

# State of New Jersey Financial Aid Training:

Financial Aid Updates for Counselors & Community Organization Leaders

Presented by:

New Jersey Higher Education Student Assistance Authority

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# Agenda

- FAFSA Application Changes
- Federal Financial Aid Update
- Processing Aid Improvements
- Calculating Federal Aid
- How to invite a Contributor?
- Contributors & Giving Consent
- FAFSA On-line Look
- State Aid Programs
- Financial Aid Application Tracking System

## New for the 2027-2028 FAFSA



The 2027–28 FAFSA® experience includes several improvements compared to the 2026–27 form. These streamline the experience and use plainer language to make questions clearer.

Key updates:

1. 95% of students can submit their FAFSA form and receive their results immediately, rather than wait three days for their form to be processed.
2. The “State of Residence” question now includes “Military Location.”
3. The “Personal Circumstances” section has been renamed “Background.”
4. The wording of the student questions about college/career school plans, homelessness, and high school completion has been changed based on user research.
5. The “Signature” section has been renamed “Review & Sign,” and the signing process now occurs in one page.
6. Students and additional contributors are asked about filing a 2025 income tax return from Puerto Rico or another U.S. territory.
7. Streamlined Renewal process meaning the renewal FAFSA is back moving last year data over to the new year.
8. Text message contributor invites
9. Boasts shorter StudentAid.gov account creation

For detailed information, visit [FAFSA Central’s Product Log](#).

# Provisionally Independent Student

A student can report on their FAFSA® form that they face unusual circumstances that prevent them from adding a parent as a required contributor. It starts with the Student Homelessness question in the Background section. Based on the student's answers, they are given the status of "Provisionally Independent Student."

## Student Homelessness

On July 1, 2026 or after, did the student face one of these situations? ⓘ

- ☒ They didn't live with a parent or guardian, and they were homeless.
- ☐ They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.
- ☐ They didn't face either of these situations.

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

- ☐ Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- ☐ The student's high school or school district homeless liaison or designee
- ☐ Director or designee of a project supported by a federal TRIO or GEAR UP program grant
- ☐ Financial aid administrator
- ☒ None of these apply.

## 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 asylee 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



# Provisionally Independent Student – Instructions

When a student selects “None of these apply” to the question about who determined they were homeless, they should continue and submit their FAFSA form. After submission, they need to contact the financial aid office at the school(s) where they’ve applied to supply the documentation the school requires. **The financial aid office will then determine if the student can be given the status of unaccompanied homeless youth.**

- Until the student’s circumstances are verified by the school, the office of Federal Student Aid can provide only an estimated Student Aid Index.

## Your Dependency Status



### Provisionally Independent or Unaccompanied Homeless Youth

#### You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

**To complete the financial aid process, you’ll need to contact the financial aid office at the school you wish to attend.**

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school’s financial aid office to complete this process.

We won’t be able to calculate your Student Aid Index (SAI) until your financial aid office confirms your circumstances. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.



# Student Loan News

## ED Extends Interest Rate Reduction Initiative Deadline for Borrowers to Enroll In Auto Pay

The Department of Education (ED) [announced](#) Tuesday that it is extending the sign-up deadline for its temporary initiative in which borrowers enrolled in auto pay receive a 1% interest rate reduction on their federal student loans.

ED [first announced this initiative in June](#), noting that borrowers who enroll in auto pay by September 30, 2026, or who are already enrolled in auto pay, will receive this 1% interest rate reduction through June 30, 2028. On Tuesday, ED announced that interested borrowers now have until December 31, 2026, to enroll in auto pay and receive this benefit.

According to ED, nearly 2 million borrowers have taken advantage of this benefit.

“Following the Trump Administration’s announcement of the interest rate reduction earlier this year, nearly 2 million borrowers have enrolled in auto pay – helping borrowers reduce long-term interest accrual,” Under Secretary of Education Nicholas Kent said in a statement. “We are excited to see millions of borrowers take advantage of this temporary benefit, which is already driving up repayment rates and improving the overall health of the federal student loan portfolio.”

# Unusual Circumstances

- Professional Judgement requirements (PJ)
- Determinations of Independent vs. Dependent status (Is parental information required?)
- Application and documentation process for unaccompanied homeless youth & foster care youth

## Dependency Override

**Saint Vincent Academy**  
330 West Market Street, Newark, New Jersey 07103-3711  
(973) 423-7413 • Fax (973) 422-1128 www.sva.org

April 15, 2019  
Office of Admissions and Financial Aid

To Whom It May Concern:

I am a senior in our school, has been admitted to [redacted] and is thrilled to be joining your student body. She has asked for a letter clarifying her particular situation at this point in time. [redacted] mother is deceased. Since [redacted] entered our school in September of 2015 as a freshman, [redacted] sole guardian has been her maternal grandmother, [redacted] and [redacted] was an involved guardian and devoted grandmother, attending our parent meetings, responding to all conference requests and participating in [redacted] education here at [redacted]. She also met her tuition obligation in a responsible manner, making regular payments.

Sadly, [redacted] recently passed on after struggling with an illness. [redacted] is now under the care of her maternal aunt, [redacted]. She is our understanding that [redacted] has been a ward of the NJ Division of Child Protection & Permanency for quite some time and that her college funding needs will be met by the State of New Jersey. If you need any additional information or clarification please feel free to contact me.

Sincerely,  
[redacted]  
Financial Director

## Legal Guardianship

**State of New Jersey**  
Department of Children and Families  
Office of Educational Support and Programs  
P.O. Box 151  
Trenton, New Jersey 08646-0151

June 10, 2019

ATTN: Office of Financial Aid

To Whom It May Concern:

This letter is to verify that [redacted] was a Ward of the State of New Jersey with the Department of Children and Families, Child Protection & Permanency (formerly the Division of Youth and Family Services).

[redacted] was under the care, supervision and custody of the New Jersey Department of Children and Families, Child Protection & Permanency after the age of 13.

If you should need any further information, please do not hesitate to contact me at (609) 888-7653 or [Charlotte.Sullivan@dcf.nj.gov](mailto:Charlotte.Sullivan@dcf.nj.gov).

Sincerely,  
[redacted]  
Educational Support Specialist  
Office of Educational Support and Programs  
New Jersey Department of Children and Families

## Ward of Court

**State of New Jersey**  
Department of Children and Families

CHERYL CHRISTIE  
Governor  
RON GUADANINO  
Lt. Governor

March 23, 2015

ALLISON BLAKE, Ph.D., L.S.W.  
Commissioner

Dear To Whom It May Concern:

This letter provides verification that [redacted] is the Kinship Legal Guardian and caretaker of [redacted]. The New Jersey Superior court awarded Kinship Legal Guardianship of [redacted] on May 23, 2012. A Kinship Legal Guardian shall have the same rights, responsibilities and authority relating to the child as a birth parent. These shall include:

- Making decisions concerning the child's care and well-being
- Consenting to routine and emergency medical care
- Arranging and consenting to educational and travel plans for the child
- Obtaining a passport
- Applying for financial and social services for which the child is eligible
- Applying for a motor vehicle operator's license and social security card, birth certificate, etc.
- Applying for admission to college

Kinship Legal Guardianship terminates when the child reaches 18 years of age or when the child is no longer continuously enrolled in high school, whichever event occurs later.

If you have any questions call this office at (609) 888-7576.

Sincerely,  
[redacted]  
Office of Adoption Operations

## Homelessness

**Covenant House**  
Opening Doors for Homeless Youth  
330 Washington Street, Newark, New Jersey 07102  
Ph: (973) 621-8705 Fax: (973) 621-6680

Covenant House New Jersey  
Community Service Centers  
330 Washington Street Newark, NJ 07102  
T: 973-621-8705 F: 973-621-8705  
www.covenanthousenj.org

August 22, 2019

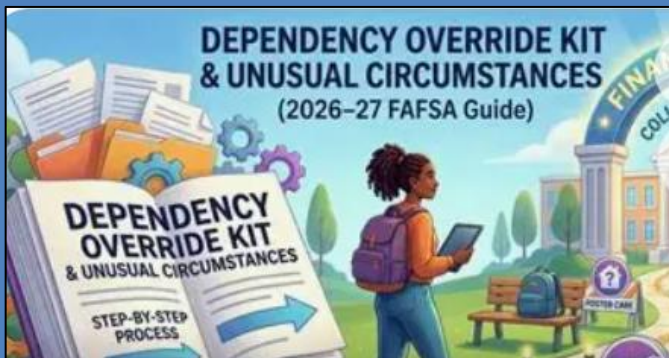
To Whom It May Concern:

Covenant House at Newark is located at 330 Washington Street, in Newark, NJ. Our employer/Federal ID number is # [redacted]. Covenant House provides temporary shelter to youth ages 18-21. [redacted] is a homeless person who has been living at our shelter, since 07/27/2019.

Please accept this letter as proof of her identification and residency at 330 Washington Street, Newark NJ 07102.

If you have any additional questions, please feel free to contact Covenant House staff at 973-621-8705.

Sincerely,  
[redacted]  
Signature Required



**Financial Aid  
Only**

**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.

# Special Circumstances- Unemployment

## Future 2027 scenario:

Lucy, a single parent reported wages/AGI of \$35,000 (no other income) on the 2025 tax return but loses her job on March 31, 2027. Lucy will begin receiving unemployment compensation on April 7, 2027 at the rate of \$650 a week. This will be substantiated by the submission of a copy of their Notice of Benefit Determination from the Department of Labor and Workforce Development.

## Things Financial Aid Considers

When will the unemployment benefits begin and end?

What is the tax year FAA is using to make changes?

## Documents Student must submit

- Most recent paystub (for all parties, if applicable)
- Department of Labor letter with weekly benefit amount
- Begin date, and end date if known
- Other income from second job (if applicable)

# Reevaluations vs Appeals

**2026-2027 Dependent Student Re-evaluation of Income Request Form**

Please upload the completed and signed form, along with supporting documentation via NJFAMS:  
To Log into NJFAMS visit: <https://njfams.hesaa.org/NJFAMS/login.aspx?ReturnUrl=NJFAMS/inf/index.aspx>  
Go to your "To Do List" and select "Upload Document" For upload instructions visit: <https://www.hesaa.org/Pages/uploaddocuments.aspx>

Student's Name: \_\_\_\_\_ NJHESAA ID#: \_\_\_\_\_  
Last First M.I.

| Reason for request                                                                                                                                                        | Documents required<br>(If documentation is not submitted, this form will not be processed.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> I misreported my income on my FAFSA<br>(Must Upload documentation)→                                                                              | <input type="checkbox"/> Student's 2024 IRS tax return transcript<br><input type="checkbox"/> Schedule C & F from 2024 IRS form 1040 (if applicable)<br><input type="checkbox"/> Parent(s)' 2024 IRS tax return transcript<br><input type="checkbox"/> Schedule C & F from 2024 IRS form 1040 (if applicable)<br><input type="checkbox"/> Check here if <u>student</u> will not file and is not required to file a 2024 tax return.<br><input type="checkbox"/> Check here if <u>parent(s)</u> will not file and is not required to file a 2024 tax return.<br>If no tax return was filed by student, provide the following:<br><input type="checkbox"/> Student's 2024 IRS Wage and Income Transcript<br><input type="checkbox"/> Student's 2024 IRS Verification of Non-filing Letter<br><input type="checkbox"/> Parent(s)' 2024 IRS Wage and Income Transcript<br><input type="checkbox"/> Parent(s)' 2024 IRS Verification of Non-filing Letter<br><input type="checkbox"/> 2024 IRS form(s) SSA-1099, if Social Security benefits were paid to you – (if no benefits were received by you explanation required)<br><input type="checkbox"/> 2024 IRS form(s) SSA-1099, if Social Security benefits were paid to your parent(s) and all dependents in the household member – (if no benefits were received by your parent, explanation required) |
| <input type="checkbox"/> I misreported my parent(s) income on my FAFSA<br>(Must Upload documentation)→                                                                    | <input type="checkbox"/> Student's 2024 U.S. IRS tax return transcript<br><input type="checkbox"/> Parent(s)' 2024 U.S. IRS tax return transcript<br>NOTE: To request a copy of an IRS tax return Transcript, IRS wage and income transcript and IRS proof of Non-Filer verification letter, visit <a href="https://www.irs.gov">www.irs.gov</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <input type="checkbox"/> I misreported filing a foreign or other U.S. territory tax return<br>(Must Upload documentation)→                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <input type="checkbox"/> I misreported my parent(s) filing a foreign or other U.S. territory tax return<br>(Must Upload documentation)→                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <input type="checkbox"/> OTHER: If re-evaluation reason is other than items listed above, please submit explanation along with<br>(If explanation for your re-evaluation) | Explain: _____                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

**2026-2027 Dependent Student Re-evaluation of Assets Request**

Please upload the completed and signed form, along with supporting documentation via NJFAMS:  
To Log into NJFAMS visit: <https://njfams.hesaa.org/NJFAMS/login.aspx?ReturnUrl=NJFAMS/inf/index.aspx>  
Go to your "To Do List" and select "Upload Document" For upload instructions visit: <https://www.hesaa.org/Pages/uploaddocuments.aspx>

Student's Name: \_\_\_\_\_ NJHESAA ID#: \_\_\_\_\_  
Last First M.I.

| Reason for request                                                                                                                                      | Asset documents required (must have visible account numbers<br>(If documentation is not submitted, this form will not be processed.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> The cash, savings and checking amounts used to determine my State aid eligibility is incorrect<br>(Must Upload documentation)→ | <input type="checkbox"/> Student's 2024 IRS tax return transcript<br><input type="checkbox"/> Parent(s)' 2024 IRS tax return transcript<br><input type="checkbox"/> Schedule B from 2024 IRS form 1040 (if applicable)<br><input type="checkbox"/> 2024 1099-INT form(s) totaling the interest reported on line 2a and/or 2b of the 2024 IRS form 1040<br><input type="checkbox"/> Financial statement(s) for each 2024 1099-INT as of the date the FAFSA was filed-(must have visible account numbers)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <input type="checkbox"/> The investment amount used to determine my State aid eligibility is incorrect<br>(Must Upload documentation)→                  | <input type="checkbox"/> Student's 2024 IRS tax return transcript<br><input type="checkbox"/> Parent(s)' 2024 IRS tax return transcript<br><input type="checkbox"/> 2024 1099-DIV form(s) totaling the dividends reported on line 3b of the 2024 IRS form 1040<br><input type="checkbox"/> Financial statement(s) for each 2024 1099-DIV as of the date the FAFSA was filed<br><input type="checkbox"/> Schedule E page 1 and Schedule 1 from 2024 IRS form 1040 (if applicable)<br><input type="checkbox"/> Schedule E page 2 and Schedule 1 from 2024 IRS form 1040 (if applicable)<br><input type="checkbox"/> Copy of the unpaid mortgage balance from the mortgage holder as of 12/31/2025, if parent(s) own rental property and/or other real estate<br><input type="checkbox"/> Complete 2024 IRS business returns (1065, 1120, 1120S) including Schedule K-1 and Schedule L<br><input type="checkbox"/> Form 8825 or a written list of property addresses owned by the business, if the business has or owns property |

NOTE: To request a copy of an IRS tax return Transcript, IRS wage and income transcript and IRS proof of Non-Filer verification

**Reevaluation** - Your eligibility may be reevaluated if there is an error in the information reported.

See your financial aid officer for assistance in correcting errors by the state deadlines.

Student can also contact HESAA to receive the appropriate form.

**Appeals** - An appeal is a request for reconsideration of a decision affecting a student's award eligibility.

Consideration of appeals of ineligibility must be submitted in writing or e-mail with supporting documentation within 60 days of your first notification.

# Deep Dive - Monthly Expense and Resource Statement



## 2026-2027 Dependent Student Monthly Expense and Resource Statement

Please upload the completed and signed form, along with supporting documentation via NJFAMS:  
To Log into NJFAMS visit: <https://njfams.hesaa.org/NJFAMS/login.aspx?ReturnUrl=/NJFAMS/nt/FinAid/index.aspx>  
Go to your "To Do List" and select "Upload Document" For Upload instructions visit: <https://www.hesaa.org/Pages/uploaddocuments.aspx>

Student's Name: \_\_\_\_\_ NJHESAA ID#: \_\_\_\_\_  
Last First M.I.

### INSTRUCTIONS

- Your Parents/Step-Parent are required to complete this form because low/no income was reported on your FAFSA.
- Your Parents/Step-Parent must complete all sections of this form and upload all required documentation to HESAA.
- Report the actual monthly dollar (\$) amount paid in 2024 for each expense. If the expenses vary in amount from month to month, provide the 2024 monthly average.
- Additional information may be required if documents received are insufficient and/or incomplete.

**THIS FORM WILL BE CONSIDERED INCOMPLETE, IF YOU ENTER "ZEROS" IN ALL OF THE FIELDS AND/OR IF YOU DO NOT ATTACH APPLICABLE DOCUMENTATION FROM THE RESOURCES IN SECTION II.**

### SECTION I

| Parent(s)/Step-Parent Monthly Expenses                                |                     |
|-----------------------------------------------------------------------|---------------------|
| For any category in which you had no expense please record "0".       |                     |
| 2024 Expenses                                                         | Monthly Amount Paid |
| ***Rent/Home Mortgage and Property Taxes                              | \$                  |
| Utilities (gas, electric, water, etc.)                                | \$                  |
| Telephone/Cell Phone                                                  | \$                  |
| Food and Household supplies                                           | \$                  |
| Car Payments/Gas/Insurance                                            | \$                  |
| Public Transportation (bus, train, etc.)                              | \$                  |
| Child Care/Child Support Paid                                         | \$                  |
| Other:(Please Explain)                                                | \$                  |
| Total Monthly Expenses                                                | \$ 0.00             |
|                                                                       | x 12                |
| Total Yearly Expenses                                                 | \$ 0.00             |
| ***If Rent/Home Mortgage and Property Taxes are zero. Please explain: |                     |

## EXPENSES

### SECTION II

| Parent(s) Monthly Resources - DOCUMENTATION <u>MUST</u> BE ATTACHED                                                                                                                                                             |                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| For any category in which you had no income, benefits or resources please record "0".                                                                                                                                           |                                                    |
| 2024 Income                                                                                                                                                                                                                     | Monthly Amount Received                            |
| *Income from Work (gross amount) – Upload <u>all pages</u> of <b>2024</b> IRS Tax Return Transcript                                                                                                                             | \$                                                 |
| *If No tax return was filed Upload <b>2024</b> IRS proof of Non-Filing <u>and</u> <b>2024</b> IRS Wage and Income Transcript                                                                                                    | \$                                                 |
| Investment Income – If your Parents' owns rental property Upload <b>2024</b> Schedule E along with Mortgage Balance and Tax Assessments as of 12/31/2025 for all rental properties listed on Schedule E.                        | \$                                                 |
| *Business Income – Upload <u>all</u> pages of <b>2024</b> IRS Business Tax Returns...1065, 1120, 1120-S and K-1's, along with <b>2024</b> Schedule E.                                                                           | \$                                                 |
| *If Business owns rental property Upload IRS Form 8825, Mortgage Balance and Tax Assessments as of 12/31/2025 for all rental properties listed on IRS Form 8825.                                                                |                                                    |
| 2024 Other Resources                                                                                                                                                                                                            |                                                    |
| Unemployment Compensation (Upload Form 1099-G for <b>2024</b> )                                                                                                                                                                 | \$                                                 |
| Social Security Benefits (Upload Form SSA-1099 for <u>all</u> household members for <b>2024</b> )                                                                                                                               | \$                                                 |
| Workers Compensation (Upload Agency statement of total amounts received in <b>2024</b> )                                                                                                                                        | \$                                                 |
| Disability Benefits (Upload Agency statement of total amounts received in <b>2024</b> )                                                                                                                                         | \$                                                 |
| Alimony (Upload Agency statement showing total amounts received for end of year <b>2024</b> )                                                                                                                                   | \$                                                 |
| Savings (Upload <u>3</u> consecutive monthly statements from your parent's savings accounts used to cover <b>2024</b> expenses)                                                                                                 | \$                                                 |
| 2024 Child Support                                                                                                                                                                                                              |                                                    |
| Child Support (Upload statements from the Agency or Division showing total amounts received for <u>all</u> dependents in the household for end of year <b>2024</b> )                                                            | \$                                                 |
| Total Monthly Income/Resources                                                                                                                                                                                                  | \$ 0.00                                            |
|                                                                                                                                                                                                                                 | x 12                                               |
| Total Yearly Income/Resources                                                                                                                                                                                                   | \$ 0.00                                            |
| 2024 Federal Benefit Received - Answer the following questions <u>below</u> about the years <b>2024</b> or <b>2025</b> .                                                                                                        |                                                    |
| Do or did your parent(s) receive Medicaid? (If yes, Upload Form 1095-B or Agency Letter)                                                                                                                                        | Yes <input type="radio"/> No <input type="radio"/> |
| Do or did your parent(s) receive Supplemental Security Income? (If yes, Upload the SSI Benefit Statement)                                                                                                                       | Yes <input type="radio"/> No <input type="radio"/> |
| Do or did your parent(s) receive Federal Housing Assistance? (If yes, Upload the Housing Choice Voucher)                                                                                                                        | Yes <input type="radio"/> No <input type="radio"/> |
| Do or did your parent(s) receive Food Stamps (SNAP)? (If yes, Upload the Agency Letter)                                                                                                                                         | Yes <input type="radio"/> No <input type="radio"/> |
| Do or did your parent(s) receive TANF? (If yes, Upload the Agency Letter)                                                                                                                                                       | Yes <input type="radio"/> No <input type="radio"/> |
| Do or did your parent(s) receive GA/Work First NJ benefits? (If yes, Upload the Agency Letter)                                                                                                                                  | Yes <input type="radio"/> No <input type="radio"/> |
| Do or did your parent(s) receive WIC? (If yes, Upload the Agency Benefit Letter)                                                                                                                                                | Yes <input type="radio"/> No <input type="radio"/> |
| Explanation of Situation (Required)                                                                                                                                                                                             |                                                    |
| Include as much detail as possible about how your family covered all expenses listed in Section I for calendar year <b>2024</b> . An explanation is also required if <u>Few</u> or <u>No</u> expenses were listed in Section 1. |                                                    |
| I (We) certify that the information above is correct and complete to the best of my (our) knowledge<br><u>This form must be signed by the student and parent.</u>                                                               |                                                    |
| Student's Signature (required): _____                                                                                                                                                                                           | Date: _____                                        |
| Parent's/Step-Parent's Signature (required): _____                                                                                                                                                                              | Date: _____                                        |

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# Cost of Attendance (COA)



- Tuition
- Fees
- “Books, course materials, supplies, and equipment.”
- Transportation expenses
- Healthcare
- “food and housing” Food and housing are grouped as “living expenses.”
- Out of State Fee
- License/Professional Credentialing fee
- Miscellaneous & Personal

# Household Size Worksheet



## 2026-2027 Dependent Student Household Worksheet

Please upload the completed and signed form via NJFAMS:

To Log into NJFAMS visit: <https://njfams.hesaa.org/NJFAMS/login.aspx?ReturnUrl=/NJFAMS/inf/FinAid/index.aspx>

Go to your "To Do List" and select "Upload Document" For upload instructions visit: <https://www.hesaa.org/Pages/uploaddocuments.aspx>

Student's Name: \_\_\_\_\_ NJHESAA ID#: \_\_\_\_\_  
Last First M.I.

