

Financial Aid Presentation for New Jersey High Schools 2024-2025 Academic Year



The Mission

The Higher Education Student Assistance Authority is the only State agency with the sole mission of providing students and families with the financial and informational resources to pursue their education beyond high school.

Goals of Financial Aid Office

- Primary goal is to assist students in paying for college and is achieved by:
 - Evaluating family's ability to pay for educational costs
 - Distributing limited resources in an equitable manner
 - Providing a balance of grants/scholarships & wages from school/federal sponsored student employment.
 - Implementing federal and state regulations for their college/university

Sources & Types of Aid

| Sources of Aid | Types of Financial Aid | Factors that may influence institutional aid, particularly merit-based aid |
|---|--|---|
| <ul style="list-style-type: none"> ➤ The College/University ➤ Federal ➤ State of New Jersey ➤ Outside Organizations <p>Civic organizations (ex. local Rotary Club), parent's employer, high school awards</p> | <ul style="list-style-type: none"> ➤ Grants ➤ Scholarships ➤ Employment Opportunities <hr/> <ul style="list-style-type: none"> ➤ Student/Family resources such as savings ➤ Self Help - Loans | <ul style="list-style-type: none"> ➤ Academics ➤ Athletic Ability* ➤ SAT's or ACT's ➤ Geographic Diversity ➤ AP Courses ➤ Legacy (child of alumni) ➤ Activities ➤ Talent ➤ Academic Track ➤ Gender/Ethnicity ➤ H.S. Attended ➤ Class Rank |

Net Price Calculator

- All institutions must have a net price calculator posted on their websites.
- Students will be able to estimate the individual net price per institution.
- Based on full-time, first degree/certificate-seeking undergraduate students.

Types of Aid - Federal

Grants

- Federal Student Aid 2023-24
 - Pell \$7,395 (max award)
 - SEOG \$4,000 (max award)
 - TEACH \$3,772 (max award)

* 2024-25 award amounts subject to change

New Jersey State Grants 2023-24 Academic Year

(2024-2025 award amounts to be determined July 2024)

| Award Type | Award Amounts |
|---|--|
| Full-Time TAG | \$1,280 - \$14,404 |
| Part-Time TAG (community college only) | \$320-\$1,097 |
| EOF (Educational Opportunity Fund) | Up to \$3,050 includes college success support |
| NJ STARS (top 15.0% of high school class junior or senior year) | Tuition Only - community college only |
| NJ STARS II | Up to \$2,500 per year – any NJ 4-year college |
| Governor's Urban Scholarship (GUS) | Up to \$1,000 |
| NJ-GIVS (women and minorities) | Up to \$2,000 building trades only |
| Community College Opportunity Grant (CCOG)! | After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 or less, \$65,001 to 80,000 is 50% reduced tuition & fees, and \$80,001 to \$100,000 is 33% reduced tuition and fees |
| Garden State Guarantee (GSG) | After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 or less, \$65,001 to 80,000 is not to exceed \$7,500 tuition & fees, and \$80,001 to \$100,000 is not to exceed \$10,000 tuition and fees |
| Summer TAG | Must be enrolled in summer coursework at least half-time and received at least one TAG payment in the prior academic year. |

I PROMISED

myself I'd graduate debt-free...

that's a promise
I can now afford.



**new jersey
College Promise**
tuition and most fees waived for eligible students

Types of Aid:

State Grants & Scholarship Requirements

Students must have a complete Application for TAG (Tuition Aid Grant) and all other state programs. Student must be:

- File a FAFSA or New Jersey Alternative Financial Aid Application
- Be a U.S. citizen, eligible non-citizen or qualify as an NJ Dreamer
- Be a New Jersey resident & attend a New Jersey institution
- Be enrolled full-time* in an approved degree program

Types of Aid:

State Grants & Scholarships

Summer TAG (Tuition Aid Grant)

- Received TAG in the prior Fall or Spring semester
- Award range dependent upon enrollment status
 - Full-time, Three Quarter-time, or Half-time

EOF (Educational Opportunity Fund)

- Award ranges from \$200 - \$3,050 annually depending on institution.

