

FAFSA

DEMYSTIFIED

Free Application for Federal Student Aid

Andre' Maglione, A. Director of Student Financial Aid Services
Andre_Maglione@hesaa.org (609) 588-4618



Student and Parent Survey Results

Students believe that college is a path to opportunities

81%

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

However, families are stressed about education financing

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

Sources & Types of Aid

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

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

Paying for College with Student/Family Resource

- Loans
- School-sponsored student employment
- Savings

Getting Organized

Organization worksheet for Applying for Financial Aid and Institutional Aid

School	Common App?	Essay	Status	School Code	CSS Profile	FAFSA	Institutional App	Document Deadlines
Stevens Institute of Technology	Y		submitted	002639	11/15/2025	11/15/2025	https://www.stevens.edu/admission-aid/institutional-financial-aid/stevens-scholarships	4/15/2026
Rutgers University	Y		submitted	002629	-	1/15/2026		4/15/2026
TCNJ	Y		submitted	002642	-	2/15/2026		4/15/2026
NYU	Y		submitted	002785	2/1/2026	2/1/2026	https://oas.nyu.edu/prehealth/resources/scholarships-and-funding.html	4/15/2026

Google Search: "College Name" Prospective Student Financial Aid Deadline Dates

Stevens Institute of Technology

Prospective Student Financial Aid Deadlines (Fall 2026/Spring 2027)

- Early Decision I (EDI): FAFSA & CSS Profile due Nov 15th
- Early Action (EA): FAFSA & CSS Profile due Dec. 15th
- Early Decision II (EDII): FAFSA & CSS Profile Jan. 5th
- Regular Decision (RD): FAFSA & CSS Profile due Jan. 5th

NYU Financial Aid Deadlines for Prospective Undergraduates

- Early Decision I: FAFSA & CSS Profile due Nov. 10th
- Early Decision II: FAFSA & CSS Profile Jan. 10th
- Regular Decision (RD): FAFSA & CSS Profile due Feb. 1st

What is the Free Application for Federal Student Aid (FAFSA?)

The FAFSA administered by the office of Federal Student Aid.

Students submit the FAFSA each year they are in college.

Students and parents submit personal and financial information and FAFSA uses the federal methodology formula to determine **Student Aid Index (SAI)** for 2024-25 financial aid year and beyond.

FAFSA Estimator: <https://studentaid.gov/aid-estimator/>

Federal Student Aid
Goes Anywhere in the
Country

Items Needed for the FAFSA

- Social security cards
- List of potential schools
- Prior two years federal tax information or tax returns including IRS W-2 information 2026-27 FAFSA uses the 2024 tax information
- Records of untaxed income
- Record of assets and investments

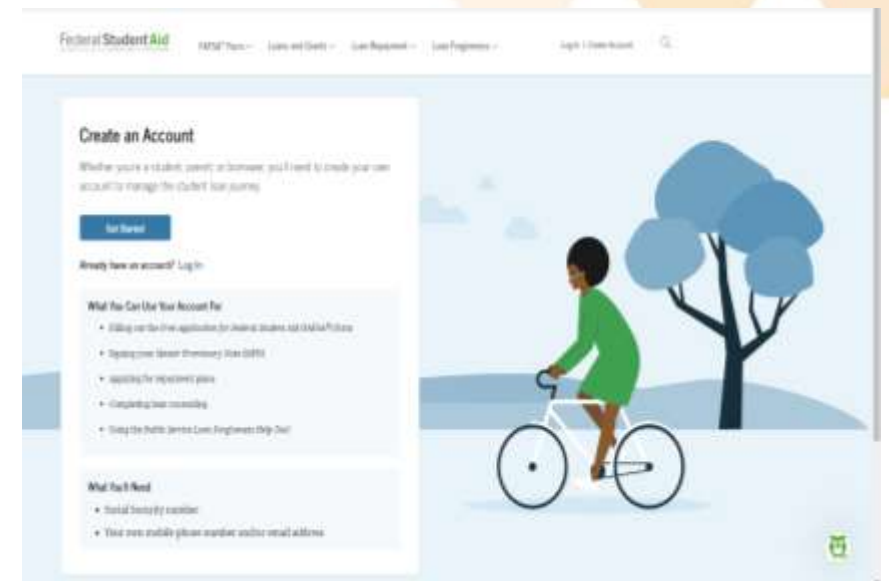
<https://studentaid.gov/apply-for-aid/fafsa/filling-out>

