

State of New Jersey Financial Aid Training:

Financial Aid Updates for Secondary School Counselors
& Community Organization Leaders,

Presented by:

New Jersey Higher Education Student Assistance Authority

Andre' Maglione, A. Director of Student Financial Aid Services, Outreach

Sharon Austin, Outreach & Training Specialist



Agenda

- Federal Financial Aid Changes
- Processing Aid Improvements
- Calculating Federal Aid
- FAFSA Application Changes
- Who is the Contributor?
- Contributors & Giving Consent
- FAFSA On-line Look
- State Aid Programs
- Financial Aid Application Tracking System

Implemented Changes

- Professional Judgement requirements (PJ)
 - Determinations of Independent vs. Dependent status
 - Application process for unaccompanied homeless youth & foster care youth

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.
- **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.

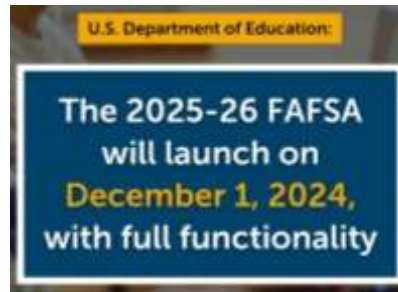
Cost of Attendance (COA)



- 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

FAFSA 2025-2026 Phased Release

- October 1st -7th FAFSA Beta testing will begin
 - Students
 - Institutions
 - State Agencies
 - Other entities
- Full release on or before December 1, 2024



- NJ Dreamer Release date is October 1, 2024

Federal FAFSA



The 2025–26 *Free Application for Federal Student Aid* (FAFSA®) continues the process of how students and families apply for federal student aid and how eligibility is determined.

- To help ensure that students and families—and the partners critical to getting student aid dollars into the hands of students—are best prepared for a successful 2025–26 FAFSA cycle, USDOE has determined not to implement new modifications until the current issues are resolved.
- Link to open & workaround issues:
<https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information/2024-25-fafsa-issue-alerts>

FAFSA 2025-2026

- FAFSA role-based completion giving parent and student separate access.
- FAFSA provides a direct data exchange with the IRS for income data elements.
- “[Who’s My Parent?](#)” wizard providing guidance on which parent to use for divorced or separated parent contributors.
- Single consolidated www.studentaid.gov portal for all FAFSA help resources.
 - Loans
 - Loan History
 - Grant History
 - Repayment Assistance

2025-26 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).

FSA ID 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 2025-26 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.
- Removal of the number of family members in college from the eligibility calculation (FAFSA will still collect information on the # of family members in college and HESAA will use the response in their NJEI calculation)
- The possibility for an SAI to be a negative number, with a minimum SAI of -1,500 instead of zero.
- Simpler formulas used to determine eligibility will be explained later.

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

FAFSA 2025-26

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 2025-26

Informational Contributors Must Answer

Applicants and other FAFSA contributors will also need to provide information on the FAFSA that is not FTI (such as certain demographic information and assets). This will include items such as:

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.

DEEP DIVE: Who Is the Parent Of Record On the FAFSA



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>



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

- Social Security Number or Mailing Address: For example, when a dependent student invites a parent who has an SSN, they must enter the correct SSN in the invitation screen along with the contributor's legal name, date of birth, and email address. The legal name, date of birth, and SSN have to EXACTLY match what the parent used when setting up their FSA ID. There is a crosscheck between the FAFSA and FSA ID system to make sure the parent is getting linked up with the correct student's FAFSA.
- When a parent does not have an SSN, the student checks the "My parent doesn't have a SSN" box on the invitation screen and it will flip to asking them to enter the parent's full mailing address instead; the mailing address will have to EXACTLY match what is in the parent's FSA ID to complete the linking process.
- If the student incorrectly entered any of the parent's information on the invitation, the student will have to go back into the invitation and correct it before the parent will be able to log in and link up with the student's FAFSA.

FAFSA Prototype

Accessing the 2025–26 FAFSA® Prototype

- To access the 2025–26 FAFSA prototype, follow the steps below.
- Visit <https://fsapartners.ed.gov/fafsa-prototype/2526>, and
- Enter the access code: prototype2526



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

2024–25 Free Application for Federal Student Aid (FAFSA®) Form: Parent Contributor

In Review

FAFSA® Information

Student: [REDACTED]

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 **2024–25 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](#).

 **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. ①
- Students' parents' financial information, if applicable. ②
- Students' spouses' financial information, if applicable. ③

Steps to Determine a Student's Eligibility for Pell Grant Funds

Calculation of Pell Grant Scheduled Award

The Pell Grant Scheduled Award is the maximum amount a student can receive during the award year if the student attends full-time for a full academic year.

Beginning with the 2024-25 award year, each student's Scheduled Award is one of the following:

- An automatic Maximum Pell Grant Award (Max Pell)
- SAI-calculated Pell Grant, determined by subtracting the student's SAI from the annual published Max Pell
- A Minimum Pell Grant Award (Min Pell)

Maximum and Minimum Pell Grant eligibility are determined based on tax filing requirements, family size and composition (i.e., single parent or non-single parent), poverty guidelines, and state of residence.

Three ways to determine Federal Pell Grant Eligibility

CHANGES TO PELL ELIGIBILITY

- Beginning with the 2024–25 award year, the Department will no longer publish a Federal Pell Grant Payment and Disbursement Schedule.
- Instead, Scheduled Pell Grant Eligibility will be determined in one of three ways:

1

Maximum Pell Grant

Non-tax filers; **or**
Tax filers, based on:

- AGI
- Poverty guidelines
- Family size

2

Calculated Scheduled Pell Grant

- Maximum Published Scheduled Pell Grant
minus Calculated SAI

3

Minimum Pell Grant

Based on:

- AGI
- Poverty guidelines
- Family size

Scenario 1: Taira Dependent

Scenario 1a: Taira

Taira is a dependent student from New Jersey.

Taira's parents are married and file taxes jointly with an AGI of \$69,549.

Taira has one sibling living at home with their parents. Family size of 4

In this scenario, the parent contribution from income and assets is slightly higher with the SAI formula. This is primarily because of the changes to allowances against income. However, the final SAI is less than the EFC because of the allowance for a negative contribution from student income in the SAI formula. A lower SAI may mean eligibility for a larger Pell grant.

Federal Pell grant determination:

Maximum Pell Annual Award:

**\$7,395-SAI 3,148 =
\$4,247 Calculated
Annual Pell Award**

AGI of \$69,549 is within the 275% of poverty guidelines for a family of 4.

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

Scenario 2: Venue Dependent

Scenario 2: Venue

Venue is a dependent student from New Jersey.

Venue's parents are married and file taxes jointly with an AGI of \$97,711.

Venue has three siblings living at home with their parents. Family size of 6

In both formulas, Venue does not qualify for a Pell Grant based on their calculated EFC/SAI. However, Venue would qualify for a Minimum Pell Grant under the Pell Grant eligibility requirements established in the FAFSA Simplification Act because Venue's parents' AGI is less than 275% of the 2022 poverty guideline for a family of 6 ($275\% \times \$37,190 = \$102,273$). While the resulting EFC and SAI are similar, Venue benefits from the new Minimum Pell Grant eligibility criteria.

Federal Pell grant determination:

SAI 8,557 = minimum Pell \$750

AGI of \$97,711 is within the 275% of the guideline (\$102,273) for a family of 6

Pell Annual Award: \$750 (assumption)

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

Scenario 3: James Dependent

Scenario 3: James

James is a dependent student from New Jersey.