Permanent Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_

Parent's/Step-Parent's **Marital Status** (check one) ☐ Single (Never Married) ☐ Unmarried and both parents living together  
☐ Married (not separated) ☐ Remarried ☐ Divorced ☐ Separated ☐ Widowed

Parent's/Step-Parent's **Marital Status Date (Required)**: mm/dd/yyyy \_\_\_\_\_

How many people currently lives in your Parents/Step-Parents household? (Include yourself) \_\_\_\_\_

- If your parent is re-married you **must** include **your step-parent's** information.
- If your parent was divorced or separated **before** filing the FAFSA, do **NOT** include their information.
- If your biological parents are unmarried, but living together, report **both** parents on this form.
- If your siblings are **24 years and older**, do **NOT** include their information.

How many people currently living in your Parents/Step-Parents household will be attending college for the 2026-2027 academic year? (Include yourself) \_\_\_\_\_

List information for **all** individuals who are included in the amounts above. For individuals not in college, provide their full name, date of birth, last 3 digits of their social security number and relationship to you. Include college name and year in college for those who will attend at least half time during the 2026-2027 academic year.

| FULL NAME of <b>ALL</b> Members of your parents household (INCLUDING YOUR PARENTS) (Required) | DATE OF BIRTH mm/dd/yy (Required)             | SOCIAL SECURITY# (Last 3 digits only) (Required) | RELATIONSHIP (to student) (Required) | NAME OF COLLEGE/ YEAR IN COLLEGE |
|-----------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------|--------------------------------------|----------------------------------|
|                                                                                               | <p>Father Mother</p> <p>Sister Brother Me</p> |                                                  | Student                              | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |
|                                                                                               |                                               |                                                  |                                      | _____/____/____                  |

I (We) certify that all the information above is correct and complete to the best of my (our) knowledge.

This worksheet must be signed by the student and parent.

Student's Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_

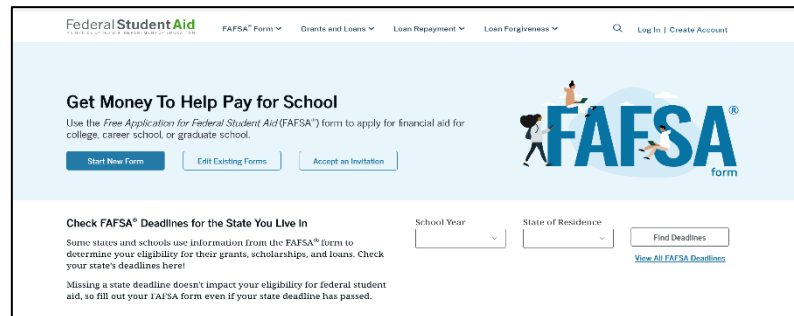
Parent's/Step-Parent's Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_

# Application Release Dates

- CSS Profile release October 1, 2026



- FAFSA release on or before October 1, 2026



- NJ Dreamer release date is October 1, 2026



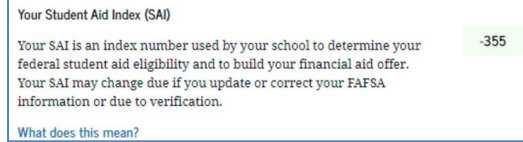
# FAFSA 2027-2028

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

- Immediate Account Use
- FAFSA role-based completion giving parent and student separate access.
- FAFSA provides a direct data exchange with the IRS for income data elements.
- Single consolidated [www.studentaid.gov](https://www.studentaid.gov) portal for all FAFSA help resources.
  - FAFSA
  - Loans
  - Loan History
  - Grant History
  - Repayment Assistance

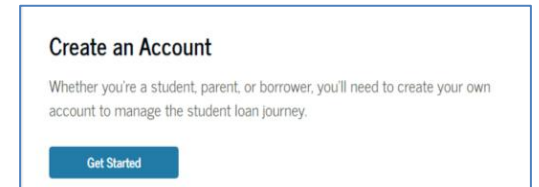
# 2027-28 Definitions

“SAI” is the Student Aid Index which determines your federal student aid eligibility



“Contributor(s)” is anyone who is required to provide information on the FAFSA, Student and Parent(s).

Studentaid.gov account (user id & password)  
is created for all contributors including the student.  
This includes all undocumented parent(s).



FTI stands for Federal Tax Information and replaces the IRS Data Retrieval Tool (DRT) from previous years. It is a process for transferring tax information for contributors.



Consent is REQUIRED if the student wants access to all federal and state financial aid resources!



# FAFSA 2027-28 SAI Formula

## Student Aid Index

The SAI is a number that determines each student's eligibility for certain types of federal student aid. An applicant's SAI is calculated using modified need analysis formulas. These formulas use information that applicants provide on the FAFSA® form and, in most cases, federal tax information (FTI) that is retrieved directly from the Internal Revenue Service (IRS).

The formulas include:

- Dependent student with a single parent, dependent student with married parents, independent student with no spouse, independent student with a spouse.
- The possibility for an SAI to be a negative number, with a minimum SAI of -1,500 instead of zero.
- Number of family members in college is still collected. HESAA will use the response in their NJEI calculation.

## Student Can List Up To 20 Colleges on the FAFSA!!

Cost of Attendance (COA) – Student Aid Index (SAI) – Other Financial Assistance (OFA) = Financial Need

# FAFSA 2027-28

## *Use of Federal Tax Information (FTI)*

With contributor consent the FAFSA will retrieve IRS data.

Federal Tax Information retrieved will only be available to the schools/colleges/universities that the student lists on the FAFSA and state higher education agencies, and designated scholarship organizations, via the Institutional Student Information Record (ISIR, ie, FAFSA Data).

FTI will not be viewable or included on the FAFSA Submission Summary and cannot be viewed by other contributors.



# FAFSA 2027-28

## Contributors Must Answer

Applicants and other FAFSA contributors will also need to provide information that does not come from FTI on the FAFSA, such as; demographic information and assets). This will include items such as:

Demographic Information

Assets

Social Benefits

Investments,

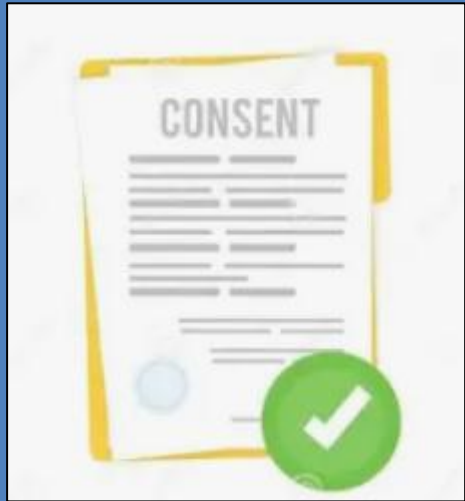
business and farm value,

foreign income exclusions,

taxable scholarships...



# IMPORTANCE of Contributors Providing Consent

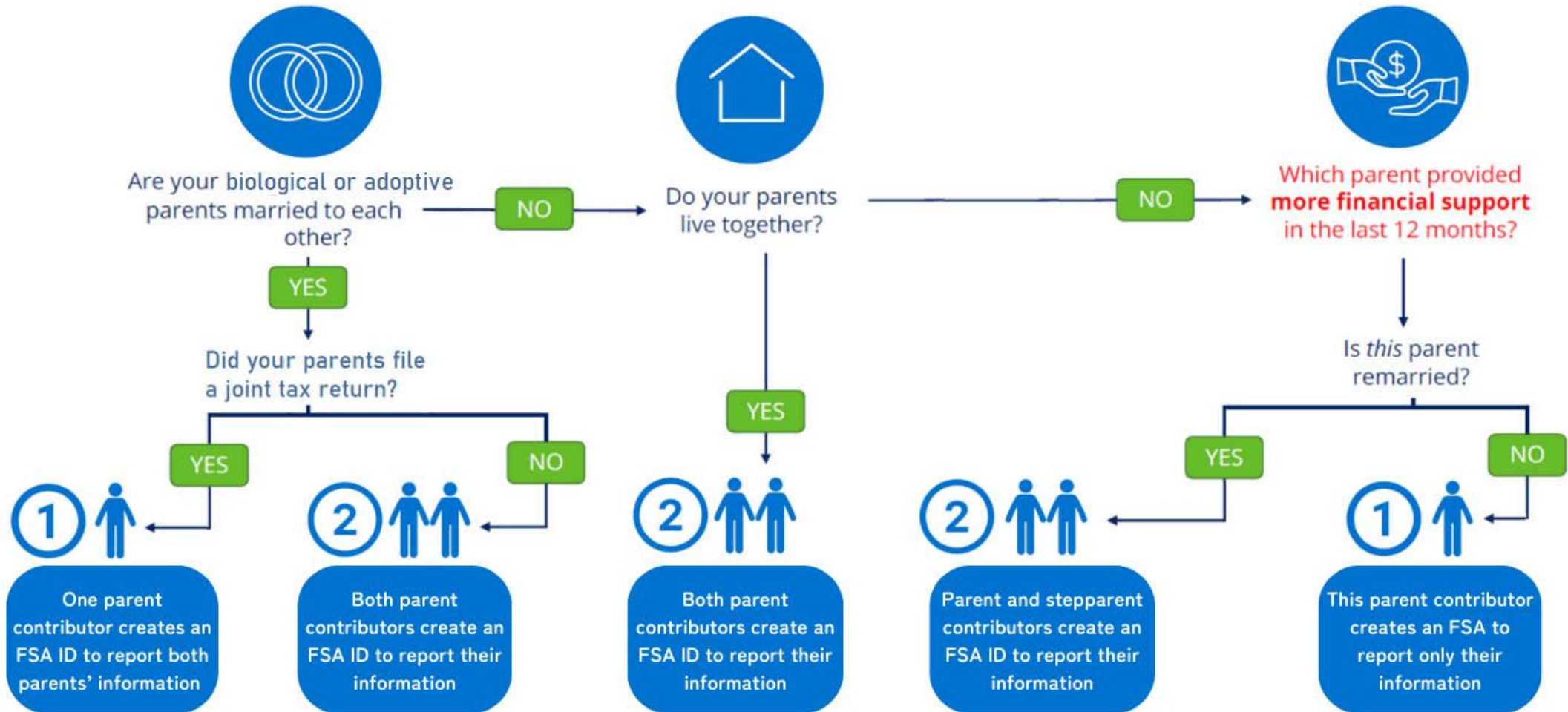


Contributors cannot avoid providing consent by manually entering Federal Tax Information (FTI) on the FAFSA.

If a student or spouse (if applicable) contributor does not provide consent, they will not be eligible for any Federal Title IV or State student aid. If a parent contributor refuses to provide consent, the student will be given the opportunity to indicate they would like to receive only a Direct Unsubsidized Loan.

- If the student's parents filed separately, both parents will be considered contributors and therefore need separate FSA IDs and both must provide consent.
- If an independent student is married and filed separately, both individuals are contributors, must have FSA IDs, and must provide consent.

# DETERMINING A PARENT CONTRIBUTOR AND WHO NEEDS AN FSA ID



## Married filing separately

Married filing separately and Head of Household will be required to amend their tax return.

Filing Status – Filing status on the IRS TRT must agree with the marital status reported on the FAFSA and other data on file.

- Example: If there is any indication on file that an individual is married they may not file as Head of Household. A married individual must file either Married Filing Jointly or Married Filing Separately; only in limited circumstances would another filing status be allowed for a married individual.

# Parent of Record for Divorced or Separated Parents

The parent with whom the student lived the most in the past 12 months prior to filing the FAFSA is **no longer** a criterion for divorced or separated parents.

- For divorced or separated parents, income and assets are reported for the parent who provides the most financial support over the 12 months prior to filing the FAFSA even if the student does not live with that parent or lives with the other parent.

## **Who Is the Parent Of Record When One Parent Pays Child Support To Another Parent?**

**Scenario:** The student's mother and father are divorced. The mother pays child support to the father, who in turn uses those funds to support the student.

The parent who pays child support is the parent of record only **if** that child support amounts to more than half of the student's support.

If neither parent provided support in the last 12-months, the parent of record is the parent who provided the greater portion of support during the most recent year that the student received financial support from a parent.

# Reporting of parental income

## **(1) Parents who live together**

Parental income and assets in the case of student whose parents are married and not separated, or **who are unmarried but live together**, shall include the income and assets of both parents.

## **(2) Divorced or separated parents**

Parental income and assets for a student whose parents are divorced or separated, but not remarried, is determined by including only the income and assets of the parent who provides the greater portion of the student's financial support in the year prior to filing the FAFSA.

## **(3) Death of a parent**

Parental income and assets in the case of the death of any parent is determined as follows:

(A) If either of the parents has died, the surviving parent shall be considered a single parent, until that parent has remarried.

(B) If both parents have died, the student shall not report any parental income or assets.

# Reporting of parental income

## **(4) Remarried parents**

If a parent whose income and assets are taken into account, or if a parent who is a widow or widower and whose income is taken into account, has remarried, the income of that parent's spouse shall be included in determining the parent's assessment of adjusted available income if the student's parent and the stepparent are married as of the date of application for the award year concerned.

## **(5) Single parent who is not divorced or separated**

Parental income and assets in the case of a student whose parent a single parent who is not divorced, separated, or remarried, shall include the income and assets of such single parent.

Parent Wizard <https://studentaid.gov/fafsa-apply/parents>

# Common Mistakes when completing the FAFSA or Alternative Application

Not listing Parental Data

Selecting legal guardianship when it's a custody

Not selecting foster care

Selecting Homeless when couch surfing

Selecting foreign tax return

Not providing consent to IRS to transfer data

Using email address as a mailing address

Reporting parent income in the student section

Reporting incorrect parent

Reporting aunts, uncles, and siblings as parents

Number in College

Household Size

Students mistakenly indicating they have filed a tax return

using the entire alphabet as A username

## What Information Is Required When Inviting a Contributor To Complete the FAFSA?

Email Address: For example, when a dependent student invites a parent(s), all they need is an email address.

- Once the email is generated an invite code is displayed on the student page as well sent to the email address. Just added -Cell phone # can be used to text the invite to the contributor.

— BY —  
INVITATION  
— ONLY —

# FAFSA Prototype



## Accessing the 2027–28 FAFSA® Prototype

- To access the 2026–27 FAFSA prototype, follow the steps below.
- Visit <https://fsapartners.ed.gov/fafsa-prototype/27278>, and
- Enter the access code: prototype2728



Q: How does a student know that their FAFSA was submitted?

A: Both the student and parent FAFSA status will show “In Review” or if processed “Processed”

Federal Student Aid  
FAFSA® Form | Loans and Grants | Loan Repayment | Loan Forgiveness

## 2027-28 Free Application for Federal Student Aid (FAFSA®) Form: Parent Contributor

In Review

### FAFSA® Information

#### Status Tracker

- 1 FAFSA® Form Started**  
Started on Jan 7, 2024  
The student should complete most of the form themselves, including their personal and financial information. You must fill out the section assigned to you. If you can't access the site due to scheduled maintenance, you will be able to log in once the site is available again. The student's data is still in the system and is secure. Once all required sections are complete, everyone must sign and submit.
- 2 FAFSA® Form Submitted**  
The student's application was received. We'll share their FAFSA information with their selected schools starting in the first half of March, and they'll begin receiving personalized aid information from the schools they've been accepted to several weeks later.  
Jan 18, 2024 FAFSA form received.
- 3 FAFSA® Form Processed**

Started on Jan 7, 2024

Submitted on Jan 18, 2024

#### More Resources

- [Understand My Aid](#)
- [FAFSA Landing Page](#)
- [Information on Federal Pell Grant Program](#)
- [Information on Federal Work-Study \(FWS\)](#)

For the 2027-28 FAFSA® form, the **status of your application** will be one of the following:

Draft

**Draft:** Your section of the FAFSA form is incomplete.

In Progress

**In Progress:** You provided your consent, approval, and signature to your section of the FAFSA form, but it has not been submitted yet.

In Review

**In Review:** Your FAFSA form was submitted but hasn't been processed yet.

Action Required

**Action Required:** You are missing your consent and approval or signature or the FAFSA form was processed, but a correction is required.

Processed

**Processed:** Your application was processed successfully. No further action is needed.

Closed

**Closed:** Your FAFSA form was never submitted and can no longer be submitted because the federal FAFSA deadline passed.



# Tool to determine SAI and Maximum Pell

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

### Federal Student Aid Estimator

Our *Federal Student Aid Estimator* provides an estimate of how much federal student aid the student may be eligible to receive. These estimates are based on the Student Aid Index (SAI), an index to determine federal student aid eligibility.

 **This Is Not the *Free Application for Federal Student Aid* (FAFSA®) Form**

With this tool, students can find out how much federal student aid they may be eligible for in the 2024–25 award year.

To apply for financial aid, [complete the FAFSA® form](#).



#### Begin Estimate of Federal Student Aid

The student may want to use the *Federal Student Aid Estimator* before filling out the FAFSA form to help them understand their options for paying for college or career school by providing them an early estimate of how much federal student aid they may be eligible for.

[Start Estimate](#)



#### Who Should Complete This?

- Students who plan to attend college or career school next year
- Parents or counselors of prospective students

Current students: [Apply for financial aid](#).



10 minutes

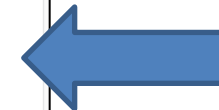
#### How Long Will It Take?

Most people complete the *Federal Student Aid Estimator* in 5–10 minutes.



#### What Do I Need?

- Students' financial and personal information. [?](#)
- Students' parents' financial information, if applicable. [?](#)
- Students' spouses' financial information, if applicable. [?](#)



Break time 10  
minutes

## Stretch and Move



# StudentAid.gov Account Deep Dive



# StudentAid.gov Deep Dive

Seniors should start now and the parental contributor(s)

Create an StudentAid.gov Login

If you are eligible to file the Free Application for Federal Student Aid (FAFSA), which most students are, you and any contributor(s) – if applicable – should create your own individual StudentAid.gov account, formally, StudentAid.gov account logins. This ID will serve as your electronic signature on the FAFSA. Visit [www.StudentAid.gov/fsa-id/create-account/launch](https://www.StudentAid.gov/fsa-id/create-account/launch) to create your username and passwords, which will be used to access the FAFSA once you're ready.

# Creating the StudentAid.gov account for Providing Consent and Signature for the FAFSA

All contributors must register for a StudentAid.gov account to provide consent and signing the FAFSA application.

## What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Completing required student loan counseling
- Signing your Student Loan *Master Promissory Note* (MPN) and more

## What You'll Need

- Social Security number
- Undocumented parents register with permanent address
- Your own mobile phone number and email address

Visit [www.StudentAid.gov/fsa-id/create-account/launch](http://www.StudentAid.gov/fsa-id/create-account/launch)

Video on creating a StudentAid.gov account: [How to Create an Account and Username \(FSA ID\) for StudentAid.gov](#)

# FAFSA Registration

An official website of the United States government.

Get Help

FAFSA Form English | Español

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

FAFSA Form

Log In | Create Account

## Get Money To Help Pay for School

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

[Start New Form](#)[Edit Existing Forms](#)[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](#)



#### Who should complete the FAFSA® form?



12 minutes

#### How long will it take?

People typically finish their section of



#### What do I need?

- Verified account username and

 **Hi! Need help?**

# Create an Account

An official website of the United States government.

Help Center FAFSA Form **English** | Español

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

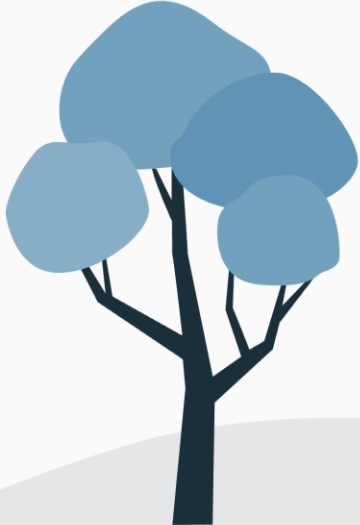
## Create an Account

Language Preference ?

☒ English ☐ Español

Get Started

Already have an account? [Log In](#)



# StudentAid.gov Account Creation: Add Email

An official website of the United States government.

Get Help FAFSA Form English Español

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

## Create an Account

- 1 Email
- 2 Personal Info
- 3 Phone
- 4 Address
- 5 Password
- 6 Security

### Add Your Email Address

Email Address

user@example.com

Exit Continue

### Secure Code Sent

Enter the secure code we sent to your email:  
**user@example.com.**

Enter the secure code below.

123456

[Resend code](#)

[Didn't receive a code?](#) ▾

Cancel Continue

# Tell Us About Yourself.

FederalStudentAid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾Grants and Loans ▾Loan Repayment ▾Loan Forgiveness ▾

🔍Log In | Create Account

## Create an Account

✓

2

3

4

5

6

EmailPersonal InfoPhoneAddressPasswordSecurity

### Tell Us About Yourself

I certify that the information I'm providing to create an account is true and that I'm the person I claim to be. If I'm not, I must stop and exit this form now. Providing false or misleading information could result in fines, jail time, or both.

First Name

John

Middle Name

optional

Last Name

Doe

Name Suffix

optional

Date of Birth

Month

January ▾

Day

01

Year

2005 ▾

Social Security Number

\*\*\*-\*\*-9781

SHOW SSN

[What if I don't have a Social Security number? ▾](#)

# ID verification for contributors without an SSN

## What if I don't have a Social Security Number?

Parents **without an SSN** can still create a StudentAid.gov account, but instead of SSN-based identity checks, they complete an **alternative identity verification process**.

- This involves submitting documentation through an online form—usually proof of identity such as a foreign passport or government-issued ID.
- They **do not** get the knowledge-based questions that are used for people with an SSN.
- Once verified, they can access the account and complete their portion of the FAFSA.

.

