



**TCNJ
Financial
Aid Process**

**2020
Summer Scholars
Orientation**

**Presented by:
Dionne L. Hallback**

It all starts with the **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)**

FederalStudentAid
AN OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Complete the FAFSA® Form

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

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

Returning User?

Correct info | Add a school

View your *Student Aid Report* (SAR)

Log In



**Federal
Grants & Loans**

**NJ State
Grants & Loans**

**Institutional
TCNJ Aid**

**Credit-Based
Loans**

**Private/Outside
Scholarships**

Types of Federal Financial Aid

Grants

2020-2021

Award Type	Estimated Award Amounts
Pell Grant	\$639 - \$6,345 max award
TEACH Grant	\$3,278 max award

Types of New Jersey State Financial Aid

Grants/Scholarships 2020-2021

Award Type	Estimated Award Amounts
Full-Time Tuition Aid Grant (TAG)	\$2,666 - \$9,302
Educational Opportunity Fund (EOF)	\$1,400
Governor's Urban Scholarship	Up to \$1,000

State of NJ Grant (s) Student Eligibility Notice (SEN)



Higher Education Student Assistance Authority

About Us	Students	Parents/Guardians	School Counselors	Financial Aid Administrators
Grants	Scholarships			



**Did you complete your FAFSA?
How about the state questions?**

If so, you are well on your way to being considered for a New Jersey grant or scholarship.

FAFSA Completion

All financial aid begins with the completion of the Free Application for Federal Student Aid (FAFSA). HESAA has outlined what is needed, how to apply, and helpful FAFSA resources for you. To get started, click [here](#).

NJFAMS

The New Jersey Financial Aid Management System (NJFAMS) is now available for all New Jersey students who apply for NJ State aid for the **2018-2019** academic year. Each student will need to log in and set up an NJFAMS account. NJFAMS is a user-friendly, real-time system. To get started, click [here](#).

TO DO
NJ HESAA Student Portal
NJFAMS

www.njgrants.org

- ✓ Check the status of your New Jersey grants(s) eligibility
- ✓ Answer HESAA additional information questions
- ✓ Upload documents to HESAA via Mapping Xpress portal
- ✓ Download HESAA forms

www.HESAA.ORG or by phone 800-792-8670

NJ HESAA

State Residency Status

To be eligible for aid programs administered by HESAA, students must be legal residents of the State **for at least 12 consecutive months immediately prior to receiving grant**. The exact term specific dates used are:

- 12 months on or prior to September 15 for fall and spring awards
- or
- 12 months on or prior to February 15 for spring only awards.

In case of a dependent student, residency is presumed to be that of his or her parents. Residence established solely for the purpose of attending a particular institution can be considered as fulfilling the New Jersey residency requirement. New Jersey residency and college attendance cannot begin simultaneously.

NJ HESAA

Grandfathering Policy

A dependent student who was a resident for the prior year's payment of a State grant or scholarship will retain New Jersey residency for the purpose of grant or scholarship eligibility if:

Parents move out of New Jersey - The student's parents change their domicile to a different state after the receipt of at least one semester of award payment;

and

Student remains in New Jersey - The student is domiciled in New Jersey, is enrolled in a New Jersey institution of higher learning, and receiving a State grant or scholarship at the time of move;

and

The student continues to reside in New Jersey during the course of each academic year.

All three (3) conditions are required!

Timeline: Financial Aid and Billing

Subject to change due to COVID-19 and TCNJ plans for the Fall 2020 semester.

- **TCNJ Tuition Rates** are announced in **mid-July**.
- **EOF Financial Aid Award Notifications (mid to late -July)**
 - Since the EOF Promise Program covers full tuition and mandatory fees, we begin must wait until the tuition and fee rates are announced.
- **Billing**
 - Students will receive an email from the Office of Student Accounts to log-in to PAWS to review their bill.
 - Parents/third parties who are registered as an **Authorized User** will also receive an email and can log-in to view the bill.