James's parents are divorced and both are remarried. James lives with mom and stepfather who provide James with the most support in the prior year of filing the FAFSA. They file taxes jointly with an AGI of \$52,123. Additionally, mom receives \$1,000 per month in child support for the three younger siblings, who also live with her.

James has three siblings living at home with their parents. Family size of 6

Federal Pell grant determination:

SAI o = \$7,395 Maximum Pell

AGI of \$52,123 is within the 175% of poverty guidelines(\$65,083) for a family of 6

Maximum Pell Annual Award: \$7,395

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

Scenario 4: Jessica Dependent

Jessica

Jessica is a dependent student from New Jersey.

Jessica's parents are divorced and both are remarried. Jessica lives with mom and stepfather who provide Jessica with the most support in the prior year of filing the FAFSA. They file taxes separately with a total AGI of **\$64,152**. Additionally, mom receives \$1,000 per month in child support for the three younger siblings, who also live with her.

Jessica has three siblings living at home with their parents. Family size of 6.

Maximum Pell Simple Formula
& Calculated get same result

Federal Pell grant determination:

SAI o = \$7,395 Maximum Pell

AGI of \$64,152 is within the 175% of poverty guidelines(max \$65,083) for a family of 6

Maximum Pell Annual Award: \$7,395

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

Break time 10
minutes



FSA ID Account Deep Dive



FSA ID Deep Dive

Seniors should start now and the parental contributor(s)

Create an FSA 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 Federal Student Aid (FSA) ID Account logins. This ID will serve as your electronic signature on the FAFSA. Visit 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 FSA ID for Providing Consent and Signature for the FAFSA

All contributors must register for a FSA ID 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

Video on creating a FSA ID: <https://youtu.be/iTb7hMVtzco>

FAFSA Registration

An official website of the United States government.

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

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Help Center English | Español

Log In | Create Account


Get Money to Pay for School

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

2024-25 FAFSA Form

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

Need to access last year's form? [Start or Edit a 2023-24 Form](#)



Check FAFSA® Deadlines for the State You Live In

Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year State of Residence

[Find Deadlines](#)

[View All FAFSA Deadlines](#)

Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.

What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

Create an Account

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

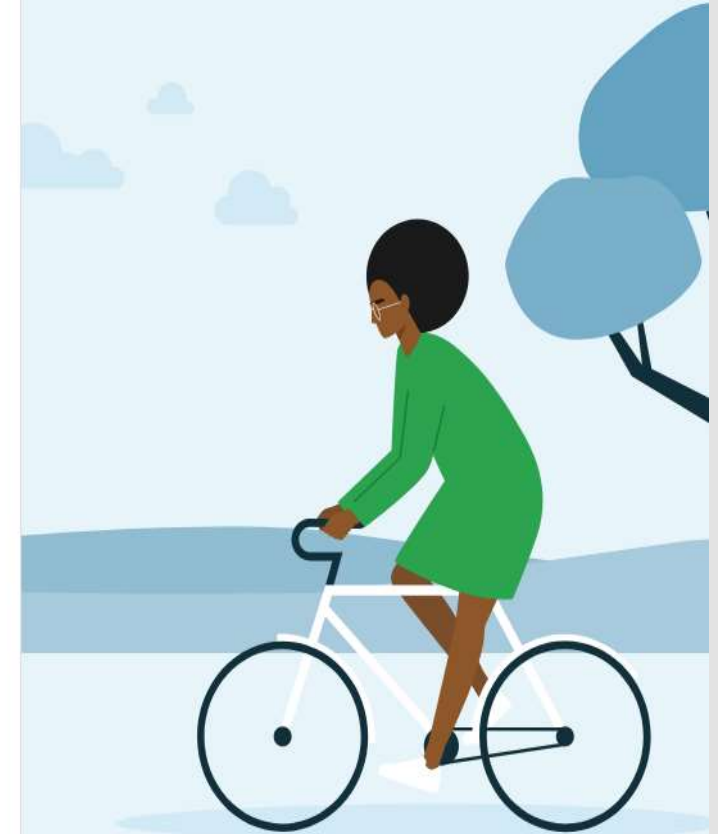
Already have an account? [Log In](#)

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What You'll Need

- Social Security number
- Your own mobile phone number and/or email address



Create and Account

Create an Account (FSA ID)

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name



Middle Initial



Last Name



Date of Birth

Month

Day

Year



Social Security Number



☐ I don't have a Social Security number.

For students who are citizens or eligible Non-citizens whose parents do not have a SSN

Create an Account

Create an Account

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name

Jesse

Middle Initial

C

Last Name

Faden

Date of Birth

Month

09

Day

07

Year

1991

Social Security Number

☒ I don't have a Social Security number.

Checking the box will remove any information in the ssn box, then grey it out.

Warning Label

Warning: Your Account Will Be Limited Without SSN

If you create an account without an SSN, you'll be limited in what you can do. You should only continue creating an account without an SSN if one of the following statements is true for you:

- ☒ I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.
- ☒ I am a citizen of the **Freely Associated States** and need to complete the FAFSA® form online.

Note: Any previously completed FAFSA forms won't be linked to your account. You will still be able to access information from 2023–24 FAFSA form if you use your identifiers on the FAFSA roles page.

Go Back

Continue Without SSN

Create and Account

Create an Account

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you cannot create an account for someone else, even another family member. Parents and students must create their own accounts.

Username



Email



Confirm Email

Password

Show



✓ Uppercase

✓ Lowercase

✓ Number

✓ 8+ Characters

Confirm Password

Show

Previous

Continue

Email address is a required field.

Email of account holder can only associated with single account.

Undocumented contributor permanent mailing address used to register and invite parent/spouse to contribute.

Mailing address is required for those without a SSN.

This is how the FAFSA is matched with a contributor without an SSN.

Contributor will get error message if mailing address is not provided.

Federal StudentAid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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

Create an Account

Step 3 of 7

Contact Information

Mailing Address

Address

City

State

Zip Code

Mobile Phone Account Access

We strongly recommend setting up your mobile phone for account access. This option helps you gain access to your account if you are locked out, and allows your mobile phone to be used for two-step verification.

Mobile Phone

Confirm Mobile Phone

Federal StudentAid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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

Log In | Create Account

! You have not provided a Social Security number (SSN) or an address. If you want to continue creating an account, enter your SSN or address information.

Create an Account

Select Communication Preference

1 2 3 4 5 6 7

Create an Account

Step 4 of 7

Communication Preferences

Required Communications

There are certain types of communications the U.S. Department of Education and our servicers are required to provide to you in writing. This includes things like student loan disclosures and student loan interest statements. You can choose whether you would like to receive these by email or postal mail.

☒ Email *Recommended*

☐ Postal mail

Optional Communications

We want you to feel confident about the financial aid and student loan process. To help with this, we sometimes send information about available grants, student loan forgiveness programs, income-based repayment options, and more. You can choose whether you would like to receive these by email and/or text message.

☐ Email

☐ Text message

Language Preference

Challenge questions – answers are not case sensitive

Create an Account

Step 5 of 7

Challenge Questions

Challenge questions and answers are used to retrieve your username or password if you forget them and to unlock your account.

Note: Answers are not case sensitive.

Challenge Question 1

Question

Answer

 Show ⓘ

Challenge Question 2

Question

Answer

 Show ⓘ

Challenge Question 3

Confirm & Verify

Create an Account

Step 6 of 7

Confirm & Verify

Verify the information you provided for your account below. If there is an error, select "Edit" to make corrections.

