

# Financial Aid for New Jersey High School Students and Families

## 2025-2026 Academic Year

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# The Mission

Since 1959 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.

## **The Support:**

*Going to College in New Jersey magazine*  
*State & Federal Booklet (Pell, SEOG, Perkins, FWS, TAG –  
Tuition Aid Grant, EOF, CCOG, NJSTARS, STARSII)*  
*Financial Aid Dictionary*  
*Student Loan Guide*  
*8 Steps to Apply for State & Federal Aid*  
*Other tools and videos*  
*Call center*

# Student and Parent Survey Results

**Students believe that college is a path to opportunities**

**However, families are stressed about education financing**

81%

believe a degree will provide better opportunities in the long run or a good job

81%

agree that paying for college is stressful

## 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 and other funds from the family's own resources, such as savings or wages from school-sponsored student employment.
- Implementing federal and state regulations for their college/university

# Case Study Example

School	Common App?	Essay	Status	CSS Profile	FAFSA	Institutional App	Doc Deadlines
USC	Y		Submitted	2/13/2016	2/13/2016	n/a	4/15/2016
UC Los Angeles	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
Claremont McKenna	Y		Submitted	1/1/2016	3/1/2016		4/15/2016
Pomona	Y		Submitted	1/1/2016	3/1/2016		4/15/2016
NYU	Y		Submitted	2/15/2016	2/15/2016		-
Oberlin	Y		Submitted	2/15/2016	3/1/2016		4/15/2016
University of San Diego	Y		Submitted	3/2/2016	3/2/2016		4/15/2016
UC Santa Barbara	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
UC Berkley	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
Chapman University	Y		Submitted	n/a	2/15/2016		4/15/2016
Pitzer College	Y		Submitted	1/1/2016	3/1/2016		4/15/2016
UC Santa Cruz	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
University of San Francisco	Y		Submitted	12/1/2016	2/15/2016		4/15/2016
For all University of CA schools:							
2 Essays required - 1,000 combined total maximum							
Prompt #1: Describe the world you come from – for example, your family,							

### Example: New York University (NYU) by 11:59 p.m.

CSS Profile Early Decision I: 11/10/2024  
 CSS Profile Early Decision II: 1/10/2025  
 CSS Profile Regular Admission: 2/1/2025

FAFSA Early Decision I: 2/1/2025  
 FAFSA Early Decision II: 2/1/2025  
 FAFSA Regular Admission: 2/1/2025

# Sources & Types of Aid

## Sources of Aid

- The College/University (school-funded aid)
- Federal
- State of New Jersey
- Private Scholarships
- Civic organizations (ex. local Rotary Club), parent's employer, high school awards

## Types of Financial Aid

- Grants
- Scholarships

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## Paying for College with Student/Family Resource

- Loans
- School-sponsored student employment
- Savings

## Factors that may influence institutional aid, particularly merit-based aid

- Academics
- Athletic Ability
- SAT or ACT
- Geographic Diversity
- AP Courses
- Legacy (child of alumni)
- Activities
- Talent (extracurricular or academic)
- Gender/Ethnicity
- H.S. Attended
- Class Rank

# Making College More Affordable

Applications and Deadlines – most important! Institutional aid deadlines will be earlier; check with each college or university



## CSS Profile

Not all colleges

CSS Profile if required by college available every October 1

Participating colleges located at:  
<https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx>

CSS Profile Website:  
<https://cssprofile.collegeboard.org/>

CSS Profile Customer Support  
844-202-0524  
Live Chat Available

College Scholarship Service (CSS) Profile begins October 1<sup>st</sup> (\$25 for first school, \$16 additional for each school) \*\*No payment for income under \$100,000\*\*



## FAFSA

All colleges

FAFSA Available December 1, 2024 for the 2024-25 FAFSA year

[www.studentaid.gov](http://www.studentaid.gov)  
or  
[www.fafsa.gov](http://www.fafsa.gov)

Required every year

DACA & Undocumented students ONLY



## NJ Dreamer

New Jersey colleges ONLY

NJ Alternative Application Available October 1, 2024 for the 2025-26 FAFSA year

[www.HESAA.org](http://www.HESAA.org)  
or  
[www.njfams.hesaa.org](http://www.njfams.hesaa.org)

Required every year

# Participating CSS Profile Colleges

## 2025-26 Participating Institutions and Programs

The following colleges, universities, and scholarship programs use [CSS Profile](#) and/or [IDOC](#) as part of their financial aid process for some or all of their financial aid applicants in the populations listed below. Please check schools' websites or contact the institution for more information.