Types of Aid:

State Grants & Scholarships

Governor's Urban Scholarship

- Rank within the top 5% of their class at the end of junior year
- Attain a 3.0 GPA at the end of the junior

| | | | | | | | | | |
|--------------------|-----------------|--------------------|-------------|------------------|-----------------|------------------|-----------------|--------------------|--------------|
| Asbury Park City | Burlington City | Bridgeton | Camden City | East Orange City | Elizabeth | Garfield | Gloucester City | Harrison | Hoboken |
| Irvington Township | Jersey City | Keansburg | Lakewood | Long Branch | Millville City | Neptune Township | Newark City | New Brunswick City | Orange |
| Passaic City | Paterson City | Pemberton Township | Perth Amboy | Phillipsburg | Plainfield City | Pleasantville | Roselle Borough | Salem City | Trenton City |
| Union City | Vineland City | West New York | | | | | | | |

eligible for a TAG award

Types of Aid:

State Grants & Scholarships

NJ STARS

- NJ residents who rank in the top 15.0% of their class at either the end of junior or senior year of high school
- Students must attain a cumulative GPA of 3.0 or higher at the start of the third semester at the county college to remain NJ STAR eligible

NJ STARS II

- Received NJSTARS funding and have a family taxable income of less than \$250,000

Types of Aid:

State Grants & Scholarships

Governor's Industry Vocation Scholarship for Women & Minorities

NJ-GIVS

- Up to \$2,000 per year for the cost of enrollment at one of New Jersey's 18 County Colleges, Technical / Vocational Schools, some Proprietary Schools
- Benefits women and minorities pursuing certificate or degree programs in construction related fields
- Must be NJ resident and have AGI < \$60,000
- Complete separate application online. Found in the student's NJFAMS account, Apply for Scholarships
- Some of the programs eligible for the scholarship include
 - Construction Supervision
 - Solar Energy Technology
 - Architectural Engineering Technology

CCOG County Vo-tech Pilot

Approved Vocational Technical Programs at County Vocational Technical Schools, County Colleges, and certain Tech schools

- Students must be enrolled in at least one eligible county vocational-technical course in FY 2024
- Students are eligible for funding for one course during FY 2024
- Students who have already earned a bachelors or associate degree are not eligible
- Students will receive tuition coverage on a last dollar basis, after first accounting for any grants or employer support the student may receive.
- Students must have an Adjusted Gross Income between \$0-\$100,000

Students with AGIs between \$0 and \$65,000 will eligible for a full CCOG-CVT award

Students with AGIs between \$65,001 and \$80,000 will be eligible for a 50% CCOG-CVT award

Students with AGIs between \$80,001 and \$100,000 be eligible for a one-third CCOG-CVT award

| | |
|--|--|
| <p>Eligible programs:</p> <ul style="list-style-type: none">• Automotive Technology• Medical Assisting• Dental Assisting• Phlebotomy• Cosmetology• LPN• Veterinary Assistant | <ul style="list-style-type: none">• Culinary Arts• Certified Nurses Aid• Audio Engineering• Computer Science• Basic Electrical• Health & Fitness Technology• A+COMPTIA Computer Technician |
|--|--|

I PROMISED

myself I'd graduate debt-free...

that's a promise
I can now **afford.**





Types of Aid:

State Grants & Scholarships

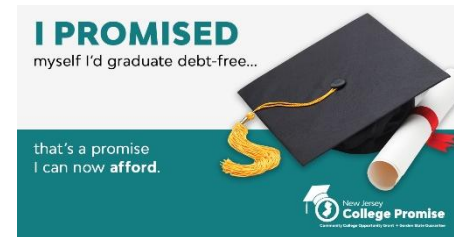
Community College Opportunity Grant (CCOG)

Pays for all or part of the cost of Tuition and Approved fees at a NJ county college

- Must take a minimum of six credits per semester

| | |
|----------|--|
| Tier I | AGI \$0 - \$65,000 for maximum award: Tuition Free |
| Tier II | AGI \$65,001 – 80,000 for 50% of the maximum award at that county college |
| Tier III | AGI \$80,001 - \$100,000 for 33% of the maximum award at that county college |

Types of Aid: State Grants & Scholarships



Garden State Guarantee

Pays for all or part of the cost of Tuition and Approved fees at a NJ state college