Personal Information

Edit 

Name

Jesse C. Faden

Date of Birth

09/07/1991

Social Security Number

None

Account Information

Edit 

Username

jfaden91

Email

jfaden@gmail.com

Password

Must Verify Account

Create an Account

Step 7 of 7

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a verification code to make sure it's really you. To keep your account protected, make sure your email is verified. We also suggest setting up verification using a secure authenticator app.



Email Verification

jessefaden@gmail.com

Not Verified

Verify



Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app verification codes — visible only to you — that can confirm your identity when you log in. [Learn more.](#)

[Set Up an Authenticator App](#)

Previous

Continue

Create an Account

Step 7 of 7

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a verification code to make sure it's really you. To keep your account protected, make sure your email is verified. We also suggest setting up verification using a secure authenticator app.



Your verified method(s) can now be used to log in.



Email Verification

jessefaden@gmail.com

Verified



Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app verification codes — visible only to you — that can confirm your identity when you log in. [Learn more.](#)

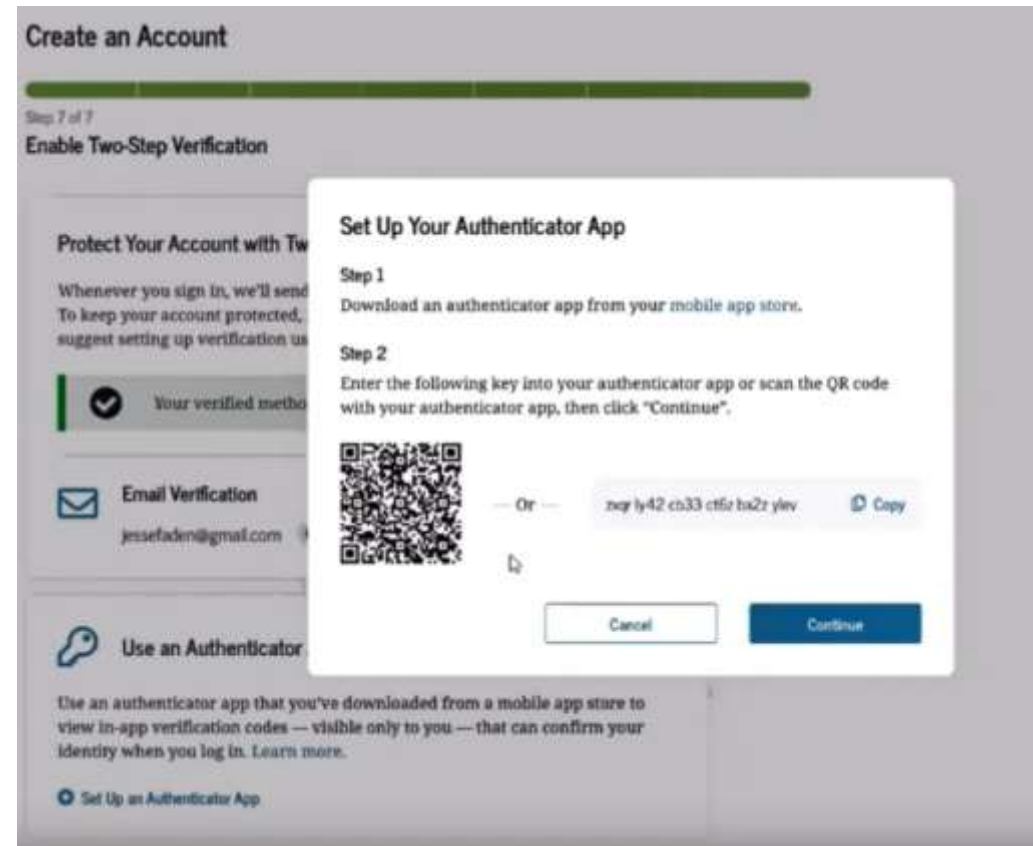
[Set Up an Authenticator App](#)

Previous

Continue

Two Step Authentication

Not required by recommended



Account Created With Valid SSN

This is the last step for those with a valid Social Security Number. Those without, move to Knowledge based Identity questions.

The screenshot shows the 'Create an Account' page for Federal Student Aid, specifically Step 7 of 7: 'Enable Two-Step Verification: Backup Code'. The page header includes the 'Federal Student Aid' logo and navigation links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. A progress bar at the top indicates the current step. An information box states: 'We recommend storing your backup code in a safe place.' Below this, a text block explains: 'Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.' The backup code 'RJY47DN2J6DF' is displayed in a light blue box. At the bottom, there is a checkbox labeled 'I have stored this backup code somewhere safe.' and two buttons: 'Previous' and 'Continue'.

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

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

Create an Account

Step 7 of 7

Enable Two-Step Verification: Backup Code

i We recommend storing your backup code in a safe place.

Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code is:

RJY47DN2J6DF

☐ I have stored this backup code somewhere safe.

Previous Continue

Knowledge Based Identity Questions If Verified – Instant Availability

Create an Account

Step 7 of 7

Identity Verification

One last step! We're required to ask additional questions when you don't have a Social Security number (SSN) to verify your identity. You must answer these to finish creating your account.

The results of the identity verification will be displayed on the next page—note that you won't be able to return to this page to answer these questions again.

Which of the following is the street name of your most recent previous address?

- ☐ Florida Ave NW
- ☐ Sesame Street
- ☐ Langston Pkwy
- ☐ None of the above

Which of these phone numbers have you ever used previously?

- ☐ (316) 775-5152
- ☐ (970) 680-6986
- ☐ (128) 791-0911
- ☐ None of the above

Which of the following is the street name of your most recent previous address?

- ☐ Florida Ave NW
- ☐ Sesame Street
- ☐ Langston Pkwy
- ☐ None of the above

Which of these phone numbers have you ever used previously?

- ☐ (316) 775-5152
- ☐ (970) 680-6986
- ☐ (128) 791-0911
- ☐ None of the above

Which of the following is a current or previous employer?


- ☐ Adidas
- ☐ The Walt Disney Company
- ☐ Nokia
- ☐ None of the above


Which of the following people lives or owns property in Tafuna?

- ☐ Aasiya Jayavant
- ☐ Leo Knight
- ☐ Justine Marshall

Not Verified - Knowledge Based Questions

Email sent that account was created and the person should contact FSAIC.

Your Account Was Created But You Need to Contact Us
What's Next?
 **Call to Confirm Your Identity**
We couldn't verify the information you provided. Call us at 1-800-433-3243 to confirm your identity.

 **Remember to Save Your Backup Code**
Your backup code lets you access your account in the event that you cannot use any other two-step verification method.
Your Backup Code is:
RJY47DN2J6DF

What You Can Do After We Verify Your Identity

- Add information to a student's FAFSA form as a parent or spouse.
- Complete the FAFSA form online as a student from a *Freely Associated State*.
- View your account dashboard, which includes checklists and other information.

[Return to Login](#)

Required Documents

ID VERIFICATION FOR INDIVIDUALS WITHOUT SSN'S – REQUIRED DOCUMENTS

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

- Completed Attestation Form
 - Will be available on StudentAid.gov
 - Proof of Identity:
 - ONE of the following forms of ID
 - Driver's License
 - State or City Identification Card
 - Foreign Passport
- OR
- A UTILITY BILL + ONE of the following forms of ID
 - Municipal identification card
 - Community ID
 - Consular identification card

Identical FSA ID and Invite

Identity Verification Status

☒ No SSN ⓘ

First Name

Lynette ⓘ

Middle Initial

ⓘ

Last Name

Identical ⓘ

Date of Birth

Month Day Year

11 18 1969 ⓘ

Social Security Number

ⓘ

Permanent Address

Country

UNITED STATES ⓘ

Address Line 1

15 Goeke Drive ⓘ

Address Line 2 – optional

ⓘ

City

Anywhere ⓘ

State

NEW JERSEY ⓘ

ZIP Code

08610 ⓘ

☐ I agree to Federal Student Aid's [terms and conditions](#).