# Documentation Requirements

**Acceptable ID documents • Foreign passport** (valid, unexpired)

- **Government-issued national ID card** with photo
- **Consular identification card** (from parent's home country)
- **Driver's license** issued by a foreign government
- **State-issued ID from U.S. territories** for certain non-citizen parents
- **U.S. state ID or driver's license** (only if the parent has one despite having no SSN)
- **Any other official government-issued photo ID**, provided it includes:
  - Full name
  - Date of birth
  - A clear photo
  - Valid expiration date

**Not accepted • Birth certificates**

- School IDs
- Medical cards
- Employment badges
- Any ID without a photo
- Expired documents (unless federal guidance allows temporary exceptions)

**Important** Along with the ID, the system requires: • **A selfie photo**

- Matching personal information (name and DOB must match the ID exactly)

StudentAid.gov  
Account  
Creation: Add  
Phone Number

Create an Account

✓

✓

3

4

5

6

EmailPersonal InfoPhoneAddressPasswordSecurity

Add Your Mobile Phone Number

Add your phone number to help with account recovery and two-step verification. A phone number can be used with up to five accounts.

Mobile Phone

(210) 555-5555

☐ Opt in to receive text messages about federal student grants and loan programs. (Recommended)

PreviousContinue

Secure Code Sent

Enter the secure code we sent to your phone number: (210) 555-5555.

Enter the secure code below.

123456

Resend code

Didn't receive a code? ▼

CancelContinue

# StudentAid.gov Account Creation: Create Username and Password

## Create an Account

✓

✓

✓

✓

5

6

EmailPersonal InfoPhoneAddressPasswordSecurity

### Create Your Username and Password

Username

userexample

?

✓ Username is available.

Password

.....

Show Password

?

✓ *Uppercase*

✓ *Lowercase*

✓ *Number*

✓ *8+ characters*

Confirm Password

.....

Show Password

Previous

Continue

# StudentAid.gov Account Creation: Success



Your Account Was Successfully Created

[Go to My Dashboard](#)

## Next Steps

### What You Can Do Now

- Complete a *Free Application for Federal Student Aid* (FAFSA®) form.
- Add information to a student's FAFSA® form as a parent or spouse.
- Review and update your personal information in your account settings.
- Visit your personalized Dashboard for information and updates about your aid.
- Use the Help Center to get answers to common questions.

# Contributors on the FAFSA

A contributor is anyone who is asked to provide information on an applicant's FAFSA including:

- The student;
- The student's spouse (if applicable);
- A biological or adoptive parent; or
- The spouse of the remarried parent who is on the FAFSA--the stepparent.

# Contributor Invitation & Invite Code

**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

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 Sent

Other Ways to Send the Invite

Copy and Send the Invite Link ⓘ

[www.fafsa.gov/invite/7NDNUKA](http://www.fafsa.gov/invite/7NDNUKA) Copy Link

You can also have them go to [www.fafsa.gov/invite](http://www.fafsa.gov/invite) and enter code: **7NDNUKA**

Cancel Invite

# Who are NJDREAMERS

## Who Should Complete the New Jersey Alternative Financial Aid Application?

Complete this application if you live in New Jersey, are not eligible for the FAFSA, and meet all of the following criteria:

- Attended a New Jersey high school for at least three (3) years
- Graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey
- Are able to file an affidavit stating that you have filed an application to legalize your immigration status or will file an application as soon you are eligible to do so

# New Jersey Dreamer Login – HESAA.org

## Quick Links



Apply for State Aid

NJ Grants and  
Scholarships

## NJ Dreamers

If you qualify as an NJ Dreamer, you can apply for state aid to be used here in New Jersey. The eligibility details and the NJ Alternative Financial Aid Application are a click away and HESAA remains available to help you apply!



Get Started Here

## How to Apply

- Step 1** Create a login for the [NJ Financial Aid Management System \(NJFAMS\)](#)
- Step 2** Access your NJFAMS Account
- Step 3** Apply Online for New Jersey Financial Aid (NJ Dreamer Students Only)
- Step 4** Select "Academic Year 2025-26" from the drop-down if you plan to start college in Fall 2026 or Spring 2027

Get Started



# NJ Dreamer Student Only Creates a User ID and Password

**Log in to your account.**

**Please identify yourself with a valid User Name and Password.**

**New to NJFAMS?** Click [here](#) to create your student account and login credentials.

## **Returning Users**

1. Click [here](#) if you forgot your User Name or Password.
2. Your Password will expire after 90 days. When it has expired after 90 days and you log in with your old Password you will be presented with a screen where you must change your Password.
3. If you are still having trouble logging in, send an email with your full name, date of birth, and a description of the problem to [customercare@hesaa.org](mailto:customercare@hesaa.org).

**IMPORTANT: AFTER FIVE FAILED ATTEMPTS TO LOG IN WITHIN 60 MINUTES, YOUR ACCOUNT WILL BE LOCKED.** After 24 hours your account will be unlocked and you can try again. If you do not remember your login credentials, [CLICK HERE](#).

## **MULTI-FACTOR AUTHENTICATION-MFA**

Coming this fall, HESAA will require all students to use multi factor authentication (MFA) when accessing NJFAMS. Once MFA becomes available, students will be prompted to complete a quick setup immediately after logging into their accounts. A setup screen will walk the student through four simple steps to enable MFA. The student must complete these steps before they can continue to the NJFAMS home page.

Adding MFA is fast and significantly increases the security of the student's account. Even if someone obtains the student's password, they will still need a second verification step—such as a code sent to the student's phone—to log into the account. This extra layer of protection greatly reduces the risk of unauthorized access. We're implementing MFA because ensuring the security of your account and information is a top priority.

User Name:   
Password:

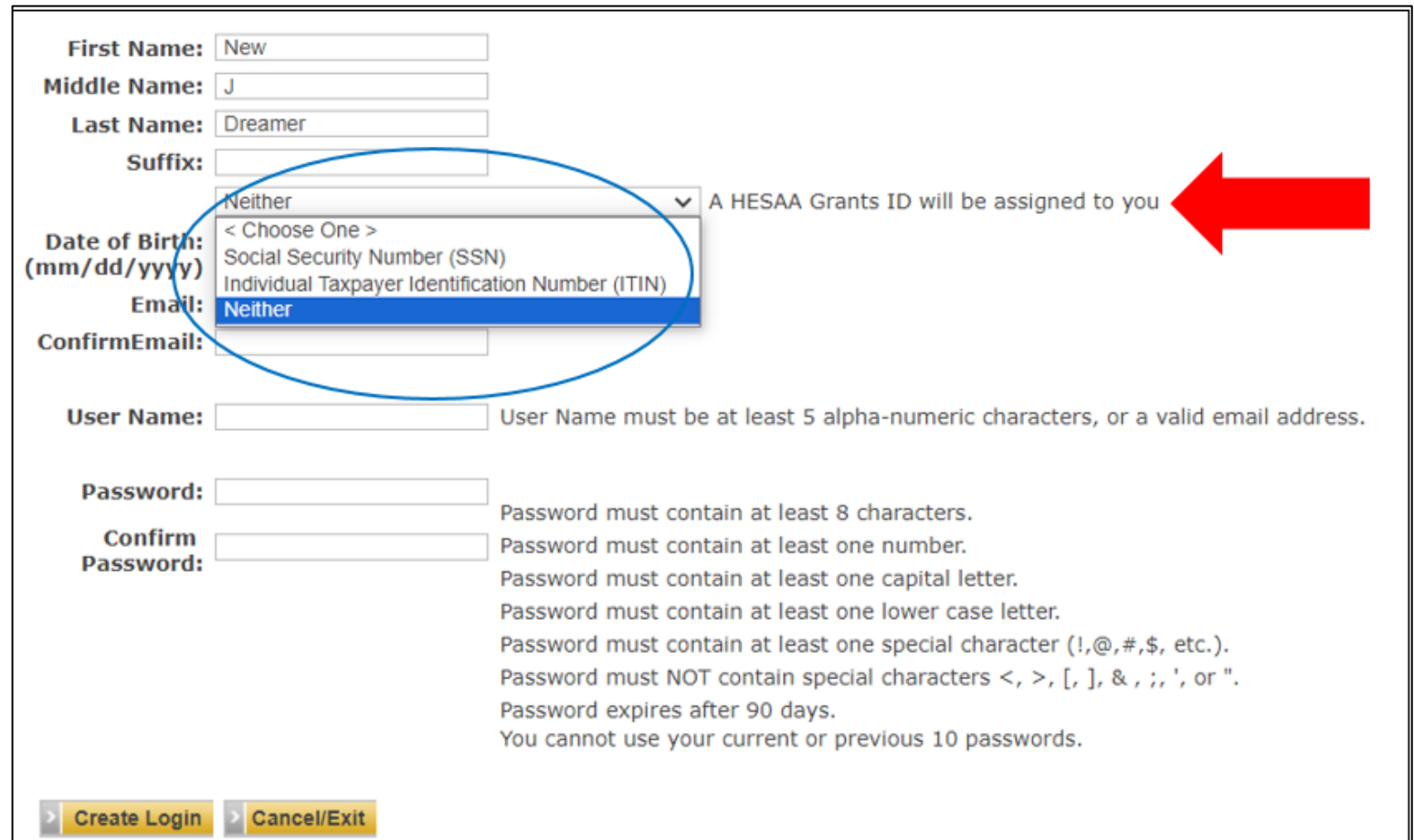
[> Login](#)

To return to the main page of the NJ HESAA Grants webpage, [click here](#).

Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.

# NJ Dreamer Registration

- Register with a Social Security Number (SSN) or
- Register with an Individual Taxpayer Identification Number (ITIN) or
- HESAA assigns a nine digit number as the Grants ID



The image shows a registration form for NJ Dreamer. The form includes fields for First Name, Middle Name, Last Name, Suffix, Date of Birth, Email, Confirm Email, User Name, Password, and Confirm Password. A dropdown menu is open for the Date of Birth field, showing options: < Choose One >, Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), and Neither. A red arrow points to the text 'A HESAA Grants ID will be assigned to you' next to the dropdown menu. The form also includes instructions for the User Name and Password fields, and buttons for 'Create Login' and 'Cancel/Exit'.

First Name:

Middle Name:

Last Name:

Suffix:

Date of Birth:

< Choose One >  
Social Security Number (SSN)  
Individual Taxpayer Identification Number (ITIN)  
Neither

Email:

ConfirmEmail:

User Name:  User Name must be at least 5 alpha-numeric characters, or a valid email address.

Password:  Password must contain at least 8 characters.  
Confirm Password:  Password must contain at least one number.  
Password must contain at least one capital letter.  
Password must contain at least one lower case letter.  
Password must contain at least one special character (!, @, #, \$, etc.).  
Password must NOT contain special characters <, >, [, ], &, ;, ', or ".  
Password expires after 90 days.  
You cannot use your current or previous 10 passwords.

> Create Login > Cancel/Exit

All Applicants  
must activate  
their NJFAMS  
Account

## You must save your HESAA Grants ID & Registration Must be Activated

### NJHESAA Web Information Portal Account Registration.

Your Assigned HESAA Grants ID is: 999015953

Save this Assigned HESAA Grants ID for communications regarding your New Jersey state financial aid.

For those without a SSN or ITIN ONLY



**Request a login.** Thank you for registering. Your request is being processed.



**Activate your account.** You must activate your account before you can log in. To complete the process:

1. Open your email account. You will receive an email with an Activation link in a few minutes. The email will come from "HESAA NJFAMS TEST" with the subject line "NJHESAA Web Portal User Activation". If you do not see it in your Inbox, check your junk mail folders.
2. Open the email.
3. Click on the link in the email to activate your account and login.

[Return to NJHESAA NJGRANTS Website](#)

# Log in with User Id and Password

**Log in to your account.**

**Please identify yourself with a valid User Name and Password.**

**New to NJFAMS?** Click [here](#) to create your student account and login credentials.

## **Returning Users**

1. Click [here](#) if you forgot your User Name or Password.
2. Your Password will expire after 90 days. When it has expired after 90 days and you log in with your old Password you will be presented with a screen where you must change your Password.
3. If you are still having trouble logging in, send an email with your full name, date of birth, and a description of the problem to [customercare@hesaa.org](mailto:customercare@hesaa.org).

**IMPORTANT: AFTER FIVE FAILED ATTEMPTS TO LOG IN WITHIN 60 MINUTES, YOUR ACCOUNT WILL BE LOCKED.** After 24 hours your account will be unlocked and you can try again. If you do not remember your login credentials, [CLICK HERE](#).

## **MULTI-FACTOR AUTHENTICATION-MFA**

Coming this fall, HESAA will require all students to use multi factor authentication (MFA) when accessing NJFAMS. Once MFA becomes available, students will be prompted to complete a quick setup immediately after logging into their accounts. A setup screen will walk the student through four simple steps to enable MFA. The student must complete these steps before they can continue to the NJFAMS home page.

Adding MFA is fast and significantly increases the security of the student's account. Even if someone obtains the student's password, they will still need a second verification step—such as a code sent to the student's phone—to log into the account. This extra layer of protection greatly reduces the risk of unauthorized access. We're implementing MFA because ensuring the security of your account and information is a top priority.

User Name:

Password:

 **Login**

To return to the main page of the NJ HESAA Grants webpage, [click here](#).

Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.

# NJFAMS Main Menu

Welcome to NJFAMS!

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



To Do List



Apply Online for New Jersey Alternative Financial Aid (Dreamer Students only)



View and Update Your School



Apply Online for Scholarships



Award and Eligibility Information



Notifications



Portal Announcements



View And Update Your Contact Information



Edit Your Profile

# Portal Announcement

## MULTI-FACTOR AUTHENTICATION - MFA

Coming this fall, HESAA will require all students to use multi factor authentication (MFA) when accessing NJFAMS.

Once MFA becomes available, students will be prompted to complete a quick setup immediately after logging into their accounts. A setup screen will walk the student through four simple steps to enable MFA. The student must complete these steps before they can continue to the NJFAMS home page.

Adding MFA is fast and significantly increases the security of the student's account. Even if someone obtains the student's password, they will still need a second verification step—such as a code sent to the student's phone—to log into the account. This extra layer of protection greatly reduces the risk of unauthorized access. We're implementing MFA because ensuring the security of your account and information is a top priority.

Confirmation status: Unread  
This announcement has not yet been confirmed.

# Application Process

Welcome to NJFAMS!

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



To Do List



Apply Online for New Jersey Alternative Financial Aid (Dreamer Students only)



View and Update Your School



Apply Online for Scholarships



Award and Eligibility Information



Notifications



Portal Announcements



View And Update Your Contact Information



Edit Your Profile

# Application Process Awards Year Selection

You must select 2027-2028 to be sent to the correct academic year application.

To start fall 2026, select 2026-2027

## New Jersey Alternative Financial Aid Academic Year Selection

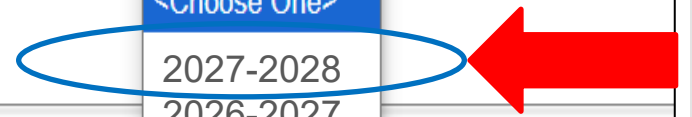
In what academic year are you applying for financial aid?

<Choose One> ▼ \*

<Choose One>

2027-2028

2026-2027



# Eligibility Determination

## New Jersey Alternative Financial Aid Eligibility Determination

In what academic year are you applying for financial aid?

2027-2028 ▼ \*

Did you attend high school in New Jersey for three or more years?

Yes ▼ \*

Did you graduate from a high school in New Jersey or receive the equivalent of a high school diploma in New Jersey?

Yes ▼ \*

Did you file an application to legalize your immigration status, or plan to file as soon as you are eligible to do so?

Yes ▼ \*

Did you plan on attending NJ college?

Yes ▼ \*

Please select your citizenship status:

<Choose One> ▼  
<Choose One>  
I am a U.S. citizen (U.S. national)  
I am an eligible noncitizen  
I am not a citizen or eligible noncitizen

# Section A – Student Section

| New Jersey Alternative Financial Aid Application                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | Deadlines |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------|
| <input type="checkbox"/> Student Questions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |           |
| <input type="checkbox"/> Student Income Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |           |
| <input type="checkbox"/> Student Personal Circumstances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |           |
| <input type="checkbox"/> Parent Questions & Income Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |           |
| <input type="checkbox"/> Household Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |           |
| <input type="checkbox"/> College Selections                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |           |
| <input type="checkbox"/> Signatures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |           |
| <div><div>Section A: Student Questions</div><div>For these questions, leave blank any answers that do not apply to you (the student).</div><div>Your full name (exactly as it appears on school records). If your name has a suffix, such as Jr. or III, enter the suffix in the Suffix question.</div><div>First Name: <input type="text" value="Testing"/> *</div><div>Middle Name: <input type="text"/></div><div>Last Name: <input type="text" value="Testing"/> *</div><div>Suffix: <input type="text"/></div><div>Your permanent mailing address</div><div>Number &amp; street (include apt. number): <input type="text"/> *</div><div>City (&amp; country if not U.S.): <input type="text"/> *</div><div>State (select Foreign Country if not U.S.): <input type="text" value="Choose One"/> *<br/>▼</div><div>Zip Code: <input type="text"/> *</div><div>Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or HESAA Assigned Grants ID: <input type="text" value="999019913"/> *</div><div>Your date of birth: <input type="text" value="04/01/2003"/> *</div><div>Your mobile phone number: <input type="text"/> *</div></div> |  |           |

# Section A – Student Section Cont.

**Social Security Number (SSN), Individual Taxpayer  
Identification Number (ITIN), or HESAA Assigned  
Grants ID:**

999019913 \*

**Your date of birth:** 04/01/2003 \*

**Your mobile phone number:** \*

**Your email address**

**Email address:** collegegri2008@gmail.com \*

**Confirm email address:** \*

**What is your marital status as of today?** <Choose One> \*

**In what state do You live?** <Choose One> \*

**Give the month & year you began living here:  
(mm/yyyy)** \*

**Did either of the student's parents attend college?** <Choose One> \*

**What will your high school completion status be  
when you begin college in the 2025-2026 school  
year?** <Choose One> \*

**Graduate (MBA, MPA, ME) and Professional students (PhD) are not eligible to apply for NJHESAA's grants or  
scholarships.**

**Will you have your first bachelor's degree before  
you begin the 2025-2026 school Year?** <Choose One> \*

**What will your grade level be when you begin the  
2025-2026 school year?** <Choose One> \*

\* Indicates Required Field

Previous <

> Next

# Section B – Student Section Cont.

| New Jersey Alternative Financial Aid Application               |                                                                                                                                                                                                                                                                                                                     | Deadlines |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| <input checked="" type="checkbox"/> Student Questions          | <b>Section B: Student Questions</b><br>These questions are about yourself (the student). If you are single, separated, divorced or widowed, answer only about yourself. If you are married or remarried as of today, include information about your spouse (husband or wife).                                       |           |
| <input type="checkbox"/> Student Income Information            |                                                                                                                                                                                                                                                                                                                     |           |
| <input type="checkbox"/> Student Personal Circumstances        |                                                                                                                                                                                                                                                                                                                     |           |
| <input type="checkbox"/> Parent Questions & Income Information |                                                                                                                                                                                                                                                                                                                     |           |
| <input type="checkbox"/> Household Information                 |                                                                                                                                                                                                                                                                                                                     |           |
| <input type="checkbox"/> College Selections                    |                                                                                                                                                                                                                                                                                                                     |           |
| <input type="checkbox"/> Signatures                            |                                                                                                                                                                                                                                                                                                                     |           |
|                                                                | <b>Did or will the student file a 2023 IRS Form 1040 or 1040-NR?</b> <input type="text" value="&lt;Choose One&gt;"/>                                                                                                                                                                                                |           |
|                                                                | <b>Did the student either (1) earn income in a foreign country in 2023, (2) work for an international organization in 2023 without being required to report income on any tax return, or (3) file a 2023 tax return with Puerto Rico or another U.S. territory?</b> <input type="text" value="&lt;Choose One&gt;"/> |           |
|                                                                | <b>How much did you earn from working in 2023?</b> <input type="text" value="\$ 0"/>                                                                                                                                                                                                                                |           |
|                                                                | <b>How much did your spouse earn from working in 2023?</b> <input type="text" value="\$ 0"/>                                                                                                                                                                                                                        |           |
|                                                                | <b>As of today, what is your (and spouse's) total current balance of cash, savings and checking accounts? Don't include Student financial aid:</b> <input type="text" value="\$ 0"/>                                                                                                                                |           |
|                                                                | <b>As of today, what is the net worth of your (and spouse's) investments, including real estate? Don't include the home you live in:</b> <input type="text" value="\$ 0"/>                                                                                                                                          |           |
|                                                                | <b>As of today, what is the net worth of your (and spouse's) current business and/or investment farms? Don't include a family farm or business with 100 or fewer full-time or full-time equivalent employees:</b> <input type="text" value="\$ 0"/>                                                                 |           |
|                                                                | <b>Child support received for any of your children. Don't include foster care or adoption payments:</b> <input type="text" value="\$ 0"/>                                                                                                                                                                           |           |
|                                                                | <b>IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS FORM 1040 Schedule 1-total of lines 16+20:</b> <input type="text" value="\$ 0"/>                                                                                                                              |           |
|                                                                | <b>Tax exempt interest income from IRS FORM 1040-line 2a.</b> <input type="text" value="\$ 0"/>                                                                                                                                                                                                                     |           |
|                                                                | <b>Untaxed portions of IRA distributions from IRS Form 1040 line 4a minus 4b. Exclude rollovers. If negative, enter a zero here:</b> <input type="text" value="\$ 0"/>                                                                                                                                              |           |
|                                                                | <b>Untaxed portions of pensions from IRS Form 1040 line 5a minus 5b. Exclude rollovers. If negative, enter a zero here:</b> <input type="text" value="\$ 0"/>                                                                                                                                                       |           |
|                                                                | <b>IRA rollover into another IRA or qualified plan from IRS Form 5498.</b> <input type="text" value="\$ 0"/>                                                                                                                                                                                                        |           |
|                                                                | <b>Pension rollover into an IRA or other qualified plan from IRS Form 5498.</b> <input type="text" value="\$ 0"/>                                                                                                                                                                                                   |           |
|                                                                | <b>Foreign earned income exclusion from IRS Form 1040 Schedule 1- line 8d.</b> <input type="text" value="\$ 0"/>                                                                                                                                                                                                    |           |

# Section C – Student Section Cont.

| New Jersey Alternative Financial Aid Application                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Deadlines |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
|                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 5         |
|                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 6         |
| <input checked="" type="checkbox"/> Student Questions<br><input checked="" type="checkbox"/> Student Income Information<br><input type="checkbox"/> Student Personal Circumstances<br><input type="checkbox"/> Parent Questions & Income Information<br><input type="checkbox"/> Household Information<br><input type="checkbox"/> College Selections<br><input type="checkbox"/> Signatures | <p align="center"><b>Section C: Student Personal Circumstances</b></p> <p><b>Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?</b> <input type="text" value="No"/> *</p> <p><b>Are you a veteran of the U.S. Armed Forces?</b> <input type="text" value="No"/> *</p> <p><b>Do you have children or other people (excluding spouse) who live with you and receive more than half of their support from you between July 1, 2025 and June 30, 2026?</b> <input type="text" value="No"/> *</p> <p><b>At any time since you turned 13, were you an orphan (no living biological or adoptive parent)?</b> <input type="text" value="No"/> *</p> <p><b>At any time since you turned 13, were you a ward of the court?</b> <input type="text" value="No"/> *</p> <p><b>At any time since you turned 13, were you in foster care?</b> <input type="text" value="Yes"/> *</p> <p><b>Does someone other than your parent or step parent have legal guardianship of you, as determined by a court in your state of legal residence?</b> <input type="text" value="No"/> *</p> <hr/> <p><b>Other Circumstances</b></p> <p><b>At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?</b> <input type="text" value="No"/> *</p> <p><b>Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?</b> <input type="text" value="No"/> *</p> |           |

# Section D – Parent Section

|                                                                    |  |
|--------------------------------------------------------------------|--|
| <input checked="" type="checkbox"/> Student Questions              |  |
| <input checked="" type="checkbox"/> Student Income Information     |  |
| <input checked="" type="checkbox"/> Student Personal Circumstances |  |
| <input type="checkbox"/> Parent Questions & Income Information     |  |
| <input type="checkbox"/> College Selections                        |  |
| <input type="checkbox"/> Signatures                                |  |

### Section D: Parent Questions

Answer all questions in Section D since you answered no to all questions in Section C, even if you do not live with your legal parents.