CSS Code	Institution Name	Institution State	CSS Profile – Domestic Students	CSS Profile – International Students	CSS Profile – Noncustodial Parents	IDOC
Show All ▾	Show All ▾	Show All ▾	Show All ▾	Show All ▾	Show All ▾	Show All ▾
1001	Adrian College, MI	MI	No	Yes	No	No
5007	American University	DC	Yes	No	Yes	No
3003	Amherst College	MA	Yes	Yes	Yes	Yes
4007	Arizona State University	AZ	Yes	No	No	No
6011	Arkansas State University	AR	Yes	No	Yes	No
0193	Armenian Student Assoc of Amer	RI	Yes	Yes	No	No
3075	Babson College	MA	Yes	Yes	Yes	Yes
2037	Bard College	NY	Yes	No	Yes	No
3795	Bard College at Simons Rock	MA	Yes	Yes	Yes	No
2038	Barnard College	NY	Yes	Yes	Yes	No
3076	Bates College	ME	Yes	No	Yes	Yes
6032	Baylor University	TX	Yes	Yes	Yes	No
1059	Beloit College	WI	Yes	Yes	Yes	No
3080	Bennington College	VT	Yes	Yes	Yes	No
3098	Bentley U: Mccallum Graduate	MA	Yes	No	No	No
3096	Bentley University	MA	Yes	No	Yes	No
3107	Berklee College of Music	MA	Yes	Yes	Yes	No



# Applications to Access Aid

[studentaid.gov](https://studentaid.gov)  
FAFSA

Available by December 1, 2024



[student.collegeboard.org/profile](https://student.collegeboard.org/profile)  
CSS Profile

Available October 1, 2024



[HESAA.org](https://HESAA.org)  
NJ Dreamer

Available by December 1, 2024



# 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 for Award Year 2024-25

- Pell \$7,395 (max award)
- SEOG \$4,000 (max award)
- TEACH \$3,772 (max award)

. \* 2025-26 award amounts subject to change

# 2024-2025 Award Amounts

## New Jersey State Grants 2024-25 Academic Year

(2025-2026 award amounts to be determined July 2025)

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 (for top 5.0% of high school junior year)	Up to \$1,000
NJ-GIVS (women and minorities)	Up to \$2,000 - building trades only
Community College Opportunity Grant (CCOG)	Up to full tuition and approved fees --AGI between \$0 and \$100,000
Garden State Guarantee (GSG)	Up to full tuition and approved fees --AGI between \$0 and \$100,000