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** Select "Apply Online for New Jersey Financial Aid (NJ Dreamer Students Only)" to complete the **Academic Year 2024-25 application.**

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 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](#).

User Name:
Password:

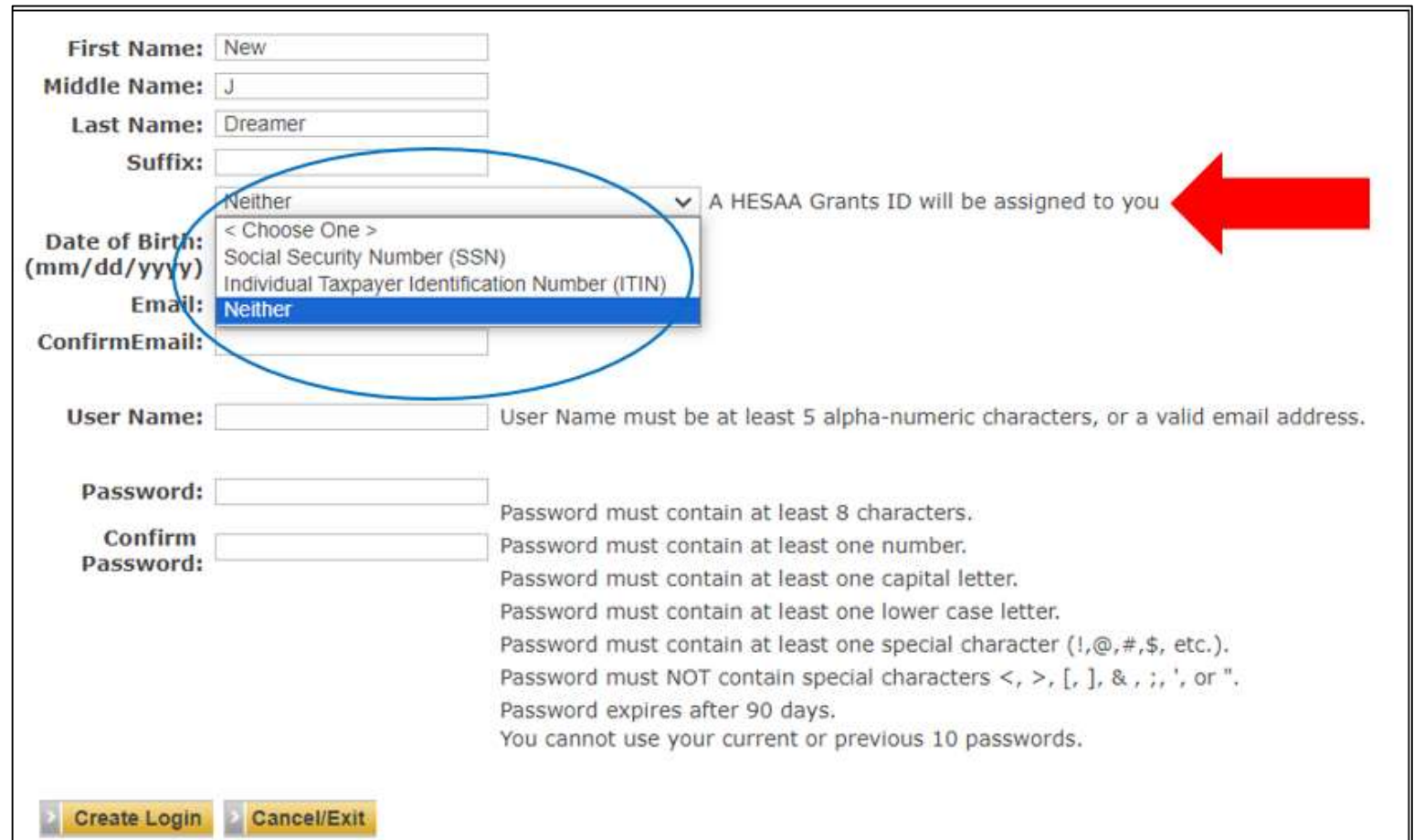
 Login

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 an 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:

(mm/dd/yyyy)

Email:

ConfirmEmail:

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

Password:

Confirm Password:

Password must contain at least 8 characters.
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 60 days. When it has expired after 60 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@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](#).

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

Announcement

The U.S. Department of Education made substantial changes to the 2024-25 FAFSA which has caused delays in the release of FAFSA information. Colleges and state agencies, like HESAA, will not receive FAFSA data until mid-March. These federal changes also directly impact the NJFAMS system, and we continue to update our system to accommodate these federal changes.

If you are an NJ Dreamer student, the 2024-25 New Jersey Alternative Financial Aid Application (NJAFAA) is now available in NJFAMS to apply. For both FAFSA and NJAFAA filers, the 2024-25 academic year will be available for you to view your award eligibility in mid- March.

We thank you for your patience as we continue to make required system updates and support New Jersey students.

> I Confirm

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 2025-2026 to be sent to the correct academic year application.

To start fall 2025, select 2025-2026

New Jersey Alternative Financial Aid Academic Year Selection

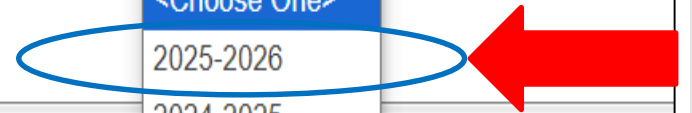
In what academic year are you applying for financial aid?

<Choose One> ▼ *

<Choose One>

2025-2026

2024-2025



Eligibility Determination

New Jersey Alternative Financial Aid Eligibility Determination

In what academic year are you applying for financial aid? 2025-2026 * *

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 - 2025-2026		Deadlines
		Fall: 9/15/2025 Spring: 2/15/2026
<input type="checkbox"/> Student Questions	Section A: Student Questions	
<input type="checkbox"/> Student Income Information	For these questions, leave blank any answers that do not apply to you (the student).	
<input type="checkbox"/> Student Personal Circumstances	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.	
<input type="checkbox"/> Parent Questions & Income Information	First Name: <input type="text" value="Testing"/> *	
<input type="checkbox"/> Household Information	Middle Name: <input type="text"/>	
<input type="checkbox"/> College Selections	Last Name: <input type="text" value="Testing"/> *	
<input type="checkbox"/> Signatures	Suffix: <input type="text"/>	
	Your permanent mailing address	
	Number & street (include apt. number): <input type="text"/> *	
	City (& country if not U.S.): <input type="text"/> *	
	State (select Foreign Country if not U.S.): <input type="text" value="Choose One"/> *	
	Zip Code: <input type="text"/> *	
	Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or HESAA Assigned Grants ID: <input type="text" value="999019913"/> *	
	Your date of birth: <input type="text" value="04/01/2003"/> *	
	Your mobile phone number: <input type="text"/> *	

