

The background of the slide is a solid red color. A large, faint, circular seal of Rutgers University Newark is visible, centered behind the text. The seal features a sunburst design and the text 'RUTGERS UNIVERSITY' and 'NEWARK' around its perimeter.

RUTGERS
UNIVERSITY | NEWARK

OFFICE OF FINANCIAL AID

UndocuRutgers

Rutgers University-Newark

Bonjour

שלום ZDRAVO

प्रणाम

MERHABA

JAMBO!

こんにちは

Salut

Szia

Olá

خوش آمدید

سلام

Ciao

GOD DAG

Hola!

Sannu

zdravstvujte

नमस्कार

halo

வணக்கம்!

SANIBONANI

Sawatdee

GUTEN TAG!

Don't let small minds convince you that your dreams are too big.

All students face a number of unique barriers that impact their ability to attend and succeed in college. **Today's presentation will help to outline pathways and financial resources** that may be available to undocumented/DACA students.

The primary goal of the Office of Financial Aid is to help students achieve their educational potential by providing appropriate financial resources.

DO YOUR RESEARCH



ATTEND COLLEGE FAIRS

College fairs give you the chance to talk to representatives from multiple colleges and career schools. You can learn about various schools, and their representatives will answer your questions. If you are in high school, ask your school counselor about college fairs in your area. You can also go online to find the

- [National Association for College Admission Counseling college fairs](#)

ATTEND COLLEGE/UNIVERSITY OPEN HOUSES

An **open house** is an event held at schools and universities where its 'doors are open to the general public. Typically prospective students and their parents are given the opportunity to become familiar with school's facilities, admission process, academic courses, residency and campus life.

HOW TO GET THE BEST ESTIMATE OF YOUR COLLEGE COST

Colleges differ in costs, the types of financial aid/scholarships they offer and ways of awarding their financial aid packages.

Most colleges offer a Net Price Calculator, which help students determine how much it will cost to attend an institution in a single academic year after subtracting scholarships and financial aid entitlements. Net Price Calculators are available on a college's or university's website.

Understanding your overall educational cost will help you make informed decisions and plan ahead.

- <http://netpricecalculator.collegeboard.org/>
- <http://collegecost.ed.gov/netpricecenter.aspx>
- <https://studentaid.rutgers.edu/npc/>

Preparing for college: Understanding 2-Years vs. 4-Year Institutions

Community College 2-Year Institution

CITY COLLEGES

- In-District Tuition can range from an estimated \$64 - \$100 per credit hour
- Out-of-District Tuition can range from an estimated \$190 - \$275 per credit hour

Annual Tuition for a Full-Time student:
\$1,920 - \$3,000 In-District
\$5,700 - \$8,250 Out-of-District

PRIVATE 2-YEAR COLLEGES

Tuition can range from an estimated
\$250 - \$350 per credit hour

Annual Tuition for a Full-Time student
\$7,500 - \$10,500

College/University 4-Year Institution

PUBLIC UNIVERSITY

- In-State Tuition can range from \$7,362 to \$12,240 per year
- Out-of-State can range from \$15,000 to \$27,000 per year






These figures are based on full-time enrollment

PRIVATE UNIVERSITY

Tuition can range from \$16,000 to \$38,000 per year

These figures are based on full-time enrollment

AFFORDABILITY

-  PETITION FOR THE IN-STATE TUITION
-  Consider starting at a community college, then transfer to a 4 year college/university
-  Tuition payment plans – monthly payments, usually no added fees
-  Private education loans – you may need a co-signer
-  Budget and save

MERIT-BASED AID VS. NEED-BASED AID

MERIT-BASED AID (I.E. SCHOLARSHIPS)

Aid/scholarships given to students strictly on the basis of merit. Does not have to be repaid; may be renewable from year to year.

May be based on—

- Academic record
- Special characteristics
- Skills or talents
- Involvement in extra curriculum activities and community service

NEED-BASED AID (I.E. FINANCIAL AID)

Aid awarded to students on the basis of financial need. Re-evaluated each year as financial situations may change.

TYPES OF AID



FEDERAL



STATE



INSTITUTIONAL

Grants & Scholarships: Free money, does not get paid back.

Loans: Almost *always* must be repaid.