Fall 2020 Billing Calendar

COLUMN 1*	COLUMN 2*	COLUMN 3*	COLUMN 4*
MONTH CHARGES APPLIED TO STUDENT ACCOUNT	EMAIL SENT TO STUDENT'S TCNJ EMAIL	PAYMENT DUE DATE	LATE PAYMENT FINE AND HOLDS APPLIED TO STUDENT ACCOUNT
PRIOR TO JULY 27, 2020	INITIAL FALL BILL JULY 27, 2020	AUGUST 10, 2020	GRACE PERIOD
JULY 27 –AUGUST 10, 2020	AUGUST 11, 2020	AUGUST 25, 2020	HOLDS APPLIED
ALL STUDENTS WHO RECEIVED A JULY 2020 OR AUGUST 2020 BILL WILL BE ASSESSED A LATE PAYMENT FINE AND MAY BE SUBJECT TO DE-REGISTRATION IF THEIR STUDENT ACCOUNT IS NOT PAID IN FULL BY THE AUGUST 25th DUE DATE. A LATE REGISTRATION FINE IS ASSESSED TO RE-REGISTER.			
AUGUST 11, 2020 ONWARD	SEPTEMBER 10, 2020	SEPTEMBER 24, 2020	SEPTEMBER 30, 2020
SEPTEMBER 2020	OCTOBER 8, 2020	OCTOBER 22, 2020	OCTOBER 29, 2020
OCTOBER 2020	NOVEMBER 2, 2020	NOVEMBER 16, 2020	NOVEMBER 23, 2020

