



Section 3

Financial Aid Application Procedures

Procedimientos de solicitud de ayuda financiera



Financial Aid

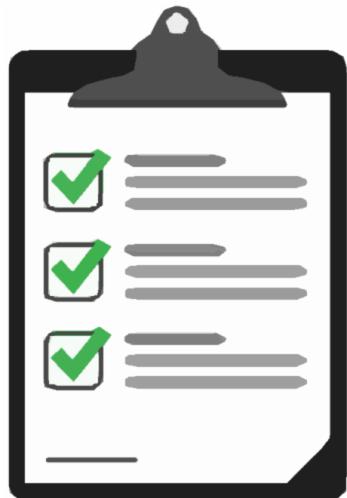
303 University Avenue, Newark, NJ 07102-1798
p: 973-877-3200
Room 3220 | www.essex.edu/fa

Financial Aid Counseling Tips for Students (FACTS)
Consejos de asesoramiento sobre ayuda financiera para estudiantes

Application Procedures

- File the FAFSA®. Get an FSA ID, if you do not already have one, to sign the FAFSA® if filing online. The FAFSA® is available to be filed after October 1st for the following academic year. October 1st, 2025, the 2026-2027 FAFSA® will be available.
- Set up your NJ FAMS account, review your 'To Do List,' and respond to any request for information from NJ HESAA.
- Set up and check your Single Sign-on student portal and ECC email account frequently. Promptly respond to any requests for information from our office.

Students must complete and submit a *Free Application for Federal Student Aid* (FAFSA®) annually.



To file the FAFSA®, an applicant must have an FSA ID. The FSA ID serves as an electronic signature and as an identifier to allow an applicant to access their personal information in various US Department of Education systems.

All Contributors will be required to consent to their tax information to be transferred from the IRS to the FAFSA® via the FA-DDX. Refusal to provide consent from any contributor will cause the FAFSA® to be rejected. There may be limited circumstances in which tax/income information will need to be provided manually.

Although the FAFSA can be filled any time after October 1st for the next academic year, it must be filed by certain deadlines for consideration of aid.

For priority processing, the FAFSA® should be completed by May 1st. For State Aid eligibility, the FAFSA should be completed by April 15th for renewal students and September 15th for new students. The FAFSA® must include the Federal School Code for Essex County College, which is 007107. The FAFSA® should be filed after the applicant has filed for admission to Essex County 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 FAFSA® Submission Summary either in the mail or by email depending on how the FAFSA® was filed. The FAFSA® Submission Summary contains the information filed on the FAFSA® and, if there is no missing items or other problems with the information submitted, the FAFSA® Submission Summary will also contain an expected family contribution.

The student aid index (SAI) is a measure of your family's financial strength, and it is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as SNAP or social security) in addition to your family size, are all considered in the formula. The information you report on the FAFSA® is used to calculate the SAI. The SAI will determine your eligibility for the Federal Student Aid programs available at Essex County College.

Note: The SAI is NOT the amount of money you will have to pay nor is it the amount of student aid that you may be eligible to receive. It is simply a value derived from the federal student aid need analysis process that determines your eligibility for Federal Student Aid.

Source: <https://studentaid.gov/help/sai>

IMPORTANT CONTACT INFORMATION



Federal Student Aid Information Center

1-800-433-3243

Email: studentaid@ed.gov

National Student Loan Data System (NSLDS)

<https://nsldsfap.ed.gov>

1-800-999-8219

IRS – Get Transcript

<https://www.irs.gov/individuals/get-transcript>

FINANCIAL AID GLOSSARY

Glosario de ayuda financiera

Federal Student Aid

<https://studentaid.gov/help-center/answers/topic/glossary/articles>

Student Assistance Authority (HESAA)

https://www.hesaa.org/Documents/Financial_Aid_Dictionary.pdf

PROCESSING THE FAFSA®

After you submit your FAFSA, your information will be sent to the colleges and/or career schools you listed on the form.

PROCESS TIMELINE

You'll receive an e-mail within a few days, letting you know your FAFSA was processed.

Your college or career school might request additional information from you. Make sure you respond by any deadlines.

FIRST-TIME APPLICANTS

You'll receive an aid offer from each college or career school you applied to and listed on your FAFSA, stating the amount of aid you could receive at the school.

Review and compare your offers, and decide which school to attend based on the school's net cost and how well the school suits your needs.