**I PROMISED**  
myself I'd graduate debt-free...

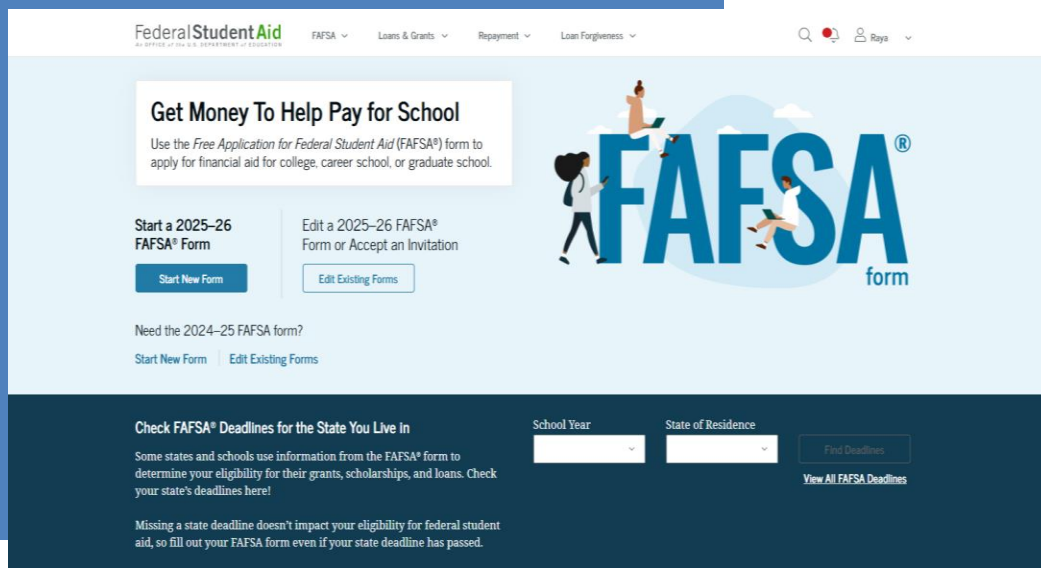
that's a promise  
I can now afford.



\*2025-2026 award amounts subject to change

# Free Application for Federal Student Aid (FAFSA)

- The 2025-2026 FAFSA is available by **December 1, 2024**
- 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](http://www.studentaid.gov)
- FAFSA uses prior-prior year income information (2023 for award year 2025-26)
- All contributors on the application (student and parent(s)) must provide consent to the IRS to obtain Federal Tax Information (FTI) to populate income and tax information with actual prior-prior year tax information
  - All prior-prior year tax information (2023) is already filed, allowing immediate retrieval.



The screenshot shows the FAFSA website homepage. At the top, there is a navigation bar with the 'Federal Student Aid' logo and links for 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. Below the navigation bar, there is a main heading 'Get Money To Help Pay for School' with a sub-heading 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school.' There are two buttons: 'Start a 2025-26 FAFSA® Form' and 'Edit a 2025-26 FAFSA® Form or Accept an Invitation'. Below these buttons, there is a section for 'Need the 2024-25 FAFSA form?' with 'Start New Form' and 'Edit Existing Forms' links. At the bottom, there is a section for 'Check FAFSA® Deadlines for the State You Live In' with dropdown menus for 'School Year' and 'State of Residence', and a 'Find Deadlines' button. A 'View All FAFSA Deadlines' link is also present.

# 2025-2026 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](http://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.

Information Contributors include: Biological Parent, Stepparent, and Adoptive Parent

## Who Needs an FSA ID?

- If there are two parents who filed taxes jointly, only one parent
- If the parents are divorced/separated, the parent who provided more financial support in the last 12 months
- If married or unmarried/living together but did not file taxes jointly, then each parent will need an FSA ID

# 2025-2026 Federal Student Aid ID account for Undocumented Contributors

- Information Contributors who do not have an SSN will register with their name, date of birth, permanent address, email address and will have to verify identity through a knowledge-based verification process
- All contributors must be verified by individual email when creating the FSA ID
- Information Contributors who cannot verify identity will be able to complete the process of creating their FSA ID account and complete the FAFSA
- FSA will send a case number with information to submit documentation to verify identity via email

# Federal Tax Information Consent

Information Contributors will be instructed to provide Federal Tax Information from their 2023 tax return to be used to determine the student's eligibility for federal student aid for Award Year 2025-26

## 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<sup>®</sup> 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 2023 tax return information for the 2025-26 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 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
  - ✓ FTI (Federal Tax Information)
- Student Status: Personal Circumstances
  - ✓ Dependent or Independent Determination
  - ✓ Student Special Circumstances
  - ✓ Student Unusual Circumstances
  - ✓ Social Security Number
- **Parent Contributor Section**
  - ✓ Last Name
  - ✓ Date of Birth
  - ✓ Email address
  - ✓ Family size – FTI
  - ✓ Income and Assets
  - ✓ Federal Means-tested benefits
    - ✓ Medicaid, SSI, SNAP,
    - ✓ Free or Reduced Lunch
    - ✓ TANF, WIC, WITC QHP
- Business and Farm will be considered as assets in the calculation of the SAI
- Child Support received is an asset