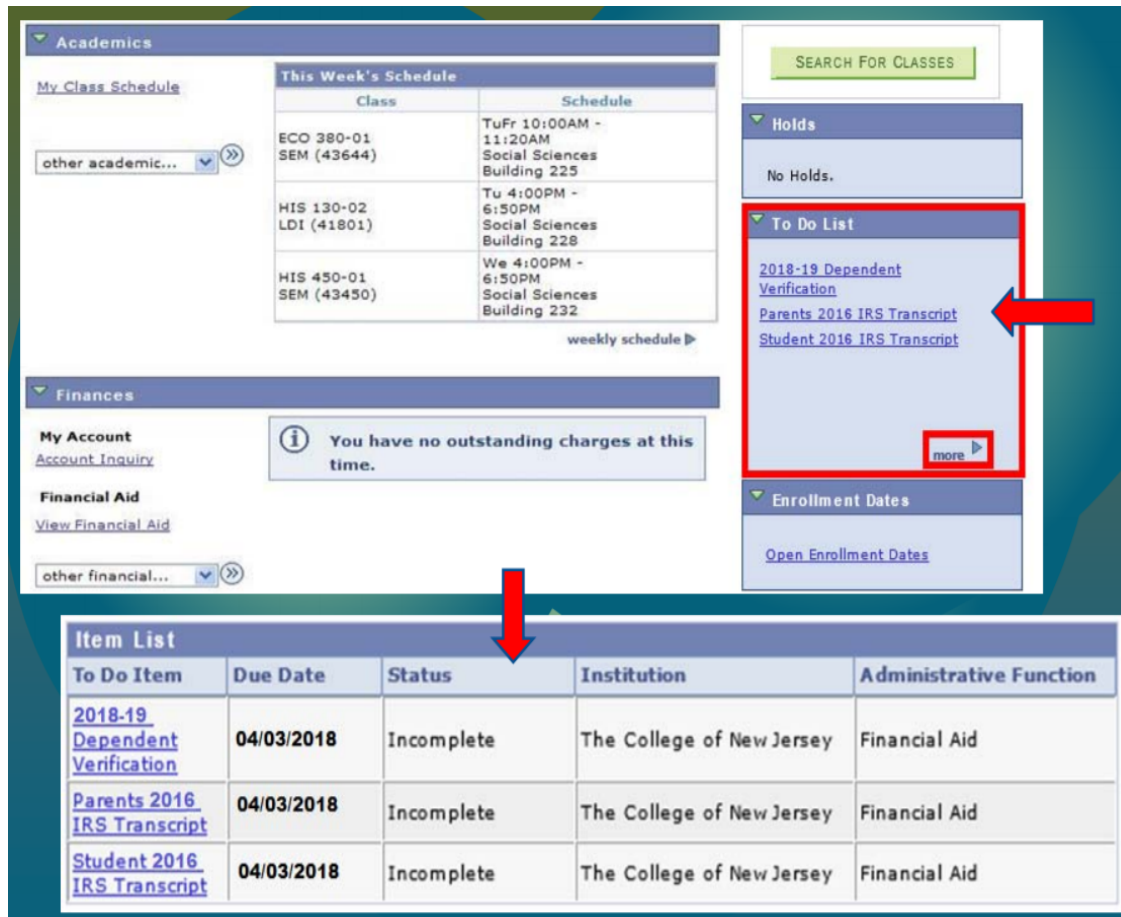
<https://studentaccounts.tcnj.edu/>

Reasons why you may not receive a Financial Aid Award Notification:

- NJ HESAA file is still incomplete or in state verification
- TCNJ Federal Verification is incomplete
- Not eligible for the NJ Tuition Aid Grant!

Students should check their TCNJ e-mail often for award notifications.

Federal Verification PAWS To Do List – outstanding documents



The screenshot shows the TCNJ PAWS system interface. The 'Academics' section displays 'My Class Schedule' and 'This Week's Schedule'. The 'Finances' section displays 'My Account' and 'Financial Aid'. The 'To Do List' section is highlighted with a red box and contains the following items:

- [2018-19 Dependent Verification](#)
- [Parents 2016 IRS Transcript](#)
- [Student 2016 IRS Transcript](#)

A red arrow points from the 'To Do List' section to the 'Item List' table below. The 'Item List' table has the following data:

To Do Item	Due Date	Status	Institution	Administrative Function
2018-19 Dependent Verification	04/03/2018	Incomplete	The College of New Jersey	Financial Aid
Parents 2016 IRS Transcript	04/03/2018	Incomplete	The College of New Jersey	Financial Aid
Student 2016 IRS Transcript	04/03/2018	Incomplete	The College of New Jersey	Financial Aid

- ✓ TCNJ is **required** to collect documents to audit some files before federal aid is awarded and posted to the bill.
- ✓ Items need for federal verification are posted in the student's **TCNJ PAWS To Do List**.
- ✓ Emails are sent weekly to student's **TCNJ email account** regarding the outstanding items.
- ✓ When Items are logged in as completed, they will disappear from the To Do List.



IMPORTANT!

NJ HESAA Verification

www.HESAA.ORG

- Students must be approved for TAG by NJ HESAA in order to participate in the EOF Program and receive the TCNJ EOF Promise Grant.
- NJ HESAA may select students for state verification to audit their file. Submit documents to HESAA timely! Do not miss HESAA deadlines!
- HESAA will cancel your TAG if you do not respond to their requests for additional information.


***Your TCNJ Financial Aid Award will not be finalized until TAG is confirmed by HESAA.**



Student Portal **NJFAMS**

www.njgrants.org

NJ HESAA will send emails to the students regarding outstanding documents and award notice. **Monitor the email that is listed on your FAFSA!**

 Notifications

Notifications

Notification	Date Created	Status	Media	Date/Time Viewed
1st Notice - NJ Additional Questions Missing	05/27/2017	Emailed	Email	
Notification - State Financial Aid Notice 1	05/08/2017	Emailed	Email	

Click notification to view.

***Your TCNJ Financial Aid Award is not finalized until you have been awarded NJ Tuition Aid Grant (TAG)**

Private Scholarships

- **You are required** to report all private scholarships that you will receive for the 2020-2021 school year.