- A legal parent is: Biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate].
- A legal parent is not: Grandparents, foster parents, legal guardians, widowed step parents, aunts, uncles, & siblings unless they have legally adopted you.

If your legal parents are married to each other, or are not married to each other & live together, answer the questions about both of them.  
If your legal parents are divorced or separated, answer the questions about the parent who provides the greater portion of the student's financial support.  
If your legal parent is remarried as of today, answer the questions about that parent and the stepparent.

**What is your parents' marital status as of today?** Married (not separated) ▼ \*

---

**What are the Social Security Numbers, or Individual Taxpayer Identification numbers, names and dates of birth of the parents reporting on this form? If your parents do not have a Social Security Number, enter the Individual Taxpayer Identification Number (ITIN). If they have neither, enter 000-00-0000. If the name includes a suffix, such as Jr., include a space between the last name and suffix. Enter two digits for each day and month (for example, for May 31, 1970, enter 05/31/1970).**

**Parent 1 (father/mother/stepparent):**

**Social Security Number or ITIN:**  \*

**Last Name:**  \*

**First Name:**  \*

**Date of birth: (mm/dd/yyyy)**  \*

**Parent 2 (father/mother/stepparent):**

**Social Security Number or ITIN :**

**Last Name:**

**First Name:**

**Date of birth: (mm/dd/yyyy)**

In what state do your parents live? <Choose One> ▼ \*

Date the parent became a state resident:  
(mm/yyyy) \*

How many people are in your parents' household?  
Include yourself (even if you don't live with your  
parents), your parents, & your parents' children under  
the age of 24 if your parents will provide more than  
half of their support between July 1, 2025 - June 30,  
2026 \*

How many people in your parents' household will be  
college students between July 1, 2025 - June 30,  
2026? Always count yourself as a college student. Do  
not include your parents. You may include others only  
if they will attend at least half-time in 2025-2026, a  
program that leads to a undergraduate degree & are  
under the age 24: \*

In 2023 or 2024, did you, your parents, or anyone in your parents' household receive benefits from any of the  
state/federal programs listed? Mark all programs that apply. Answering these questions will not reduce your  
eligibility for student aid or other programs.

Medicaid: <Choose One> ▼ \*

Supplemental Security Income (SSI): <Choose One> ▼ \*

Supplemental Nutrition Assistance Program (SNAP): <Choose One> ▼ \*

Federal housing assistance: <Choose One> ▼ \*

Temporary Assistance For Needy Families (TANF): <Choose One> ▼ \*

Special Supplemental Nutrition Program for Women,  
Infants, & Children (WIC): <Choose One> ▼ \*

Did or will the parent file a 2023 IRS Form 1040 or  
1040 NR? <Choose One> ▼ \*

For the following questions, if the answer is zero or the question does not apply to you, enter 0. Report whole  
dollar amounts with no cents.

How much did Parent 1 (father/mother/stepparent)  
earn from working in 2023? \$ 0 \*

How much did Parent 2 (father/mother/stepparent)  
earn from working in 2023? \$ 0 \*

As of today, what is your parents' total current  
balance of cash, savings & checking accounts? Don't  
include Parent financial aid: \$ 0 \*

As of today, what is the net worth of your parents'  
investments, including real estate? Don't include the  
home you live in: \$ 0 \*

As of today, what is the net worth of your parents'  
current business and/or investment farms? Don't  
include a family farm/business with 100 or fewer full-  
time or full-time equivalent employees: \$ 0 \*

Parents' child support received for any of their  
children. Don't include foster care or adoption  
payments: \$ 0 \*

Parent's 2023 Untaxed Income (Enter combined amounts for your parents).

Parents' IRA deductions and payments to self-  
employed SEP, SIMPLE, Keogh and other qualified  
plans from IRS FORM 1040 Schedule 1-total of lines  
16+20: \$ 0 \*

Parents' tax exempt interest income from IRS FORM  
1040-line 2a: \$ 0 \*

Parents' Untaxed portions of IRA distributions from  
IRS Form 1040 line 4a minus 4b. Exclude rollovers. If  
negative, enter a zero here: \$ 0 \*

Parents' Untaxed portions of pensions from IRS Form  
1040 line 5a minus 5b. Exclude rollovers. If negative,  
enter a zero here: \$ 0 \*

Parents' IRA rollover into another IRA or qualified  
plan from IRS Form 5498: \$ 0 \*

Parents' Pension rollover into an IRA or other qualified  
plan from IRS Form 5498: \$ 0 \*

Parents' Foreign earned income exclusion from IRS  
Form 1040 Schedule 1- line 8d: \$ 0 \*

# College Selection – Select up to 20 Colleges

| New Jersey Alternative Financial Aid Application                              |                                                             | Deadlines            |
|-------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------|
| <input checked="" type="checkbox"/> Student Questions                         |                                                             |                      |
| <input checked="" type="checkbox"/> Student Income Information                |                                                             |                      |
| <input checked="" type="checkbox"/> Student Personal Circumstances            |                                                             |                      |
| <input checked="" type="checkbox"/> Parent Questions & Income Information     |                                                             |                      |
| <input type="checkbox"/> College Selections                                   |                                                             |                      |
| <input type="checkbox"/> Signatures                                           |                                                             |                      |
| <b>Section H: Student Questions</b>                                           |                                                             |                      |
| Indicate which colleges you plan on attending during 2025-2026 academic year. |                                                             |                      |
| 1st New Jersey College or University:                                         | <input type="text" value="CALDWELL UNIVERSITY"/>            | * School Code:002598 |
| 2nd New Jersey College or University:                                         | <input type="text" value="&lt;Choose One&gt;"/>             |                      |
| Indicate which colleges you plan on attending during 2024-2025 academic year. |                                                             |                      |
| 1st New Jersey College or University:                                         | <input type="text" value="CAMDEN COUNTY COLLEGE"/>          | * School Code:006865 |
| 2nd New Jersey College or University:                                         | <input type="text" value="FAIRLEIGH DICKINSON UNIVERSITY"/> | School Code:002607   |
| 3rd New Jersey College or University:                                         | <input type="text" value="CENTENARY UNIVERSITY"/>           | School Code:002599   |
| 4th New Jersey College or University:                                         | <input type="text" value="THE COLLEGE OF NEW JERSEY"/>      | School Code:002642   |
| 5th New Jersey College or University:                                         | <input type="text" value="&lt;Choose One&gt;"/>             |                      |

☒ Student Questions

☒ Student Income Information

☒ Student Personal Circumstances

☒ Parent Questions & Income Information

☒ College Selections

☐ Signatures

### Section I: Student and Parent Questions

Read & sign.

If you are the student, by signing this application you certify that you (1) will use state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a state/federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal or state student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a state/federal student loan & (5) will not receive a state student financial aid from more than one college for the same period of time. If you are the parent or the student, by signing this application you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the The Higher Education Student Assistance Authority has the authority to verify information reported on this application with your institution, & state & federal agencies. For any document related to the state student aid programs electronically signed, you certify that you are the person identified. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Please enter your first & last name in the signature box(es).

**Student Signature:**  \*

**Parent Signature:**  \*

\* Indicates Required Field

[< Previous](#)

[Next >](#)

# Certify and Submit

Press "Submit" to submit the document. You may review the document by choosing "View Summary" or download a printable version by clicking "Print Summary".

If you need to make corrections prior to submitting, please use the "Previous" button to return to the appropriate section of the application.

☒ I certify that the information on this application is accurate and complete to the best of my knowledge. I authorize the Higher Education Student Assistance Authority (HESAA) to obtain verification of this information from the school(s) listed in my application as to my eligibility status for this scholarship.

> Submit

> View Summary

> Print Summary



[Download Adobe Acrobat Reader](#)

# Application Successfully Submitted!

|                                                                           |
|---------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Student Questions                     |
| <input checked="" type="checkbox"/> Student Income Information            |
| <input checked="" type="checkbox"/> Student Personal Circumstances        |
| <input checked="" type="checkbox"/> Parent Questions & Income Information |
| <input checked="" type="checkbox"/> College Selections                    |
| <input checked="" type="checkbox"/> Signatures                            |

## Confirmation Page

You successfully submitted your online application on: 2/20/2027

To download and print a copy of your application, click the **Print Summary** button.

[View Summary](#)

[Print Summary](#)

 [Download Adobe Acrobat Reader](#)

# Application Deadlines Really Matter

FAFSA and if applicable CSS Profile

- Colleges have their own deadlines for all applicants.
- CSS Profile colleges have deadlines.
- States have their own deadline dates for state student aid and when a FAFSA is received.
- NJ State aid deadlines are earlier. However, the FAFSA deadline is June 30, 2028 for the 2027-28 award year.

| Students who received a Tuition Aid Grant in AY 2026-27 and want to renew their aid for 2027-28 are to meet the following deadlines:                          |                                                                                                                                                                                                                                                                                                                                                         |                                                                                        |                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fall 2027 and Spring 2028                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                         | Spring 2027 only (Applications received after April 15, 2027 but by February 15, 2028) |                                                                                                                                                                                                                                                                                                                                                         |
| <b>April 15 2027</b>                                                                                                                                          | Your FAFSA or New Jersey Alternative Financial Aid Application must be processed by this date. Do not wait until the final day! It takes at least 3 days for the Federal Processor to process your FAFSA. The <b>processed</b> date is after all required signatures and consents are met and is the date HESAA uses to determine if you filed on time. | <b>Feb 15 2028</b>                                                                     | Your FAFSA or New Jersey Alternative Financial Aid Application must be processed by this date. Do not wait until the final day! It takes at least 3 days for the Federal Processor to process your FAFSA. The <b>processed</b> date is after all required signatures and consents are met and is the date HESAA uses to determine if you filed on time. |
| <b>Oct 1 2027</b>                                                                                                                                             | Complete State Record in NJFAMS*<br>(State tasks, verification, corrections, reevaluations, adding a college, etc...)                                                                                                                                                                                                                                   | <b>Mar 1 2028</b>                                                                      | Complete State Record in NJFAMS*<br><b>March 1 or 30 days from initial notification</b><br>(State tasks, verification, corrections, reevaluations, adding a college, etc...)                                                                                                                                                                            |
| All high school seniors, first-time college students, and students who did not receive a Tuition Aid Grant in AY 2026-27 are to meet the following deadlines: |                                                                                                                                                                                                                                                                                                                                                         |                                                                                        |                                                                                                                                                                                                                                                                                                                                                         |
| Fall 2026 and Spring 2027                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                         | Spring 2027 only (Applications received after April 15, 2027 but by February 15, 2028) |                                                                                                                                                                                                                                                                                                                                                         |
| <b>Sept 15 2027</b>                                                                                                                                           | Your FAFSA or New Jersey Alternative Financial Aid Application must be processed by this date. Do not wait until the final day! It takes at least 3 days for the Federal Processor to process your FAFSA. The <b>processed</b> date is after all required signatures and consents are met and is the date HESAA uses to determine if you filed on time. | <b>Feb 15 2028</b>                                                                     | Your FAFSA or New Jersey Alternative Financial Aid Application must be processed by this date. Do not wait until the final day! It takes at least 3 days for the Federal Processor to process your FAFSA. The <b>processed</b> date is after all required signatures and consents are met and is the date HESAA uses to determine if you filed on time. |
| <b>Oct 1 2027</b>                                                                                                                                             | Complete State Record in NJFAMS*<br><b>October 1 or 30 days from initial notification</b><br>(State tasks, verification, corrections, reevaluations, adding a college, etc...)                                                                                                                                                                          | <b>Mar 1 2028</b>                                                                      | Complete State Record in NJFAMS*<br><b>March 1 or 30 days from initial notification</b><br>(State tasks, verification, corrections, reevaluations, adding a college, etc...)                                                                                                                                                                            |

STUDENTAID.GOV

THE FAFSA  
Starts Here



# Go to “www.STUDENTAID.gov”

The image shows two screenshots of the Federal Student Aid website. The top screenshot is the homepage, and the bottom screenshot is a selection screen for the FAFSA form.

**Top Screenshot: Federal Student Aid Homepage**

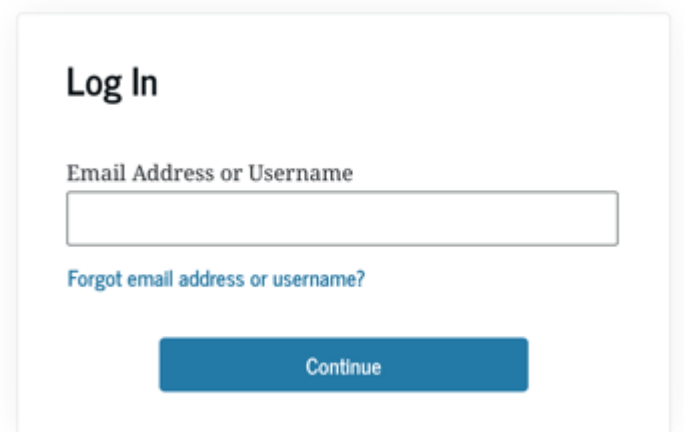
- Header:** "An official website of the United States government." and "Federal Student Aid" logo.
- Navigation:** FAFSA® Form, Grants and Loans, Loan Repayment, Loan Forgiveness.
- Search/Log In:** A red box highlights the search bar and "Log In | Create Account" link.
- Main Content:**
  - Get Money To Help Pay for School:** A section with a blue button "Start New Form" (highlighted with a red box), "Edit Existing Forms", and "Accept an Invitation".
  - Check FAFSA® Deadlines for the State You Live In:** A section with dropdowns for "School Year" and "State of Residence", a "Find Deadlines" button, and a link "View All FAFSA Deadlines".

**Bottom Screenshot: Which FAFSA® form do you need?**

- Section Header:** "Which FAFSA® form do you need?"
- Options:**
  - 2027-28:** "Typically for classes starting on or after: July 1, 2027". A blue arrow points to the "Start" button, which is highlighted with a red box.
  - 2026-27:** "Typically for classes starting before: July 1, 2027". A "Start" button is present.
- Footer:** "Attending school during a summer session? If you're starting classes during a summer session, contact your school to verify what school year you should pick to apply for federal student aid."

# Log In

If the student selects "Start a New Form" from the FAFSA® landing page and they are not logged in to StudentAid.gov, they are taken to the "Log In" page to enter their login credentials. To access the FAFSA form, all students are required to have an StudentAid.gov account (account username and password). If the student doesn't have an StudentAid.gov account, they can select "Create an Account."

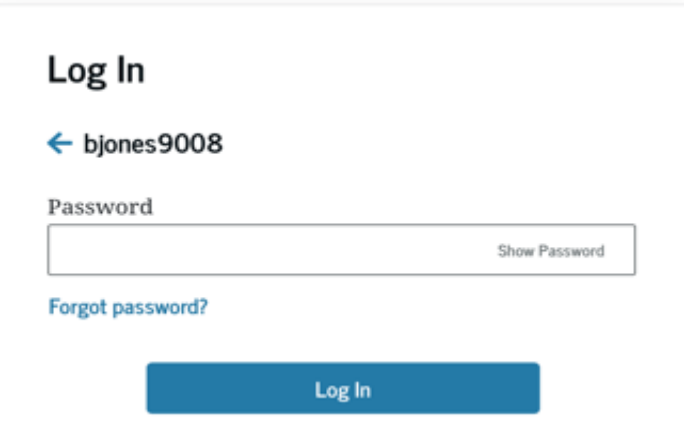


**Log In**

Email Address or Username

[Forgot email address or username?](#)

Continue



**Log In**

← bjones9008

Password

Show Password

[Forgot password?](#)

Log In

# Dependent Student: Role

**FAFSA<sup>®</sup>** FORM  
2027–28



Welcome, George,  
to the 2027–28 FAFSA<sup>®</sup> Form

I am starting the FAFSA form as a

☒ Student 

☐ Parent 

Did you receive an invitation code?

[Enter Code](#)

Previous

Continue

# Dependent Student: Identity Information

FAFSA<sup>®</sup> FORM 2027-28

Student George Gutierrez

Save | FAFSA Menu

Student Identity Information

Review the information below and verify that it's correct before moving forward.

[Learn about how we use the information we collect on your FAFSA<sup>®</sup> form.](#)

Name

George T Gutierrez

Date of Birth

02/15/2006

Social Security Number

•••-••-8270

Email Address

599888270test@testcod.edu

Mobile Phone Number

(555) 557-6231

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address

Include apartment number.

80000 Lane

City

San Antonio

State

TX

Zip Code

00000

Country

US

Continue

# Dependent Student: State of Residence

**FAFSA**<sup>®</sup> FORM  
2027–28

Student George Gutierrez

Save | FAFSA Menu

## Student State of Residence

### State, Country, or Military Location

*If the student is an out-of-state student, choose the state they live in when not in school.*

*If the student lives outside the U.S. and Canada, choose "Foreign Country (FC)."*

*If the student moved to a foreign country because they or a family member serves in the U.S. armed forces, type "Military." Then, pick the correct option from the list that displays.*

Texas (TX) ⓘ

---

### Date the Student Became a Resident of Texas (TX)

*If the student has always lived in Texas (TX), enter their birth month and year. If not, enter the month and year they moved to Texas (TX). Enter an approximate date if you don't know the exact date.*

Month

01

Year

2025

ⓘ

Previous

Continue

# Dependent Student: Provide Consent and Approval

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

### Summary

Your consent and approval are needed to retrieve 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 any tax return.

→ Get your 2025 tax return information for the 2027–28 FAFSA form.

→ Federal tax information is used to determine your eligibility for federal student aid.

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

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of:

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information to determine eligibility by ED for which approval is provided to the U.S. Department of the

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 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

### Frequently Asked Questions

Who should provide consent and approval? ⓘ

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have 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? ⓘ

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous

Decline

Approve



We're securely importing your information.

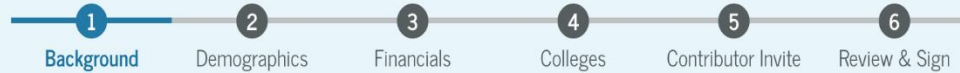
Do not leave this page while your information is being imported into your application.

Loading...

# Introduction: Student Background

**FAFSA**<sup>®</sup> FORM  
2027–28

Student George Gutierrez



## Background

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.



Previous

Continue

# Dependent Student: Marital Status

**FAFSA**<sup>®</sup> FORM 2027–28  Student George Gutierrez  Save | [FAFSA Menu](#)

1 Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

### Student Current Marital Status

☒ Single (never married)

☐ Married (not separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

[Previous](#) [Continue](#)

# Dependent Student: College or Career School Plans

FAFSA<sup>®</sup> FORM 2027–28 Student George Gutierrez Save FAFSA Menu

1 Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

Student School Year

What year will the student be in college when they start their classes for the 2027–28 school year? ⓘ

☒ First (freshman)

☐ Second (sophomore)

☐ Third or higher (junior and up)

☐ Graduate-level (such as a master's or doctorate)

Student Holds Bachelor's Degree

Will the student already have a bachelor's degree when they start their college classes for the 2027–28 school year? ⓘ

☐ Yes

☒ No

Previous

Continue

Hi! Need help?

# Dependent Student: Personal Circumstances

**FAFSA**<sup>®</sup> FORM 2027–28

Student George Gutierrez

Save | FAFSA Menu

1

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

### Student Personal Circumstances

Select all that apply or "None of these apply."

☐ 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, 2027, and June 30, 2028. ⓘ

☐ 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. ⓘ

☐ 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. ⓘ

☒ None of these apply.

Previous

Continue

# Dependent Student: Homelessness Status

**FAFSA**<sup>®</sup> FORM 2027-28 Student George Gutierrez Save FAFSA Menu

1 Background2 Demographics3 Financials4 Colleges5 Contributor Invite6 Review & Sign

### Student Homelessness

At any point in 2026 or after, has the student faced one of these situations? ⓘ

☐ They didn't live with a parent or guardian, and they were homeless.

☐ They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.

☒ They didn't face either of these situations.

Previous

Continue

# Dependent Student: Unusual Circumstances

**FAFSA**<sup>®</sup> FORM 2027–28

Student George Gutierrez

Save FAFSA Menu

1

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

## 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 asylee 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

PreviousContinue

# Student Dependency Status: Dependent Student

FAFSA<sup>®</sup> FORM  
2027–28

Student George Gutierrez

Save | FAFSA Menu

1

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

### Your Dependency Status



#### Dependent Student

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA<sup>®</sup> form. This information helps determine how much federal student aid you're eligible to receive.

### Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA<sup>®</sup> form? ⓘ

*This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.*

☐ Yes

☒ No

Previous

Continue

# Introduction: Dependent Student Demographics

**FAFSA**<sup>®</sup> FORM 2027–28  Student George Gutierrez

1

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

## Student Demographics

We'll ask questions about your background and family.



PreviousContinue

# Dependent Student: Demographic Information

**FAFSA**<sup>®</sup> FORM 2027–28

Student George Gutierrez

Save

FAFSA Menu

1

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

### Student Demographic Information

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any aid calculations, or
- be shared with the schools to which the student applies.