- New Jersey State Colleges and Universities
- Must make Satisfactory Academic Progress
- Available for students in their third and fourth year of enrollment at a public 4-year institution

| | |
|----------|--|
| Tier I | AGI \$0 - \$65,000 for maximum award: Tuition Free |
| Tier II | AGI \$65,001 – 80,000 pay net price of no more than \$7,500, tuition and fees |
| Tier III | AGI \$80,001 - \$100,000 pay net price of no more than \$10,000 tuition and fees |

3 + 1 Degree Completion Programs

- Student enrolls in a bona fide 3 + 1 major/degree program
- Student completes the first two years at the community college and earns an Associate Degree
- Pays community college tuition and fees for the associate degree and the third year of their bachelor's degree program



• Attends and pays the four-year institution's

Loans & Financing Shortfall Solutions

- Monthly Payment Plans – offered by the college
- Federal Direct Loan Program (1st year dependent student)
 - Subsidized Loan \$3,500 need based
 - Unsubsidized Loan \$2,000 additional
- 2023 - 2024 - Federal Undergraduate Direct

Loan interest rates
Higher Education Student Assistance Authority

are 5.50% plus a 1.053% origination fee

Other Loan Options to Cover the Gap

Borrow up to cost of attendance

Compare NJCLASS and Federal Parent PLUS rates for Academic Year 2023-24

| Terms | NJCLASS No Administrative Fee | vs ¹ Federal Parent PLUS Rate ² /APR - Origination Fee 4.228% | Repayment |
|------------------------------------|--|--|---|
| 10 - Year ² Option 1 | 5.69% APR | 8.05% / 9.053% APR | Immediate repayment of principal and interest while in school |
| 15 - Year ² Option 2 | 5.89% APR | 8.05% / 8.959% APR | Interest only payments while in school |
| 20 - Year ² Option 3 | 7.49% APR | 8.05% / 8.732% APR | Full deferment while enrolled in school at least half time |
| Party to the loan | The student or parent is the borrower. A parent, relative, or other US Citizen or eligible Non-Citizen may co-sign the loan. | Parent Only | |

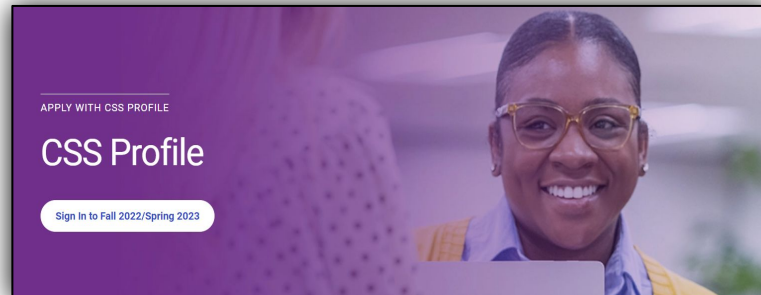
2024 – 2025 Interest Rates will be determined in mid 2024

Applications to Access Aid

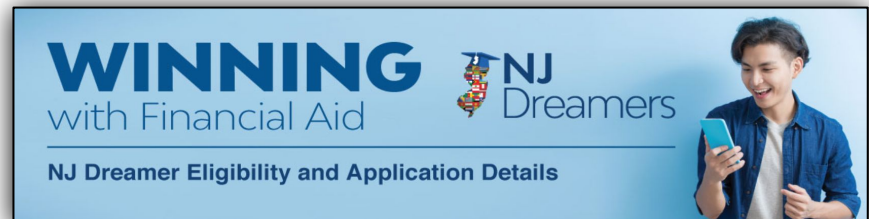
studentaid.gov
Available December 2023



student.collegeboard.org/profile
Available October 1, 2023



HESAA.org
Available December 2023



Application: CSS Profile

- Approximately 400 Colleges and Organizations use the CSS profile to determine how they will award institutional (school funded) aid
- Available 10/1 each year and collects more comprehensive income, asset, and household information than the FAFSA
- Uses prior - prior year income (2022 for 2024-2025)
- Mostly used by independent (private) colleges & universities