Online Application – <https://studentaid.gov/h/apply-for-aid/fafsa>

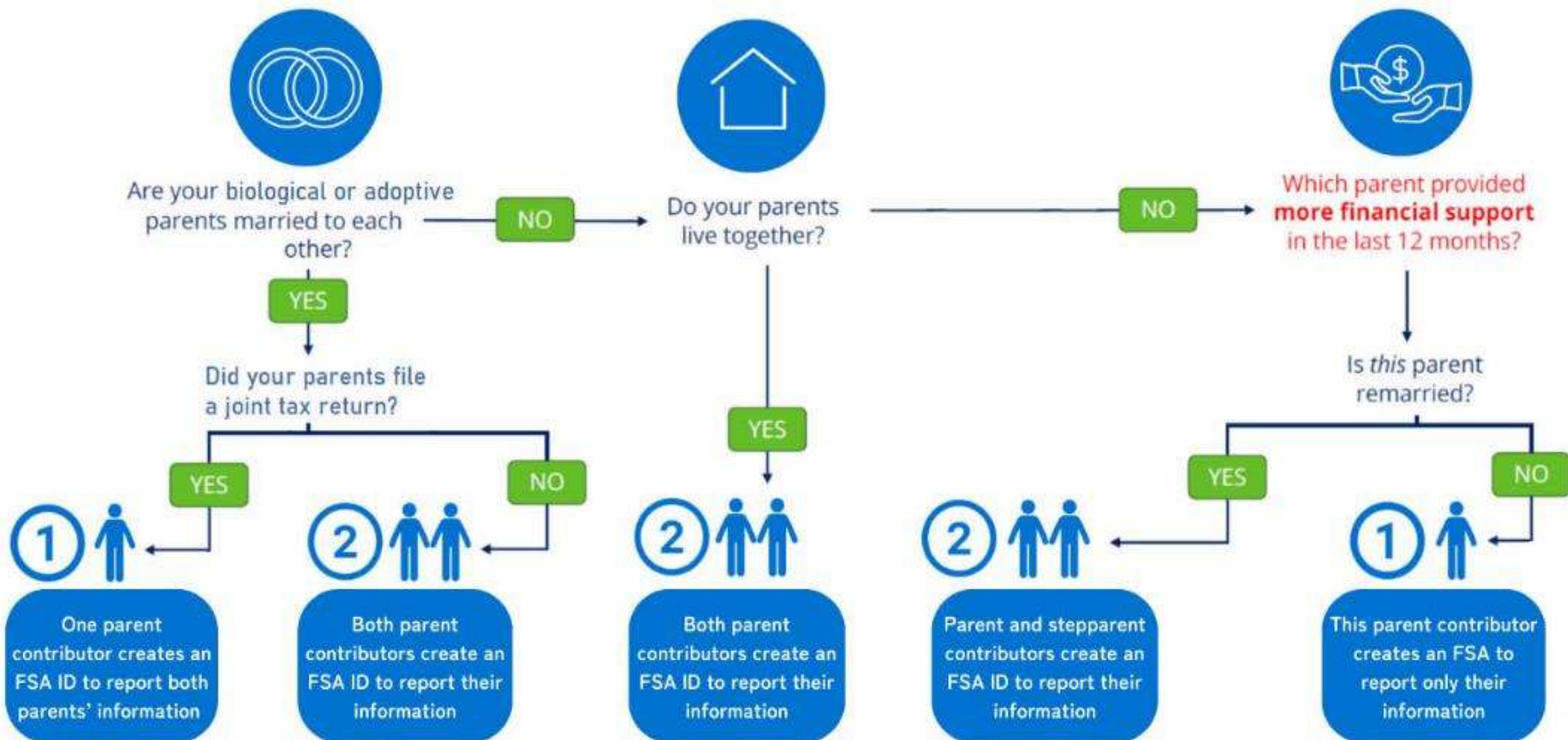
Create an StudentAid.gov account or FSA ID account

- Students must create an StudentAid.gov account
- Parent/s of a dependent student must create an StudentAid.gov account
- StudentAid.gov account will be immediately matched with the SSN or home address for parents without a SSN the same process will apply and home address will be used with applicable knowledge based verification
- StudentAid.gov account may be disabled when not in use

<https://studentaid.gov/fsa-id/create-account/>



DETERMINING A PARENT CONTRIBUTOR AND WHO NEEDS AN FSA ID



2026–27 FAFSA® Form Now Available!

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start a 2026–27
FAFSA® Form

Start New Form

Edit a 2026–27
FAFSA® Form

Edit Existing Forms

Accept an Invitation for a
2026–27 FAFSA® Form

Accept an Invitation



Need the 2025–26 FAFSA Form?