What is the student's sex? ⓘ

☒ Male

☐ Female

PreviousContinue

# Dependent Student: Race and Ethnicity

**FAFSA** FORM 2027-28 Student George Gutierrez Save

Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

### Student Race and Ethnicity ⓘ

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any aid calculations, or
- be shared with the schools to which the student applies.

What is the student's race and/or ethnicity?  
Select all that apply and enter additional details in the spaces below.

☐ American Indian or Alaska Native

☐ Asian

☐ Black or African American

☐ Hispanic or Latino

☐ Middle Eastern or North African

☐ Native Hawaiian or Pacific Islander

☐ White

☐ Prefer not to answer

Previous Continue

What is the student's race and/or ethnicity?  
Select all that apply and enter additional details in the spaces below.

☐ American Indian or Alaska Native

☒ Asian

☐ Chinese

☐ Asian Indian

☒ Filipino

☐ Vietnamese

☐ Korean

☐ Japanese

Other Asian (Enter, for example, Pakistani, Hmong, Afghan, etc.)

☐ Black or African American

☐ Hispanic or Latino

☐ Middle Eastern or North African

☐ Native Hawaiian or Pacific Islander

☐ White

☐ Prefer not to answer

Previous Continue

# Dependent Student: Citizenship Status

**FAFSA**<sup>®</sup> FORM 2027–28  Student George Gutierrez  Save | [FAFSA Menu](#)

Progress: 1 Background 2 **Demographics** 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

### Student Citizenship Status

☒ U.S. citizen or national

☐ Eligible noncitizen

☐ Neither U.S. citizen nor eligible noncitizen

[Previous](#) [Continue](#)

# Dependent Student: Parent Education Status

**FAFSA**<sup>®</sup> FORM 2027–28 Student George Gutierrez Save FAFSA Menu

1 Background

2 Demographics

3 Financials

4 Colleges

5 Contributor Invite

6 Review & Sign

### Parent Education Status

Did either of the student's parents attend college or complete college? ⓘ

☐ Neither parent attended college

☐ One or both parents attended college, but neither parent completed college

☒ One or both parents completed college

☐ Don't know

Previous

Continue

# Dependent Student: Parent Killed in Line of Duty

**FAFSA**<sup>®</sup> FORM 2027–28 Student George Gutierrez Save FAFSA Menu

✓

2

3

4

5

6

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

### Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while either (1) serving on active duty as a member of the U.S. armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer? ⓘ

*Public safety officers include law enforcement officers, firefighters, and emergency service workers.*

☐ Yes

☒ No

Previous

Continue

# Dependent Student: High School Completion Status

**FAFSA**<sup>®</sup> FORM 2027–28

Student George Gutierrez

Save

FAFSA Menu

1

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

### Student High School Completion Status

Will the student be done with high school when they start their college classes for the 2027–28 school year? ⓘ

*If the student completed high school outside of the U.S., select "Yes (high school diploma)."*

☒ Yes (high school diploma)

☐ Yes (GED or other state-recognized high school equivalent)

☐ Yes (homeschooling under state law)

☐ No, none of the above

PreviousContinue

# Dependent Student: High School Information

FAFSA<sup>®</sup> FORM 2027–28

Student George Gutierrez

1

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

### Student High School Information

From what high school did or will the student graduate? ⓘ

#### Search for The Student's High School

Attend a School outside of the US? [Manually Add Foreign School](#)

State

Texas (TX)

East Central H S

East Central Cast Lead H S

East Central

Search

State

Texas (TX)

City

San Antonio

High School Name optional

East Central H S

Search

Search Results 1 to 1 of 1

SORT BY:

Most Relevant

A-Z

East Central H S

San Antonio, Texas (TX)

Search Again

Is the student's school not listed?

Add school manually

Previous

Continue

# Dependent Student: Confirm High School

**FAFSA**<sup>®</sup> FORM 2027–28 Student George Gutierrez Save FAFSA Menu

✓

2

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

## Confirm Your High School

Verify that your high school information below is correct. Once you're ready, select "Continue" and we'll add it to your FAFSA<sup>®</sup> form.

High School Name

East Central H S

Edit 

City

San Antonio

State

TX

Previous

Continue

# Dependent Student Financials

**FAFSA<sup>®</sup>** FORM 2027–28  Student George Gutierrez

✓

✓

3

4

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

## Your Finances

The FAFSA<sup>®</sup> form helps determine your ability to pay for school. We ask about your financial information in this section.

What if you have special financial circumstances?

PreviousContinue



# Tax Filing Status

**FAFSA**<sup>®</sup> FORM 2027-28 Student George Gutierrez Save FAFSA Menu

✓ Background

✓ Demographics

3 Financials

4 Colleges

5 Contributor Invite

6 Review & Sign

### Student Tax Filing Status

Did the student file a U.S. federal income tax return for 2025 (or will they)? ⓘ  
*The federal income tax form is called IRS Form 1040 or 1040-NR.*

☒ Yes

☐ No

Did the student file a 2025 income tax return in Puerto Rico or another U.S. territory (or will they)? ⓘ

☐ Yes

☒ No

Previous

Continue

# Dependent Student: Tax Return

**FAFSA**<sup>®</sup> FORM 2027–28 Student George Gutierrez Save FAFSA Menu

Background

Demographics

3 Financials

4 Colleges

5 Contributor Invite

6 Review & Sign

### Student 2025 Tax Return Information

Refer to the student's 2025 tax return to answer the following questions.  
*If the answer is zero or the question does not apply, enter 0.*

[Where to find this information on the tax form](#)

#### Filing Status

☒ Single

☐ Head of household

☐ Married filing jointly

☐ Married filing separately

☐ Qualifying surviving spouse

# Dependent Student: Tax Return Information

## Income Earned From Work

IRS Form 1040 (or 1040-NR): Line 1z + Schedule 1: Lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

\$  .00

## Tax Exempt Interest Income

IRS Form 1040: Line 2a

\$  .00

## Retirement Income: Untaxed Amount of IRA Distributions

IRS Form 1040: Line 4a minus Line 4b

\$  .00

## Retirement Income: Untaxed Amount of Pensions

IRS Form 1040: Line 5a minus Line 5b

\$  .00

## Adjusted Gross Income

IRS Form 1040 (or 1040-NR): Line 11

\$  .00

## Income Tax Paid

IRS Form 1040: Line 24. If negative, enter a zero.

\$  .00

IRS Form 1040: Line 24. If negative, enter a zero.

\$  .00

## IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans

IRS Form 1040 Schedule 1: Total of Lines 16 + 20

\$  .00

## Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)

IRS Form 1040 Schedule 3: Line 3 + IRS Form 1040: Line 29

\$  .00

## Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS

Students typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the student is married, include the amount their spouse reported. If the response is other than zero, the amount is typically not the same as the amount reported on IRS Form 1098-T (Box 5) or the adjusted gross income reported on the tax return.

\$  .00 ⓘ

## Foreign Earned Income Exclusion

If you qualified for this exclusion, you entered the amount on Schedule 1 (IRS Form 1040), Line 8d. (Note: Schedule 1 is an additional form attached to the 1040.) Add that amount here.

\$  .00 ⓘ

[Previous](#)

[Continue](#)

# Dependent Student: Assets

**FAFSA**<sup>®</sup> FORM 2027-28

Student George Gutierrez

Save

FAFSA Menu

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

### Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid retirement accounts, or investments.

\$100.00

Current Net Worth of Investments, Including Real Estate

Don't include retirement accounts or the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$0.00

Current Net Worth of Businesses and Farms

Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$0.00

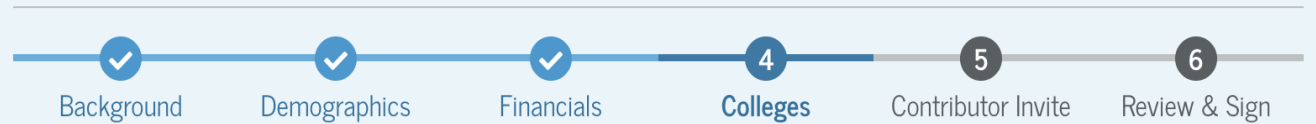
Previous

Continue

# Dependent Student Selects Schools

**FAFSA**<sup>®</sup> FORM  
2027–28

 Student **George Gutierrez**



## Select Colleges and Career Schools

Search for and select colleges and career schools you're considering so they automatically receive an electronic copy of the FAFSA<sup>®</sup> form.



[Previous](#)

[Continue](#)

# Dependent Student: School Search

FAFSA<sup>®</sup> FORM 2027-28 Student George Gutierrez

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

Where should we send the FAFSA<sup>®</sup> information?  
You can add more schools after submitting your form.

0 out of 20 schools selected View Selected Schools

Search by School Name or Code Search by Location

School Name or Code

FAFSA<sup>®</sup> FORM 2027-28 Student George Gutierrez

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

Where should we send the FAFSA<sup>®</sup> information?  
You can add more schools after submitting your form.

0 out of 20 schools selected View Selected Schools

Search by School Name or Code Search by Location

School Name or Code

FAFSA<sup>®</sup> FORM 2027-28 Student George Gutierrez

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

Selected Colleges and Career Schools

These are the colleges and career schools that you've selected to receive the FAFSA<sup>®</sup> form.

Review this list of schools and confirm your selection(s).

School List Guidelines for Texas Residents

To be eligible for state grant aid in Texas, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

1 out of 20 schools selected

Showing 1 of 1

|                                                  |                               |                                                                                       |
|--------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------|
| University of Texas-austin<br>Austin, Texas (TX) | Federal School Code<br>003658 | <input type="button" value="Remove"/> <input type="button" value="View Information"/> |
|--------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------|

# Inviting Parent Contributor

**FAFSA**<sup>®</sup> FORM  
2027–28

Student **George Gutierrez**

Save

FAFSA Menu

✓

✓

✓

✓

5

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

## Invite a Parent as a Contributor

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

You shouldn't invite a stepparent or legal guardian (such as a grandparent or foster parent) unless they have legally adopted you. Your legal parent will invite your stepparent to the form if needed. Stepparents and other types of guardians do not count unless they have legally adopted the student.



### Who should I invite as a parent on the FAFSA form?

PreviousContinue

# Contributor Email

**FAFSA**<sup>®</sup> FORM 2027-28

Student George Gutierrez

Save

FAFSA Menu

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

## Invite One Parent to This FAFSA<sup>®</sup> Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

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

Who should I invite as a parent on the FAFSA form?

Parent

### Invite a Parent Contributor

Email

599888214test@testcod.edu

Send Invite

Previous

Continue

# Confirm Email

**FAFSA**<sup>®</sup> FORM  
2027–28

Student George Gutierrez

Save

FAFSA Menu

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

## Invite One Parent to This FAFSA<sup>®</sup> Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

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

Send Invite to 599888214test@testcod.edu?

We'll send an invitation link and an access code to this email address.

Go Back

Send Invite

599888214test@testcod.edu

Send Invite

Previous

Continue

Invite sent with  
invite code

**FAFSA**<sup>®</sup> FORM  
2027–28

Student George Gutierrez

Save | FAFSA Menu

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

### Parent Contributor

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

You can check the status of contributor invitations from the “My Activity” page.

Parent

599888214test@testcod.edu

Invite Sent

Other ways to send the Invite

Copy and Send the Invite Link

www.fafsa.gov/invite/8MHN9QV

Copy Link

You can also have your parent go to [www.fafsa.gov/invite](http://www.fafsa.gov/invite) and enter code:

8MHN9QV

Cancel Invite

# Dependent Student Reviews and Signs Their Form

**FAFSA**<sup>®</sup> FORM  
2027–28

Student George Gutierrez

Save | FAFSA Menu

✓

✓

✓

✓

✓

6

BackgroundDemographicsFinancialsCollegesContributor InviteReview & Sign

## You're Almost Done!

- Review your answers on the next page.
- Select "Continue" on the review page to sign your section.
- Make sure your contributor completes their section and your FAFSA form is submitted.

PreviousContinue

# Dependent Student: Review Page

FAFSA<sup>®</sup> FORM

2027-28

Student George Gutierrez

Save

FAFSA Menu

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.

Scroll To Continue

After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.

Student Sections Updated

Expand All

Introduction

Personal Identifiers

Section 1

Background

Section 2

Demographics

Section 3

Financials

Section 4

Colleges

Contributor Section

This Section is Shared with 1 Contributor(s)

Manage Contributor Information

| Contributor(s)            | Role   | Invite Code | Status      |
|---------------------------|--------|-------------|-------------|
| 599888214test@testcod.edu | Parent | 8M1N9QV     | Invite Sent |

Terms and Conditions

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions

Not Viewed

Sign and Submit Your FAFSA<sup>®</sup> Form

☐ I, George Gutierrez, agree to the terms outlined above.

The Form Isn't Ready To Submit

One or more contributors still need to complete their section. After the other contributor(s) complete their section, they can submit the form.

Finish your section now.

Reach out to the other contributor(s) and ask them to complete their section and submit the form.

Finish Student Section

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions

Viewed

Sign and Submit Your FAFSA<sup>®</sup> Form

☒ I, George Gutierrez, agree to the terms outlined above.

The Form Isn't Ready To Submit

One or more contributors still need to complete their section. After the other contributor(s) complete their section, they can submit the form.

Finish your section now.

Reach out to the other contributor(s) and ask them to complete their section and submit the form.

Previous

Finish Student Section

# Dependent Student: Section Complete

**FAFSA**<sup>®</sup> FORM 2027-28

Student George Gutierrez

Save

FAFSA Menu

1

2

Student Section

Parent Section



## Pending Submission

Check With Your Contributor



 Parent Contributors

### Requirements for Dependent Students

Your FAFSA<sup>®</sup> form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

| Contributor(s)                                                                                                | Role   | Invite Code | Status                                                                                          |
|---------------------------------------------------------------------------------------------------------------|--------|-------------|-------------------------------------------------------------------------------------------------|
|  599888214test@testcod.edu | Parent | 8MHN9QV     |  Invite Sent |

 Manage Invitations

### Track and Manage Your FAFSA<sup>®</sup> Form and Contributors

Your application has been added to the “My Activity” page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

View Status

 Hi! Need help?

# Dependent Student: Section Complete

## Here's What You Can Do Next



### Check Your Email

You'll receive an email version of this page at the following email address:  
599888270test@testcod.edu.



### Your FAFSA® Form Still Needs Contributor Information

The contributor(s) you selected will receive an email invitation to join your form.

## Things You Should Know



### View Your FAFSA® Submission Summary

Once your application is complete and submitted, you can view your FAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary after your form is processed. Most FAFSA forms are processed immediately, but some take one to three days.



### Questions About The FAFSA® Process?

Visit the "FAFSA Help" page for more information.

[Get Help](#)

# Dependent Student: Parent Email

FederalStudentAid

## George's FAFSA® Form Is Almost Done

Hello,

George needs you to finish their *Free Application for Federal Student Aid* (FAFSA®) form. Most people take 8 minutes or less to fill out their section of a student's FAFSA form.

[Accept My Invite](#)

We can transfer tax information for most people directly from the IRS into the form.

Adding your information doesn't mean you're responsible for George's school costs. Your responses just let us determine what aid George could qualify for.

To accept your invite, you'll need a StudentAid.gov account. If prompted, enter your **invite code**:

**8MHN9QV**

**i** If you must do this later, set a date for starting your section. George can't access federal student aid until you do.

# Dependent Student: Parent Login To Accept Invite

[← FAFSA Home Page](#)

## Accept FAFSA® Invitation

Login to your account and enter the code you received for the FAFSA form.

Login to Accept Invite

How long will my section take?

🕒 8 min

### Need to accept an invitation for a different year?

Go to "[My Activity](#)" to find any existing invitations for a previous year's FAFSA form.

### Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

### Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

# Dependent Student: Parent Log In

## Log In

Email Address or Username

599888270test



[Forgot email address or username?](#)

Continue

## Log In

← 599888270test

Password

.....



Show Password

[Forgot password?](#)

Log In

# Dependent Student: Parent Accepts Invitation

[← FAFSA Home Page](#)

## Accept FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

8MHN9QV

Accept Invite

How long will my section take?

 8 min

### Need to accept an invitation for a different year?

Go to "[My Activity](#)" to find any existing invitations for a previous year's FAFSA form.

### Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

### Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

# Dependent Student: Parent Accepts Invitation

← FAFSA Home Page

## Accept FAFSA® Invitation

Enter the code you received in your email

Invitation Code

8MHN9QV

How long will my section take?

⌚ 8 min

**George G invited you to their FAFSA® form.**

**George G invited you to their FAFSA® form.**

If you know George G and want to join this FAFSA form as a contributor, select "Accept."

If you don't want to join this FAFSA form, select "Decline."

[Decline](#) [Accept](#)

**Need to accept a different year?**

Go to "My Account" to view invitations for previous years.

**Don't have an invitation code?**

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

**Information?**

Go to the FAFSA website for more information on how to complete the form, what you need to qualify for federal aid, and/or how to get help with the form.

# Dependent Student: Parent Identity Information

**FAFSA**<sup>®</sup> FORM  
2027–28

 Parent of George Gutierrez

 Save

FAFSA Menu

## Parent Identity Information

Review the information below and verify that it's correct before moving forward.

[Learn about how we use the information we collect on the FAFSA<sup>®</sup> form.](#)

Name

Ben Z Gutierrez

Date of Birth

03/14/2004

Social Security Number

•••••-8223

Email Address

599888223test@testcod.edu

Mobile Phone Number

(555) 557-6184

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

# Dependent Student: Parent Provides Consent and Approval

FAFSA<sup>®</sup> FORM 2027-28

Parent of George Gutierrez

Save FAFSA Menu

Consent and Approval Will Be Applied To All FAFSA Applications

By providing consent and approval, you approve the use and disclosure of 2025 federal tax information to the U.S. Department of Education for the purpose of completing this and all other 2027-28 FAFSA<sup>®</sup> forms.

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

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, 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 and approval, the student 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 any tax return.

Get your 2025 tax return information for the 2027-28 FAFSA form.

Federal tax information is used to determine the student's eligibility for federal student aid.

Tax return information is required to complete the FAFSA form.

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)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, 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 26 U.S.C. § 6103(d)(1)(3)(F)] for the purpose of determining eligibility for and the amount of federal

5. If I do not consent to the redisclosure of my federal tax information to institutions of 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 on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify 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 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or 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 fine (5 U.S.C. § 552(a)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

Frequently Asked Questions

Who should provide consent and approval?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have 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?

Previous

Decline Approve

# Dependent Student: Parent Imports IRS Information

FAFSA<sup>®</sup> FORM  
2027–28

Parent of George Gutierrez

Save



**We're securely importing your information.**

Do not leave this page while your information is being imported into your application.



Loading...

FAFSA<sup>®</sup> FORM  
2027–28

Parent of George Gutierrez

Save | FAFSA Menu



**We're securely importing your information.**



Sorry, data could not be retrieved. Select "Continue" to proceed.

We were unable to retrieve your financial information from the IRS, so you'll need to enter it yourself in the Finances section.

Previous

Continue

# Dependent Student's Parent Demographics

**FAFSA**<sup>®</sup> FORM 2027–28  Parent of George Gutierrez

1

Demographics

2

Financials

3

Review & Sign

## Parent Demographics

We'll ask questions about you and your family. These questions will help determine how much federal student aid the student is eligible to receive for school.



Previous

Continue

# Dependent Student: Parent Current Marital Status

FAFSA<sup>®</sup> FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu

1 Demographics 2 Financials 3 Review & Sign

Parent Current Marital Status ⓘ

☐ Single (never married)

☐ Unmarried and both legal parents living together

☒ Married (not separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

Previous Continue

# Dependent Student: Parent State of Residence

**FAFSA**<sup>®</sup> FORM 2027–28

Parent of George Gutierrez

Save

FAFSA Menu

1

2

3

DemographicsFinancialsReview & Sign

**Parent State of Residence**

**State, Country, or Military Location**

*If the parent lives outside the U.S. and Canada, choose "Foreign Country (FC)."*

*If the parent moved to a foreign country because they or their spouse serves in the U.S. armed forces, type "Military." Then, pick the correct option from the list that displays.*

**Date the Parent Became a Resident of Texas (TX)**

*If the parent has always lived in Texas (TX), enter their birth month and year. If not, enter the month and year they moved to Texas (TX). Enter an approximate date if you don't know the exact date.*

Month:01

Year:2005

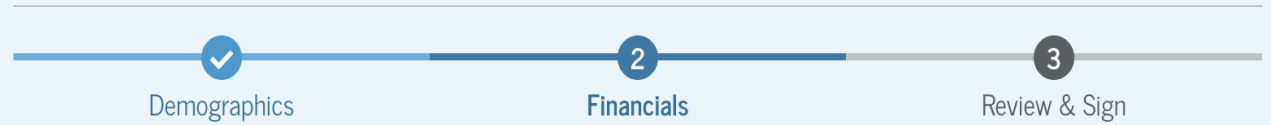
Previous

Continue

# Dependent Student's Parent Finances

**FAFSA<sup>®</sup>** FORM  
2027–28

 Parent of George Gutierrez



## Parent Finances

The FAFSA<sup>®</sup> form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section.

What if you have special financial circumstances?



# Dependent Student: Parent Federal Benefits Received

FAFSA<sup>®</sup> FORM 2027-28

Parent of George Gutierrez

Save | FAFSA Menu

1

2

3

Demographics

Financials

Review & Sign

### Federal Benefits Received

Responses Won't Reduce Federal Student Aid Eligibility

Answering these questions won't reduce the student's eligibility for federal student aid or these programs.

In 2025 or 2026, did the parent, or anyone in their family, get benefits from any of the federal programs listed below?

A parent's family includes their spouse, children, and other dependents. Select all programs that apply.

☐ Medicaid

☐ Supplemental Nutrition Assistance Program (SNAP)

☐ Free or Reduced Price School Lunch (based on income)

☐ Earned Income Tax Credit (EITC)

☐ Lower Premiums for a Plan Purchased Through the Health Insurance Marketplace

☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

☐ Supplemental Security Income (SSI)

☐ Federal Housing Assistance (for example, Housing Choice Voucher (Section 8) or public housing)

☐ Temporary Assistance for Needy Families (TANF)

☒ None of these apply.