Priority Deadline: Report as soon as possible

- Online reporting instructions can be found at the following link: <http://financialaid.tcnj.edu/about/scholarships/private-scholarship-awards/>
- TCNJ will give you a temporary credit on your TCNJ bill until the scholarship funds arrive.
- Once reported allow 2 weeks for scholarship to appear on your PAWS account
- Actual scholarship funds must be received one month after classes start!
- Private Scholarships must be sent to:



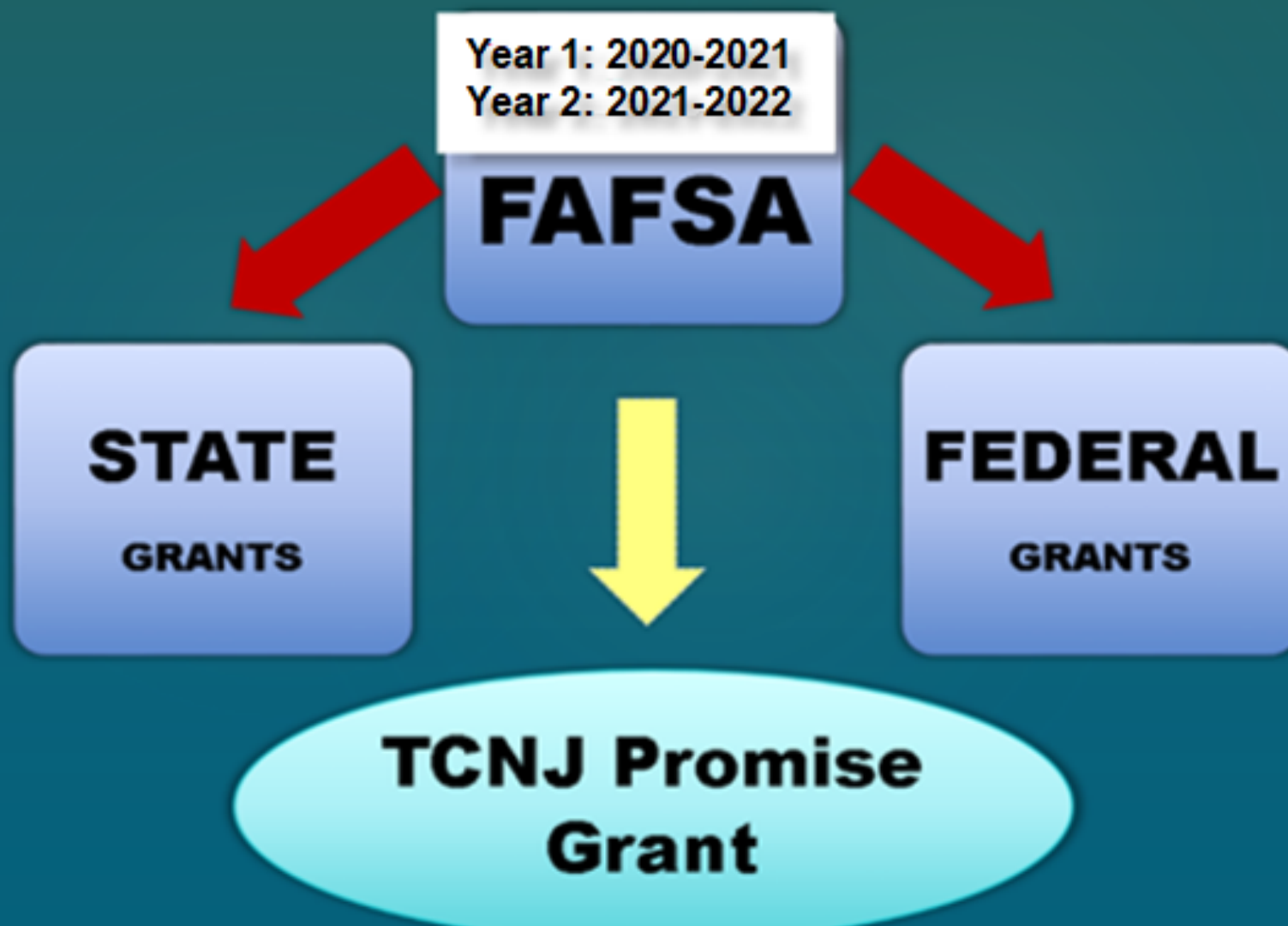
**TCNJ
Student Accounts
PO Box 7718
Ewing, NJ 08628**