[Start New Form](#)

[Edit Existing Forms or Accept an Invitation](#)

Check FAFSA® Deadlines for the State You Live In

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year

State of Residence

[Find Deadlines](#)

[View All FAFSA Deadlines](#)

During – Filling of the FAFSA
Studentaid.gov

- Parents – students – borrowers
- Complete the FAFSA
- Complete master promissory notes
- Federal student loan history
- Repayment options

Let's Talk Federal & State Aid Situations

How to handle all the sticky
situations we have out in
our communities we serve



Professional Judgement (PJ) Mandatory for all colleges & universities

Two types of PJ's

- **Special Circumstances** refer to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the COA or in the SAI calculation. For example:
 - Loss of job
 - Divorce, Separation
 - Death
- **Unusual Circumstances** refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., human trafficking, refugee or asylee status, parental abandonment, abuse, incarceration), more commonly referred to as a dependency override.
 - Institutions must consider all requests. Institutions must develop policies and processes for reviewing those requests.
 - Institutions must disclose publicly that students may pursue an adjustment based on special or unusual circumstances.



Step 1 – Student Identity Information

Information used to create the contributors StudentAid.gov Account will be prepopulated

- SSN, DOB,
- Name and permanent address
- Email address and phone number

The image shows a screenshot of the FAFSA 'Student Identity Information' form for the 2025-26 school year. The form is titled 'Student Identity Information' and includes a sub-header 'Review the information below and verify that it's correct before moving forward.' The form fields are prepopulated with the following information: Name: Raya A. Tran; Date of Birth: 5/5/2003; Social Security Number: ***-**-1234; Email Address: raya.tran@email.com; Mobile Phone Number: (555) 555-5555. Below this, there's a section for 'Permanent Mailing Address' with fields for 'Include apartment number', 'City', and 'State'. The address is prepopulated as '123 Sesame Street', 'New York', and 'New York (NY)'. At the bottom, there's a 'Save' button and a 'FAFSA News' link.

Federal Student Aid
FAFSA Form 2025-26 Student Raya Tran

Search Help Log Out

Save FAFSA Menu

Student State of Residence

State
Often, this is the state where the student lives while not attending school.

State of Legal Residence

New Jersey (NJ)

Date the Student Became a Legal Resident of New Jersey (NJ)
If the student was born in New Jersey (NJ) and has not moved out of state since, enter their date of birth.

Month: 03 Year: 2000

Previous Continue

Federal Student Aid
FAFSA Form 2025-26 Student Raya Tran

Twitter Facebook Instagram LinkedIn YouTube

Helpdesk | Log Out | Settings | Site Feedback

Step 2 – State of Legal Residence

Step 3 – Student Contributor Provides Consent and Approval

This page informs the student about consent and their federal tax information. By providing consent, the student's federal tax information is transferred directly into the FAFSA® form from the IRS to help complete the Student Financials section. The student selects "Approve" to provide consent and is taken to the next page.

FAFSA 2025-26 Student Rep. Tax

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid

Summary

Your consent and approval are needed to receive and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or are a tax filer.

- Get your 2023 tax return information for the 2025-26 FAFSA form.
- The information you provide will be used to determine your eligibility for federal student aid.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information, and to the U.S. Department of Education (ED) disclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- ED may disclose my federal tax return information (taxpayer identification number, last name, date of birth, unique identifier, for my year for which federal tax information is required, and the date and frequency of my approval for the use of my federal tax information in determining eligibility for ED for which approval is provided to the U.S. Department of Education's Internal Revenue Service (IRS). I understand that in response to such a request from IRS, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors) as defined in 20 U.S.C. § 1092.
- If I do not consent to the disclosure of my federal tax information to authorized higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information to their federal form.

We accept that, by consent electronically to the use of my information, you accept automatic and passwordless (FAFSA ID) as my signature and verify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 20 U.S.C. § 1092 for a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for the acquisition of records pertaining to an individual under false pretenses is a criminal offense under the Privacy Act of 1974, subject to a fine of not more than \$5,000 (28 U.S.C. § 1231) and/or 5 years. By accepting and submitting my part of the FAFSA, my signature (including date and time of consent and approval) will be kept in ED's secure, authentication section system of Section 508 (a) 2.

Frequently Asked Questions

Who should provide consent and approval? [+](#)

If the marital unit didn't file a joint tax return with my current spouse, then my spouse has to provide consent and approval for you to access their tax information? [+](#)

What happens after I provide consent and approval? [+](#)

What happens if I decline consent and approval? [+](#)

Next **Approve**

Federal Student Aid

We're securely reporting your information.

Success! Select "Continue" to Proceed

We have confirmed your information with the IRS. You will still have to answer some questions in the FAFSA section.

Previous **Continue**

Federal Student Aid

FAFSA 2025-26 Student Rep. Tax

Step 4 – Dependency Status - Personal Circumstances

Students will answer a series of questions on the FAFSA form to determine whether they are considered a dependent or independent student.

Marital Status

Student Personal Circumstances

Student Other Circumstances

This screenshot shows the 'Student Marital Status' section. It features a vertical list of radio button options: 'Single (Never Married)' (which is selected), 'Married (not Separated)', 'Remarried', 'Separated', 'Divorced', and 'Widowed'. A 'Previous' button is located at the bottom left of the section.