Previous

Continue

# Dependent Student: Parent Tax Filing Status

**FAFSA**<sup>®</sup> FORM 2027-28

Parent of George Gutierrez

Save | FAFSA Menu

1

2

3

4

DemographicsFinancialsContributor InviteReview & Sign

### Parent Tax Filing Status

Did the parent file a U.S. federal income tax return for 2025 (or will they)? ⓘ

*Did the parent file a U.S. federal income tax return for 2025 (or will they)?*

☒ Yes

☐ No

Did the parent file a 2025 income tax return in Puerto Rico or another U.S. territory (or will they)? ⓘ

☐ Yes

☒ No

Did the parent file their 2025 tax return jointly with their current spouse (or will they)? ⓘ

☒ Yes

☐ No

Previous

Continue

# Dependent Student: Parent Family Size

**FAFSA**<sup>®</sup> FORM 2027–28

Parent of George Gutierrez

Save FAFSA Menu

Demographics

Financials

Review & Sign

## Family Size

Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.



The parent's family size is **2**.

Parent: 1   Student: 1   Parent's Children and Other Dependents: 0

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2027, and June 30, 2028.

Include dependent children who meet these criteria, even if they live apart because of college enrollment.

Do not include the student applicant.

0

i

Previous

Continue

# Dependent Student: Parent Number in College

**FAFSA**<sup>®</sup> FORM 2027–28

Parent of George Gutierrez

Save | FAFSA Menu

1

2

3

DemographicsFinancialsReview & Sign

## Number in College

How many people in the parent's family will be in college between July 1, 2027, and June 30, 2028?

*Do not include parent(s).*

1

PreviousContinue

# Dependent Student: Assets

FAFSA<sup>®</sup> FORM 2027-28

Student Amanda Morgan

Save

FAFSA Menu

Background

Demographics

3 Financials

Colleges

5 Contributor Invite

6 Signature

i

**Report Combined Assets and Child Support Received**  
Report the combined assets and child support received for the student and their spouse. If the spouse is a non-filer, report all zeroes.

**Annual Child Support Received**  
Enter the total amount of child support the student received for the last complete calendar year.

\$  .00 ⓘ

**Student Assets**

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid retirement accounts, or investments.

\$  .00 ⓘ

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$  .00 ⓘ

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$  .00 ⓘ

Previous

Continue

# Dependent Student: Parent Assets

**FAFSA**<sup>®</sup> FORM 2027-28

Parent of George Gutierrez

Save

FAFSA Menu

1

2

3

Demographics

Financials

Review & Sign

## Parent 2025 Tax Return Information

Refer to the parent's 2025 tax return to answer the following questions.  
*If the answer is zero or the question does not apply, enter 0.*

**i**

**Report Combined Taxes**  
Report the combined tax information for the parent and their spouse.

[Where to find this information on the tax form](#)

### Filing Status

☐ Single

☐ Head of household

☒ Married filing jointly

☐ Married filing separately

☐ Qualifying surviving spouse

# Dependent Student: Parent Assets

## Income Earned From Work

IRS Form 1040 (or 1040-NR): Line 1z + Schedule 1: Lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

\$ 0 .00

## Tax Exempt Interest Income

IRS Form 1040: Line 2a

\$ 0 .00

## Retirement Income: Untaxed Amount of IRA Distributions

IRS Form 1040: Line 4a minus Line 4b

\$ 0 .00

## Retirement Income: Untaxed Amount of Pensions

IRS Form 1040: Line 5a minus Line 5b

\$ 0 .00

## Adjusted Gross Income

IRS Form 1040 (or 1040-NR): Line 11

\$ 0 .00

## Income Tax Paid

IRS Form 1040: Line 24. If negative, enter a zero.

\$ 0 .00

## IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans

IRS Form 1040 Schedule 1: Total of Lines 16 + 20

\$ 0 .00

## Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)

IRS Form 1040 Schedule 3: Line 3 + IRS Form 1040: Line 29

\$ 0 .00

Did the parent file a Schedule A, B, D, E, F, or H with their 2025 IRS Form 1040? ⓘ

☐ Yes

☒ No

☐ Don't know

## Net Profit or Loss From IRS Form 1040 Schedule C

IRS Form 1040 Schedule C: Line 31

\$ 0 .00

## Amount of College Grants, Scholarships, or AmeriCorp Benefits Reported as Income to the IRS

The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include amount parent's spouse/partner received.

\$ .00 ⓘ

## Foreign Earned Income Exclusion

If you qualified for this exclusion, you entered the amount on Schedule 1 (IRS Form 1040), Line 8d. (Note: Schedule 1 is an additional form attached to the 1040.) Add that amount here.

\$ 0 .00 ⓘ

Previous

Continue

# Dependent Student: Other Parent Information

**FAFSA<sup>®</sup>** FORM 2027–28  Parent of George Gutierrez  Save

✓ Demographics

2 Financials

3 **Review & Sign**

## Parent Spouse Information

**Based on your responses, we need to know your spouse's date of birth.**

*We need to know their age to determine the student's eligibility for federal student aid.*

Month

Day

Year

01

01

1980

Previous

Continue

# Dependent Student's Parent Reviews and Signs Their Form

**FAFSA<sup>®</sup>** FORM 2027–28  Parent of George Gutierrez  Save | FAFSA Menu

✓

Demographics

✓

Financials

3

Review & Sign

### You're Almost Done!

- Review your answers on the next page.
- Select "Continue" on the review page to sign and submit the form.



Previous

Continue

# Dependent Student: Parent Review Page

FAFSA<sup>®</sup> FORM 2027-28

Parent of George Gutierrez

Save

Demographics

Financials

Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.

1

2

3

Scroll To Continue

After reviewing your answers, scroll to the bottom of the page to continue.

Parent Sections

Expand All

Introduction

Personal Identifiers

Section 1

Demographics

Section 2

Financials

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions

Not Viewed

Sign for yourself and submit the application for George Gutierrez (Student).

☐ I, Ben Gutierrez, agree to the terms outlined above.

The Form Is Ready To Submit

All contributors have completed their sections. You can now submit the FAFSA<sup>®</sup> form for processing.

Previous

Submit FAFSA Form

## Terms and Conditions

### Note:

The FAFSA form is a legal document you will electronically sign with your StudentAid.gov 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 StudentAid.gov 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.

Done

FAFSA<sup>®</sup> FORM 2027-28

Parent of George Gutierrez

Save

Demographics

Financials

Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.

1

2

3

Scroll To Continue

After reviewing your answers, scroll to the bottom of the page to continue.

Parent Sections

Expand All

Introduction

Personal Identifiers

Section 1

Demographics

Section 2

Financials

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions

Viewed

Sign for yourself and submit the application for George Gutierrez (Student).

☒ I, Ben Gutierrez, agree to the terms outlined above.

The Form Is Ready To Submit

All contributors have completed their sections. You can now submit the FAFSA<sup>®</sup> form for processing.

Previous

Submit FAFSA Form

# Dependent Student: Parent Confirmation

FAFSA<sup>®</sup> FORM  
2027–28  Parent of George Gutierrez



Hold tight—we're processing your FAFSA<sup>®</sup> form.

Stay on this page to see your next steps.



FAFSA<sup>®</sup> FORM  
2027–28  Parent of George Gutierrez



**Congratulations!**

The student's FAFSA<sup>®</sup> form has been processed!

#### What to Know Now

1. The student's FAFSA Submission Summary has estimates of their eligibility for federal student aid.
2. The student should review the "Next Steps" section of their FAFSA Submission Summary to make sure there are no issues with their form. They'll also get an email.
3. Schools will contact the student. If a school needs more information to determine how much aid the student is eligible for, they'll reach out. Schools will also send financial aid offers. If the student has a question about a school's student aid package, they should contact the school's financial aid office directly.

[Return to My Dashboard](#)

# Facts to Take Home

## Parent-Owned 529 Plans (Dependent Students)

- **Asset Classification:** Reported as a **Parent Asset**. Parent assets are assessed at a maximum rate of 5.64% in the Student Aid Index (SAI) formula—far lower than the 20% rate applied to student assets.
- **Report Only for the Applicant:** Parents report **only the value of 529 accounts designated for the specific student filling out the FAFSA**.  
*Important Rule Change:* 529 plans held for siblings or other family members are **excluded** (under older FAFSA rules, parents had to report the combined value of all 529 accounts for all dependent children).
- **Distributions:** Qualified withdrawals taken from a parent-owned 529 plan to pay for the student's educational expenses are **not reported as income** on the FAFSA.

## Grandparent, Relative, or Third-Party Owned 529 Plans

The FAFSA Simplification Act eliminated the historic "grandparent penalty":

- **No Asset Reporting:** The balance of a 529 plan owned by a grandparent, aunt, uncle, or third party is **NOT reported as an asset** on the student's FAFSA.
- **Distributions Excluded from Income:** Previously, money paid out from a grandparent-owned 529 plan had to be reported as untaxed student income. Under current rules, **distributions from third-party or grandparent 529 plans are completely excluded** from the FAFSA and do not reduce financial aid eligibility.

Parent assets are assessed at a maximum rate of 5.64% in the Student Aid Index (SAI) formula

## More to Take Home

### Included vs. Excluded Investments

#### What IS Counted in Investment Net Worth

- Taxable brokerage accounts, stocks, bonds, mutual funds, commodities, and money market funds.
- Real estate equity (excluding the primary residence).
- Certificates of Deposit (CDs), trust funds, and installment/land contracts.
- 529 qualified tuition plans designated for the applicant student.

#### What IS EXCLUDED from the SAI Calculation

- **Primary Residence Equity:** Equity in the home where the family lives is never reported as an investment.
- **Qualified Retirement Plans:** Balances in tax-deferred retirement accounts—such as 401(k)s, 403(b)s, Traditional IRAs, Roth IRAs, and pension plans—are completely excluded.
- **Family Farms & Small Businesses:** Under the **One Big Beautiful Bill Act (OBBBA)**, exemptions for **family-owned small businesses and family farms** were officially reinstated, and commercial fisheries are also exempt from asset calculations.

# Just a Bit More to Take Home

**Formula A** (most common) for dependent students, parental income is evaluated through a progressive assessment scale applied to the **Parent Adjusted Available Income (PAAI)**, along with specific allowance rates that offset total income

## **Progressive Assessment Rates on Parent Income**

Once Parent Available Income is calculated (and combined with any contribution from assets), the resulting **Parent Adjusted Available Income (AAI)** is assessed using a tiered percentage scale:

- **22%** for AAI between **-\$8,500 and \$21,800**.
- **25%** for AAI between **\$21,801 and \$27,300** (\$4,796 plus 25% of AAI over \$21,800).
- **29%** for AAI between **\$27,301 and \$32,800** (\$6,171 plus 29% of AAI over \$27,300).
- **34%** for AAI between **\$32,801 and \$38,400** (\$7,766 plus 34% of AAI over \$32,800).
- **40%** for AAI between **\$38,401 and \$43,900** (\$9,670 plus 40% of AAI over \$38,400).
- **47%** for AAI of **\$43,901 or more** (\$11,870 plus 47% of AAI over \$43,900)

Break time  
10 minutes



## Q & A

**Q: Will the number of family members in college still be used in determining the SAI?**

**A:** No. The federal legislation removed the number of family members in college from the federal student aid eligibility formula. However, the question will remain on the form and must be answered. This information may be used by the colleges if they wish to take it into consideration when awarding institutional aid. It will be used by HESAA to determine eligibility for state aid, as New Jersey's need formula still calculates greater financial aid need when multiple family members are enrolled in the same award year.

**Q: Will small business and family farm net values be exempt when reporting assets?**

**A:** Yes. If you have more than 100 employees. The net value of these assets will not need to be included when the student/family is required to answer the asset questions.

## Q & A

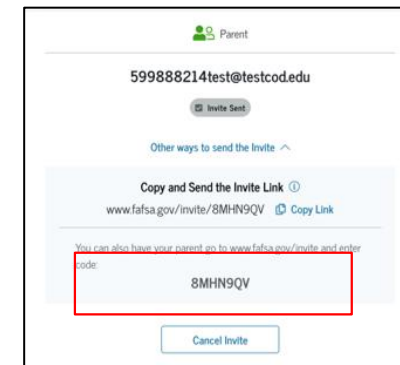
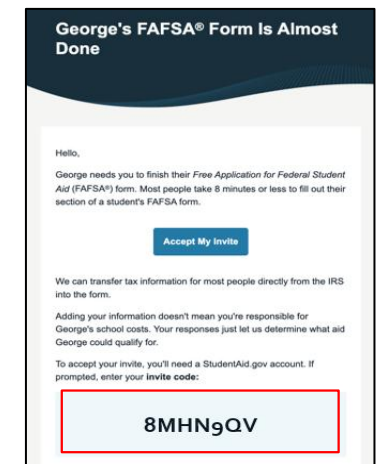
**Q: Can a parent start the FAFSA?**

**A:** Yes, a parent can initiate and start the FAFSA and will invite the student to complete their sections. Parents will need to provide their child's first name, last name, date of birth and social security number and email address.

The image shows the FAFSA welcome screen for a parent. At the top, it says "FAFSA" with the dates "2024-27". Below that, it says "Welcome, Alcina, to the FAFSA Form". There are two balloons on either side of the text. Below the welcome message, it says "I am starting the FAFSA form as a" followed by two radio buttons: "Student" and "Parent". The "Parent" button is selected. Below the radio buttons, it says "Did you receive an invitation code?" and "Enter Code". There are "Previous" and "Continue" buttons at the bottom.

**Q: What are the different ways a parent can get the invite code from the student**

**A:** The parent contributor will get the invite code via email or cell phone. The student will also get a copy of the invite code during the invitation process.

The image is a screenshot of an email invitation from FAFSA. It shows the email address "59988214test@testcod.edu" and a button "Invite Sent". Below that, it says "Other ways to send the Invite" with a dropdown arrow. There is a section "Copy and Send the Invite Link" with the URL "www.fafsa.gov/invite/8MHN9QV" and a "Copy Link" button. At the bottom, it says "You can also have your parent go to www.fafsa.gov/invite and enter code:" followed by the code "8MHN9QV" in a red box. There is a "Cancel Invite" button at the bottom.The image is a screenshot of an email invitation from FAFSA. It shows the subject line "George's FAFSA Form Is Almost Done". Below that, it says "Hello," and "George needs you to finish their Free Application for Federal Student Aid (FAFSA) form. Most people take 8 minutes or less to fill out their section of a student's FAFSA form." There is a button "Accept My Invite". Below that, it says "We can transfer tax information for most people directly from the IRS into the form." and "Adding your information doesn't mean you're responsible for George's school costs. Your responses just let us determine what aid George could qualify for." At the bottom, it says "To accept your invite, you'll need a StudentAid.gov account. If prompted, enter your invite code:" followed by the code "8MHN9QV" in a red box.

# 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.

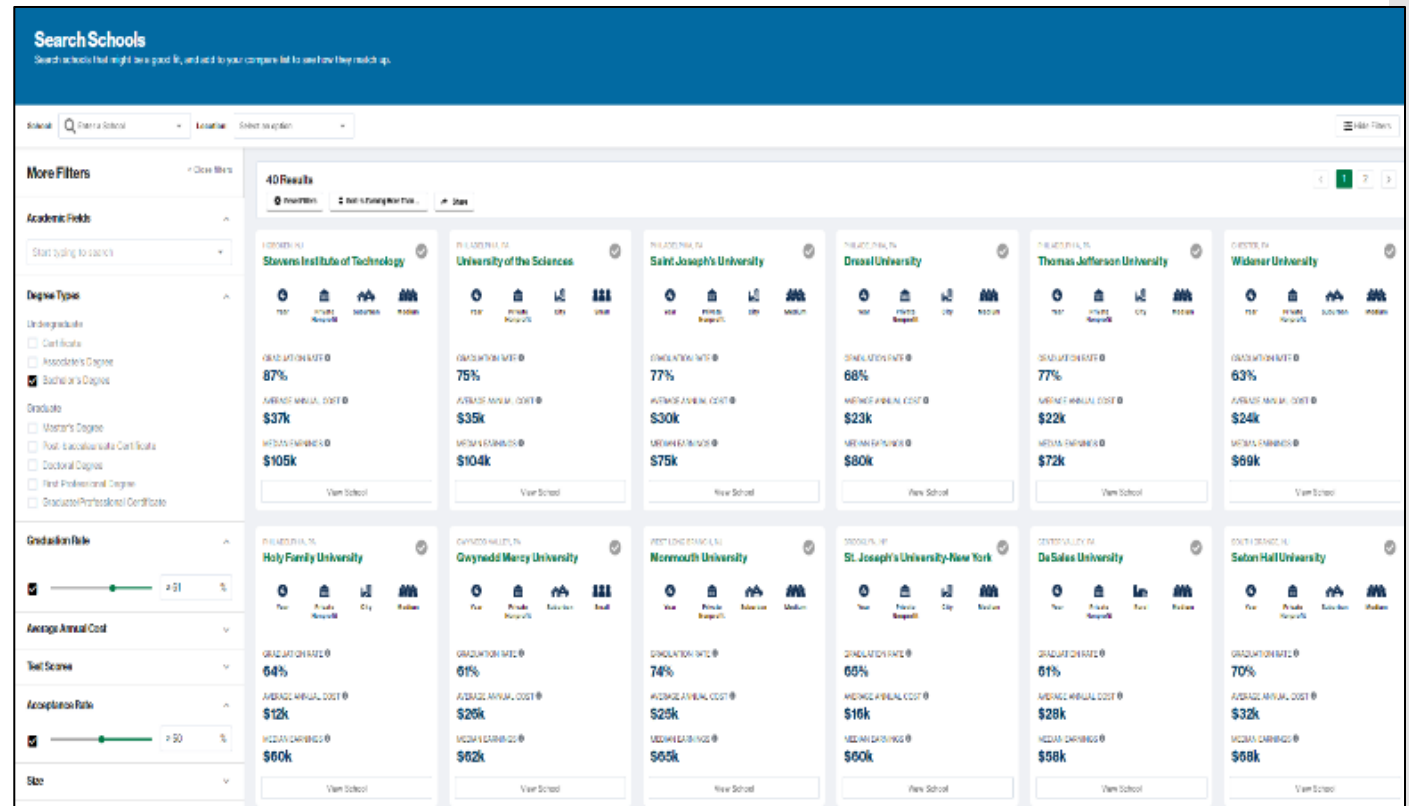
The screenshot shows the Princeton University Undergraduate Financial Aid website's "Financial Aid Estimator" form. The form is titled "PRINCETON UNIVERSITY Undergraduate Financial Aid" and "Financial Aid Estimator". On the left, a sidebar lists "STEPS TO COMPLETE" with three steps: 1. ORIENTATION, 2. WORKSHEET, and 3. RESULTS. The "ORIENTATION" step is currently selected. The main content area is titled "Orientation" and "Family Status". It includes a note: "\* Indicates required field" and a prompt: "Choose the item that best describes your family situation\*". There are three radio button options: "Two Parent Household" (with a description: "I live in a household with 2 parents – biological, adoptive, custodial and stepparent, and/or legal guardians – regardless of their marital status and regardless of whether they live separately due to military, work, or other obligations."), "Single Parent Household" (with a description: "I live with my custodial parent or custodian legal guardian. A custodial parent / legal guardian for financial aid purposes is defined as the parent / legal guardian with whom you lived with most during the past 12 months. If equal, provide the information for the parent / legal guardian who provided the most financial support."), and "Self-supporting Student" (with a description: "I am a self-supporting adult who meets one of the criteria outlined on the Undergraduate Financial Aid website."). At the bottom of the form, there are two buttons: "GO BACK" and "CONTINUE". The Princeton University logo is visible at the bottom right of the form.

Federal Requirement for all Colleges and Universities

# College Scorecard – finding the right fit

- Searches by:
- State
- Size of college
- College type
- Majors
- Degree type
- Annual cost
- Test scores

- Graduation rates
- Acceptance rate
- EARNINGS post-college, by major
- Typical Student Debt levels



# Determination of Need in Awarding Aid

|                               | Community College | State College or University | Private College or University |
|-------------------------------|-------------------|-----------------------------|-------------------------------|
| <b>Cost of Attendance/COA</b> | \$7,395           | \$37,395                    | \$67,395                      |
| Student Aid Index/SAI         | -1500             | -1500                       | -1500                         |
| Federal Grants                | \$7,395           | \$7,395                     | \$7,395                       |
| State Grants                  | -                 | \$10,964                    | \$14,404                      |
| Bill Due:                     | <b>\$0</b>        | <b>\$19,036</b>             | <b>\$45,596</b>               |

# State of New Jersey Financial Aid Shopping Sheet

- The law requires institutions of higher education to improve transparency of tuition and fees by providing a financial aid shopping sheet
- It will provide clear information on costs, loan options, and estimated debt levels
- The shopping sheet will allow for students and parents to understand the net price of attending college
- Institutions can choose to use either the State of New Jersey Shopping Sheet or the U.S. Department of Education's College Financing Plan
- All students accepted for enrollment in NJ will receive a shopping sheet no matter which year they are attending

# The College Financing Plan or Shopping Sheet



## State of New Jersey Financial Aid Shopping Sheet for Academic Year 2027-2028 Bachelor's Degree

### Total Cost of Attendance

#### Direct Costs (what you will be billed)

Tuition: \$

Fees: \$

Food & Housing: \$   
(if you live in campus housing)

#### Indirect Expenses

Books & Supplies: \$

Transportation: \$

Food & Housing: \$   
(if you live off campus)

Loan Fees: \$

Dependent Care: \$

**Total Direct Costs:** \$

**Total Indirect Expenses:** \$

**Total Cost of Attendance** (Direct Costs and Indirect Expenses combined): \$

### 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 declination 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.

#### 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 -  %

#### Repayment Rate

Percentage of borrowers entering into repayment within 3 years of leaving school



This Institution -  %

#### Median Borrowing

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

#### Student Loan Default Rate

Percentage of borrowers entering repayment and defaulting on Federal loans.

