

# 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](https://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](https://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](https://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](https://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](https://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](https://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.



Visit [www.hesaa.org](https://www.hesaa.org) or scan the QR Code for more information on applying for aid.

Revised 9/10/24