Get free assistance and answers at **fafsa.gov** or **1-800-4-FED-AID (1-800-433-3243)**.

RENEWAL APPLICANTS

You'll receive an aid offer from your school stating the amount of aid you could receive at the school.

RECEIVING FINANCIAL AID

Formally accept the school's aid offer - and remember, if you're offered student loans, borrow only as much as you really need.

Your school will handle your aid. Ask the financial aid office when and how your aid will be paid out, what it'll cover, and how much (if any) money will come directly to you once tuition and fees are paid.

How To Apply for Federal & State Financial Aid in New Jersey in **Just 5 Steps**



When it's time to apply for financial aid, all you have to do is follow these five steps to complete your application.

STEP

1

Get the Information and Assistance You Need

If you need help with the financial aid process, seek free assistance from a high school counselor, college financial aid officer, the U.S. Department of Education at 1-800-Fed-Aid (433-3243) or HESAA at 609-584-4480. Make sure to meet applicable State deadlines, which can be found at hesaa.org/pages/stateapplicationdeadlines.aspx, to be considered for State financial aid.

STEP

2

Create a StudentAid.gov Account*

If you are eligible to file the Free Application for Federal Student Aid (FAFSA), you and any contributor(s), if applicable, must create your own individual StudentAid.gov Accounts (which used to be called FSA IDs). This StudentAid.gov Account will serve as your electronic signature on the FAFSA. Visit studentaid.gov/fsa-id to create your username and password, which will be used to access the FAFSA once you're ready.

STEP

3

Complete Your Application

Start your FAFSA by going to studentaid.gov and logging in with your StudentAid.gov Account. Once you complete the student's section of the application, invite any applicable contributors, such as a spouse, parent, stepparent, or adoptive parent, to fill out the contributor section of the FAFSA. **Make sure** to **SIGN** and **SUBMIT** your section of the FAFSA before the contributor(s) begin.

STEP

4

Create an NJFAMS Account

After your FAFSA is processed, HESAA/NJFAMS (New Jersey Financial Aid Management System) will send you an email with a link to visit njfams.hesaa.org/NJFAMS/StudentRegisterForLogin.aspx to create an account. Once you create a User ID and password, you will be able to view your 'To Do List' and 'Award and Eligibility' information within the NJFAMS portal.

STEP

5

Submit Corrections and Verify Your Answers as Needed

Once you submit your application, check the FAFSA Submission Summary (FSS) on the studentaid.gov website to see if you need to make any corrections to your FAFSA. Similarly, check your 'To Do List' in NJFAMS to see if HESAA requires any additional information or documents in order to process your State aid eligibility. Once all information is verified, you can view your federal financial aid eligibility and State financial aid eligibility on these respective sites.

Note: Colleges and universities let new students know how much institutional aid they are eligible to receive via award letters. Returning college students can view their institutional aid eligibility in their college financial aid portal.

* **If You Are Ineligible for the FAFSA:** See if you qualify as an NJ Dreamer at hesaa.org/Pages/NJAlternativeApplication.aspx. If you do, create an NJFAMS account and apply for State financial aid by filling out the NJ Alternative Financial Aid Application instead.

Revised 9/10/24



Who's **MY PARENT** When I Fill Out My FAFSA® Form?

Are your parents married to each other?



Report the information for **both parents** on the FAFSA® form

Do your parents live together?

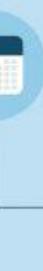


Report information for **both parents** on the FAFSA® form even if they were never married, are divorced, or are separated

Did you live with one parent more than the other over the past 12 months?



Report information for the parent **you lived with more** on the FAFSA® form



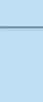
Report information for the parent who **provided more financial support** over the past 12 months or in the last year you received support on the FAFSA® form



Has this parent **remarried**?



Also report information for your **stepparent** on the FAFSA® form



You **do not** need to report additional parent information

Note: Dependent students are required to report parent information when completing the FAFSA® form. A parent means your legal (biological or adoptive) parent, or a person that the state has determined to be your legal parent. A stepparent is considered a parent if married to a biological or adoptive parent and if the student counts in their household size.

Is My Parent a **CONTRIBUTOR** When I Fill Out My FAFSA® Form?

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

Are your biological or adoptive parents married to each other?



Do your biological or adoptive parents live together?



Did one parent provide more financial support than the other over the past 12 months?



Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.

Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.

Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.