National Average - 10.1%

This Institution -  %

#### Repaying your loans

To learn about loan repayment choices

# 2026-27 NJ Grants & Scholarship Award Amounts

| New Jersey State Grants 2026-27 Academic Year                   |                                                                                      |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------|
| (2026-2027 award amounts to be determined July 2026)            |                                                                                      |
| Award Type                                                      | Award Amounts                                                                        |
| Full-Time TAG                                                   | \$1,280 - \$14,404                                                                   |
| Part-Time TAG (community college only)                          | \$320-\$1,097                                                                        |
| EOF (Educational Opportunity Fund)                              | Up to \$3,050 includes college success support                                       |
| NJ STARS (top 15.0% of high school class junior or senior year) | Tuition Only - community college only                                                |
| NJ STARS II                                                     | Up to \$2,500 per year – any NJ 4-year college                                       |
| Governor’s Urban Scholarship (GUS)                              | Up to \$1,000                                                                        |
| NJ-GIVS (women and minorities)                                  | Up to \$2,000 building trades only                                                   |
| Community College Opportunity Grant (CCOG)                      | After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 |
| Garden State Guarantee (GSG)                                    | After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 |
| Summer TAG                                                      | Up to 75% of the Fall or Spring TAG award amount                                     |
| * 2027-28 award amount announce July 2028                       |                                                                                      |

# Governor's Urban Scholarship

- Rank within the top 5% of their class at the end of junior year
- Attain a 3.0 GPA at the end of the junior year
- Reside in a designated community
- Have a New Jersey Eligibility Index below 10,500

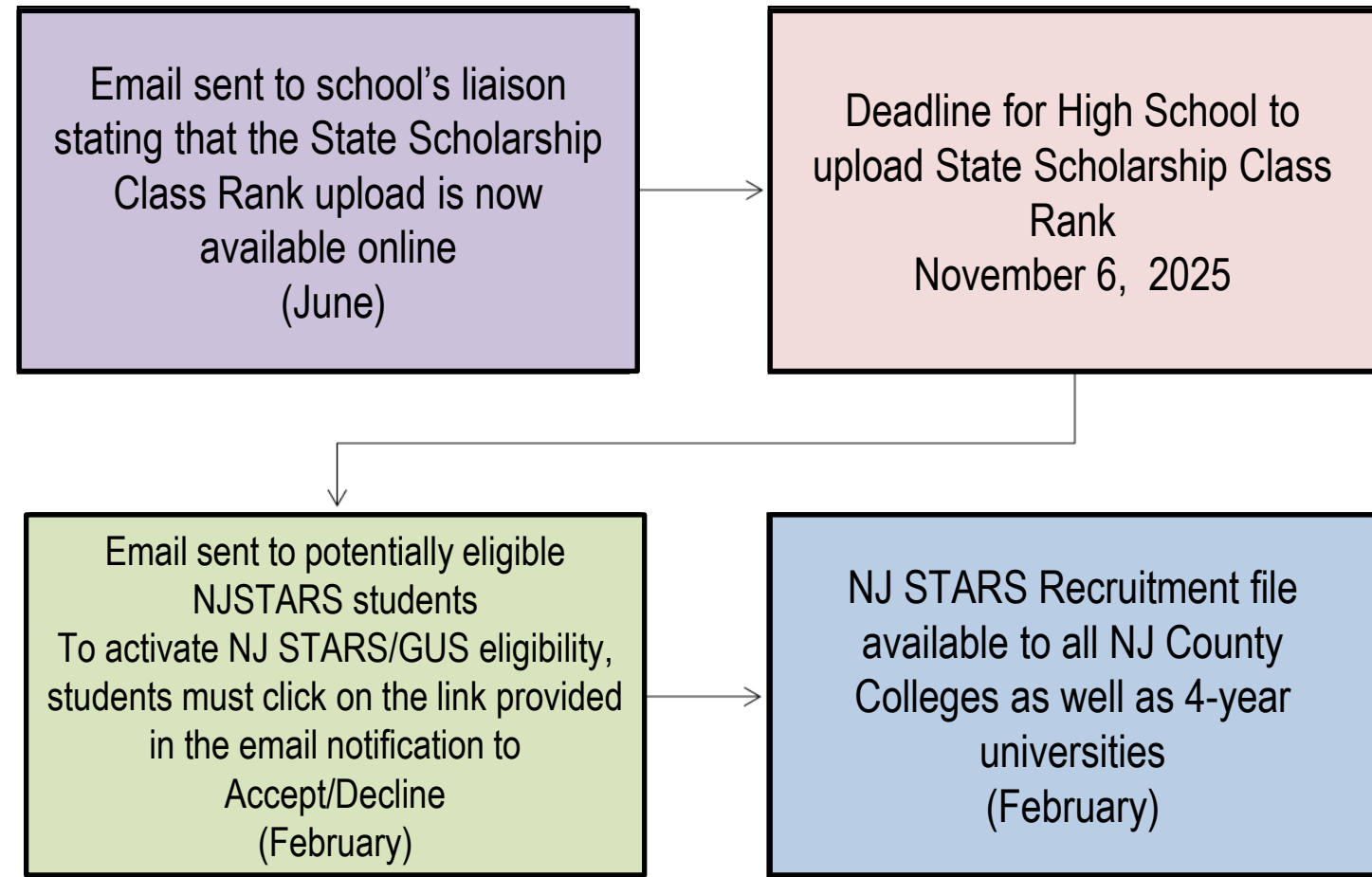
|                    |                 |                    |             |                  |                 |                  |                 |                    |              |
|--------------------|-----------------|--------------------|-------------|------------------|-----------------|------------------|-----------------|--------------------|--------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

# NJSTARS Scholarship Program

- NJ STARS awards are based on tuition ONLY.
- The award amount is based on tuition less other state and federal aid.
- Students may be eligible to receive NJ STARS awards for up to five semesters.  
Note: Funds are not available to cover summer payments.
- **To be deemed NJ STARS eligible, students must:**
  - Be New Jersey residents
  - Have ranked in the top 15.0% of their class at the end of either junior or senior year of high school
  - File a FAFSA or NJ Alternative Financial Aid Application by established deadlines
  - Be admitted/accepted into their home county college
  - No longer required to take placement testing to determine college readiness as determined by New Jersey Council of County Colleges
  - Enroll in a degree seeking program
  - Complete their state grant record within established state deadlines; and
  - Meet all other eligibility requirements



# High School Selection Timeline



# NJSTARS Top 15.0% Reporting



- NJFAMS is the reporting system for NJSTARS/GUS Class Rank
- Users will need to request access to NJFAMS if they do not currently have access through online User Access Request Form

Includes subset for GUS  
Scholarship – top 5%

# NEW FAFSA Completion Graduation Requirement

NJ FAFSA Completion %  
for 2026 Seniors: 72% thru  
9/18/2026 - National  
Average is : 64.4%

New Jersey high school graduation  
requirement for students in the graduating  
classes of 2025, 2026 and 2027:

- Builds awareness of financial aid resources for New Jersey students to pursue a postsecondary education
- Determines eligibility for both federal and state financial aid
- Empowers students to make informed decisions about the college selection process in advance of selecting a college
- Emphasizes that a college degree is both accessible and affordable for many NJ residents

|           |           |            |            |            |
|-----------|-----------|------------|------------|------------|
| 1         | 2         | 3          | 4          | 5          |
| <b>TN</b> | <b>MS</b> | <b>IL*</b> | <b>TX*</b> | <b>NJ*</b> |
| 76.3%     | 75.3%     | 74.5%      | 73.0%      | 72.0%      |



# FAFSA Completion High School Data Sharing Agreements

[Law P.L.2023, c.295](#)

[DOE Memorandum](#)

- High School staff that complete and have a fully executed [Data Sharing Agreement/ Memo of Understanding \(MOU\)](#) will be able to check on student FAFSA/Alt Application submission results of their upcoming high school graduates
- High Schools can check anytime daily, weekly, monthly or quarterly
- A student-by-student report
- Instructions are provided
- Use this information to target outreach to your students who have not yet completed their financial aid application.

Let's try it and see it in action!

For instructions and technical assistance with file upload, contact Kimberly Fawkes at [Kimberly\\_fawkes@hesaa.org](mailto:Kimberly_fawkes@hesaa.org)

| College Grants Applications<br>by High School Grade |            |                 |                  |               |             |                    |                |              |                   |
|-----------------------------------------------------|------------|-----------------|------------------|---------------|-------------|--------------------|----------------|--------------|-------------------|
| New Jersey Department of Education<br>Date: _____   |            |                 |                  |               |             |                    |                |              |                   |
| New Jersey Department of Education                  |            |                 |                  |               |             |                    |                |              |                   |
| Student Name                                        | Student ID | Student Address | Student City     | Student State | Student Zip | Student Birth Date | Student Gender | Student Race | Student Ethnicity |
| John Doe                                            | 123456789  | 123 Main St     | Jersey City      | NJ            | 07310       | 01/01/2000         | M              | W            | W                 |
| Jane Smith                                          | 987654321  | 456 Oak St      | Paterson         | NJ            | 07650       | 02/15/2001         | F              | W            | W                 |
| Michael Johnson                                     | 567890123  | 789 Pine St     | Elizabeth        | NJ            | 07208       | 03/20/2002         | M              | W            | W                 |
| Emily Davis                                         | 345678901  | 101 Elm St      | Union            | NJ            | 07080       | 04/10/2003         | F              | W            | W                 |
| David Wilson                                        | 234567890  | 234 Maple St    | Clark            | NJ            | 07066       | 05/05/2004         | M              | W            | W                 |
| Alice Brown                                         | 890123456  | 567 Cedar St    | Montclair        | NJ            | 07042       | 06/12/2005         | F              | W            | W                 |
| Robert Taylor                                       | 789012345  | 890 Birch St    | Westfield        | NJ            | 07090       | 07/01/2006         | M              | W            | W                 |
| Sarah Lee                                           | 678901234  | 123 Spruce St   | North Plainfield | NJ            | 07064       | 08/15/2007         | F              | W            | W                 |
| Christopher King                                    | 567890123  | 456 Fir St      | Edison           | NJ            | 07033       | 09/01/2008         | M              | W            | W                 |
| Olivia White                                        | 456789012  | 789 Ash St      | Roseland         | NJ            | 07068       | 10/10/2009         | F              | W            | W                 |
| Benjamin Green                                      | 345678901  | 101 Hickory St  | Irvington        | NJ            | 07034       | 11/01/2010         | M              | W            | W                 |
| Mia Hall                                            | 234567890  | 234 Walnut St   | Cliffside Park   | NJ            | 07015       | 12/15/2011         | F              | W            | W                 |
| Ethan Scott                                         | 123456789  | 567 Cherry St   | Passaic          | NJ            | 07653       | 01/01/2012         | M              | W            | W                 |
| Avery Adams                                         | 987654321  | 890 Elm St      | Wayne            | NJ            | 07474       | 02/01/2013         | F              | W            | W                 |
| Lucas Baker                                         | 876543210  | 123 Maple St    | Secaucus         | NJ            | 07094       | 03/01/2014         | M              | W            | W                 |
| Charlotte Clark                                     | 765432109  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 04/01/2015         | F              | W            | W                 |
| Leo Evans                                           | 654321098  | 789 Pine St     | Jersey City      | NJ            | 07310       | 05/01/2016         | M              | W            | W                 |
| Amelia Foster                                       | 543210987  | 101 Elm St      | Paterson         | NJ            | 07650       | 06/01/2017         | F              | W            | W                 |
| Isaac Grant                                         | 432109876  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 07/01/2018         | M              | W            | W                 |
| Sophia Harris                                       | 321098765  | 567 Cedar St    | Union            | NJ            | 07080       | 08/01/2019         | F              | W            | W                 |
| William King                                        | 210987654  | 890 Birch St    | Clark            | NJ            | 07066       | 09/01/2020         | M              | W            | W                 |
| Madison Lee                                         | 109876543  | 123 Spruce St   | Montclair        | NJ            | 07042       | 10/01/2021         | F              | W            | W                 |
| David Miller                                        | 098765432  | 456 Fir St      | Westfield        | NJ            | 07090       | 11/01/2022         | M              | W            | W                 |
| Olivia Parker                                       | 987654321  | 789 Ash St      | Irvington        | NJ            | 07034       | 12/01/2023         | F              | W            | W                 |
| Isaac Quinn                                         | 876543210  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 01/01/2024         | M              | W            | W                 |
| Sophia Reed                                         | 765432109  | 234 Walnut St   | Edison           | NJ            | 07033       | 02/01/2025         | F              | W            | W                 |
| Matthew Scott                                       | 654321098  | 567 Cherry St   | Passaic          | NJ            | 07653       | 03/01/2026         | M              | W            | W                 |
| Abigail Taylor                                      | 543210987  | 890 Elm St      | Wayne            | NJ            | 07474       | 04/01/2027         | F              | W            | W                 |
| Benjamin Vance                                      | 432109876  | 123 Maple St    | Secaucus         | NJ            | 07094       | 05/01/2028         | M              | W            | W                 |
| Victoria Ward                                       | 321098765  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 06/01/2029         | F              | W            | W                 |
| Christopher Webb                                    | 210987654  | 789 Pine St     | Jersey City      | NJ            | 07310       | 07/01/2030         | M              | W            | W                 |
| Madison Young                                       | 109876543  | 101 Elm St      | Paterson         | NJ            | 07650       | 08/01/2031         | F              | W            | W                 |
| David Ziegler                                       | 098765432  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 09/01/2032         | M              | W            | W                 |
| Olivia Adams                                        | 987654321  | 567 Cedar St    | Union            | NJ            | 07080       | 10/01/2033         | F              | W            | W                 |
| Isaac Baker                                         | 876543210  | 890 Birch St    | Clark            | NJ            | 07066       | 11/01/2034         | M              | W            | W                 |
| Sophia Clark                                        | 765432109  | 123 Spruce St   | Montclair        | NJ            | 07042       | 12/01/2035         | F              | W            | W                 |
| Matthew Evans                                       | 654321098  | 456 Fir St      | Westfield        | NJ            | 07090       | 01/01/2036         | M              | W            | W                 |
| Abigail Foster                                      | 543210987  | 789 Ash St      | Irvington        | NJ            | 07034       | 02/01/2037         | F              | W            | W                 |
| Benjamin Grant                                      | 432109876  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 03/01/2038         | M              | W            | W                 |
| Victoria Harris                                     | 321098765  | 234 Walnut St   | Edison           | NJ            | 07033       | 04/01/2039         | F              | W            | W                 |
| Christopher King                                    | 210987654  | 567 Cherry St   | Passaic          | NJ            | 07653       | 05/01/2040         | M              | W            | W                 |
| Madison Lee                                         | 109876543  | 890 Elm St      | Wayne            | NJ            | 07474       | 06/01/2041         | F              | W            | W                 |
| David Miller                                        | 098765432  | 123 Maple St    | Secaucus         | NJ            | 07094       | 07/01/2042         | M              | W            | W                 |
| Olivia Parker                                       | 987654321  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 08/01/2043         | F              | W            | W                 |
| Isaac Quinn                                         | 876543210  | 789 Pine St     | Jersey City      | NJ            | 07310       | 09/01/2044         | M              | W            | W                 |
| Sophia Reed                                         | 765432109  | 101 Elm St      | Paterson         | NJ            | 07650       | 10/01/2045         | F              | W            | W                 |
| Matthew Scott                                       | 654321098  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 11/01/2046         | M              | W            | W                 |
| Abigail Taylor                                      | 543210987  | 567 Cedar St    | Union            | NJ            | 07080       | 12/01/2047         | F              | W            | W                 |
| Benjamin Vance                                      | 432109876  | 890 Birch St    | Clark            | NJ            | 07066       | 01/01/2048         | M              | W            | W                 |
| Victoria Ward                                       | 321098765  | 123 Spruce St   | Montclair        | NJ            | 07042       | 02/01/2049         | F              | W            | W                 |
| Christopher Webb                                    | 210987654  | 456 Fir St      | Westfield        | NJ            | 07090       | 03/01/2050         | M              | W            | W                 |
| Madison Young                                       | 109876543  | 789 Ash St      | Irvington        | NJ            | 07034       | 04/01/2051         | F              | W            | W                 |
| David Ziegler                                       | 098765432  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 05/01/2052         | M              | W            | W                 |
| Olivia Adams                                        | 987654321  | 234 Walnut St   | Edison           | NJ            | 07033       | 06/01/2053         | F              | W            | W                 |
| Isaac Baker                                         | 876543210  | 567 Cherry St   | Passaic          | NJ            | 07653       | 07/01/2054         | M              | W            | W                 |
| Sophia Clark                                        | 765432109  | 890 Elm St      | Wayne            | NJ            | 07474       | 08/01/2055         | F              | W            | W                 |
| Matthew Evans                                       | 654321098  | 123 Maple St    | Secaucus         | NJ            | 07094       | 09/01/2056         | M              | W            | W                 |
| Abigail Foster                                      | 543210987  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 10/01/2057         | F              | W            | W                 |
| Benjamin Grant                                      | 432109876  | 789 Pine St     | Jersey City      | NJ            | 07310       | 11/01/2058         | M              | W            | W                 |
| Victoria Harris                                     | 321098765  | 101 Elm St      | Paterson         | NJ            | 07650       | 12/01/2059         | F              | W            | W                 |
| Christopher King                                    | 210987654  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 01/01/2060         | M              | W            | W                 |
| Madison Lee                                         | 109876543  | 567 Cedar St    | Union            | NJ            | 07080       | 02/01/2061         | F              | W            | W                 |
| David Miller                                        | 098765432  | 890 Birch St    | Clark            | NJ            | 07066       | 03/01/2062         | M              | W            | W                 |
| Olivia Parker                                       | 987654321  | 123 Spruce St   | Montclair        | NJ            | 07042       | 04/01/2063         | F              | W            | W                 |
| Isaac Quinn                                         | 876543210  | 456 Fir St      | Westfield        | NJ            | 07090       | 05/01/2064         | M              | W            | W                 |
| Sophia Reed                                         | 765432109  | 789 Ash St      | Irvington        | NJ            | 07034       | 06/01/2065         | F              | W            | W                 |
| Matthew Scott                                       | 654321098  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 07/01/2066         | M              | W            | W                 |
| Abigail Taylor                                      | 543210987  | 234 Walnut St   | Edison           | NJ            | 07033       | 08/01/2067         | F              | W            | W                 |
| Benjamin Vance                                      | 432109876  | 567 Cherry St   | Passaic          | NJ            | 07653       | 09/01/2068         | M              | W            | W                 |
| Victoria Ward                                       | 321098765  | 890 Elm St      | Wayne            | NJ            | 07474       | 10/01/2069         | F              | W            | W                 |
| Christopher Webb                                    | 210987654  | 123 Maple St    | Secaucus         | NJ            | 07094       | 11/01/2070         | M              | W            | W                 |
| Madison Young                                       | 109876543  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 12/01/2071         | F              | W            | W                 |
| David Ziegler                                       | 098765432  | 789 Pine St     | Jersey City      | NJ            | 07310       | 01/01/2072         | M              | W            | W                 |
| Olivia Adams                                        | 987654321  | 101 Elm St      | Paterson         | NJ            | 07650       | 02/01/2073         | F              | W            | W                 |
| Isaac Baker                                         | 876543210  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 03/01/2074         | M              | W            | W                 |
| Sophia Clark                                        | 765432109  | 567 Cedar St    | Union            | NJ            | 07080       | 04/01/2075         | F              | W            | W                 |
| Matthew Evans                                       | 654321098  | 890 Birch St    | Clark            | NJ            | 07066       | 05/01/2076         | M              | W            | W                 |
| Abigail Foster                                      | 543210987  | 123 Spruce St   | Montclair        | NJ            | 07042       | 06/01/2077         | F              | W            | W                 |
| Benjamin Grant                                      | 432109876  | 456 Fir St      | Westfield        | NJ            | 07090       | 07/01/2078         | M              | W            | W                 |
| Victoria Harris                                     | 321098765  | 789 Ash St      | Irvington        | NJ            | 07034       | 08/01/2079         | F              | W            | W                 |
| Christopher King                                    | 210987654  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 09/01/2080         | M              | W            | W                 |
| Madison Lee                                         | 109876543  | 234 Walnut St   | Edison           | NJ            | 07033       | 10/01/2081         | F              | W            | W                 |
| David Miller                                        | 098765432  | 567 Cherry St   | Passaic          | NJ            | 07653       | 11/01/2082         | M              | W            | W                 |
| Olivia Parker                                       | 987654321  | 890 Elm St      | Wayne            | NJ            | 07474       | 12/01/2083         | F              | W            | W                 |
| Isaac Quinn                                         | 876543210  | 123 Maple St    | Secaucus         | NJ            | 07094       | 01/01/2084         | M              | W            | W                 |
| Sophia Reed                                         | 765432109  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 02/01/2085         | F              | W            | W                 |
| Matthew Scott                                       | 654321098  | 789 Pine St     | Jersey City      | NJ            | 07310       | 03/01/2086         | M              | W            | W                 |
| Abigail Taylor                                      | 543210987  | 101 Elm St      | Paterson         | NJ            | 07650       | 04/01/2087         | F              | W            | W                 |
| Benjamin Vance                                      | 432109876  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 05/01/2088         | M              | W            | W                 |
| Victoria Ward                                       | 321098765  | 567 Cedar St    | Union            | NJ            | 07080       | 06/01/2089         | F              | W            | W                 |
| Christopher Webb                                    | 210987654  | 890 Birch St    | Clark            | NJ            | 07066       | 07/01/2090         | M              | W            | W                 |
| Madison Young                                       | 109876543  | 123 Spruce St   | Montclair        | NJ            | 07042       | 08/01/2091         | F              | W            | W                 |
| David Ziegler                                       | 098765432  | 456 Fir St      | Westfield        | NJ            | 07090       | 09/01/2092         | M              | W            | W                 |
| Olivia Adams                                        | 987654321  | 789 Ash St      | Irvington        | NJ            | 07034       | 10/01/2093         | F              | W            | W                 |
| Isaac Baker                                         | 876543210  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 11/01/2094         | M              | W            | W                 |
| Sophia Clark                                        | 765432109  | 234 Walnut St   | Edison           | NJ            | 07033       | 12/01/2095         | F              | W            | W                 |
| Matthew Evans                                       | 654321098  | 567 Cherry St   | Passaic          | NJ            | 07653       | 01/01/2096         | M              | W            | W                 |
| Abigail Foster                                      | 543210987  | 890 Elm St      | Wayne            | NJ            | 07474       | 02/01/2097         | F              | W            | W                 |
| Benjamin Grant                                      | 432109876  | 123 Maple St    | Secaucus         | NJ            | 07094       | 03/01/2098         | M              | W            | W                 |
| Victoria Harris                                     | 321098765  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 04/01/2099         | F              | W            | W                 |
| Christopher King                                    | 210987654  | 789 Pine St     | Jersey City      | NJ            | 07310       | 05/01/2100         | M              | W            | W                 |
| Madison Lee                                         | 109876543  | 101 Elm St      | Paterson         | NJ            | 07650       | 06/01/2101         | F              | W            | W                 |
| David Miller                                        | 098765432  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 07/01/2102         | M              | W            | W                 |
| Olivia Parker                                       | 987654321  | 567 Cedar St    | Union            | NJ            | 07080       | 08/01/2103         | F              | W            | W                 |
| Isaac Quinn                                         | 876543210  | 890 Birch St    | Clark            | NJ            | 07066       | 09/01/2104         | M              | W            | W                 |
| Sophia Reed                                         | 765432109  | 123 Spruce St   | Montclair        | NJ            | 07042       | 10/01/2105         | F              | W            | W                 |
| Matthew Scott                                       | 654321098  | 456 Fir St      | Westfield        | NJ            | 07090       | 11/01/2106         | M              | W            | W                 |
| Abigail Taylor                                      | 543210987  | 789 Ash St      | Irvington        | NJ            | 07034       | 12/01/2107         | F              | W            | W                 |
| Benjamin Vance                                      | 432109876  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 01/01/2108         | M              | W            | W                 |
| Victoria Ward                                       | 321098765  | 234 Walnut St   | Edison           | NJ            | 07033       | 02/01/2109         | F              | W            | W                 |
| Christopher Webb                                    | 210987654  | 567 Cherry St   | Passaic          | NJ            | 07653       | 03/01/2110         | M              | W            | W                 |
| Madison Young                                       | 109876543  | 890 Elm St      | Wayne            | NJ            | 07474       | 04/01/2111         | F              | W            | W                 |
| David Ziegler                                       | 098765432  | 123 Maple St    | Secaucus         | NJ            | 07094       | 05/01/2112         | M              | W            | W                 |
| Olivia Adams                                        | 987654321  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 06/01/2113         | F              | W            | W                 |
| Isaac Baker                                         | 876543210  | 789 Pine St     | Jersey City      | NJ            | 07310       | 07/01/2114         | M              | W            | W                 |
| Sophia Clark                                        | 765432109  | 101 Elm St      | Paterson         | NJ            | 07650       | 08/01/2115         | F              | W            | W                 |
| Matthew Evans                                       | 654321098  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 09/01/2116         | M              | W            | W                 |
| Abigail Foster                                      | 543210987  | 567 Cedar St    | Union            | NJ            | 07080       | 10/01/2117         | F              | W            | W                 |
| Benjamin Grant                                      | 432109876  | 890 Birch St    | Clark            | NJ            | 07066       | 11/01/2118         | M              | W            | W                 |
| Victoria Harris                                     | 321098765  | 123 Spruce St   | Montclair        | NJ            | 07042       | 12/01/2119         | F              | W            | W                 |
| Christopher King                                    | 210987654  | 456 Fir St      | Westfield        | NJ            | 07090       | 01/01/2120         | M              | W            | W                 |
| Madison Lee                                         | 109876543  | 789 Ash St      | Irvington        | NJ            | 07034       | 02/01/2121         | F              | W            | W                 |
| David Miller                                        | 098765432  | 101 Hickory St  | Cliffside Park   | NJ            | 07015       | 03/01/2122         | M              | W            | W                 |
| Olivia Parker                                       | 987654321  | 234 Walnut St   | Edison           | NJ            | 07033       | 04/01/2123         | F              | W            | W                 |
| Isaac Quinn                                         | 876543210  | 567 Cherry St   | Passaic          | NJ            | 07653       | 05/01/2124         | M              | W            | W                 |
| Sophia Reed                                         | 765432109  | 890 Elm St      | Wayne            | NJ            | 07474       | 06/01/2125         | F              | W            | W                 |
| Matthew Scott                                       | 654321098  | 123 Maple St    | Secaucus         | NJ            | 07094       | 07/01/2126         | M              | W            | W                 |
| Abigail Taylor                                      | 543210987  | 456 Oak St      | East Rutherford  | NJ            | 07073       | 08/01/2127         | F              | W            | W                 |
| Benjamin Vance                                      | 432109876  | 789 Pine St     | Jersey City      | NJ            | 07310       | 09/01/2128         | M              | W            | W                 |
| Victoria Ward                                       | 321098765  | 101 Elm St      | Paterson         | NJ            | 07650       | 10/01/2129         | F              | W            | W                 |
| Christopher Webb                                    | 210987654  | 234 Maple St    | Elizabeth        | NJ            | 07208       | 11/01/2130         | M              | W            | W                 |
| Madison Young                                       | 109876543  | 567 Cedar St    | Union            | NJ            | 07080       | 12/01/2131         | F              | W            | W                 |
| David Ziegler                                       | 098765432  | 890 Birch St    | Clark            | NJ            | 07066       | 01/01/             |                |              |                   |

