Welcome to Rutgers
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www.myrun.rutgers.edu/handouts

I’m shy … no photos please.
MEET YOUR EDUCATIONAL FINANCIAL AID PARTNERS

- Personalized assistance from experienced financial aid professionals
- All financial aid applicants are assigned a Financial Aid Counselor

Natalia Morisseau  Director
Maria Correia  Assistant Manager
Nicholas Ramjattan  Assistant Manager
Martha Arevalo  Senior FA Counselor
Vanessa Galindo  Senior FA Counselor
Urvi Khandhar  Senior FA Counselor
Ivelisse Dominguez  Administrative Coordinator
Gema Mendoza  Support Services Coordinator
Regina Perez  Support Services Coordinator
Meghan Rydzik  Support Services Coordinator
Courtney Wilson  Support Services Coordinator
Sylvia Hall  Administrative Assistant
Lorena Silva  Administrative Assistant

IN NEWARK, OF NEWARK
Contact us—Office of Financial Aid

• Office of Financial Aid
  Blumenthal Hall
  249 University Avenue
  Newark, NJ 07102-1896
  Phone: 973-353-5151
  Fax: 973-353-5057
  newark_aid@ofa.rutgers.edu
  Please include student’s RUID number in any email.

Office hours:
  8:30am - 4:30pm Mon, Tue, Thu & Fri
  10:00am - 6:00pm Wed (Fall & Spring)
RU Connecting with us?
our social media and online platforms

tweet @RU_FinAid or message
Use #AskRUFinAid when posting

Rutgers Office of Financial Aid on Facebook
with your general questions.

Website: www.financialaid.Rutgers.edu
Email: newark_aid@ofa.rutgers.edu
SOURCES OF AID

Grants & scholarships: Free money, do not get paid back.
Loans: Almost always must be repaid.
Federal Work-Study program
HOW TO START THE FAFSA

FEDERAL STUDENT AID ID (FSA ID)

The FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your FAFSA and other documents.

Parent: Create a Unique Federal Student Aid ID
The FSA ID is used to confirm your identity when accessing the student’s financial aid information and electronically signing the FAFSA & other documents.

fsaid.ed.gov
APPLYING for Financial Aid

COMPLETE the Free Application for Federal Student Aid (FAFSA)

1) Website = fafsa.ed.gov
2) Rutgers School Code = 002629
3) Use the IRS Data Retrieval Tool
HOW TO COMPLETE THE FAFSA
www.fafsa.ed.gov

Create a Federal Student Aid ID— www.fsaid.ed.gov

The FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your FAFSA & other documents. The FSA ID replaces the Federal Student Aid PIN

Request a paper FAFSA by calling 1-800-4-FED-AID (1-800-433-3243) or 319-337-5665.

If you are hearing impaired, contact the TTY line at 1-800-730-8913
REQUIRED FAFSA INFORMATION
Completing the FAFSA
www.fafsa.ed.gov

GATHER THIS INFORMATION
The FAFSA asks questions about you and your finances, so have the information below handy.

- Social Security number
- Alien registration number
- Federal tax information or tax returns
- Records of untaxed income
- Cash, savings, and checking account balances
- Investments other than the home in which you live

DON’T HAVE ALL YOUR INFO READY YET?
That’s okay; you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit StudentAid.gov/dependency.)
DEPENDENCY STATUS QUESTIONS

A student is **INDEPENDENT** if they can answer “yes” to any of the following:

- Born before 1/1/1996 (2019-2020 FAFSA)
- As of today, is married
- Currently serving on active duty in the U.S. Armed Forces for purposes other than training
- Have dependent children whom they support (at least 50%)
- Orphan or ward of the court (since age 13)
- Emancipated Minor (not for SSACI)
- Foster Care Youth/both parents deceased
- Homeless/unaccompanied Youth (documented)
- Veteran of the Armed Forces
- Will be working on a Graduate/Professional Degree

**DEPENDENT STUDENTS** must provide parental information on the FAFSA

**INDEPENDENT STUDENTS** aren’t required to show parental information unless requested by their school
IRS DATA RETRIEVAL
Simplifying the FAFSA

FAFSA applicants can transfer certain tax return information from the Internal Revenue Service (IRS) database directly to their FAFSA on the Web application.