This screenshot shows the 'Student Other Circumstances' section. It includes a progress bar at the top with five steps: 'Personal Circumstances' (current), 'Demographics', 'Financials', 'College', and 'Signature'. The main question asks: 'At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?'. Below the question are two radio button options: 'Yes' and 'No' (which is selected). 'Previous' and 'Continue' buttons are at the bottom.

This screenshot shows the 'Student Personal Circumstances' section. It features a progress bar at the top with five steps: 'Personal Circumstances' (current), 'Demographics', 'Financials', 'College', and 'Signature'. Below the progress bar is the title 'Student Personal Circumstances' and the instruction 'Select all that apply'. There is a list of eight checkbox questions: 'The student is currently serving on active duty in the U.S. armed forces for purposes other than training.', 'The student is a veteran of the U.S. armed forces.', 'The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.', 'At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).', 'At any time since the student turned 13, they were a ward of the court.', 'At any time since the student turned 13, they were in foster care.', 'The student is or was a legally emancipated minor, as determined by a court in their state of residence.', and 'The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.'. A final checkbox option is 'None of these apply.'. 'Previous' and 'Continue' buttons are at the bottom.

Step 4 – Dependency Status - Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s). The student selects "No."

The screenshot shows the FAFSA 2025-26 application interface. At the top, the 'FederalStudentAid' logo is visible, along with navigation links for 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. A progress bar indicates the current step is 'Student Unusual Circumstances', with previous steps being 'Personal Circumstances', 'Demographics', 'Financials', 'College', and 'Signature'. The main heading is 'Student Unusual Circumstances'. Below it, a green box states: 'This information will help us evaluate the student's ability to pay for school.' The question posed is: 'Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?'. A list of examples follows: 'A student may be experiencing unusual circumstances if they: • left home due to an abusive or threatening environment; • are abandoned by or estranged from their parents; • have refugee or asylum 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.' A note mentions that if the student lacks a safe and stable place to live, they may be considered a homeless youth and should review a previous question. At the bottom, there are two radio button options: 'Yes' (unselected) and 'No' (selected). 'Previous' and 'Continue' buttons are at the bottom of the form area. The 'FederalStudentAid' logo appears again at the very bottom of the page.

FederalStudentAid

FAFSA 2025-26 Student Unusual Circumstances

Personal Circumstances Demographics Financials College Signature

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylum 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.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes ☒ No

Previous Continue

FederalStudentAid

Step 6 – Student Invites Parents to Contribute to FAFSA



FAFSA FORM 2026-27 Student Alex Tran

Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

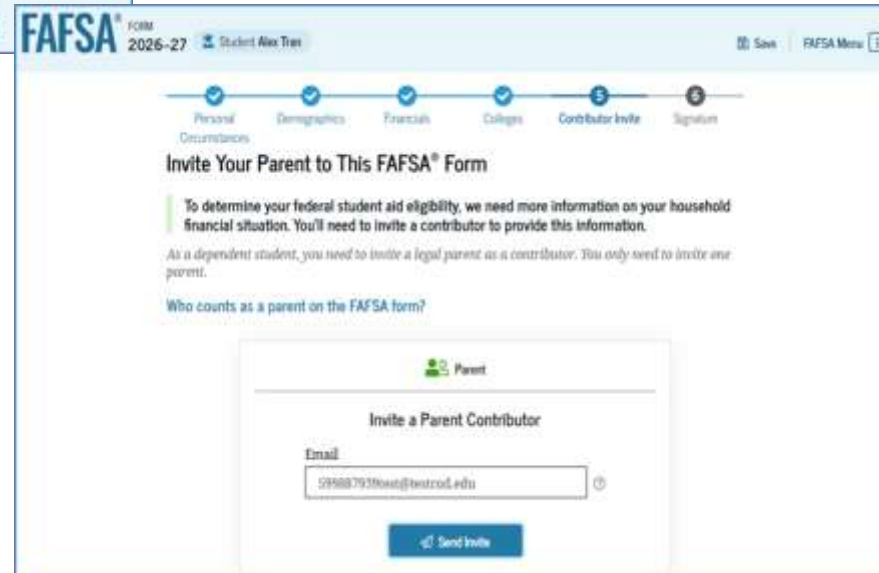
Invite a Parent as a Contributor

A contributor is anyone who's required to provide information on your FAFSA form. You must invite a legal parent—a biological or adoptive parent as determined by the state.

Step-parents and other types of guardians do not count unless they have legally adopted the student.

Who counts as a parent on the FAFSA form?

Previous Continue



FAFSA FORM 2026-27 Student Alex Tran

Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Invite Your Parent to This FAFSA Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

Who counts as a parent on the FAFSA form?