The individual information, consent and approval, and signature of the parent who provided more financial support over the past 12 months will be required on the FAFSA® form, and this parent will be identified as a contributor.

The individual information, consent and approval, and signature of the parent who has the greater income and assets will be required on the FAFSA® form, and this parent will be identified as a contributor.

Has this parent married/remarried?



Your parent's marital status is married/remarried. Your stepparent will also be identified as a contributor on the FAFSA® form if they didn't file their taxes jointly with your parent.

Your parent's marital status is single (never married), separated, divorced, or widowed. An additional parent will not be identified as contributor.

2025-26 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

REQUIRED INFORMATION		WHERE TO FIND IT			
<input type="checkbox"/>	Student and parent 2023 Federal Income Tax Forms and, if applicable, Schedule K-1 (Form 1065)	Personal records or visit irs.gov/transcript .			
<input type="checkbox"/>	Student and parent 2023 W-2 Forms	Personal records or contact your employer(s) or visit irs.gov/transcript			
<input type="checkbox"/>	Student and parent FSA IDs (serve as electronic signatures)	Create FSA IDs at fsaid.ed.gov			
<input type="checkbox"/>	Student's driver license number	Personal records			
<input type="checkbox"/>	Student and parent email address(es)	Student:		@	
		Parent:		@	
<input type="checkbox"/>	Student and parent Social Security Numbers	Personal records or call the Social Security Administration at 1-800-772-1213			
<input type="checkbox"/>	Student and parent dates of birth	Student: MM	DD	YYYY	
		Parent: MM	DD	YYYY	
<input type="checkbox"/>	Date of parent marriage, divorce, separation or widowed	MM			
<input type="checkbox"/>	Checking/Savings account balances	Student: \$		Parent: \$	
<input type="checkbox"/>	investments (i.e., stocks/bonds/mutual funds/ 529 plans) excluding home and retirement	Student: \$		Parent: \$	
<input type="checkbox"/>	Current business value	\$ _____ or contact your accountant.			
<input type="checkbox"/>	Current value of investment farm and/or rental properties	\$ _____ or contact your accountant.			
<input type="checkbox"/>	2023 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.			
<input type="checkbox"/>	2023 Workers' compensation benefits	\$ _____ or contact your employer			
<input type="checkbox"/>	2023 Housing/food/living allowance for military and clergy	\$ _____ or reference Leave and Earnings Statement (military) or W-2 form (clergy)			
<input type="checkbox"/>	2023 Veteran's non-education benefits	\$ _____ or contact Department of Veterans Affairs toll free at 800-827-1000			
<input type="checkbox"/>	Student Alien Registration Number/USCIS Number for eligible non-citizens	U.S. Citizenship and Immigration Services at uscis.gov			

What is My Dependency Status?	
<input type="checkbox"/>	I was born before 01/01/2002
<input type="checkbox"/>	I am serving in the US Armed Forces
<input type="checkbox"/>	Both parents deceased since age 13 or later
<input type="checkbox"/>	Dependent or ward of the court from age 13 or later
<input type="checkbox"/>	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
<input type="checkbox"/>	I have dependents (other than children or my spouse) who live with me and I provide more than half of their support
	<input type="checkbox"/> I am married
	<input type="checkbox"/> I am a veteran of the US Armed Forces
	<input type="checkbox"/> Since age 13, or later, I was in foster care
	<input type="checkbox"/> I am currently or I am an emancipated minor
	<input type="checkbox"/> I now have or will have children for whom I will provide more than half of their support between 07/01/2025 and 06/30/2026.
	<input type="checkbox"/> I am currently or was in legal guardianship
	<input type="checkbox"/> I am homeless or I am at risk of homelessness

Please note that all our forms are in English and business is conducted in English.

However, we do have staff that can communicate in Spanish, if necessary.

Federal Work-Study

For Federal Work-Study consideration:

1	<u>File the Free Application for Federal Student Aid (FAFSA®)</u> <ul style="list-style-type: none">• Fafsa.gov
2	<u>Submit the Essex County College FWS Application</u> <ul style="list-style-type: none">• Obtain from the Financial Aid Office• Download from the Financial Aid Office webpage
3	<u>Register for Classes</u> <ul style="list-style-type: none">• Must be registered during the Fall and Spring semesters.• Participation in FWS during the summer semesters does not require registration for that term.