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: collegegrl2008@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 - 2025-2026		Deadlines Fall: 9/15/2025 Spring: 2/15/2026
<input checked="" type="checkbox"/> Student Questions	Section B: Student Questions	
<input type="checkbox"/> Student Income Information	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 Personal Circumstances		
<input type="checkbox"/> Parent Questions & Income Information		
<input type="checkbox"/> Household Information		
<input type="checkbox"/> College Selections		
<input type="checkbox"/> Signatures		
	<p>Did or will the student file a 2023 IRS Form 1040 or 1040-NR? <input type="text" value="<Choose One>"/></p> <p>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? <input type="text" value="<Choose One>"/></p> <p>How much did you earn from working in 2023? <input type="text" value="\$ 0"/></p> <p>How much did your spouse earn from working in 2023? <input type="text" value="\$ 0"/></p> <p>As of today, what is your (and spouse's) total current balance of cash, savings and checking accounts? Don't include Student financial aid: <input type="text" value="\$ 0"/></p> <p>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: <input type="text" value="\$ 0"/></p> <p>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: <input type="text" value="\$ 0"/></p> <p>Child support received for any of your children. Don't include foster care or adoption payments: <input type="text" value="\$ 0"/></p> <p>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: <input type="text" value="\$ 0"/></p> <p>Tax exempt interest income from IRS FORM 1040-line 2a. <input type="text" value="\$ 0"/></p> <p>Untaxed portions of IRA distributions from IRS Form 1040 line 4a minus 4b. Exclude rollovers. If negative, enter a zero here: <input type="text" value="\$ 0"/></p> <p>Untaxed portions of pensions from IRS Form 1040 line 5a minus 5b. Exclude rollovers. If negative, enter a zero here: <input type="text" value="\$ 0"/></p> <p>IRA rollover into another IRA or qualified plan from IRS Form 5498. <input type="text" value="\$ 0"/></p> <p>Pension rollover into an IRA or other qualified plan from IRS Form 5498. <input type="text" value="\$ 0"/></p> <p>Foreign earned income exclusion from IRS Form 1040 Schedule 1- line 8d. <input type="text" value="\$ 0"/></p>	

Section C – Student Section Cont.

New Jersey Alternative Financial Aid Application - 2025-2026		Deadlines Fall: 9/15/2025 Spring: 2/15/2026
<input checked="" type="checkbox"/> Student Questions		
<input checked="" 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		
Section C: Student Personal Circumstances		
Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? No ▾ *		
Are you a veteran of the U.S. Armed Forces? No ▾ *		
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? No ▾ *		
At any time since you turned 13, were you an orphan (no living biological or adoptive parent)? No ▾ *		
At any time since you turned 13, were you a ward of the court? No ▾ *		
At any time since you turned 13, were you in foster care? Yes ▾ *		
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? No ▾ *		
Other Circumstances		
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? No ▾ *		
Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? No ▾ *		

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: 123456789 *

Last Name: Dreamer *

First Name: Jeff *

Date of birth: (mm/dd/yyyy) 01/01/1984 *

Parent 2 (father/mother/stepparent):

Social Security Number or ITIN : 987654321

Last Name: Dreamer

First Name: Maria

Date of birth: (mm/dd/yyyy) 01/01/1985

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 - 2025-2026		Deadlines
		Fall: 9/15/2025 Spring: 2/15/2026
<input checked="" type="checkbox"/> Student Questions	Section H: Student Questions Indicate which colleges you plan on attending during 2025-2026 academic year. 1st New Jersey College or University: CALDWELL UNIVERSITY * School Code:002598 2nd New Jersey College or University: <Choose One>	
<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 *	Section I: College Selections Indicate which colleges you plan on attending during 2024-2025 academic year. 1st New Jersey College or University: CAMDEN COUNTY COLLEGE * School Code:006865 2nd New Jersey College or University: FAIRLEIGH DICKINSON UNIVERSITY School Code:002607 3rd New Jersey College or University: CENTENARY UNIVERSITY School Code:002599 4th New Jersey College or University: THE COLLEGE OF NEW JERSEY School Code:002642 5th New Jersey College or University: <Choose One>	
<input type="checkbox"/> Signatures		

☒ 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!

 Student Questions
 Student Income Information
 Student Personal Circumstances
 Parent Questions & Income Information
 College Selections
 Signatures


Confirmation Page

You successfully submitted your online application on: **02/20/2024**

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, 2026 for the 2025-26 award year.

Students who have received a Tuition Aid Grant for AY 2023-24 and want to renew their aid for AY 2024-25 are to meet the following deadlines:			
Fall 2024 and Spring 2025		Spring 2025 only (Applications received after May 15, 2024 but by February 15, 2025)	
	Submit the FAFSA or the New Jersey Alternative Financial Aid Application		Submit the FAFSA or the New Jersey Alternative Financial Aid Application
	Complete State Record in NJFAMS* (State tasks, verification, corrections, reevaluations, adding a college, etc...)		Complete State Record in NJFAMS* March 1 or 30 days from initial notification (State tasks, verification, corrections, reevaluations, adding a college, etc...)
First-time college students and students that did not receive a Tuition Aid Grant in AY 2023-2024 are to meet the following deadlines:			
Fall 2024 and Spring 2025		Spring 2025 only (Applications received after September 15, 2024 but by February 15, 2025)	
	Submit the FAFSA or the New Jersey Alternative Financial Aid Application		Submit the FAFSA or the New Jersey Alternative Financial Aid Application
	Complete State Record in NJFAMS* October 1 or 30 days from initial notification (State tasks, verification, corrections, reevaluations, adding a college, etc...)		Complete State Record in NJFAMS* March 1 or 30 days from initial notification (State tasks, verification, corrections, reevaluations, adding a college, etc...)

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 still be exempt when reporting assets?

A: No. The federal law legislation removed the exemption for reporting the net value of businesses with less than 100 employees and family farms. The net value of these assets will 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. The FAFSA is a role-based application.

Q: How does the parent sign the FAFSA if they are having difficulty with the FSA ID?

A: If the contributor provided consent and approval for the use of their federal tax information, the FAFSA Partner Portal (FPP) signature page option allows the financial aid administrator (FAA) to print a signature page, collect the contributor's signature, and then submit that correction in the FPP to indicate they have received the signature.

Q: How will a student know that the final contributor has completed and submitted their section?

A: The final contributor will get the submit button to submit the FAFSA for all the members of the FAFSA, and a summary email will be sent to the student.

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.