The 2019-2020 FAFSA will use 2017 tax data
WHAT IS FEDERAL AID?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It is money that helps a student pay for educational expenses at a college, career school, and/or graduate school.

1. **Grants** are usually based on financial need and don’t have to be repaid.
2. **Loans** are an investment in your future. But remember, they must be repaid with interest.
3. **Work-study** job lets you earn money while you’re in school.

Free money.
Borrowed money.
Earned money.
ELIGIBILITY Requirements For FEDERAL STUDENT AID

• Enrolled at an Eligible Institution in a Degree or Certificate Program
• U.S. Citizen or Eligible Non-Citizen with a Valid SSN
• Males must be registered with Selective Service (if required)
• Cannot be in Default on a Federal Student Loan or Owe Repayment on a Federal Grant
• Show you are qualified to obtain a postsecondary education (high school diploma or GED)
• Halftime Attendance (Direct Loan, Parent PLUS)
STATE OF NJ ELIGIBILITY REQUIREMENTS

- In addition to FAFSA, **must** complete additional questions
- Be a New Jersey resident for at least 12 consecutive months
- Eligibility is usually restricted to NJ state residents attending a NJ college
- Grants are not portable – student must remain in NJ to qualify
- Plan to be enrolled full-time (at least 12 credits per semester)
- Apply annually, apply before the deadline
**NJ Grants: required Additional Info**

The deadline to answer the required additional HESAA questions is November 1.

Follow these steps to complete the application process for your TAG award:

1. Go to [https://njfams.hesaa.org](https://njfams.hesaa.org)
2. Create account for student only (parent doesn't need to have account)
3. Click on "To Do List"
4. Select "Answer Additional Questions" (have 2017 taxes available since the questions are based on this year)
5. Click "Submit" and print the confirmation page for your records.

If you have already answered the HESAA questions and are selected for further verification, you need to submit and upload the required documents to HESAA immediately.
STATE AID for NJ Dreamers

The New Jersey Alternative Financial Aid Application allows undocumented students enrolled in eligible New Jersey colleges and universities to apply for state financial aid at:

HESAA.org

Who should complete this application?
Complete this application if you are not a United States citizen or eligible noncitizen 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
• Registered for Selective Service (male students only)
• Are able to file an affidavit stating that you will file an application to legalize your immigration status or will file an application as soon you are eligible to do so.
The New Jersey Educational Opportunity Fund provides financial assistance and support services (e.g. counseling, tutoring, and developmental course work) to students from educationally and economically disadvantaged backgrounds who attend institutions of higher education in the State of New Jersey.

A complete list of NJ Colleges and Universities is available online
http://www.nj.gov/highereducation/colleges/schools_alfa.shtml

To apply for EOF at Rutgers
admissions.rutgers.edu/eof
SPECIAL CIRCUMSTANCES

If the FAFSA does not adequately reflect current situations, or financial circumstances have changed since the FAFSA submission, request a reevaluation of financial aid eligibility.

Send written explanation and supporting documentation to the financial aid office detailing:

• Change in employment status
• Loss of untaxed benefits
• Change in parent marital status
• The passing of a parent/spouse
• Student cannot obtain parent information
RU-N TO THE TOP SCHOLARSHIP

WHAT DOES IT COVER?

• Covers undergraduate *mandatory* in-state tuition and fees
• The award is applied after federal, state, internal, and external scholarships have been offered

WHO IS ELIGIBLE?

• All Newark residents who gain admission and whose household adjusted gross income (AGI) is $60,000 or less will be offered this scholarship.
• Admitted students who are transferring to RU-N after earning an associate’s degree from a New Jersey county college, with a household AGI of $60,000 or less
• Must be eligible for in state tuition charges
• No additional application required. Scholarship determination is made at the time of admittance

https://admissions.newark.rutgers.edu/paying-for-college/ru-n-top
THE HONORS LIVING-LEARNING COMMUNITY

HOW TO APPLY?