# State Progress in FAFSA Completion

## NJ 5th Place

|       |       |       |       |       |
|-------|-------|-------|-------|-------|
| 1     | 2     | 3     | 4     | 5     |
| TN    | MS    | IL*   | TX*   | NJ*   |
| 76.3% | 75.3% | 74.5% | 73.0% | 72.0% |

- See the link to see how your school is progressing every two weeks
- NCAN FAFSA Tracker <https://formyourfuture.org/fafsa-tracker/>



ABOUT MEMBERSHIP RESOURCES FAFSA POLICY & ADVOCACY EVENTS & TRAINING NEWS

First, choose what you'd like the table to display

High Schools

Next, use these dropdowns to filter the table based on these categories

| States | Congressional Districts | Counties      | Cities | Districts | Schools |
|--------|-------------------------|---------------|--------|-----------|---------|
| NJ     | NJ-01                   | Camden County | Camden |           | (All)   |

<https://studentaid.gov/data-center/student/application-volume/fafsa-completion-high-school>

# Applying for State Aid

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

## Everything You Need to Know About New Jersey State Financial Aid

### Application Filing Deadlines for Academic Year 2027-28

|                                                                                         |                                                            |                                                     |
|-----------------------------------------------------------------------------------------|------------------------------------------------------------|-----------------------------------------------------|
| Academic Year 2026-2027 Tuition Aid Grant Recipients:<br>Renewal Deadline for 2027-2028 | All Other Students Applying<br>for Academic Year 2027-2028 | All Other Students Applying<br>for Spring 2028 ONLY |
| <b>April 15, 2027</b>                                                                   | <b>September 15, 2027</b>                                  | <b>February 15, 2028</b>                            |

#### FAFSA®

For most college-bound students, the first step for financial aid is to complete the Free Application for Federal Student Aid (FAFSA). This one, free application is the way for U.S. citizens or eligible non-citizens to apply for both federal and state aid. It takes most families less than 30 minutes to complete and HESAA is here to help you through the process!

[Get Started Here](#)

#### NJ Dreamers

If you qualify as an NJ Dreamer, you can apply for state aid to be used here in New Jersey. The eligibility details and the NJ Alternative Financial Aid Application are a click away and HESAA remains available to help you apply!

[Get Started Here](#)

### 2027-2028 FAFSA renewal deadline April 15, 2027

# Applying for State Aid – Workshops & Webinars HESAA.org, Apply for State Aid

## Financial Aid Workshops and Webinars

### NJ Dreamers

If you qualify as an NJ Dreamer, you can apply for state aid to be used here in New Jersey. The eligibility details and the NJ Alternative Financial Aid Application are a click away and HESAA remains available to help you apply!

[Get Started Here](#)

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



Going to college in Fall 2026? Make sure to complete your **2026-2027 FAFSA** by September 15, 2026 to be considered for State financial aid.  
[Click here to get started.](#)

Starting college in Spring 2027? Make sure to complete your **2026-2027 FAFSA** by February 15, 2027 to be considered for State financial aid.  
[Click here to get started.](#)

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

### Need help with the **2026-2027 FAFSA?**

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

#### English Webinar Dates

|                        |                       |
|------------------------|-----------------------|
| Thursday, 9/10 – 12pm  | Tuesday, 11/10 – 6pm  |
| Monday, 9/14 – 6pm     | Monday, 11/30 – 6pm   |
| Monday, 9/28 – 12pm    | Tuesday, 12/8 – 12pm  |
| Monday, 10/5 – 12pm    | Thursday, 12/17 – 6pm |
| Tuesday, 10/13 – 6pm   | Tuesday, 12/29 – 12pm |
| Wednesday, 10/21 – 6pm |                       |

#### Fechas de reuniones virtuales en Español y Inglés (Dates for Webinars in Both English and Spanish)

|                                    |                                |
|------------------------------------|--------------------------------|
| Thursday (Jueves), 9/10 – 6pm      | Tuesday (Martes), 11/17 – 6pm  |
| Monday (Lunes), 9/28 – 6pm         | Tuesday (Martes), 12/1 – 6pm   |
| Monday (Lunes), 10/19 – 6pm        | Tuesday (Martes), 12/15 – 12pm |
| Wednesday (Miércoles), 10/28 – 6pm |                                |
| Wednesday (Miércoles), 11/4 – 6pm  |                                |

## Who Should Complete the New Jersey Alternative Financial Aid Application?

Complete this application if you live in New Jersey, are not eligible for the FAFSA, and meet all of the following criteria:

- ✓ Attended a New Jersey high school for at least three (3) years
- ✓ Graduated from a New Jersey high school **or** received the equivalent of a high school diploma in New Jersey
- ✓ Are able to file an affidavit stating that you have filed an application to legalize your immigration status **or** will file an application as soon as you are eligible to do so

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

### Do you need help with your **2026-2027 NJ Alternative Financial Aid Application?**

Join us for a free webinar on how to apply for State financial aid.

#### English Webinar Dates

|                        |                        |
|------------------------|------------------------|
| Tuesday, 9/15 – 12pm   | Tuesday, 11/17 – 12pm  |
| Wednesday, 10/7 – 12pm | Tuesday, 11/24 – 12pm  |
| Tuesday, 10/20 – 6pm   | Thursday, 12/3 – 6pm   |
| Friday, 10/30 – 12pm   | Wednesday, 12/23 – 6pm |
| Thursday, 11/5 – 12pm  |                        |

#### Fechas de reuniones virtuales en Español y Inglés (Dates for Webinars in Both English and Spanish)

|                                |                                |
|--------------------------------|--------------------------------|
| Martes, 9/15 – 6pm             | Thursday (Jueves), 11/19 – 6pm |
| Friday (Viernes), 10/2 – 12pm  | Tuesday (Martes), 12/8 – 6pm   |
| Thursday (Jueves), 10/22 – 6pm | Tuesday (Martes), 12/22 – 6pm  |
| Thursday (Jueves), 10/29 – 6pm |                                |
| Tuesday (Martes), 11/10 – 12pm |                                |

# NJFAMS

- All Students must create an account and log into NJFAMS
- All Students selected for verification must complete all assigned tasks on their “To Do” list

**Log in to your account.**  
**Please identify yourself with a valid User Name and Password.**

**New to NJFAMS?** Click [here](#) to create your student account and login credentials.

**Returning Users**

1. Click [here](#) if you forgot your User Name or Password.
2. Your Password will expire after 90 days. When it has expired after 90 days and you log in with your old Password you will be presented with a screen where you must change your Password.
3. If you are still having trouble logging in, send an email with your full name, date of birth, and a description of the problem to [customer care@hesaa.org](mailto:customer care@hesaa.org).

**IMPORTANT: AFTER FIVE FAILED ATTEMPTS TO LOG IN WITHIN 60 MINUTES, YOUR ACCOUNT WILL BE LOCKED.** After 24 hours your account will be unlocked and you can try again. If you do not remember your login credentials, [CLICK HERE](#).

**MULTI-FACTOR AUTHENTICATION-MFA**

Coming this fall, HESAA will require all students to use multi factor authentication (MFA) when accessing NJFAMS. Once MFA becomes available, students will be prompted to complete a quick setup immediately after logging into their accounts. A setup screen will walk the student through four simple steps to enable MFA. The student must complete these steps before they can continue to the NJFAMS home page.

Adding MFA is fast and significantly increases the security of the student's account. Even if someone obtains the student's password, they will still need a second verification step—such as a code sent to the student's phone—to log into the account. This extra layer of protection greatly reduces the risk of unauthorized access. We're implementing MFA because ensuring the security of your account and information is a top priority.

User Name:

Password:

[Login](#)

## Welcome to NJFAMS!

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

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

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

# State Aid Awards and Eligibility

| Kean University    |            |                                     |        |              |
|--------------------|------------|-------------------------------------|--------|--------------|
| Term               | Enrollment | Program                             | Status | Award Amount |
| Fall               | Full-time  | Educational Opportunity Fund Grant  | ★      | \$0.00       |
| Fall               | Full-time  | Garden State Guarantee              | ✗      |              |
| Fall               | Full-time  | Tuition Aid Grant Program           | 👤      | \$3,961.00   |
| Spring             | Full-time  | Educational Opportunity Fund Grant  | ★      | \$0.00       |
| Spring             | Full-time  | Garden State Guarantee              | ✗      |              |
| Spring             | Full-time  | Tuition Aid Grant Program           | 👤      | \$3,961.00   |
| Summer TAG         | Full-time  | Summer Tuition Aid Grant Program    | ✗      | \$0.00       |
| Total Award Amount |            |                                     |        | \$7,922.00   |
| MIDDLESEX COLLEGE  |            |                                     |        |              |
| Term               | Enrollment | Program                             | Status | Award Amount |
| Fall               | Full-time  | Community College Opportunity Grant | 👤      | ℹ️           |
| Fall               | Full-time  | Educational Opportunity Fund Grant  | ★      | \$0.00       |
| Fall               | Full-time  | Tuition Aid Grant Program           | 👤      | \$1,251.00   |
| Spring             | Full-time  | Community College Opportunity Grant | 👤      | ℹ️           |
| Spring             | Full-time  | Educational Opportunity Fund Grant  | ★      | \$0.00       |
| Spring             | Full-time  | Tuition Aid Grant Program           | 👤      | \$1,251.00   |
| Summer TAG         | Full-time  | Summer Tuition Aid Grant Program    | ✗      | \$0.00       |
| Total Award Amount |            |                                     |        | \$2,502.00   |

## GSG Message

“Your financial aid office will determine your final GSG award amount. Depending upon family income, the GSG award will be applied to funding gaps that could cover up to 100% of tuition and approved fees after first subtracting any other federal, state, or institutional/outside grant aid that you receive.”

## CCOG Message

“If you have a CCOG award with an award symbol and the award amount is zero or blank, your financial aid office will determine your final CCOG award amount. Depending upon family income, the CCOG award will be applied to funding gaps that could cover up to 100% of tuition and APPROVED fees after first subtracting any other federal, state, or institutional/outside grant aid that you receive”

# Loans & Financing Shortfall Solutions

1. Monthly Payment Plans – offered by the college BEST
2. Federal Direct Loan Program (1<sup>st</sup> year dependent student)
  - Subsidized Loan \$3,500 need based
  - Unsubsidized Loan \$2,000 additional
  - 2026 - 2027 - Federal Direct Undergraduate Direct Loans are 6.52% plus a 1.057% origination fee

2027– 2028 Rates and fees are determined annually

# Self Help Loan Options to Cover the Gap

Borrow up to cost of  
attendance

Option: 2026-27 Federal Parent PLUS loan

- Interest rate of 9.07%
- Capped at \$20,000 annually per student - maximum per child \$65,000

## NJCLASS Rates for Academic Year 2026-2027

### OPTION 1

**10 - Year  
5.95% APR**

Immediate repayment of principal and interest while in school

### OPTION 2

**15 - Year  
7.25% APR**

Interest only payments while in school

### OPTION 3

**20 - Year  
8.65% APR**

Full deferment while enrolled in school at least half time

Option: 2026-27 Private Bank

- Interest rate average of 11.20%

*2027 – 2028 Interest Rates will be determined June 1, 2027*



# NJBEST 529 College Savings Plan

- HESAA awards a one-time scholarship ranging from \$2,000 - \$6,000 to NJBEST beneficiaries who enroll in a New Jersey institution after making contributions to an account for at least 4 years
- NJBEST offers a matching grant up to \$750 for new accounts
- State tax deduction for up to \$10,000 in annual contributions to an account

To Learn More:

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

## How much can you receive?

The longer you contribute at or above minimum contribution levels, the greater the college scholarship amount:

| 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            |

# Loan Redemption Programs

## New Jersey Will Help You Pay Down Student Loan Debt!

**Based on your career choice, you may be eligible for loan redemption.**



### Health Care Professional Loan Redemption Program

Up to \$200,000 in student loan redemption is available for up to four years of service as a primary care provider in select areas.  
**The application period for this program is currently closed.**

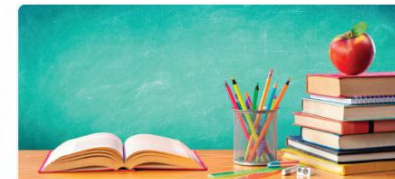
[Click here to learn more](#)



### Nursing Faculty Loan Redemption Program

Up to \$50,000 in federal and/or NJCLASS student loan redemption is available to nurses with graduate degrees who teach nursing courses at eligible New Jersey nursing schools.  
**The application period for this program is currently closed.**

[Click here to learn more](#)



### New Jersey Teacher Loan Redemption Program

Up to \$20,000 in student loan redemption is available for New Jersey teachers in select schools and fields.  
**Applications are currently being accepted for this program until September 30, 2026.**

[Click here to learn more](#)



### John R. Justice Federal Student Loan Redemption Program

Student loan redemption available for qualified NJ prosecutors and public defenders. Amounts vary depending on federal funding.  
**The application period for this program is currently closed.**

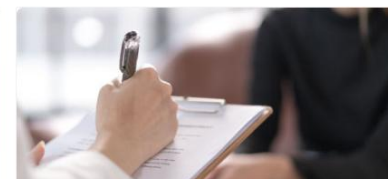
[Click here to learn more](#)



### New Jersey STEM Loan Redemption Program

Up to \$8,000 for those in high-growth STEM occupations in New Jersey.  
**Applications are currently being accepted for this program.**

[Click here to learn more](#)



### Behavioral Healthcare Provider Loan Redemption Program

Eligible behavioral healthcare providers can receive up to \$150,000 in student loan redemption for up to six years of service.  
**The application period for this program is currently closed.**

[Click here to learn more](#)



### Air Traffic Controller Loan Redemption Program

Up to \$100,000 in student loan redemption is available to air traffic controllers working for the Federal Aviation Administration at eligible sites.  
**Applications are currently being accepted for this program.**

[Click here to learn more](#)

# School Counselor Services

| School Counselors                    | Financial Aid Administrators |
|--------------------------------------|------------------------------|
| NJBEST College Savings Plan          |                              |
| Garden State Guarantee               |                              |
| Real Money 101                       |                              |
| Financial Aid Sessions               | ptions below an              |
| Secondary School Counselor Workshops |                              |
| Going to College in NJ               | aid officers. NJF            |
| Apply for State Aid                  | view students'               |
| Grants & Scholarships                |                              |
| Deadlines for Grants & Scholarships  |                              |
| Publications (English/Spanish)       |                              |

# Financial Aid Sessions

## College Admission Planning Sessions

These sessions provide guidance to students and their families in planning and understanding the college admissions process. Students will gain a better understanding of the value and benefits of a 2-year college and the transition to a traditional 4-year college. These sessions also help families understand the financial aid differences in choosing a safety school vs. a reach school. The focus is to help put families at ease with the college admissions process, including the search, application process, and how it all impacts financial aid.

## Financial Aid Information Sessions

As you work to build awareness of financial aid for higher education at your school, be sure to request a financial aid presentation from HESAA. HESAA will participate in your Financial Aid Night by providing a one-hour overview of the financial aid process and answer questions about grants, scholarships, and loans offered by the State of New Jersey. Feedback has shown that HESAA's information sessions to students and their families make everyone feel more comfortable with the financial aid process and they leave with an understanding on how to apply for federal and state financial aid.

## FAFSA Workshops

These workshops are designed to provide an overview on the importance of FAFSA completion and addresses the questions of Who? Why? And how? FAFSA Workshops take place at your school within an available computer lab. HESAA hands out materials and discusses the FAFSA process. This talk is followed by an interactive support session where HESAA staff will assist students with their FAFSA completion. These workshops run for approximately 2 hours.

Before requesting a free workshop, please confirm that your school has an available computer lab on that date.

## Student Loans Overview

This workshop provides the attendees with valuable knowledge of the various sources of loan aid available to students and families to pay for higher education. More specifically, these sessions explain the differences between student loans provided by the federal government, student loans provided by state government, and private education loans provided by for-profit bank lenders. Topics include the following:

## REGISTRATION

In an effort to build financial aid awareness to as many as possible, please limit your request to one date per registration request and allow at least 21 days (3 weeks) prior to your requested event date for approval. HESAA makes every effort to accommodate your requested date.

Click [here](#) to register

# Real Money 101 Sessions

| School Counselors                    | Financial Aid Advisors |
|--------------------------------------|------------------------|
| NJBEST College Savings Plan          |                        |
| Garden State Guarantee               |                        |
| Real Money 101                       |                        |
| Financial Aid Sessions               |                        |
| Secondary School Counselor Workshops |                        |
| Going to College in NJ               |                        |
| Apply for State Aid                  |                        |
| Grants & Scholarships                |                        |

## Financial Literacy

High schools and colleges can take advantage of HESAA's Real Money 101 program; a comprehensive financial literacy program. Real Money 101 promotes the importance of building sound money management skills. Topics covered during these on-campus presentations include:

- Banking & Budgeting
- Building Credit & Privacy Protection
- Graduates & Professionals
- Real Money 101 General Overview
- Time Management

The graduates & professionals workshop is for college seniors or graduate students. The Real Money 101 General Overview encompasses all the topics in a one-hour presentation and is geared towards college and high school students.

These informative and interactive sessions are usually an hour in length, however, they can be tailored to meet your specific time constraints. HESAA provides schools and students with a variety of free resources, including: brochures, informational materials, Real Money 101 booklets. For more information or if you have any questions regarding **Real Money 101**, email: [Jamillah\\_Barker@hesaa.org](mailto:Jamillah_Barker@hesaa.org) or call 609-588-3300 ext. 1404.

## REGISTRATION

In an effort to build financial aid awareness to as many as possible, please limit your request to one date per registration request and allow at least 21 days (3 weeks) prior to your requested event date for approval. HESAA makes every effort to accommodate your requested date.

Click [here](#) to register

# HESAA Services

- [www.hesaa.org](http://www.hesaa.org)
  - ✓ School Counselors
  - ✓ Students & Parents
  - ✓ Forms and Applications
- [www.njgrants.org](http://www.njgrants.org)
- [www.njclass.org](http://www.njclass.org)
- [njbest.com](http://njbest.com)
- Publications in paper & electronic



HESAA Customer Care Line (609) 584-4480 or (800) 792-8670  
Monday- Thursday 8:30 a.m. - 8 p.m. Friday 8:30 a.m. to 5 p.m.  
[Outreach@hesaa.org](mailto:Outreach@hesaa.org)

# Contact Information

- Sharon Austin at 609-588-3300 ext. 1402 or [sharon\\_austin@hesaa.org](mailto:sharon_austin@hesaa.org)
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- Mara Jimenez-Galati 609-588-3300 ext. 1409 or [mjimeniz-galati@hesaa.org](mailto:mjimeniz-galati@hesaa.org)



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

THANK YOU  
for all you do  
WE APPRECIATE  
you