CSS Profile

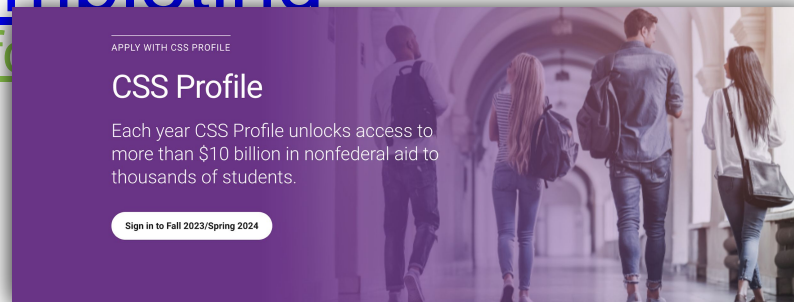
Website to apply for profile

<https://cssprofile.collegeboard.org/>

Website to apply for Noncustodial Profile:

[https://www.proprofs.com/training/course/?title=202223-completing](https://www.proprofs.com/training/course/?title=202223-completing-the-css-profile-form)

[the-css-profile-form](#)



[le612320](#)

Customer Support - 844-202-0524 | Live Chat Available

Free Application for Federal Student Aid (FAFSA)

- 2024-2025 “A Better” FAFSA is available December 2023
- Collects family’s personal and financial information used to calculate the student’s Student Aid Index (SAI). The SAI determines eligibility for federal student aid
- File the FAFSA electronically via FAFSA on the Web at www.studentaid.gov
- FAFSA Uses prior-prior year income information (2022 for award year 2024-25)

- All contributors on the application (student

2024-2025 Federal Student Aid ID

Used to provide consent to obtain Federal Tax Information and digitally sign the FAFSA

Student and all information contributors must create a Federal Student Aid ID (FSA ID) at www.studentaid.gov by clicking on “create account”

Student Identifies who the information contributor(s) are and invites them to contribute to the FAFSA. Each contributor must have their own separate FSA ID and password.

2024-2025 Federal Student Aid ID for Undocumented Contributors

- Information Contributors with an ITIN number must use the ITIN number to create their FSA ID and will have to verify identity.
- Information Contributors who do not have an SSN will register with all zeros and will have to verify identity through a knowledge based verification process.

Federal Tax Information (FTI)

- The IRS will request consent to retrieve your Federal Tax Information (FTI) into the FAFSA
- The FTI will be available beginning December 2023 to support the Better FAFSA
- If parents are married or unmarried/living together, but did not file taxes jointly, then both will need to login to provide consent to retrieve federal tax information

Federal Tax Information Consent

Information Contributors will be instructed to provide Federal Tax

Information from their 2022 tax return to be used to determine

the student's eligibility for federal student aid for award year 2024-25

Provide Consent or the Student Will Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA[®] form. If you don't provide consent, the student will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024–25 FAFSA form.

→ Tax return information is required to complete the FAFSA form.

→ FTI is used to determine the student's eligibility for federal student aid.

Key Eligibility Requirements for FAFSA

- The student must have a valid Social Security Number
- Must be enrolled or accepted for enrollment in an eligible program of study
- Must be pursuing a degree, certificate, or other recognized credential
- Must be a U.S. citizen or eligible noncitizen