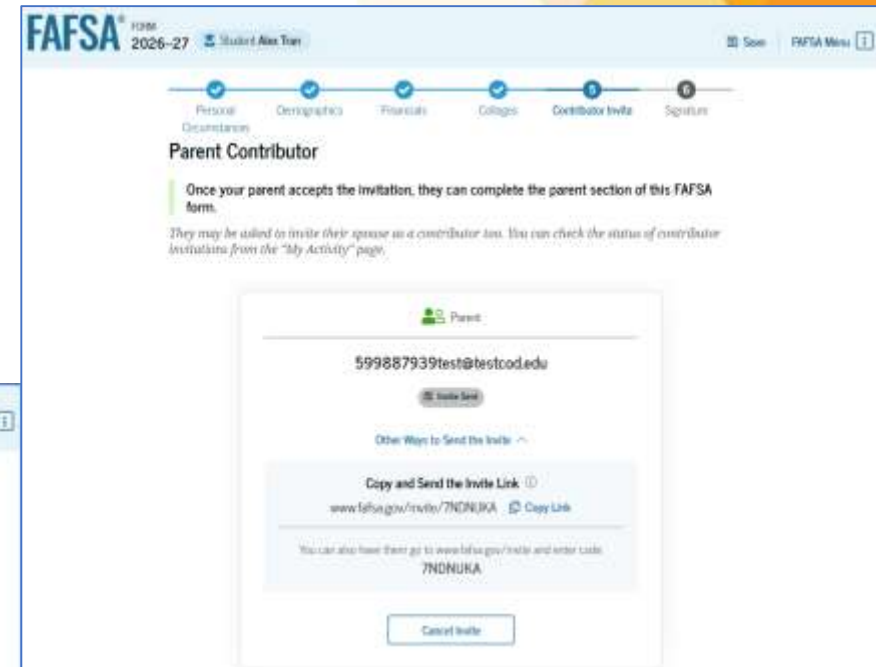
Parent

Invite a Parent Contributor

Email

599887939test@testcod.edu

Send Invite



FAFSA FORM 2026-27 Student Alex Tran

Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the "My Activity" page.

Parent

599887939test@testcod.edu

Invite Send

Other Ways to Send the Invite

Copy and Send the Invite Link

www.fafsa.gov/invite/7N0NUKA Copy Link

You can also have them go to www.fafsa.gov/invite and enter code 7N0NUKA

Cancel Invite

Steps 7 & 8 –Parental Information

- Parents and students must consent to the use of their Federal Tax Information
- Parents enter other financials
- Tax return questions
 - Untaxed income questions
 - Asset questions
- Easy – Fast - Accurate



The screenshot shows the FAFSA Parental Consent page. At the top, the FAFSA logo and "Parent of Representative" are visible. The main heading is "Provide Consent or the Student Will Be Ineligible for Federal Student Aid". Below this is a "Summary" box with a green border, containing text about the need for consent to retrieve tax information and links to get the 2022 tax return information and the 2024-25 FAFSA form. Below the summary is a statement: "Under penalty of law, I certify that I am the individual associated with the FSA ID login credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:" followed by a list of consent items. The list includes: 1) The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the Higher Education Act of 1965, as amended. 2) The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6109(d)(13)) only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the Higher Education Act of 1965, as amended. 3) The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C. § 6109(c)(13)(D)(iii), which includes: institutions of higher education participating in the federal student aid programs authorized under the Higher Education Act of 1965, as amended; state higher education agencies; and scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education. 4) The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations. 5) The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

FAFSA® 2024-25 Parent of Representative

10/1/2024 FAFSA News 1

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.

Under penalty of law, I certify that I am the individual associated with the FSA ID login credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the Higher Education Act of 1965, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6109(d)(13)) only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the Higher Education Act of 1965, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C. § 6109(c)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the Higher Education Act of 1965, as amended;
 - state higher education agencies; and
 - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

Step 7 – Sign and Submit

- FAFSA summary (review)
- Signature page
- Agreement of terms
- Submit

The screenshot shows the FAFSA website interface for a parent. At the top, the FAFSA logo is on the left, and the user is logged in as 'Parent of Raya Tran'. A progress bar at the top indicates three steps: 'Demographics' (completed), 'Financials' (completed), and 'Signature' (current step). The main heading is 'Sign and Complete Your Section'. Below this is a 'Summary' box with the following text: 'This page confirms that you understand the terms and conditions of the FAFSA² form and filled out the form accurately to the best of your ability. The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.' Below the summary box, there is a paragraph stating: 'By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide'. This is followed by a bulleted list: '• information that will verify the accuracy of your completed form, and • U.S. or foreign income tax forms that you filed or are required to file.' Below the list, there is a paragraph: 'You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application.' Another paragraph follows: 'If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.' At the bottom, there is a section titled 'Sign for yourself and submit the application for Raya Tran (Student)'. It contains a checkbox that is checked, with the text 'I, Alaina Tran, agree to the terms outlined above.' At the very bottom, there are two buttons: 'Cancel' and 'Sign and Submit'.