# FAFSA Submission Summary

All Information Contributors will receive an individual  
FAFSA Submission Summary

The screenshot shows the FAFSA Submission Summary page for the 2024-25 academic year. At the top left, there is a '< Back' link. At the top right, there is a 'Print This Page' icon. The main heading is 'FAFSA FORM 2024-25 FAFSA Submission Summary'. Below this, there is a summary row with the following information: Student: Raya Tran; Application Received: Sept. 10, 2024; Application Processed: Sept. 12, 2024; Data Release Number: 2572; and Viewing: Submission 1. At the bottom, there is a navigation bar with links for 'Eligibility Overview', 'FAFSA Form Answers', 'School Information', and 'Next Steps' (which has a red notification icon).

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.

# 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 and 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  
Family size of 4  
2023 adjusted gross income = \$94,002  
Assets = \$0  
Student income / assets = \$50 / \$213

**SAI = 8,667**  
**\$0 federal Pell grant  
eligibility**

The Jones family lives in New Jersey  
Married parents filing jointly  
Family size of 6  
2023 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/>

# Financial Need for Smith Family

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

# Cost of Attendance

- Tuition and fees
- Food and housing
- Books and supplies, equipment, transportation, and miscellaneous personal expenses
- **Medical Insurance**
- Federal Loan Fees
- Study abroad costs
- Dependent care expenses
- Expenses related to a disability
- Expenses for cooperative education program

# The Cycle of Financial Aid

December - March	Complete FAFSA application ( <b>Available December 1<sup>st</sup> for 2025-26</b> ), 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

# What to do if Free Scholarships & Grants are not Enough

## Loans & Financing Shortfall Solutions

- Monthly Payment Plans – offered by the college
- Federal Direct Loan Program (1<sup>st</sup> year dependent student)
  - Subsidized Loan \$3,500 need based
  - Unsubsidized Loan \$2,000 additional
- 2024 - 2025 - Federal Undergraduate Direct Loan interest rates are 6.53%, plus a 1.057% origination fee

2025 – 2026 federal rates and fees are subject to change



# 3 Education Loan Options 2024-25 Interest Rates

## NJCLASS Family Loan 2024-25

Fixed rate NJCLASS loan, varying repayment options

### Interest rates - you choose

**5.99%** *Principle and Interest, or*

**6.99%** *Interest only, or*

**7.99%** *Fully deferred*

- ZERO fee & .25% discount for ACH auto pay when in repayment.
- Can borrow up to the cost of attendance AT ANY COLLEGE ANYWHERE
- Student or Parent can be the borrower
- State tax benefits for P&I payments up to \$2,500 for AGI of \$200,000 and less.

New rates June 1, 2025 for 2025-26

## Federal Parent PLUS 2024-25

Fixed rate Parent loan, varying repayment options

**9.08%** & 4.24% Origination fee

- Parent is the only borrower
- Can select pay now, interest only or defer payment
- Can borrow up to the cost of attendance

More information at:  
[www.studentaid.gov](http://www.studentaid.gov)

## Private Bank loans 2024-25

Fixed or Variable rate loans rates, varying repayment options

- *Can borrow up to the cost of attendance*
- *Student or Parent can be the borrower*
- Tiered lenders rate based on co-signer credit. Range 4.50% to 15.49% and zero fee
- Sallie Mae Smart Option Loan according to the Sallie Mae website 8/22/2023 - Investor Presentation the weighted average annual borrower interest rate (23-C) is

**11.26%.**

## 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 deadlines
  - NJ State deadlines for high school Class of 2025:  
September 15, 2025 for Fall '25 and Spring '26 semesters and  
February 15, 2026 for Spring '26 ONLY awards  
  
April 15, 2026 to renew your financial aid for Academic Year  
2026-27

*Note: After 1<sup>st</sup> year, students must renew ANNUALLY by April 15<sup>th</sup> e.g., April 15, 2026 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 and 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 2024-2025**  
**Bachelor's Degree**