Key Components of the FAFSA

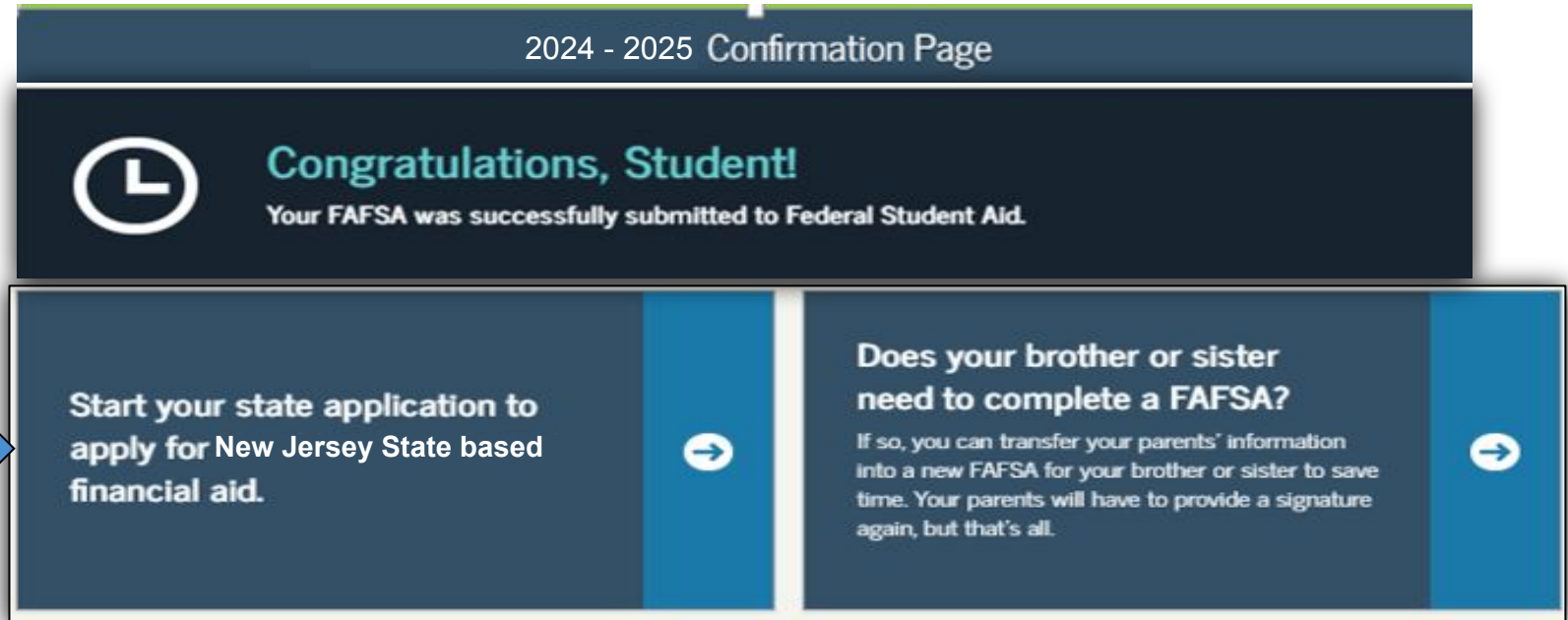
- **Student Contributor Section**

- ✓ Full Name and address
- ✓ Social Security Number or ITIN Number
- ✓ Date of Birth
- ✓ Mobile phone number (optional)
- ✓ Email address
- ✓ College/Career plans – 20 Colleges


- **Student Consent and Assets**

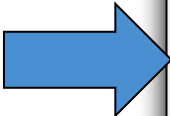

ETI (Federal Tax Information)


FAFSA Submission Summary



2024 - 2025 Confirmation Page

 **Congratulations, Student!**
Your FAFSA was successfully submitted to Federal Student Aid.

 **Start your state application to apply for New Jersey State based financial aid.** 

Does your brother or sister need to complete a FAFSA?
If so, you can transfer your parents' information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all. 

This link redirects filers to view instructions regarding the NJFAMS Student Portal. Applicants are instructed to log into “**NJFAMS.HESAA.org**” to create a user ID and password. In 3-5 business days, students can their check awards and eligibility status and complete any outstanding items on their “To Do” list (There is no separate State Application, only a To-Do List in the state’s NJFAMS system).

Please note, all notifications will be sent to the student email address listed on the FAFSA.

Federal & State Verification

- SCHOOL is responsible for verifying information for federal aid except for special circumstances
- HESAA is responsible for verifying information for State aid
- Schools may send request for information by mail or e-mail
- Always check your school account and NJFAMS account for required tasks
- Be sure to meet verification deadlines