FAFSA² Form 2025-26 Parent of Raya Tran

Demographics Financials **Signature**

Sign and Complete Your Section

Summary

This page confirms that you understand the terms and conditions of the FAFSA² form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

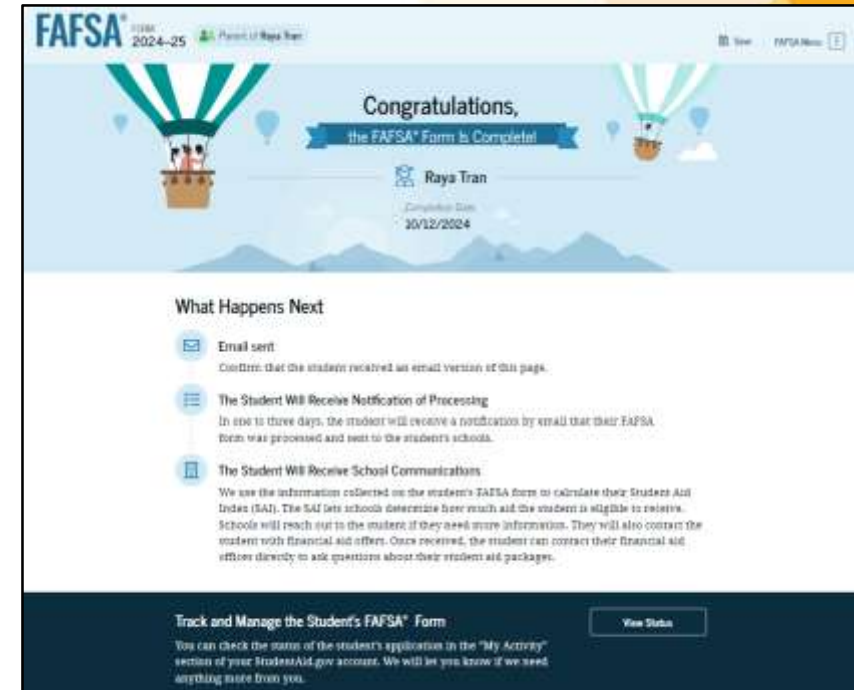
Sign for yourself and submit the application for Raya Tran (Student).

☒ I, Alaina Tran, agree to the terms outlined above.

Cancel Sign and Submit

Step 8 – Confirmation

- Confirmation number and Email sent
- Data release number (DRN)
- State application
- FAFSA Submission Summary sent to Parent and Student once all contributors complete their section



FAFSA Submission Summary

- FAFSA online processed within 3 – 5 business days
- FAFSA paper or PDF processed within 30 business days
- FAFSA Submission Summary (FSS) -Summary of FAFSA information
- 2026-27 FAFSA provides a Student Aid Index (SAI)
- Data release number (DRN)
- FAFSA verification

The screenshot shows the FAFSA Submission Summary page for student Raya Tran. The page includes a navigation bar with links to Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps. The main content area displays the Estimated Federal Student Aid, which includes the Federal Pell Grant (up to \$4,556), Federal Direct Loans (up to \$4,556), and Federal Work-Study (You May Be Eligible). A disclaimer at the bottom states that the amounts shown are only estimates and that the school will determine the final aid offer.

FAFSA Submission Summary

Student: Raya Tran

Application Received: Sept. 10, 2024

Application Processed: Sept. 12, 2024

Data Release Number: 2572

Eligibility Overview | FAFSA Form Answers | School Information | Next Steps

Estimated Federal Student Aid

Federal Pell Grant ⓘ Up to: **\$4,556**

A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Federal Direct Loans ⓘ Up to: **\$4,556**

A federal direct loan is money lent by the government to you that you must repay with interest.

Federal Work-Study ⓘ You May Be Eligible

Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

Keep in mind, this is only an estimate

Always refer to your school's financial aid offer for a final determination of financial aid available.

College Costs -- 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 Application for DACA & Undocumented Students



The screenshot shows the HESAA website homepage. At the top, there is a navigation bar with links for Home, Financials, New/Current, Recent News, and Help. Below this, a large blue banner announces the 2024-25 FAFSA release date as Sunday, December 31, 2023, with extended customer service hours from 11 am to 5 pm on Sunday and 8 am to 8 pm on Monday, January 1, 2024. The phone number 800-433-3243 is prominently displayed. Below the banner, there is a 'HESAA Spotlight' section featuring a 'New Jersey Teachers' application period. To the right, a 'Quick Links' section includes buttons for 'Apply for State Aid', 'NJ Grants and Scholarships', 'NJ College Promise', and 'NJCLASS Family Loans'. A red arrow points from the 'Apply for State Aid' button to the 'Go to www.hesaa.org' text at the bottom of the slide.