Federal Work-Study program

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
- 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, Grad PLUS, & Parent PLUS)

Completing a financial aid application

www.fafsa.ed.gov | Rutgers school code: 002629

- **Student is undocumented** - will NOT qualify for Federal/State Financial Aid Programs (Grants, FWS or Loans)
 - FAFSA requires a valid Social Security Number
 - Aid eligibility is contingent on US citizenship, or “eligible non-citizen” status
 - FAFSA checks Social Security Administration & USCIS (US Citizenship and Immigration Services) databases to validate student data

Paper FAFSA

- Some schools may request that you complete a paper FAFSA to determine need-base eligibility for certain institutional funds. A paper FAFSA is available at high school guidance offices, college financial aid offices, most libraries or at <https://fafsa.ed.gov/fotw1718/pdf/PdfFafsa17-18.pdf> (attending September 2017 to July 2018)
- <https://fafsa.ed.gov/fotw1819/pdf/PdfFafsa18-19.pdf> (attending September 2018 to July 2019)
- **Student is documented, parent [s] is/are undocumented**
 - Student reports valid SSN and citizenship/immigration status on FAFSA
 - Reports parent[s] social security # as 000-00-0000 [even if the form thinks you made an error, keep clicking]
 - Report student and parents income
 - Mail signature page for FAFSA processing [parent cannot obtain a FSA ID]
 - Eligible for federal aid [Federal Pell Grant and other federal grants, Direct loans, FWS]
 - If parents are “NJ residents”, student may be eligible for state aid.
 - May be denied initially, but the appeal process is very straight-forward and often successful.

YOU CANNOT RECEIVE FEDERAL STUDENT AID UNLESS ALL YOUR INFORMATION IS COMPLETE AND ACCURATE

NJ STATE RESIDENCY FOR STATE AID

The State – NJ Higher Education Student Assistance Authority (HESAA) – recently announced their efforts to streamline aid processing for US citizen/eligible non-citizen students whose parents are undocumented.

If an applicant (dependent student) responds to state of resident questions (on the FAFSA - see below) with "NJ" the application automatically goes through their system without requiring a residency review/appeal. The student must still comply with all State eligibility requirements, including the additional New Jersey Questions which must be completed and received by the Federal processor by the New Jersey State deadlines.

PARENT RESIDENCY FAFSA QUESTIONS

Parents' State of Legal Residence: NJ

Were Parents Legal Residents Before January 1, 2012? (2017-2018 academic year)

Parents' Legal Residence Date: (must be at least 12 month prior to enrollment/eligibility of award)

STUDENT MUST:

- Demonstrate financial need (File the FAFSA)
- Be a U.S. citizen or an eligible non-citizen
- Be a legal resident of New Jersey for at least 12 consecutive months prior to enrollment
- Be registered with Selective Service (if required – male students)
- Maintain satisfactory academic progress
- Be a full-time undergraduate student enrolled in an approve program (degree/certificate)

NJ STATE RESIDENCY PETITION

Applicant fails to answer “NJ” question on the FAFSA, an appeal may need to be completed:

- Proof of graduation from a New Jersey high school or a New Jersey GED (currently enrolled New Jersey high school seniors can submit a high school transcript);
- A copy of the parent's or student's most recent New Jersey resident income tax return as applicable;
- A copy of the parent's or student's New Jersey driver license or state identification as applicable (copy and enlarge before faxing or mailing);
- Evidence of the parent's or student's home ownership or a long-term lease in New Jersey as applicable; and
- Such additional documentation as may be deemed necessary by HESAA upon specific review of the student's application.

Upon receipt of this documentation, HESAA will make a determination of your State grant eligibility and send you a Student Eligibility Notice (SEN) reflecting your potential State grant eligibility

NJ Higher Education Student Assistance Authority

800-792-8670 or www.hesaa.org

RU-N TO THE TOP SCHOLARSHIP

Rutgers Talent Opportunity Pathway (RUN to the TOP): Provides a “last dollar” scholarship, meaning that this scholarship will cover the cost of in-state tuition and mandatory school fees after all federal, state, and internal/external grants and/or scholarships have been applied. The scholarship program starts for students entering Rutgers University-Newark for the first time in Fall 2016

In order to be eligible for the RUN to the TOP scholarship, a student must be in one of the following categories:

- U.S. Citizen/U.S. National or
- Eligible non-citizen (Alien Registration Receipt Card) or
- Undocumented or Federal Deferred Action to Childhood Arrival (DACA) benefits
- Must qualify for in-state tuition or a recipient of New Jersey S2479 (the “NJ Dream Act”)
- **Student Requirement:**
- All qualified students must be a admitted, enrolled, matriculated at Rutgers University-Newark seeking the completion of their first bachelor’s degree, starting no earlier than the Fall 2016 semester; and
- Student must apply for financial aid by all stated deadlines (priority date of December 1) and
- Meet one of the following requirements:
 - Be a resident of the City of Newark NJ, or
 - A graduate of a [New Jersey County College \(NJCC\)](#)

Income Requirement:

- Have a total household income of \$60,000 or less. Household income will be determined by your responses to the questions about yours and your parents’ and/or spouse’s income reported on the Free Application for Federal Student Aid (FAFSA).