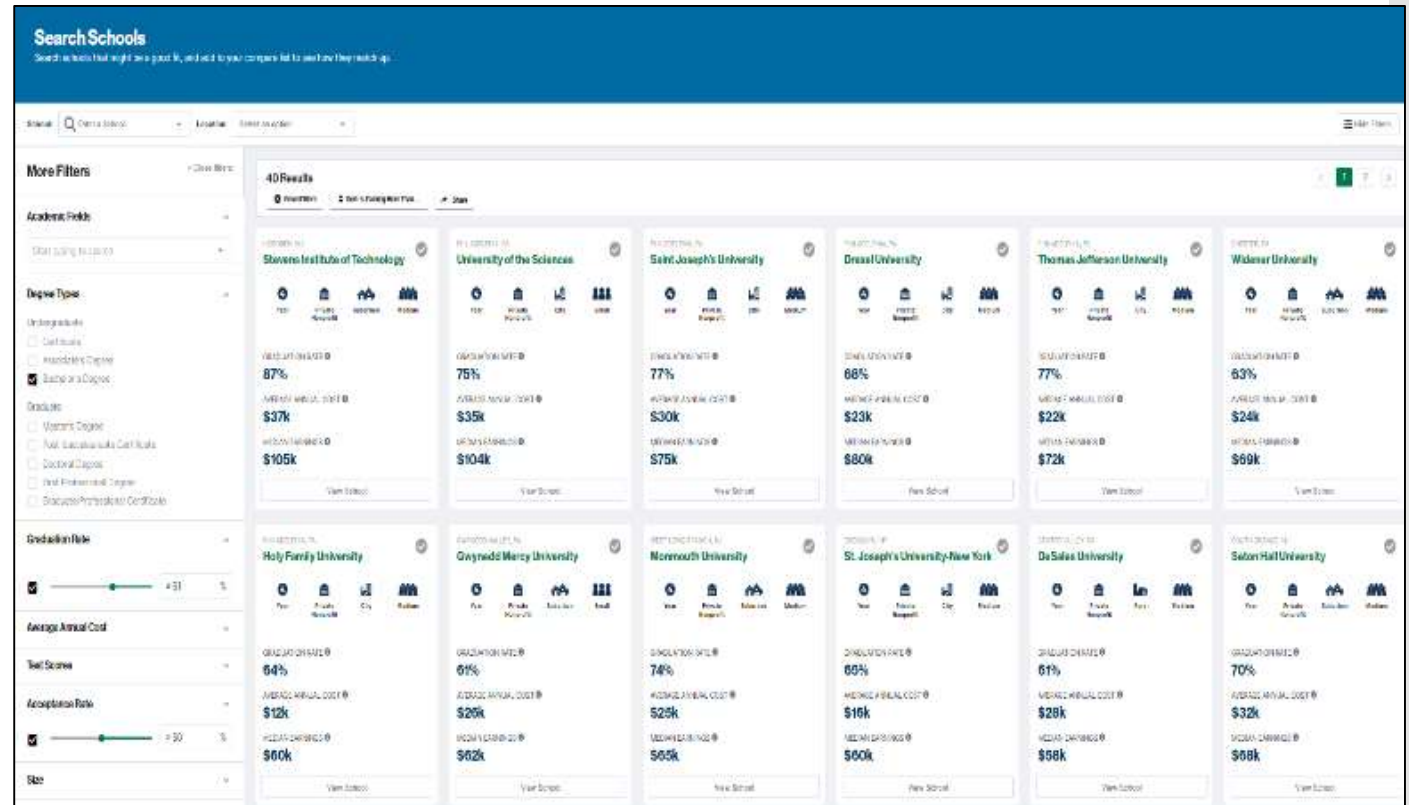
The screenshot shows the Princeton University Undergraduate Financial Aid website's Financial Aid Estimator. The page has a header with the Princeton University logo and "Undergraduate Financial Aid". The main title is "Financial Aid Estimator". On the left, there is a sidebar with "STEPS TO COMPLETE" and a list of 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 of the page.

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

College	Community College	State College or University	Private College or University
COA	\$8,000	\$30,000	\$60,000
SAI Other Financial Aid	8,667 (SAI) 1,000 (Merit Scholarship)	1500 (SAI) 1,000 (Merit Scholarship) 7,395 (Pell) & 2,245 (Tag)	2250 (SAI) 1,000 (Merit Scholarship) 5,145 (Pell) & 3,213 (Tag)
Unmet Financial Need	\$0	\$17,860	\$48,392

Need-Blind Universities

Need-blind universities offer financial aid and scholarships to all students, irrespective of their residency and nationality. These colleges assess the income of the parents after children receive an offer letter solely based on their academic and personal achievements. Once that is done, they will provide you with financial aid.

For instance, at Harvard, one of the top universities in the world, families with an annual income of less than \$85,000 are not expected to contribute to the cost of their children's education at all. Families who earn more than \$150,000, may still qualify for financial aid.

Top Universities that are need-blind students are:

Harvard University –<https://college.harvard.edu/financial-aid>

Yale University

Princeton University

Massachusetts Institute of Technology

Amherst College

Dartmouth College

Need-Aware Universities

Need-aware universities consider financial needs when evaluating applicants. This means that a student's ability to pay for tuition and related expenses is taken into account when making admissions decisions.

Some universities may offer partial or no financial aid to students who need it if the budget is limited. A student will have to let the university know while applying that they will need financial aid.

Most colleges & universities are need-aware, meaning that asking for financial aid can influence the admissions officer's decision of offer admission. Such universities balance their financial aid budget with the overall number of admitted students.

Although need-aware universities may provide financial aid to exceptional students who demonstrate financial need, it is not guaranteed as it is with need-blind universities. Moreover, the aid given may be limited and may not cover the full amount students are looking for.


It is important for students to research and understand the financial aid policies of the universities they are interested in, especially if financial aid is a deciding factor.

As shown on the next slide, NJ State Colleges & Universities now offer an affordable net price guarantee through the NJ College Promise

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 2024-2025 Bachelor's Degree

Total Cost of Attendance

Direct Costs (what you will be billed)

Tuition: \$

Fees: \$

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

Total Direct Costs: \$

Indirect Expenses

Books & Supplies: \$

Transportation: \$

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

Loan Fees: \$


Dependent Care: \$

Total Indirect Expenses: \$

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

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

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)
Work-Study = Estimated earnings from working. \$ /yr

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

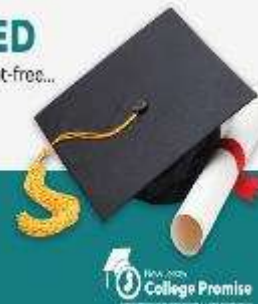
* You must repay loans, plus interest and fees. Note that the amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.

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.

State Programs

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

that's a promise
I can now **afford**.



New Jersey
College Promise
Community College Opportunity Grant • Garden State Guarantee

I PROMISED

myself I'd graduate debt-free...

that's a promise
I can now **afford**.



The **New Jersey College Promise** offers an affordable pathway to a college degree. Together, the **Community College Opportunity Grant (CCOG)** and the **Garden State Guarantee (GSG)** programs promise transparent, predictable pricing for up to four years of college here in New Jersey.



Community College Opportunity Grant

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

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

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



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

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

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

In addition to New Jersey's College Promise programs, the State offers several other grants and scholarship opportunities.



Tuition Aid Grant (TAG) offers need-based assistance to New Jersey students enrolled at approved New Jersey higher education institutions, covering a substantial portion of tuition for nearly one-third of all full-time undergraduate students.

New Jersey is a leader in delivering financial aid, awarding one of the nation's highest amounts of State-funded, need-based grant dollars per undergraduate student. Since 1978, the TAG program has played a central role in New Jersey's commitment to making postsecondary education more affordable and supporting economic mobility. Eligible students can receive TAG while studying for degrees from New Jersey institutions in all sectors – public, private, two-year, and four-year colleges and universities.

EDUCATIONAL OPPORTUNITY FUND (EOF)

The New Jersey EOF provides meaningful, supportive access to higher education for New Jersey residents to attend one of the Fund's participating colleges or universities. EOF is a campus-based program and admission into EOF is conducted at the campus level.

NEW JERSEY STUDENT TUITION ASSISTANCE REWARD SCHOLARSHIP (NJ STARS)

STARS is a merit-based scholarship that provides New Jersey's highest achieving students with free tuition at their home county colleges.

NEW JERSEY STUDENT TUITION ASSISTANCE REWARD SCHOLARSHIP (NJ STARS II)

Successful NJ STARS scholars who transfer to a New Jersey four-year public or private college or university can earn additional funds in pursuit of a bachelor's degree.

NEW JERSEY GOVERNOR'S INDUSTRY VOCATIONS SCHOLARSHIP (NJ-GIVS)

GIVS are administered by HESAA and funded by the Schools Development Authority. This scholarship benefits women and students of color pursuing a postsecondary certificate or degree program in a construction-related field.

