

HESAA Publications

HESAA's Publications are available online at www.hesaa.org
Click on **“Students”** or **“Parents/Guardians”** then **“Publications”**
You can view, download, print, and save

Materials Include:

8 Steps on How to Apply for Federal & State Aid • How to Apply for an FSA ID • New Jersey Dreamers
New Jersey College Promise Fact Sheet • Student Loan Guide • Requesting an IRS Tax Return Transcript
Going to College in New Jersey • Tuition Aid Grant (TAG) • NJCLASS
State and Federal Aid for Undergraduate and Graduate Students • and More



8 STEPS

TO APPLY FOR FEDERAL & STATE STUDENT AID

STEP 1 - RECEIVE FREE HELP!

Free information and help available from:

Your School Counselor, college, or career school

HESAA – www.hesaa.org/Pages/FAFSA.aspx or 609-584-4480

US Department of Education – www.ed.gov

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 2024-2025 DEADLINES!

New Jersey State Deadlines

First-time NJ State Grant Applicants

Fall/Spring Applicants – September 15, 2024

Spring Only – February 15, 2025

Renewal Tuition Aid Grant Recipients

April 15, 2024

Federal Deadlines

Complete the FAFSA® between December 2023 and

June 30, 2025 of the following year (no exceptions to either date)

BUT apply as soon as possible. To meet deadlines apply online at www.studentaid.gov

Your college may have deadlines too.

STEP 3 - CREATE A FEDERAL STUDENT AID (FSA) LOGIN

Create your user ID and Password by going to

www.studentaid.gov/fsa-id/sign-in/landing and create an FSA ID. The student and all information contributors* will need to create their own FSA ID at this website. Note: in many cases, required information contributors will be the parent(s) of a dependent student. All parties will use their login to access the FAFSA® at www.studentaid.gov, and connect to their Federal Tax Information (FTI) and sign the FAFSA®.

STEP 4 - COMPLETE YOUR FAFSA

To start your FAFSA® go to www.studentaid.gov. The student will login with their FSA ID. Provide consent for the IRS to use their Federal Tax Information (FTI) to complete the FAFSA®! If you are unable to use FTI, you will need to collect your 2022 tax returns and other records of income and complete a paper FAFSA. 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 display your FAFSA® Submission Summary (FSS) – the result of processing your FAFSA®. Review your FSS. If required, you can submit corrections online at www.studentaid.gov. Your complete FSS will contain your Student Aid Index (SAI) 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. To request an IRS tax return transcript go to www.irs.gov - it's free

STEP 8 - GET AWARD QUESTIONS ANSWERED!

All Students: Go to your college financial aid portal 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.



Visit www.hesaa.org
for more information
on applying for aid.



* Contributor: any individual required to provide signature and consent on the FAFSA® form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).



HOW TO CREATE YOUR FSA ID

The FSA ID is a username and password for students and parent information contributors* including undocumented parents to sign the Free Application for Federal Student Aid (FAFSA®). Note: in many cases, required information contributors will be the parent(s) of a dependent student. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you - not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a Free Application for Federal Student Aid FAFSA® form and for the lifetime of your federal student loans.

HOW TO GET STARTED

You will need to create your FSA ID at least one week prior to starting the FAFSA® Go to www.studentaid.gov/fsa-id/sign-in/landing Click the "Create Your FSA ID Now" button

CREATE YOUR FSA ID (USERNAME AND PASSWORD)

Email: A verified email address is required for each information contributor* to establish their account. An email address can be associated with only one FSA ID (student and contributor* cannot have the same email address). You must have access to this email account.

Username: Don't include personal info such as date of birth or name. If you see a message "The username you entered is already in use," then someone has already used that username.

PROVIDE PERSONAL IDENTIFICATION INFORMATION

Enter your name, date of birth, Social Security number (SSN), or Individual Tax Identification Number (ITIN), contact information, and challenge questions and answers. Make sure your Social Security or ITIN number, date of birth, and name match what's on your Social Security card or ITIN. Identity match is required for each contributor* to verify FSA ID.