Additional information available online - RUN to the TOP: <https://admissions.newark.rutgers.edu/paying-for-college/ru-n-top>

RU-N TO THE TOP SCHOLARSHIP

To be considered:

- 1) Undocumented or DACA students must complete the petition for nonresident tuition exemption under the New Jersey Dream Act
 - a) **TOP Scholarship only cover instate tuition and mandatory fees**
- 2) **Affidavit** and **Instructions** for the Dream Act is available online at <http://admissions.rutgers.edu>
- 3) Submit an electronic or paper FAFSA (www.fafsa.ed.gov)
 - a) **Paper FAFSA's and income documents are to be submitted to the Office of Financial Aid for review/determination of income eligibility**
- 4) Submit income documentation for the appropriate tax filing year that the TOP Scholarship is being offered for

Honor Living-Learning Community (HLLC)

The Process for Consideration:

1. Apply for Admissions by December 1.
2. Complete an HLLC inquiry form online <http://hllc.newark.rutgers.edu/> and/or Select interested on the Admissions Application
3. Attend a Large Group Interview
4. Attend personal Interview and complete HLLC essay (by invitation)

DETAILS of the Scholarship

Residential scholarships is awarded regardless of a student/families' income. The HLLC residential scholarship is awarded after all financial aid grants and scholarships (internal/external) are determined and applied.

- Awarded to HLLC students living on campus
- Renewable
- Student must apply for financial aid by all stated deadlines (priority date of December 1)
- Adhere to all financial aid requirements/policies to maintain financial aid funding
- Scholarship will be awarded in the financial aid package after room/board charges are posted to the student's term bill

FUNDING details of the scholarship

First Year: 4 academic years – 8 semesters

Transfer: 2 academic years – 4 semesters

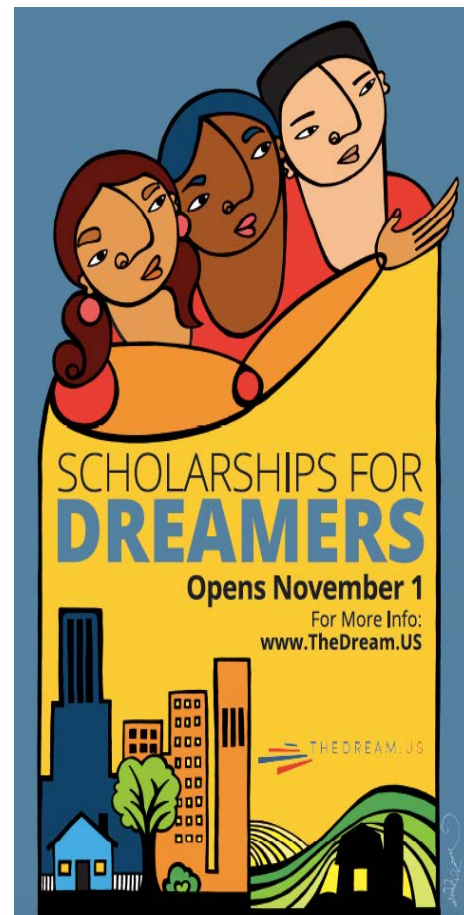


GENERAL INFORMATION

- **Opens November 2017**
- How to Apply: Online at
<http://www.thedream.us/nationalscholarship/>

IMPORTANT NOTES:

- 1) 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
- 2) ****NOTE: be DACA eligible, you can still apply for our scholarship.** In place of applying for DACA, complete the Declaration of DACA Eligibility document and upload it as a part of your application. If you receive our award, you will need to have applied for or received DACA before you enroll in the 2018-19 academic year in order to receive the scholarship.
- 3) Student must complete the petition for nonresident tuition exemption under the New Jersey Dream Act
- 4) Demonstrate significant financial need





TheDream.US Scholarship Award

The scholarship will help cover tuition and fees for an associate's or bachelor's degree at a [Partner College](#). **Applicant must be accepted to and be eligible for in-state tuition at one of the Partner Colleges in order to receive the Scholarship.**

THE AWARD

- The Scholarship is intended to cover a significant portion of tuition and fees up to a maximum of \$14,500 for an associate's degree and \$29,000 for a bachelor's degree.
- The amount of each award is based on the current tuition and fees charged by the Partner College and the applicant's financial need **after** the application of any available federal, state, or institutional aid or outside grants or scholarships.

FREE MONEY IS THE BEST MONEY

- Speak to your prospective Student Financial Aid Offices, College Admission Offices and Academic Departments.
- Use your resources (local community events, libraries, internet, family experiences, and the product and services that you utilize).
- Never assume. Read the fine print on all scholarship requirements and follow the instructions to the letter.
- Write the essay. Think about the essay and have at least three people proofread and critique.
- No scholarship is too small. Pennies add up to DOLLARS and Dollars pay tuition, fees, and books...
- Start early and apply on time. Some scholarships start as early as freshman year of high school.
- Don't get SCAMMED. Most scholarship sponsors do not charge up-front fees. Never provide your social security number or credit card information.