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**Total Cost of Attendance**

<b>Direct Costs (what you will be billed)</b>		<b>Indirect Expenses</b>	
Tuition:	\$ <input type="text"/>	Books & Supplies:	\$ <input type="text"/>
Fees:	\$ <input type="text"/>	Transportation:	\$ <input type="text"/>
Food & Housing: <small>(if you live in campus housing)</small>	\$ <input type="text"/>	Food & Housing: <small>(if you live off campus)</small>	\$ <input type="text"/>
		Loan Fees:	\$ <input type="text"/>
		Dependent Care:	\$ <input type="text"/>
<b>Total Direct Costs:</b>	\$ <input type="text" value="0.00"/>	<b>Total Indirect Expenses:</b>	\$ <input type="text" value="0.00"/>
<b>Total Cost of Attendance</b> (Direct Costs and Indirect Expenses combined):		\$ <input type="text" value="0.00"/>	

**Student Aid Index (SAI)**

\_\_\_\_\_ /yr

Federal formula-based index number that helps your school determine how much financial support you may need. <https://studentaid.gov/help-center/answers/article/what-is-sai>

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 - \_\_\_\_\_%

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**Repayment Rate** %  
Percentage of borrowers entering into repayment within 3 years of leaving school

This Institution - \_\_\_\_\_%

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**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.

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**Student Loan Default Rate**  
Percentage of borrowers entering repayment and defaulting on Federal loans.

National Average - 10.1%

This Institution - \_\_\_\_\_%

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**Repaying your loans**  
To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <https://studentaid.gov/manage-loans/repayment>

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**NJ Grants and Scholarships**  
Visit [www.njgrants.org](http://www.njgrants.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) \$  /yr

**What Will You Pay for College**

**Direct Net Cost** (Direct costs minus total grants and scholarships) \$  /yr

**Total Net Cost** (Total Cost of Attendance minus total grants and scholarships) \$  /yr

**Options to Pay Net Costs**

**Work Options**

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

**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.

The acceptance or denial of one or more loan offers shall not impact a student's eligibility for any other grants or scholarships detailed in the student's financial aid award letter.

**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

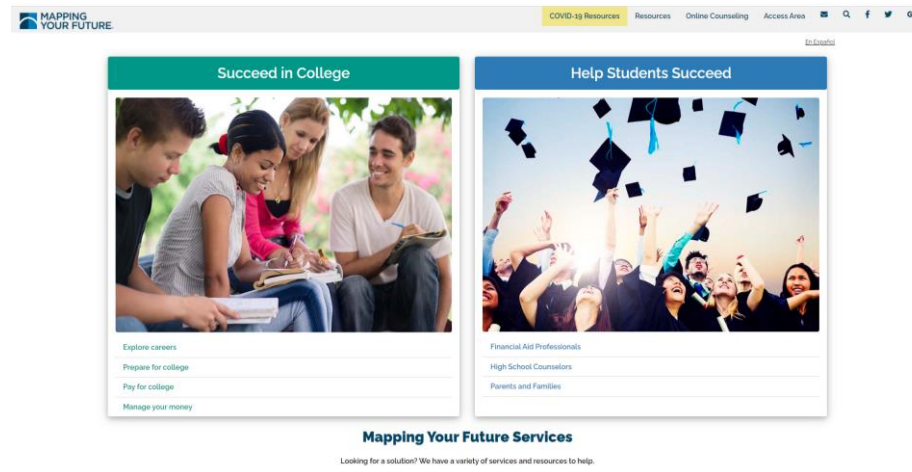
\*\* These loans are loaned to parents or may require a credit worthy cosigner. In addition, such loans do not have the same borrower protections as Federal Direct Student loans, and include higher fees. You must repay loans, plus interest and fees. The amounts listed above are the maximum available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

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## 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-ops

# Scholarship Planning



All yours for free:

<http://mappingyourfuture.org/>

Strategies for Making the Most of Scholarship Applications Webinar - recording and great resources available here:

<https://mappingyourfuture.org/Newsroom/newsroomarticle.cfm?7F54464242595E5C7043445F525D5478740B04060008>

## Finding Private Scholarships

### Resources for Finding Scholarships:

The following links are to scholarship search engines that allow you to save a profile and enter your information which is used to find ideal scholarships for you. These sites also offer resources for navigating the college application, admissions, and financial processes.

