Student Aid Programs at Essex County College

*Programas de ayuda estudiantil en Essex County College*



#### **Financial Aid**

303 University Avenue, Newark, NJ 07102-1798

p: 973-877-3200

Room 3220 | [www.essex.edu/fa](http://www.essex.edu/fa)

Financial Aid Counseling Tips for Students (FACTS)

*Consejos de asesoramiento sobre ayuda financiera para estudiantes*

## **FORMS OF FINANCIAL AID**

<https://studentaid.gov/understand-aid/types>

- 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**

<https://studentaid.gov/help-center/answers/article/what-does-financial-need-mean>

Financial need is defined as cost of attendance minus the applicant's Student Aid Index:  $COA - SAI = NEED$ .

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 but should only do so if necessary since community college is cost-effective. Further, if a student plans to continue post-secondary education after Essex County College, it is best to defer borrowing 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 their Single Sign-on Student portal <https://myportal.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.

## **Federal Student Aid Programs at Essex County College**

<https://studentaid.gov>

- 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 Pell Grants have a maximum lifetime limit of 600% or six (6) full-time academic years or twelve (12) full-time semesters.
- 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 and in community service jobs with ability to earn funds up to the amount of their eligibility.

## **General Eligibility Requirements**

<https://studentaid.gov/understand-aid/eligibility>

Students must file the Free Application for Federal Student Aid (FAFSA®) to be considered for federal student aid. Applicants must have a Federal Student Aid ID (FSA ID) to sign electronically. If you are unable to file the FAFSA® via the website, you can download the 2025-26 paper version and mailed to the address indicated on the form found here: <https://studentaid.gov/sites/default/files/2025-26-fafsa.pdf>

### ***General Eligibility***

- 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 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.

### **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.

### **Availability of US Department of Education Guidance Content**

<https://studentaid.gov/resources>

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® in English and Spanish (En español).

## **State of New Jersey Programs**

[https://www.hesaa.org/Documents/State\\_and\\_Federal.pdf](https://www.hesaa.org/Documents/State_and_Federal.pdf) (see page 11)

### *General Eligibility*

- All programs require the FAFSA®, must be a citizen, eligible non-citizen (“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.

### *Tuition Assistance Grant (TAG)*

[https://www.hesaa.org/Documents/TAG\\_program.pdf](https://www.hesaa.org/Documents/TAG_program.pdf)

[https://www.hesaa.org/Documents/Publications/TAG\\_spanish\\_web.pdf](https://www.hesaa.org/Documents/Publications/TAG_spanish_web.pdf) (en español)

- Have a high school diploma or recognized equivalent.
- Demonstrate financial need
- Maintain satisfactory academic progress.
- Be enrolled in an approved program at an approved institution

TAG recipients may also be eligible for Summer TAG if they are registered for at least 6 credits during the Summer I term and have received a TAG payment in the Fall and/or Spring semester immediately prior to the Summer I Term.

### *Educational Opportunity Fund (EOF)*

[https://www.nj.gov/highereducation/EOF/EOF\\_Eligibility.shtml](https://www.nj.gov/highereducation/EOF/EOF_Eligibility.shtml) (see “Translate” tab in upper right-hand toolbar for link to translate into Spanish)

- Administered by a separate office at the College: <https://www.essex.edu/eof/>
- Program for students impacted by economic and educational disadvantages
- Counseling and tutoring components.
- Includes pre-freshman program as orientation for college success.
- Must be a full-time student.

### *Governor’s Urban Scholarship Program*

<https://www.hesaa.org/Documents/GUSScholarshipProgram.pdf>

[https://www.hesaa.org/Documents/Publications/gus\\_spanish\\_web.pdf](https://www.hesaa.org/Documents/Publications/gus_spanish_web.pdf) (en español)

- 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 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*

[https://www.hesaa.org/Documents/NJSTARS\\_program.pdf](https://www.hesaa.org/Documents/NJSTARS_program.pdf)

[https://www.hesaa.org/Documents/Publications/njstars%20II\\_spanish\\_web.pdf](https://www.hesaa.org/Documents/Publications/njstars%20II_spanish_web.pdf) (en español)

- 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.
- 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*

[https://www.hesaa.org/Documents/WTC\\_program.pdf](https://www.hesaa.org/Documents/WTC_program.pdf)

- 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*

[https://www.hesaa.org/Documents/STB-LEOM\\_program.pdf](https://www.hesaa.org/Documents/STB-LEOM_program.pdf)

- 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*

[https://www.nj.gov/dcf/home/DCF\\_FosterCareScholarsProgram\\_Flyer.pdf](https://www.nj.gov/dcf/home/DCF_FosterCareScholarsProgram_Flyer.pdf)

Applicant's must meet ONE Of the following:

- Have been in the care and custody of NJ Department of Children and Families Child Protection & Permanency in an out-of-home placement for a cumulative of nine (9) months or more following the youth's 16th birthday.