New Jersey Dreamers



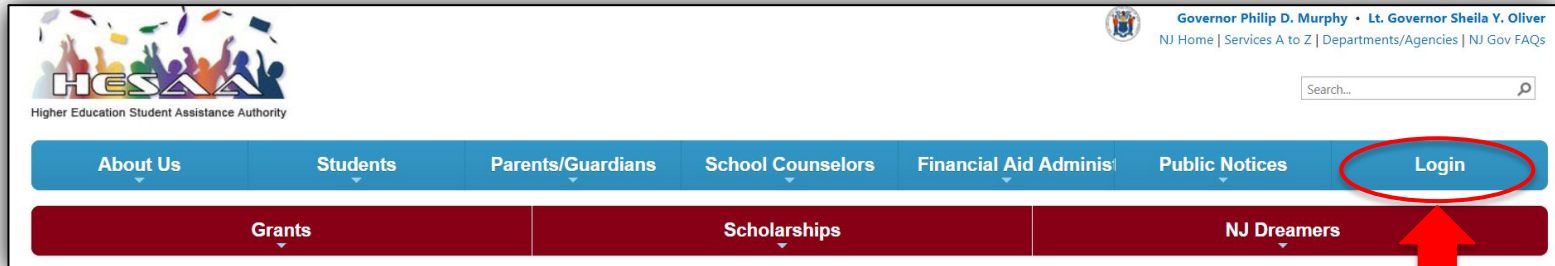
Apply Now for **Fall 2024 & Spring 2025**

- ✓ **Create** a login for the NJ Financial Aid Management System (NJFAMS)
- ✓ **Access** your NJFAMS Account
- ✓ **Select** "Apply Online for New Jersey Financial Aid (Dreamer Students Only)"



- Certain state aid eligible student with undocumented immigration status who attended at least 3-years and graduated from a NJ high school and met other requirements
- Application is part of NJFAMS, at <https://njfams.hesaa.org>
- Register for your account by creating a User ID and Password
- Login to complete the application by established deadlines
- Must meet all other need and/or merit-based eligibility criteria for state student aid

NJFAMS



Login Options

Welcome to HESAA's various login options. What you want to do, will determine where you need to login. Review the options below and select your tab!

NJFAMS

NJCLASS Family Loans

NJ Dreamers

Financial Aid Administrators

School Counselors

NJ STARS and GUS Acceptance

This is the New Jersey Financial Aid Management System which is designed for New Jersey students and financial aid officers. NJFAMS allows students to check award status, check your To Do list, and apply for state scholarships. Financial aid officers can also view student state aid awards, view students' missing documents, and certify and process award payments.









Click [here](#) to login

- All students must go to “NJGRANTS.org”
- Establish an NJFAMS Account by creating a User ID and Password
- Track the status of your State-funded student aid and respond to required tasks on the To-Do List

NJFAMS

Welcome to NJFAMS!

Check your To Do List for additional information we need to process your grant or scholarship.

- ✓ To Do List
-  Apply Online for New Jersey Alternative Financial Aid (Dreamer Students only)
-  View and Update Your School
-  Apply Online for Scholarships
-  Award and Eligibility Information
-  Notifications
-  Portal Announcements
-  View And Update Your Contact Information
-  Edit Your Profile

Your FAFSA for academic year 2022-2023 has not been received

Your FAFSA for academic year 2024-2025 has been received

Your FAFSA for academic year 2023-2024 has not been received

Cost of Attendance

- Tuition and fees
- Food & Housing
- Books and supplies, equipment, transportation, and miscellaneous personal expenses
- Loan fees
- Study abroad costs
- Dependent care expenses
- Expenses related to a disability
- Expenses for cooperative education program

What Is The Student Aid Index (SAI)?

- SAI is determined by a federal formula that calculates federal Pell grant eligibility and is used to determine further financial need using the information you supplied on the FAFSA
- SAI & Financial Need are guidelines used by schools to determine student aid offers

Federal Pell Grants - Sample SAI for Smith vs. Jones Family

The Smith family lives in New Jersey
Married parents filing jointly

Household size of 4
2022 adjusted gross income = \$94,002
Assets = \$0
Student income / assets = \$50 / \$213

The Jones family lives in New Jersey
Married parents filing jointly
Household size of 6
2022 adjusted gross income = \$94,002
Assets = \$0
Student income / assets = \$50 / \$213

SAI = 3,764
\$3,631 federal Pell grant eligibility

SAI Calculator: <https://www.collegemoneymethod.com/2024-25-student-aid-index-sai-calculator/>

\$0 federal Pell grant eligibility

Financial Need for Smith Family

| College | Community College | State College or University | Private College or University |
|----------------------------|-------------------|-----------------------------|-------------------------------|
| COA | \$8,000 | \$30,000 | \$60,000 |
| SAI Other Financial Aid | 8,667 1,000 | 8,667 1,000 | 8,667 1,000 |
| Unmet Financial Need | \$0 | \$20,333 | \$50,333 |

The Cycle of Financial Aid

| | |
|------------------|--|
| December - March | Complete FAFSA application (“December” for 2024-25 Only), college search, college application process, and CSS Profile |
| February - May | Schools send financial aid offers |
| June - July | Schools send Fall semester bills |
| August | Bills are due |

Where Do I Go From Here?