All applicants will receive a notice from the Financial Aid Office

An applicant, if eligible for Federal Work-Study, will be contacted by the Office of Student Development and Counseling to initiate orientation and other guidance related to participation in this program.

The Verification 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 student aid regulations and state regulations for state grant programs. If selected for verification, an applicant will receive an email via your ECC email with instructions on verification documentation required to be submitted. 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 data provided on the FAFSA® and verification documentation, corrections may be needed and the application will be reprocessed.

The IRS Tax Transcript

The Financial Aid Office may request the IRS Tax Return Transcript for those selected for verification or to resolve conflicting information. 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>.

FUTURE Act-Direct Data Exchange (FA-DDX)

The FA-DDX replaces the IRS Data Retrieval Tool (IRS DRT) in the way students, parents, and spouses (contributors) load their IRS data into the FAFSA. All contributors will be required to provide consent for their tax data to be transferred to the FAFSA.

State of New Jersey Verification

A student applying for State aid may be selected for verification by the New Jersey Higher Education Student Assistance Authority (NJ HESAA). If the applicant receives a notice from NJ HESAA, it will appear in their 'To Do List' on their NJFAMS portal. 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. For priority processing, 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 1st 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.

Document Submission Requirements

All documentation submitted to the Financial Aid Office must include the student's name and Essex County College ID number on ALL pages. If a student is unable to obtain the IRS Tax Return Transcript and instead are submitting a copy of their income tax return (1040), it must include the student's name and Essex County College ID number, the signature of the tax filer, or one of the filers of a joint income tax return, or the signed, stamped, typed, or printed name and address of the preparer of the income tax return and the preparer's Social Security Number, Employer Identification Number, or Preparer Tax Identification Number.

All documents must be submitted in-person at the Financial Aid Office where you will present your physical valid photo id. No electronic option is available currently.

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.

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.

Professional Judgement

Special Circumstances

Student aid eligibility is assessed using income data from prior years. However, there is flexibility within the student aid regulation to account for "special circumstances" that an applicant (and/or family) may be 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. Office personnel will guide the applicant pertinent to the appropriate form to file which must be accompanied by appropriate documentation.

When requesting a special circumstance review, you must include the reason you are requesting the review and include any pertinent dates (such as the date you (or your parent) became unemployed). Once your request is received, you may be required to submit additional information and documentation to the financial aid office.

Special Circumstance Reviews are not a guarantee of financial aid eligibility or additional eligibility and may not result in an increase or change in award(s).

The most common reasons for a Special Circumstance Review are:

- **Reduced Parent/Student Income** - Students may request a Special Circumstance Review if they (or their parent's) current annual income will be less than the previous calendar year. Common reasons for the decrease are loss of a job, reduction in hours, disability, or divorce/separation. An explanation of the reasons for reduced income must be submitted, including dates associated with the reduction. Other information will also be required such as W2(s) and IRS Return Transcripts.
- **Unusual Medical/Dental Expenses** - Students may request a Special Circumstance Review if their family had excessive un-reimbursed medical/dental expenses during the previous calendar year. An IRS Return Transcript, or an itemized list of medical/dental expenses paid out of pocket in the previous calendar year, including insurance premiums will be required.

For any such consideration, please contact the Financial Aid Officer, who will advise as to which specific form is to be filed along with supporting documentation.

Unusual Circumstances

Financial aid regulations state that dependent students are required by law to provide parental income information and signatures to be considered for financial aid. However, there may be unusual circumstances in which otherwise dependent students are prevented from contacting their parents or by contacting their parents it would pose a risk to the student. Examples include:

- left home due to an abusive or threatening environment.
- are abandoned by or estranged from their parents.
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country.
- are a victim of human trafficking.
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

Note: Your parents' unwillingness to provide their information, your ability to support yourself, or not living with your parents does not constitute unusual circumstances.

Students with unusual circumstances may still submit the FAFSA without parent information. Upon completion, the student will be given a provisional SAI. The student may then be considered for a dependency override which includes providing supporting documentation regarding the unusual circumstances to the Financial Aid Office for consideration.

Communications from the Financial Aid Office

The Financial Aid Office communicates to students via the students' 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 'Single Sign On.' Communications take the form of automatic messages queued to the students' Essex County College email account or direct communications from Financial Aid Office staff.

Financial Aid Account Revision

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.

Essex County College Non-Discrimination Policy

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

Karen Bridgett
(973) 877-3461
bridgett@essex.edu