WORLD TRADE CENTER (WTC)

The WTC scholarship benefits dependent children and surviving spouses of New Jersey residents who were killed or died as a result of injuries sustained by the terrorist attacks against the U.S. on September 11, 2001.

SURVIVOR TUITION BENEFITS (STB)

STB is for eligible children and surviving spouses of New Jersey firefighters, emergency service workers and law enforcement officers killed in the line of duty.

LAW ENFORCEMENT OFFICER MEMORIAL (LEOM)

LEOM Scholarship benefits dependent children of New Jersey law enforcement officers killed in the line of duty.

GOVERNOR'S URBAN SCHOLARSHIP (GUS)

The GUS is a merit-based scholarship program that benefits students in New Jersey's economically-challenged communities. See page 71 for full listing of municipalities.

NJ FOSTER CARE SCHOLARS (NJFC)

Provides funding for eligible youth who have experienced a CP&P out-of-home placement, CP&P independent living arrangement or transitional living program and are seeking a post-secondary degree at an accredited two-year or four-year college, university, or a career/technical school.

NJBEST 529 COLLEGE SAVINGS SCHOLARSHIP

This tax-free scholarship is for beneficiaries of an NJBEST account who attends a college in New Jersey.

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							

2024-2025 NJ Grants & Scholarship Award Amounts

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 or less, \$65,001 to 80,000 is 50% reduced tuition & fees, and \$80,001 to \$100,000 is 33% reduced tuition and fees
Garden State Guarantee (GSG)	After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 or less, \$65,001 to 80,000 is not to exceed \$7,500 tuition & fees, and \$80,001 to \$100,000 is not to exceed \$10,000 tuition and fees
* 2025-2026 award amount announce July 2025	



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

Student-Teacher Scholarship Program

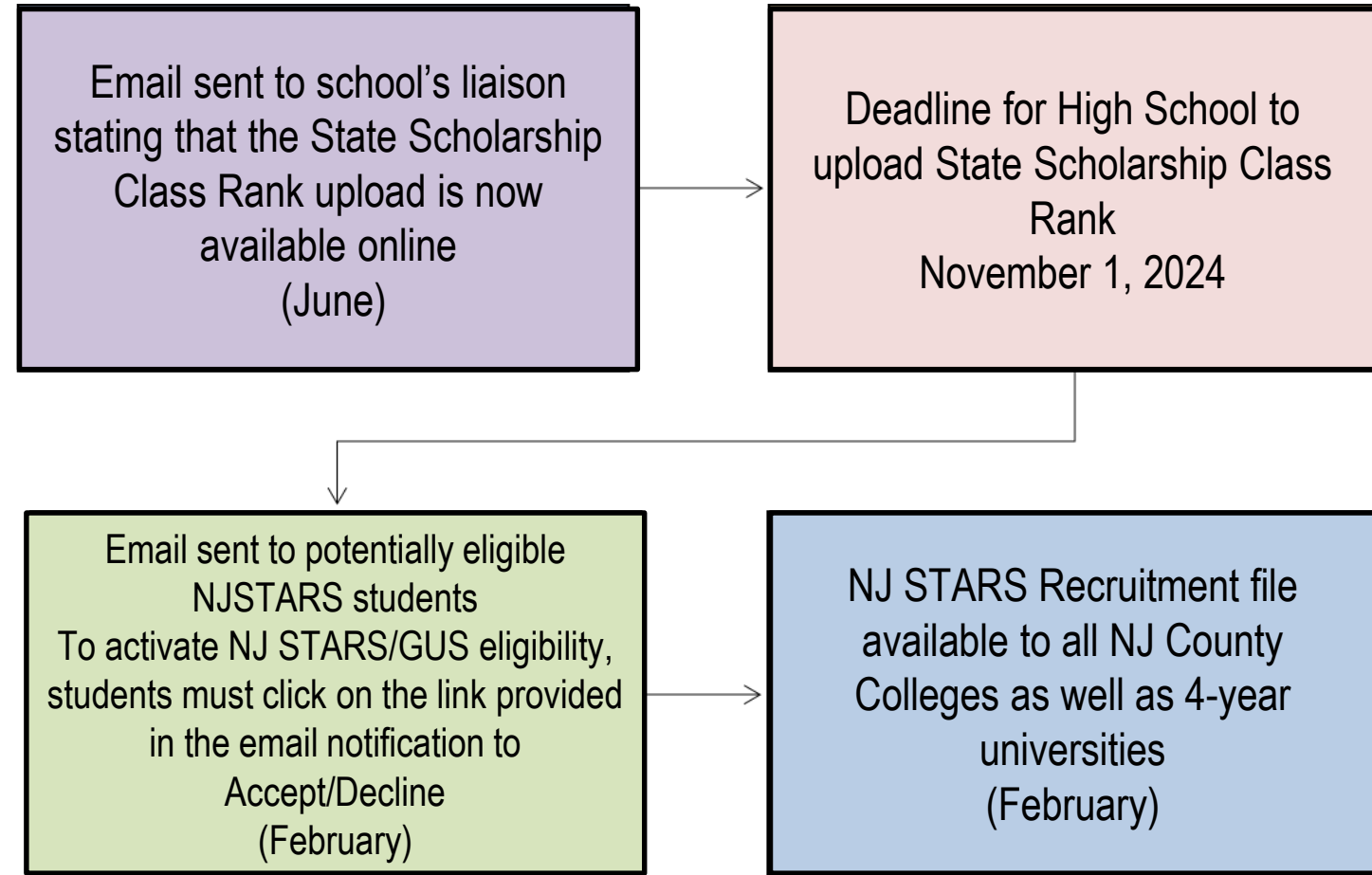
Eligibility

To qualify for a scholarship, a clinical intern must:

- Be a New Jersey resident for not less than 12 consecutive months immediately prior to the academic period for which the student is receiving the scholarship; or
- Meet the requirements of P.L. 2018 c. 12:
 - Attended a New Jersey high school for at least three years;
 - Graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey; and
 - In the case of a person without lawful immigration status, are able to file an affidavit stating that they have filed an application to legalize their immigration status or will file an application as soon as they are eligible to do so.
- Be pursuing an approved certificate of eligibility with advanced standing (CEAS) through an approved Educator Preparation Program (EPP) at a four-year IHE;
- Be enrolled in a bachelor's degree program, a joint bachelor's/master's degree program, a post-baccalaureate program, or a stand-alone master's degree program while completing a CEAS EPP;
- Be placed by their EPP in full-time clinical practice at a New Jersey public school operated by a school district; a charter school, renaissance school project, Approved Private School for Students with Disabilities established pursuant to P.L.1995, c.426 (C.18A:36A-1 et seq.); or a New Jersey private school,
 - NOTE: Placement in an out-of-state school or an international study-abroad clinical practice is allowed only if the IHE has received a waiver from the New Jersey Department of Education; and
- Be in good academic standing, as defined by the IHE that administers the EPP.