- Obtain and review admission, financial aid materials and deadlines from each school to which you are applying
- Meet all application deadlines
 - CSS Profile if applicable
 - Complete the FAFSA and any other application materials required by the school or your state agency
 - NJ State deadlines for high school Class of 2024:

September 15, 2024 for Fall '24 and Spring '25
semesters and February 15, 2025 for Spring '25
ONLY awards

April 15, 2025 to renew your financial aid for
Academic Year 2025-26

Note: After 1st year, students must renew ANNUALLY by April 15th e.g., April 15, 2025 in first year for sophomore year, if the student received a State TAG award in the current year)

The College Financing Plan New Jersey Shopping Sheet

- Help families with net cost transparency
- Separates the Cost of Attendance listing the direct and indirect costs
- Grants & Scholarships (no repayment required, “free money”)
- Student Net Costs in center box
- College coordinated work study employment
- Federal Student Loans
- If necessary, alternate loans

Aid Offer must replicate the Shopping Sheet

State of New Jersey
Financial Aid Shopping Sheet for Academic Year 2023-2024
Bachelor Degree

Total Cost of Attendance

| Direct Costs (what you will be billed) | | Indirect Expenses | |
|--|---------|---|---------|
| Tuition: | \$ | Books & Supplies: | \$ |
| Fees: | \$ | Transportation: | \$ |
| Food & Housing: (if you live in campus housing) | \$ | Food & Housing: (if you live off campus) | \$ |
| | | Loan Fees: | \$ |
| | | Dependent Care: | \$ |
| Total Direct Costs: | \$ 0.00 | Total Indirect Expenses: | \$ 0.00 |
| Total Cost of Attendance (Direct Costs and Indirect Expenses combined): | | \$ 0.00 | |

Expected Family Contribution (EFC)
\$ /yr
Federal calculation of student and family financial resources used to define need for financial aid.
[www.studentaid.ed.gov/sa/need-steps/how-calculated](https://studentaid.ed.gov/sa/need-steps/how-calculated)

Additional information within this section can be found at:
<https://collegescorecard.ed.gov/>

Graduation Rate
Percentage of full-time students who graduate within 150% of normal time to degree.
This Institution - %

Repayment Rate
Percentage of borrowers entering into repayment within 3 years of leaving school.
This Institution - %

Median Borrowing
Students who borrow at this institution typically take out \$ in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$ per month. Your borrowing may be different.

Student Loan Default Rate
Percentage of borrowers entering repayment and defaulting on Federal loans.
National Average - 10.1%
This Institution - %

Repaying your loans
To learn about loan repayment choices and work out your Federal loan monthly payment, go to:
<http://studentaid.ed.gov/repay-loans/understandplans>

All Grants and Scholarships
Visit www.njams.org and log into your NJFAMS account or call our customer care line at 609-584-4480

Grants and Scholarships to Pay for College

| | |
|---|-------------|
| Merit-Based Scholarships | |
| Scholarships from your school | \$ |
| Scholarships from your state | \$ |
| Other scholarships | \$ |
| Need-Based Grant Aid | |
| Federal Pell Grants | \$ |
| Grants from your school | \$ |
| State Grants | \$ |
| Other forms of grant aid | \$ |
| Employer Paid Tuition Benefits | \$ |
| Total Grants and Scholarships (aid that does not have to be paid back) | \$ 0.00 /yr |

What Will You Pay for College

| | |
|--|-------------|
| Direct Net Cost (Direct costs minus total grants and scholarships) | \$ 0.00 /yr |
| Total Net Cost (Total Cost of Attendance minus total grants and scholarships) | \$ 0.00 /yr |

Options to Pay Net Costs

Work Options
Work-Study (Federal, state, or institutional)
Work-Study = Estimated earnings from working. \$ /yr

Federal Student Loan Options* (Must be repaid)

| | |
|--|--------|
| Federal Direct Subsidized Loan (For current interest rates click here) | \$ /yr |
| Federal Direct Unsubsidized Loan (For current interest rates click here) | \$ /yr |

* You must repay loans, plus interest and fees. Note that the amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.