A Knowledge Based Identity Verification Process will be performed for those without a Social Security number or ITIN

number. Users without a SSN or ITIN who enter all zeros, will complete a knowledge-based identity verification process. Continue with contact information and complete the challenge questions and answers.

If an individual cannot verify identity through the Knowledge-based identity verification process, contact Federal Student Aid and submit documentation to verify identity. If neither process works, the student and contributor*(s) must complete and submit a paper FAFSA®.

PROVIDE PROFILE INFORMATION

Confirm information you entered previously and provide additional information. Make sure your information is correct; any errors could result in a delay or problem in your receiving financial aid (or in the repayment of your federal student loans).

YOUR FSA ID IS CREATED!

Your FSA ID was created. You'll receive a confirmation email and a one-time back up code. (keep your back up code in a secure place, used when two step verification fails at log in).

* Contributor: any individual required to provide signature and consent on the FAFSA® form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).



Visit www.hesaa.org for more information on applying for aid.





HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

GOING TO COLLEGE IN NEW JERSEY MAGAZINE IS ONLINE AT GTCINJ.COM

A comprehensive resource to compare,
contrast and learn more about pursuing
higher education in New Jersey.



HESAA, the Higher Education Student Assistance Authority, is the only New Jersey state agency with the sole mission of providing students and families with financial and informational resources for students to pursue their education beyond high school.

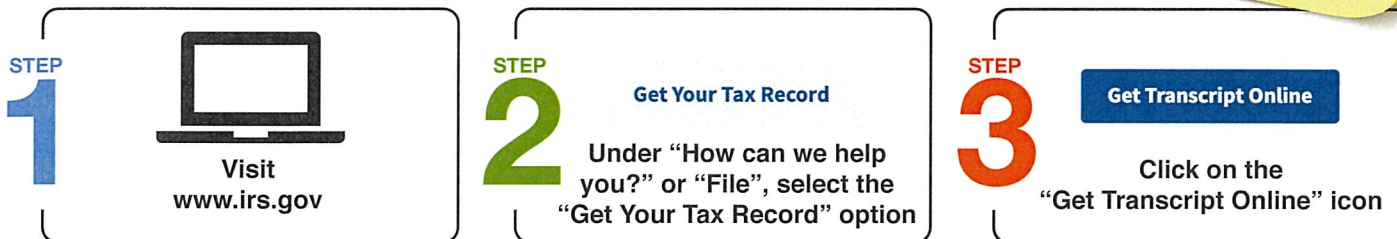
www.hesaa.org | www.njgrants.org | www.njclass.org

Requesting an IRS Tax Return Transcript online, by mail, or by phone.

There are two ways to obtain your Tax Return Transcript from the IRS. You can either create an IRS account which requires a photo ID, or you can request the IRS to mail you a hard copy. Either option is acceptable for providing the Tax Return Transcript that HESAA requested for your State eligibility verification. Please see below for instructions on both methods. **Note: If you choose the Mail Request, be sure to leave enough time for the IRS to send your documents.**

Note:
HESAA does not
consider personal
copies of your
federal
tax return
acceptable
documentation.






Requesting an IRS Tax Return Transcript online



- Next, click on [Create a new account](#) or sign in with an existing account
- You will be prompted to register in order to use this service, click “Continue”
- Gather the requested information on the screen in order to start the registration process, click “Continue”
- During registration a confirmation code will be sent to your email and cell phone number to complete your registration
- On the “Get Transcript” screen under “Select a reason you need a transcript” select “Higher Education/Student Aid”
- Select the appropriate tax year under “Return Transcript” then click “Continue”

Important Tips

Remember to keep a copy of your tax RETURN TRANSCRIPT for your records before you submit it. When requesting the IRS Federal Tax Return Transcript, please remember that it is the tax RETURN TRANSCRIPT, NOT the RECORD of ACCOUNT TRANSCRIPT, ACCOUNT TRANSCRIPT, or WAGE & INCOME TRANSCRIPT.

Return Transcript	Record of Account Transcript	Account Transcript	Wage & Income Transcript
2022  	N/A	2022	2022
2021		2021	
2020		2020	
2019		2019	

Requesting an IRS Tax Return Transcript by mail online

Follow steps **ONE** and **TWO** above. Step **THREE** click on the “Get Transcript by Mail”

Fill in all fields

Get Transcript by Mail

All fields are required.