The screenshot shows the NJ Dreamers website banner. It features the NJ Dreamers logo on the left and a headline on the right: 'NJ Dreamers may be eligible for state financial aid with the New Jersey Alternative Financial Aid Application'. Below the headline, there are two main sections: 'State Aid Opportunity' and 'How to Apply'. The 'State Aid Opportunity' section explains that NJ Dreamers (residents brought to the US as children without documentation) may still be eligible for state financial aid through the New Jersey Alternative Financial Aid Application. The 'How to Apply' section lists three steps: 1. Create a login for the NJ Financial Aid Management System (NJFAMS), 2. Access your NJFAMS Account, and 3. For Spring 2024 only, select 'Apply Online for New Jersey Financial Aid (NJ Dreamer Students Only)' to complete the Academic Year 2023-24 application by February 15, 2024. A 'Get Started' button is located at the bottom right of the 'How to Apply' section.

Go to www.hesaa.org, apply for state aid, NJ Dreamers

Applications to Access Aid 2026-27

studentaid.gov

FAFSA

Available on October 1, 2025



student.collegeboard.org/profile

CSS Profile

Available October 1, 2025



[HESAA.org](https://hesaa.org)

NJ Dreamer

Available by October 1, 2025



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 (2024 for 2026-2027)
- Mostly used by independent (private) colleges and universities

Register – Complete Application – Make payment – Submit

- ✓ No application fee for income under \$100,000
- ✓ All others, \$25 for first application and \$16 for each additional

CSS Profile

Website to apply for profile

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

Website to apply for Noncustodial Profile:

<https://cssprofile.collegeboard.org/profile-for-parents>

Participating CSS Institutions:

<https://profile.collegeboard.org/PPI/participatingInstitutions.aspx>



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

2026-27 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
0262	American University of Rome		Yes	Yes	Yes	No
3003	Amherst College	MA	Yes	Yes	Yes	Yes
4007	Arizona State University	AZ	Yes	No	No	No
0193	Armenian Student Assoc of Amer	MA	Yes	Yes	No	No
0613	Attleboro Scholarship Found	MA	Yes	No	No	No
3075	Babson College	MA	Yes	Yes	Yes	Yes
2037	Bard College	NY	Yes	No	Yes	No
3795	Bard College at Simons Rock	NY	Yes	No	Yes	No
2038	Barnard College	NY	Yes	Yes	Yes	No
3076	Bates College	ME	Yes	Yes	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	Yes	No
3096	Bentley University	MA	Yes	No	Yes	No
3107	Berklee College of Music	MA	Yes	Yes	Yes	No
3083	Boston College	MA	Yes	No	Yes	Yes
3116	Boston U: Chobanian and Avedisian Sch of Medicine	MA	Yes	No	Yes	No
3087	Boston University	MA	Yes	No	Yes	No

Types of Federal Aid Available



More information is at:
www.studentaid.gov

NEW

Federal Grants 2026-27 Academic Year Maximum Awards

Award Type	Award Amounts
Pell grant	Currently up to \$7,395
Federal Supplemental Opportunity Grant Federal Work Study	Up to \$4,000 annually Up to \$4,000 annually
TEACH grant	up to \$3,776
2026-27 Workforce Pell grant	150 to 600 clock hour programs As determined by NJ Department of Labor

Types of State Aid Available

More information is at:
www.njgrants.org



2025–26 Financial Aid Award Year – State of NJ budget is set in July/August 2026 for the 2026-27 award year

New Jersey State Grants 2025-26 Academic Year

Award Type	Award Amounts
Full-Time TAG	\$1,280 - \$14,404
Part-Time TAG (community college only)	\$320-\$1,061
EOF (Educational Opportunity Fund)	Up to \$3,050 includes college success support
NJ STARS (top 15% 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
Garden State Guarantee (GSG)	After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 or less

New Jersey Financial Aid Management System (NJFAMS)



The New Jersey Financial Aid Management System (NJFAMS) is where New Jersey college students view and manage their financial aid information.

All New Jersey residents attending a New Jersey institution must create a username and password to view their information.

Features:

- View Your “To Do List” to complete your state Grant Record
- View and Update Your School
- Apply Online for Certain NJ Scholarships
- View Award and Eligibility Information
- View Notifications
- View and Update Your Contact Information
- Edit Your Profile



NJBEST 529 College Savings Plan



- HESAA awards a one-time scholarship ranging from \$2,000 - \$6,000 to eligible NJBEST beneficiaries who enroll in a New Jersey institution, based on the length of time the account was open and the total aggregate amount of contributions.
- NJBEST offers a matching grant up to **\$750** to eligible NJ residents for NJBEST 529 accounts for new beneficiaries.
- State tax deductions may be available for up to **\$10,000** in annual contributions to an NJBEST 529 account.