<https://bigfuture.collegeboard.org/pay-for-college>

<http://www.educationplanner.org/students/paying-for-school/find-grants-scholarships/index.shtml>

<http://www.fastweb.com/college-scholarships>

<http://www.collegescholarships.com/>

<https://immigrantsrising.org/resource/list-ofundergraduate-scholarships>

ASPIRA provides a list of scholarships on their website.

<http://aspira.org/book/scholarships>

United Negro College Fund has a scholarship search engine, but also allows you to browse lists of scholarships with upcoming deadlines. <http://www.uncf.org/forstudents/scholarship.asp>

# Apply for State Aid Workshops & Webinars

## Live Webinars



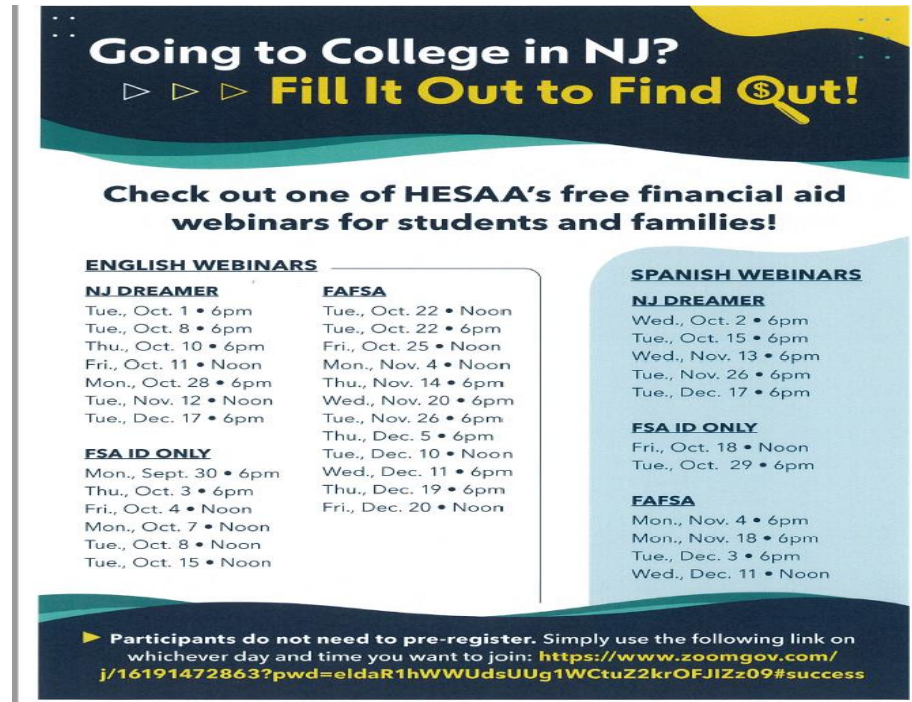
**FAFSA® COMPLETION WORKSHOPS**

**Need help completing the 2024-2025 FAFSA®?**  
Join us online as we walk you through the revised FAFSA® application.

Webinar Dates

Spanish Webinar Dates

<https://www.zoomgov.com/j/16191472863?pwd=eldaR1hWWUdsUUg1WCtuZ2krOFJIZz09>



**Going to College in NJ?**  
▶ ▶ ▶ **Fill It Out to Find Out!**

**Check out one of HESAA's free financial aid webinars for students and families!**

**ENGLISH WEBINARS**

**NJ DREAMER**  
Tue., Oct. 1 • 6pm  
Tue., Oct. 8 • 6pm  
Thu., Oct. 10 • 6pm  
Fri., Oct. 11 • Noon  
Mon., Oct. 28 • 6pm  
Tue., Nov. 12 • Noon  
Tue., Dec. 17 • 6pm