Social Security Number (SSN) or Individual Tax ID Number (ITIN)

Date of Birth

Street Address

ZIP or Postal Code

CONTINUE

Select “Return Transcript” and “Tax Year”

Financial aid requires your 2021 tax return transcript to determine eligibility in the 2023-24 academic year.

Select Transcript Type

☐ Account Transcript

☒ Return Transcript

Select Tax Year

☒ 2022

☐ 2021

☐ 2020

☐ 2019

Customer File Number

Numeric input only (0-9)

Please allow **5-10 days** to receive your transcript

Get Transcript by Mail

We have accepted your request for a 2020 Return Transcript. Please allow 5-10 days to receive it. The transcript will be sent to the address we have on file for you.

If you need more than one copy of your transcript you are allowed to make copies for your personal records

EXIT REQUEST A DIFFERENT TRANSCRIPT

Requesting an IRS Tax Return Transcript by phone

Call the IRS at **1-800-908-9946** then follow the menu prompts.



The New Jersey College Promise offers an affordable pathway to a college degree. Together, the Community College Opportunity Grant (CCOG) and the Garden State Guarantee (GSG) programs promise transparent, predictable pricing for up to four years of college here in New Jersey. Based on your income, your degree may be tuition-free!



Community College Opportunity Grants make community colleges affordable for New Jerseyans. CCOG awards pay for the cost of tuition and approved educational fees for New Jersey residents with an annual adjusted gross income (AGI) between \$0 and \$65,000. New Jersey residents with AGIs between \$65,001 and \$80,000 will pay reduced tuition costs after up to one-half of the maximum CCOG award available at their community college is applied. New Jersey residents with AGIs between \$80,001 and \$100,000 will pay reduced tuition costs after up to one-third of the maximum CCOG award available at their community college is applied. The CCOG covers the cost of tuition and fees per year that are not already covered by federal and state financial aid or scholarships.

To be eligible for a Community College Opportunity Grant, students must:

- ✓ Be a New Jersey resident with an AGI between \$0 - \$100,000
- ✓ Complete the FAFSA or NJ Alternative Financial Aid Application by applicable state deadlines
- ✓ Enroll in at least six (6) credits per semester at one of New Jersey's community colleges
- ✓ Have not yet earned a college degree
- ✓ Make satisfactory academic progress



New Jersey residents who attend a New Jersey four-year public institution of higher education and have an annual AGI between \$0 and \$65,000 will attend tuition-free during their third (60-89 credits) and fourth (90-128 credits) years of study, because the Garden State Guarantee provides a net price of \$0 for tuition and fees during those years. Students in their third and fourth years at one of New Jersey's four-year public colleges or universities with AGIs between \$65,001 and \$80,000 will pay a discounted net price of no more than \$7,500 for tuition and fees per year and those with AGIs between \$80,001 and \$100,000 will pay a discounted net price of no more than \$10,000 for tuition and fees per year. The GSG covers the cost of tuition and fees that are not already covered by federal and state financial aid or scholarships.

To be eligible for the Garden State Guarantee, students must:

- ✓ Be a New Jersey resident with an AGI between \$0 - \$100,000
- ✓ Complete the FAFSA or NJ Alternative Financial Aid Application by applicable state deadlines
- ✓ Enroll full-time (at least 12 credits per semester) at a New Jersey public four-year college or university
- ✓ Have not yet earned a Bachelor's degree
- ✓ Make satisfactory academic progress

How to Apply

You will automatically be considered for CCOG and GSG when you complete the Free Application for Federal Student Aid (FAFSA) or, if you qualify as an NJ Dreamer, the NJ Alternative Financial Aid Application.

Get started here: <https://www.hesaa.org/Pages/financialaidhub.aspx>

Application Filing Deadlines for Academic Year 2024-2025

Current Academic Year State Aid Recipients: Renewal Deadline for 2024-25	April 15, 2024
New College Students Applying for Academic Year 2024-25	September 15, 2024
New College Students Applying for Spring 2025 ONLY	February 15, 2025