• Select interested in the HLLC when completing the Admissions Online Application
• Large Group Interview
• 2 to 1 Interview
• HLLC Essay

WHAT IS COVERED?

• All students selected for HLLC, regardless of financial need, will receive a residential scholarship that covers the cost for room and board after all grant and scholarships are awarded.

HLLC: http://hllc.newark.rutgers.edu/
- Opens November 1
- Apply: www.thedream.us/scholarships/national-scholarship/

- Students must be accepted to and be eligible for in-state tuition at one of NJ Partner Colleges in order to receive the scholarship at Essex Community College or Rutgers University-Newark
- Have current DACA or TPS or certify that you meet the DACA immigration eligibility criteria set forth below.
  - Arrived in the United States before reaching your 16th birthday; and
  - Have significant unmet financial need.
  - Student must complete the petition for nonresident tuition exemption under the New Jersey Dream Act
<table>
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| OCT-DEC | October 1, New FAFSA Available Online  
**December 1** – Priority filing date to be considered for maximum funding |
| JAN-FEB | Financial Aid Awards letters are sent out (via email) |
| MAR-APR | March - review award letters and plan your educational finances  
April 6, 2019 – Rutgers | Newark - Admitted Student Day |
| MAY | May 1 - NATIONAL COLLEGE DECISION DAY |
| JUN | RU Check-in: Follow-up with the Financial Aid Office to ensure that all required documentation has been submitted and you're ready for school |
| JUL | Term bill statements available for fall semester |
| AUG | Fall semester term bills due |
| SEPT | RU READY – start of the fall semester |
| OCT | Reapply for financial aid for 2020-21 – FAFSA available October 1 |
TOP “10” FINANCIAL AID QUESTIONS

1) What form do I need to complete to be considered for financial aid?
A completed FAFSA is required in order to be eligible for financial aid.

2) What is the priority filing date to apply for financial aid?
The priority filing date to apply for financial aid is December 1 for incoming students.

3) What is the maximum family income cutoff for financial aid?
There is no maximum family income cutoff for financial aid.

4) What is HESAA?
HESAA is the Higher Education Student Assistance Authority and they administer NJ State aid.

5) What happens if there’s a change in my family’s income from tax year 2017?
If there is a change in my family’s income from tax year 2017 you can request your financial aid be reviewed due to a special circumstance.
6) What are my additional funding options after all of the awarded aid? Additional options after awarded aid include scholarships, partial payment plans, Federal Direct Parent PLUS loans, and private loans.

7) How do I apply for work study? And can work study funds be credited to the term bill? You can apply for work study by completing a FAFSA and those funds come in the form of a pay check for income earned during that pay period.

8) Where can I find information about scholarships? You can find information about scholarships yourself online or at https://financialaid.rutgers.edu/types-of-aid/scholarships/.

9) Do I have to take the Federal Loans that were offered to me? You do not have to take the federal student loans that were offered to you.

10) I didn't apply for any loans. Why does my Financial Aid Package consist of them? Financial aid awards have to provide students with all funding options including loans. Students can decline or reduce federal student loans.
Websites YOU should Know

- https://financialaid.rutgers.edu/ (Rutgers - Office of Financial Aid Information)
- www.federalstudentaid.ed.gov (Student Financial Aid Information)
- www.studentaid.gov (Student Financial Aid Information)
- www.studentloans.gov (Dept. of Education)
- www.FAFSA.ed.gov (Complete FAFSA)
- www.SSS.gov (Selective Service)
- www.hesaa.org (NJ Higher Education Student Assistance Authority)
- www.fafsa4caster.ed.gov (FAFSACASTER)
- www.mappingyourfuture.org (Education planner/Financial Information)
- www.mymoney.gov (financial literacy information)

Federal Loans First
Understand differences between federal and private loans
http://StudentAid.ed.gov/types/loans/federal-vs-private

Borrow Smart
Free money first.
Consider accepting less loans than offered
http://StudentAid.ed.gov/types/loans