**FSA ID ONLY**  
Mon., Sept. 30 • 6pm  
Thu., Oct. 3 • 6pm  
Fri., Oct. 4 • Noon  
Mon., Oct. 7 • Noon  
Tue., Oct. 8 • Noon  
Tue., Oct. 15 • Noon

**FAFSA**  
Tue., Oct. 22 • Noon  
Tue., Oct. 22 • 6pm  
Fri., Oct. 25 • Noon  
Mon., Nov. 4 • Noon  
Thu., Nov. 14 • 6pm  
Wed., Nov. 20 • 6pm  
Tue., Nov. 26 • 6pm  
Thu., Dec. 5 • 6pm  
Tue., Dec. 10 • Noon  
Wed., Dec. 11 • 6pm  
Thu., Dec. 19 • 6pm  
Fri., Dec. 20 • Noon

**SPANISH WEBINARS**

**NJ DREAMER**  
Wed., Oct. 2 • 6pm  
Tue., Oct. 15 • 6pm  
Wed., Nov. 13 • 6pm  
Tue., Nov. 26 • 6pm  
Tue., Dec. 17 • 6pm

**FSA ID ONLY**  
Fri., Oct. 18 • Noon  
Tue., Oct. 29 • 6pm

**FAFSA**  
Mon., Nov. 4 • 6pm  
Mon., Nov. 18 • 6pm  
Tue., Dec. 3 • 6pm  
Wed., Dec. 11 • Noon

▶ **Participants do not need to pre-register.** Simply use the following link on whichever day and time you want to join: <https://www.zoomgov.com/j/16191472863?pwd=eldaR1hWWUdsUUg1WCtuZ2krOFJIZz09#success>

## Pre-recorded Webinars

Steps on how to apply for federal and state aid	<a href="#">View/Download YouTube Video</a>
Steps on how to apply for the New Jersey Alternative Financial Aid Application	<a href="#">YouTube Video (English)</a> <a href="#">YouTube Video (Spanish)</a>

# 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](#)



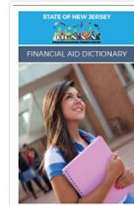
New Jersey Dreamers  
[Click here for Spanish Version](#)



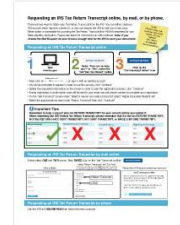
New Jersey Financial Aid Management System



Garden State Guarantee



Financial Aid Dictionary



Requesting an IRS Tax Transcript



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



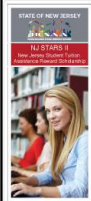
Community College Opportunity Grant  
[Click here for Spanish Version](#)



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



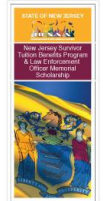
NJ STARS  
[Click here for Spanish Version](#)



NJ STARS II  
[Click here for Spanish Version](#)



Governor's Urban Scholarship  
[Click here for Spanish Version](#)



NJ Survivor Tuition Benefits Program & Law Enforcement Officer Memorial Scholarship



Governor's Industry Vocations Scholarship for Women & Minorities  
[Click here for Spanish Version](#)



# HESAA Services

- Customer Care Center

[CustomerCare@hesaa.org](mailto:CustomerCare@hesaa.org)

609-584-4480

Monday – Thursday: 8:30 – 8 and Friday: 8:30 – 5:00

- Online Resources

[www.hesaa.org](http://www.hesaa.org)

[www.njgrants.org](http://www.njgrants.org)

[www.njclass.org](http://www.njclass.org)

<https://njfams.hesaa.org>

[www.hesaa.org/pages/financialaidhub](http://www.hesaa.org/pages/financialaidhub)

Getting  
Assistance

QUESTIONS?  
Thank you



Andre' Maglione

[amaglione@hesaa.org](mailto:amaglione@hesaa.org)

**609-588-3300** x 1400