

Welcome to Rutgers



IN NEWARK, OF NEWARK

RUTGERS
UNIVERSITY | NEWARK

This presentation will be available at
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

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Support Services Coordinator

Regina Perez

Support Services Coordinator

Meghan Rydzik

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Courtney Wilson

Support Services Coordinator

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Administrative Assistant

Lorena Silva

Administrative Assistant



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](https://twitter.com/RU_FinAid) or message
Use [#AskRUFinAid](https://twitter.com/hashtag/AskRUFinAid) when posting

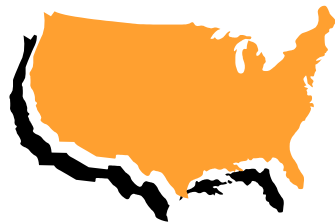


[Rutgers Office of Financial Aid on Facebook](https://www.facebook.com/RutgersOfficeofFinancialAid)
with your general questions.

Website: www.financialaid.Rutgers.edu

Email: newark_aid@ofa.rutgers.edu

SOURCES OF AID



FEDERAL



STATE



INSTITUTIONAL

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.



fsaid.ed.gov

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.

APPLYING for Financial Aid

COMPLETE the Free Application for
Federal Student Aid (FAFSA)

Federal Student Aid | FAFSA.gov English | Español Search FAFSA Help



The screenshot shows the FAFSA website homepage. At the top, there is a navigation bar with the Federal Student Aid logo, the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION', the FAFSA.gov logo, language options for 'English' and 'Español', and a search bar labeled 'Search FAFSA Help'. The main content area has a dark blue background with a blurred image of a student. The headline reads 'Need money for college?'. Below this, a sub-headline says 'Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.' There are two main sections: 'NEW TO FAFSA.GOV?' with a 'START HERE >' button, and 'RETURNING USER?' with a 'LOG IN >' button. The returning user section includes a bulleted list: 'Make a correction', 'Add a school', and 'View your Student Aid Report (SAR)'.

- 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.fsaaid.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

SUBMISSION OPTIONS



Electronic form
(fill out at fafsa.gov)



Mail-in application (download PDF at fafsa.gov or order a printed PDF at www.edpubs.gov)

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

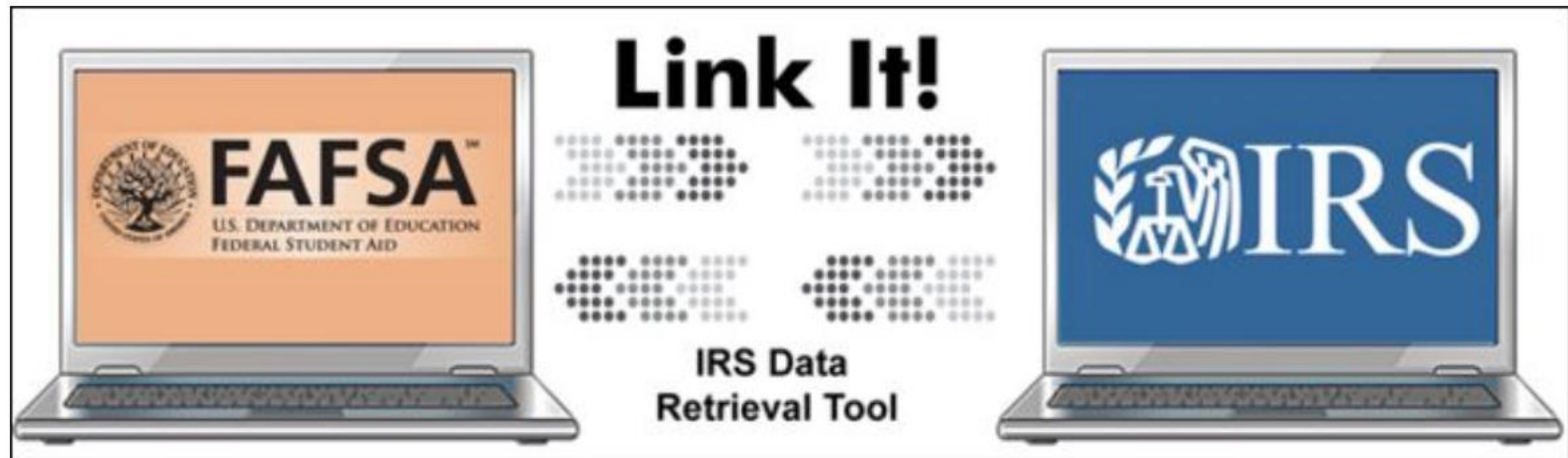
DEPENDENT STUDENTS must provide parental information on the FAFSA

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



Free money.

Grants are usually based on financial need and don't have to be repaid.

2



Borrowed money.

Loans are an investment in your future. But remember, they must be repaid with interest.

3



Earned money.

A **work-study** job lets you earn money while you're in school.

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>
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.

NJ EDUCATIONAL OPPORTUNITY FUND—EOF

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



FA TIMELINE

OCT - DEC	<p>October 1, New FAFSA Available Online</p> <p>December 1 – Priority filing date to be considered for maximum funding</p>
JAN - FEB	Financial Aid Awards letters are sent out (via email)
MAR- APR	<p>March - review award letters and plan your educational finances</p> <p>April 6, 2019 – Rutgers Newark - Admitted Student Day</p>
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.

TOP “10” FINANCIAL AID QUESTIONS

- 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>