To Learn More: <https://www.hesaa.org/pages/NJBESTHome.aspx>

How much will I receive in a NJBEST scholarship?

Contributions	Full Years Account Open	Scholarship Amount
\$1,200	4	\$2,000
\$1,800	6	\$3,000
\$2,400	8	\$4,000
\$3,000	10	\$5,000
\$3,600	12	\$6,000

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>

International and H Status Visa's

Scholarship Opportunities for International Students

Private and external scholarships International Students

- **ACI Foundation:**

Provides a variety of scholarships and fellowships for graduate and undergraduate international students.

EXAMPLE

- **Government of India Scholarships:** The Indian Embassy and the Indian Council for Cultural Relations (ICCR) offer scholarship schemes for Indian students pursuing studies abroad.

IEFA Organization

<https://www.iefaf.org/>

FAFSA Assistance

Workshops and Webinars -
<https://www.hesaa.org/Pages/FAFSA.aspx>

Helpful Resources

- How to create a FSA ID for student and parent(s) [View/Download](#) (PDF) [YouTube Video](#)
- Steps on how to apply for federal and state aid [View/Download](#) [YouTube Video](#)
- FAFSA® Completion Instructions [View/Download](#) (PDF)
- Avoid Common FAFSA® Mistakes [View/Download](#) (PDF)
- New Jersey Financial Aid Management System (NJFAMS) [View/Download](#) (PDF)
- Financial Aid Information Session flyer to advertise your events date, time, and location. [View/Download](#) (PDF)

Apply for Federal and State Financial Aid
through the **Free Application for
Federal Student Aid (FAFSA)**



Going to college in Fall 2025?
Complete your 2025-2026 FAFSA before the applicable State deadline.
[Click here to get started.](#)

Going to College in NJ?

Fill It Out to Find Out!

Need help with the 2025-2026 FAFSA?

Join us for free webinars on how to complete this important financial aid application.

English Webinar Dates

Thursday, 9/18 – 6pm

Tuesday, 10/7 – 12pm

Thursday, 10/30 – 6pm

Thursday, 11/6 – 12pm

Thursday, 11/20 – 6pm

Monday, 12/8 – 6pm

Monday, 12/22 – 6pm

Fechas de reuniones virtuales en Español (Spanish Webinar Dates)

Miércoles, 9/24 – 6pm

Lunes, 10/6 – 12pm

Lunes, 10/20 – 6pm

Lunes, 11/10 – 6pm

Martes, 11/25 – 6pm

Viernes, 12/5 – 12pm

Miércoles, 12/17 – 6pm

What to do if Free Scholarships & Grants are not Enough

Best Option: Monthly Payment Plans – offered by the college or a;

Federal Direct Student Loan Program (1st year dependent student)

- Subsidized Loan \$3,500 need based
- Unsubsidized Loan \$2,000 additional
- 2025-26- Federal Undergraduate Direct Loan interest rates are 6.39%, plus a 1.057% origination fee

Loans & Financing
Shortfall Solutions

3 Education Loan Options 2025-26 Interest Rates

NJCLASS Family Loan 2025-26

Fixed rate NJCLASS loan, varying repayment options

Interest rates - you choose

6.50% *Principle and Interest, or*

7.99% *Interest only, or*

8.75% *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.

Federal Parent PLUS 2025-26

Fixed rate Parent loan, varying repayment options

8.94% & 4.24% Origination fee (APR 9.89%)

- 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

2026-27 CAP per year of \$20,000 per student

Private Bank loans 2025-26

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 Annual Borrower Interest Rate (published fixed range as of May 2025 3.49% to 15.99%) reported weighted avg. annual borrower

interest rate **11.26%.**

The Cycle of Financial Aid

October - March	Complete FAFSA application, 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

Review

- Complete the FAFSA
- Student will receive FSS
- School will receive ISIR
- Financial aid package
- Compare and decide



HESAA Services

- Customer Care Center

CustomerCare@hesaa.org

609-584-4480

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

- Online Resources

www.hesaa.org

www.njgrants.org

www.njclass.org

<https://njfams.hesaa.org>

www.hesaa.org/pages/financialaidhub

QUESTIONS?

Thank you



Andre' Maglione

amaglione@hesaa.org

609-588-3300 x 1400

The background features a white central area flanked by two large, stylized geometric patterns. These patterns are composed of numerous triangles in various shades of orange and yellow, creating a mosaic-like effect that tapers towards the center.

www.fafsa.gov