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

Tracking Demonstration

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
- Emphasizes that a college degree is both accessible and affordable for many NJ residents



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

School Name	School Code	Total FAFSA	Total Alt	Total FAFSA/Alt	Total FAFSA/Alt/Alt
Albany State University	000001	1	0	1	0
Albany State University	000002	1	0	1	0
Albany State University	000003	1	0	1	0
Albany State University	000004	1	0	1	0
Albany State University	000005	1	0	1	0
Albany State University	000006	1	0	1	0
Albany State University	000007	1	0	1	0
Albany State University	000008	1	0	1	0
Albany State University	000009	1	0	1	0
Albany State University	000010	1	0	1	0
Albany State University	000011	1	0	1	0
Albany State University	000012	1	0	1	0
Albany State University	000013	1	0	1	0
Albany State University	000014	1	0	1	0
Albany State University	000015	1	0	1	0
Albany State University	000016	1	0	1	0
Albany State University	000017	1	0	1	0
Albany State University	000018	1	0	1	0
Albany State University	000019	1	0	1	0
Albany State University	000020	1	0	1	0
Albany State University	000021	1	0	1	0
Albany State University	000022	1	0	1	0
Albany State University	000023	1	0	1	0
Albany State University	000024	1	0	1	0
Albany State University	000025	1	0	1	0
Albany State University	000026	1	0	1	0
Albany State University	000027	1	0	1	0
Albany State University	000028	1	0	1	0
Albany State University	000029	1	0	1	0
Albany State University	000030	1	0	1	0
Albany State University	000031	1	0	1	0
Albany State University	000032	1	0	1	0
Albany State University	000033	1	0	1	0
Albany State University	000034	1	0	1	0
Albany State University	000035	1	0	1	0
Albany State University	000036	1	0	1	0
Albany State University	000037	1	0	1	0
Albany State University	000038	1	0	1	0
Albany State University	000039	1	0	1	0
Albany State University	000040	1	0	1	0
Albany State University	000041	1	0	1	0
Albany State University	000042	1	0	1	0
Albany State University	000043	1	0	1	0
Albany State University	000044	1	0	1	0
Albany State University	000045	1	0	1	0
Albany State University	000046	1	0	1	0
Albany State University	000047	1	0	1	0
Albany State University	000048	1	0	1	0
Albany State University	000049	1	0	1	0
Albany State University	000050	1	0	1	0
Albany State University	000051	1	0	1	0
Albany State University	000052	1	0	1	0
Albany State University	000053	1	0	1	0
Albany State University	000054	1	0	1	0
Albany State University	000055	1	0	1	0
Albany State University	000056	1	0	1	0
Albany State University	000057	1	0	1	0
Albany State University	000058	1	0	1	0
Albany State University	000059	1	0	1	0
Albany State University	000060	1	0	1	0
Albany State University	000061	1	0	1	0
Albany State University	000062	1	0	1	0
Albany State University	000063	1	0	1	0
Albany State University	000064	1	0	1	0
Albany State University	000065	1	0	1	0
Albany State University	000066	1	0	1	0
Albany State University	000067	1	0	1	0
Albany State University	000068	1	0	1	0
Albany State University	000069	1	0	1	0
Albany State University	000070	1	0	1	0
Albany State University	000071	1	0	1	0
Albany State University	000072	1	0	1	0
Albany State University	000073	1	0	1	0
Albany State University	000074	1	0	1	0
Albany State University	000075	1	0	1	0
Albany State University	000076	1	0	1	0
Albany State University	000077	1	0	1	0
Albany State University	000078	1	0	1	0
Albany State University	000079	1	0	1	0
Albany State University	000080	1	0	1	0
Albany State University	000081	1	0	1	0
Albany State University	000082	1	0	1	0
Albany State University	000083	1	0	1	0
Albany State University	000084	1	0	1	0
Albany State University	000085	1	0	1	0
Albany State University	000086	1	0	1	0
Albany State University	000087	1	0	1	0
Albany State University	000088	1	0	1	0
Albany State University	000089	1	0	1	0
Albany State University	000090	1	0	1	0
Albany State University	000091	1	0	1	0
Albany State University	000092	1	0	1	0
Albany State University	000093	1	0	1	0
Albany State University	000094	1	0	1	0
Albany State University	000095	1	0	1	0
Albany State University	000096	1	0	1	0
Albany State University	000097	1	0	1	0
Albany State University	000098	1	0	1	0
Albany State University	000099	1	0	1	0
Albany State University	000100	1	0	1	0

State Progress in FAFSA Completion

NJ 10th Place
58.3%
completed

- As of September 20th NJ is in 10th Place
- 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 2025-2026

Current Academic Year Tuition Aid Grant Recipients: Renewal Deadline	New College Students Applying for Academic Year	New College Students Applying for Spring 2026 ONLY
April 15, 2025	September 15, 2025	February 15, 2026

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](#)

**2025-2026 FAFSA renewal deadline
April 15, 2025**

Applying for State Aid – Workshops & Webinars

Financial Aid Workshops and Webinars

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



Planning to start college in Spring 2025?
Make sure to complete the **2024-2025 FAFSA** before February 15, 2025!
[Click here to get started.](#)

Going to College in NJ?
Fill It Out to Find \$ut!

Need help with the 2025-2026 FAFSA?
Join us for free webinars to learn how to create your
StudentAid.gov Account and complete your application.

StudentAid.Gov Account - English Webinar Dates

Thursday, 10/3 – 6pm

Friday, 10/4 – 12pm

Monday, 10/7 – 12pm

Tuesday, 10/8 – 12pm

Tuesday, 10/15 – 12pm

StudentAid.Gov Account - Spanish Webinar Dates

Friday, 10/18 – 12pm

Tuesday, 10/29 – 6pm

FAFSA English Webinar Dates

Tuesday, 10/22 – 12pm

Tuesday, 10/22 – 6pm

Friday, 10/25 – 12pm

Monday, 11/4 – 12pm

Thursday, 11/14 – 6pm

Wednesday, 11/20 – 6pm

Tuesday, 11/26 – 6pm

FAFSA Spanish Webinar Dates

Monday, 11/4 – 6pm

Monday, 11/18 – 6pm

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 60 days. When it has expired after 60 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.










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. remember your login credentials, [CLICK HERE](#).

User Name:

Password:

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
- 

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	★	!
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	★	!
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
2. Federal Direct Loan Program (1st year dependent student)
 - Subsidized Loan \$3,500 need based
 - Unsubsidized Loan \$2,000 additional
 - 2024 - 2025 - Federal Direct Undergraduate Direct Loans are 6.53% plus a 1.057% origination fee

2025– 2026 Rates and fees are determined annually

Self Help Loan
Options to
Cover the Gap
*Borrow up to cost of
attendance*

NJCLASS		vs ¹	Federal Parent PLUS	
No Administrative Fee			Rate ³ /APR - Origination Fee 4.228%	
5.99% APR			9.08% / 10.102% APR	
6.99% APR			9.08% / 10.009% APR	
7.99% APR			9.08% / 9.785% APR	
The student or parent is the borrower. A parent, relative, or other US Citizen or eligible Non-Citizen may co-sign the loan.			Parent Only	

2025 – 2026 Interest Rates will be determined mid 2024



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>

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.



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 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
 - ✓ School Counselors
 - ✓ Students & Parents
 - ✓ Forms and Applications
- www.njgrants.org
- www.njclass.org
- 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.
CustomerCare@hesaa.org

Contact Information

- Sharon Austin at 609-588-3300 ext. 1402 or sharon_austin@hesaa.org
- André Maglione at 609-588-3300 ext. 1400 or andre_maglione@hesaa.org
- Kimberley Fawkes at 609-588-3300 ext. 1423 or kimberley_fawkes@hesaa.org
- Jamillah Barker at 609-588-3300 ext. 1404 or Jamillah_barker@hesaa.org
- Taira Holley-Mayfield 609-588-3300 ext 1426 or taira_holley-yfield@hesaa.org
- Jessica Sanchez at 609-588-3300 ext. 1427 or Jessica_Sanchez@hesaa.org

You have assigned support staff to assist you and your students. Your support staff member are reaching out to you with their contact information.



Thank You