Other Loan Options (Must be repaid)

| | |
|--|--------|
| Parent PLUS Federal Loan** (For current interest rates click here) | \$ /yr |
| Private Loan** | \$ /yr |
| Institutional Loan (% interest rate) | \$ /yr |

** These loans are loaned to parents or may require a credit worthy cosigner. In addition, such loans do not have the same borrower protections as Federal Direct Student loans, and include higher fees. You must repay loans, plus interest and fees. The amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.

Other Resources

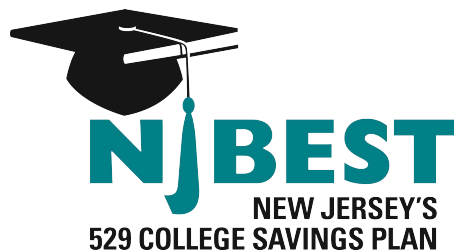
- Outside Scholarships
- Campus-Administered Payment Plans
- Campus Employment (including school-sponsored “work-study” jobs)
- Specialized Campus Opportunities
- ✓ Residential Advisors
- ✓ Student Ambassadors
- ✓ Student Tour Guides
- ✓ Internships/Co-op's

Private Scholarship Search

- Institution/college web sites
- Local library resources
- Local businesses, civic organizations and churches
 - ✓ Check with your High School guidance office
- Parent's employer(s)
- www.hesaa.org
- www.fastweb.com
- www.collegeboard.org
- www.mappingyourfuture.org



NJBEST 529 College Savings Plan



- HESAA awards a one-time scholarship ranging from \$1,000 - \$3,000 to NJBEST beneficiaries who enroll in a New Jersey institution after making contributions to an account for at least 4 years
- NJBEST offers a matching grant up to \$750 for new accounts
- State tax deduction for up to \$10,000 in annual

Apply for State Aid Workshops & Webinars

Live Webinars



The 2024-2025 [Free Application for Federal Student Aid \(FAFSA®\)](#) opens December 2023.

Most colleges and universities provide FAFSA® Completion Workshops to assist families with completing the FAFSA® application. For FAFSA® Virtual Workshops dates please check your local high school or college. You are also invited to join one of HESAA's virtual events.

Pre-recorded Webinars

| | |
|--|--|
| Steps on how to apply for federal and state aid | View/Download YouTube Video |
| Steps on how to apply for the New Jersey Alternative Financial Aid Application | YouTube Video (English) YouTube Video (Spanish) |

Publications

About Us

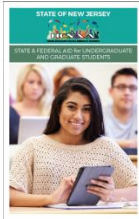
Students

Parents/Guardians

School Counselors



8 Steps to Apply for Federal and State Aid
[Click here for Spanish Version](#)



State & Federal Aid Programs



How to apply for an FSA ID
[Click here for Spanish Version](#)



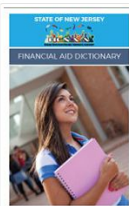
New Jersey Dreamers
[Click here for Spanish Version](#)



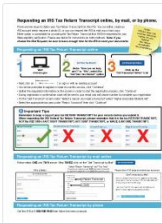
New Jersey Financial Aid Management System



Garden State Guarantee



Financial Aid Dictionary



Requesting an IRS Tax Transcript



NJ College Promise
[Click here for Spanish Version](#)



Community College Opportunity Grant
[Click here for Spanish Version](#)



NJ Tuition Aid Grant (TAG)
[Click here for Spanish Version](#)



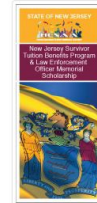
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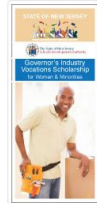
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Governor's Urban Scholarship
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NJ Survivor Tuition Benefits Program & Law Enforcement Officer Memorial Scholarship



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HESAA Services

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609-584-4480

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- Online Resources

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www.njgrants.org

www.njclass.org

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QUESTIONS?