- Have been in an out-of-home placement for a cumulative of eighteen \*18 months or more following the youth's fourteenth (14th) birthday.
- Reside or have resided in an independent living arrangement, or Transitional Living program. \*The facility or program just be established, operated or approved for payment by NJ C&P, the federal government pursuant to the Runaway & Homeless Youth Act or NJ Homeless Youth Act.
- Be adopted through New Jersey C&P following the youth's twelfth (12th) birthday.
- Have been in a C&P out-of-home placement and left to enter KLG following the youth's sixteenth (16th) birthday.

#### *NJ Governor's Industry Vocations Scholarship for women and minorities*

[https://www.hesaa.org/Documents/NJ-GIVS\\_program.pdf](https://www.hesaa.org/Documents/NJ-GIVS_program.pdf)

[https://www.hesaa.org/Documents/Publications/njgivs\\_spanish\\_web.pdf](https://www.hesaa.org/Documents/Publications/njgivs_spanish_web.pdf) (en español)

- To receive a NJ-GIVS award, you must be a female or 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 nineteen (19) county colleges, county vocational technical schools or a proprietary trade school provided the school is affiliated with an institution that is eligible for participate in the NJ Tuition Assistance Grant (TAG) Program.

#### *Community College Opportunity Grant*

<https://www.hesaa.org/Pages/CCOG.aspx>

[https://www.hesaa.org/Documents/CCOG/CCOG\\_flyer.pdf](https://www.hesaa.org/Documents/CCOG/CCOG_flyer.pdf)

[https://www.hesaa.org/Documents/CCOG/CCOG\\_flyer\\_spanish.pdf](https://www.hesaa.org/Documents/CCOG/CCOG_flyer_spanish.pdf) (en español)

- Community College Opportunity Grants are "last dollar" funds from the State of 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 meeting the following criteria, per statute:
- Have an Adjusted Gross Income (AGI) of \$65,000 or less.
- Enrolled in at least six (6) credits at any community college in the fall or spring semester
- Do not have a prior college degree.
- Have maintained satisfactory academic progress.



The program is not available during summer terms.

#### *New Jersey "Dreamers"*

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

[https://www.hesaa.org/Documents/Publications/njAlt\\_flyer\\_Spanish.pdf](https://www.hesaa.org/Documents/Publications/njAlt_flyer_Spanish.pdf) (en español)

- If not a US citizen or eligible non-citizen 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
- 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 as you are eligible to do so
- If you meet all of the above conditions, file the NJ Alternative Financial Aid Application.



HESAA Publications are available in both English and in Spanish  
(Las publicaciones de HESAA están disponibles tanto en inglés como en español):

<https://www.hesaa.org/Pages/HESAAPublications.aspx>

Phone: 1-800-792-8690

### **Education Financing for Servicemembers, Veterans & Families**

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The Military & Veterans Coordinator is Mr. Brian Basque, (973) 877-3592, Email [bbasque@essex.edu](mailto:bbasque@essex.edu)

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](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:

- Military OneSource – Education guidance: <https://www.militaryonesource.mil/education-employment>
- Military OneSource – Personal finance guidance: <https://www.militaryonesource.mil/financial-legal/personal-finance>
- Consumer Financial Protection Bureau for servicemembers, veterans, and their families: <https://www.consumerfinance.gov/practitioner-resources/servicemembers/>.

## **Essex County College Non-Discrimination Policy**

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Essex County College does not deny admission to any educational program or activity or deny employment on the basis of any legally protected status or discriminate on the basis of race, ethnic or national origin, citizenship, color, sex/gender, pregnancy or pregnancy-related conditions, age, creed, religion, actual or perceived disability (including persons associated with such a person), arrest and/or conviction record, military or veteran status, sexual orientation, gender expression and/or identity, an individual's genetic information, domestic violence victim status, familial status or marital status, or any other category protected by law. Essex County College is an affirmative action/equal opportunity employer."

In addition, certain documentation/publications require the College provide the contact information for the Section 504 Coordinator and Title IX Coordinator:

Title IX Coordinators:

Elizabeth Barkley  
(973) 877-3081  
[barkley@essex.edu](mailto:barkley@essex.edu)

Karen Bridgett  
(973) 877-3461  
[bridgett@essex.edu](mailto:bridgett@essex.edu)