***Students name and ID should be listed on the check.**



Note: Questions? Contact the Scholarship Coordinator, Joan Pageau at pageauj@tcnj.edu

Filling The Gap: EOF Year 1 & 2



TCNJ Cost of Attendance

The Cost of Attendance is comprised of:

- ✓ Tuition and Fees
- ✓ Room and Board (i.e. meal)
- ✓ Books
- ✓ Transportation
- ✓ Miscellaneous/Personal expenses

Direct v. Indirect Costs

- ✓ **Direct Costs** are billable costs (i.e. tuition, fees, room, board)
- ✓ **Indirect Costs** are not billed by the college (books, transportation, miscellaneous/personal expenses). These are student specific.

EOF Program Year 1 and Year 2 Financial Aid covers

- ✓ Direct costs
- ✓ The only indirect cost covered is books (required/mandatory by the professors).

2020-2021 Aid Programs: EOF Year 1 & 2

- **Federal Aid (FAFSA)**

- **Federal Pell Grant**

- **State Aid (HESAA)**

Higher Education Student Assistant Authority

- **NJ Tuition Aid Grant**
 - **NJ Educational Opportunity Fund (EOF) Grant**

- **Private Scholarships**

- **Private Scholarships (Varies if applicable)**

- **The College of New Jersey (TCNJ)**

- **TCNJ Promise Grant**

Covers direct costs (tuition, fees, room and board) and books.

- **Freshman Year – Room and Board: Carte Blanche B plan**
 - **Sophomore Year – Room and Board: Carte Blanche C plan**

***Items not covered:**

(i.e. health insurance, late fines, late registration fines, parking tickets, etc.).

Importance of the NJ Tuition Aid Grant (TAG) for EOF Promise Program Students

**IF NJ TAG is approved
you will receive the following:**

- ✓ NJ Tuition Aid Grant
- ✓ NJ EOF Grant
- ✓ TCNJ Promise Grant (1st & 2nd Year)

****The TCNJ Promise Grant pays the balance so you do not have to take out loans or pay out of pocket!***

**IF NJ TAG IS NOT APPROVED
your options to pay the balance:**

- ✓ **Federal Direct Stafford Loan**
 - * Awarded via the FAFSA
 - * First Year Max Award - \$5,500
 - * Sophomore Year Max Award - \$6,500
- ✓ **Installment Payment Plan**
- ✓ **Alternative Private Loans**
(student or parent)
- ✓ **Out of pocket (cash, credit, etc.)**

Book Award 1st and 2nd year

- ✓ Book Award Amounts are determined by the TCNJ Bookstore and the books required or recommended
- ✓ by the professors.
- ✓ Books must be rented via the TCNJ bookstore.
- ✓ You will be notified by EOF when you may rent your books.
- ✓ Only the books that are listed as 'required' and 'recommended' by the faculty member will be covered by the EOF Promise Program.
- ✓ **Keep your course syllabus!**
- ✓ Do not try to pre-buy books for your 3rd year or buy books for other students! You will be required to pay for these books!
- ✓ **Follow the book rental guidelines for returning books;** otherwise, it is your responsibility to pay for the books. You may want to wait until you are sure you are keeping the class or if the professor isn't using the book, etc. **before you 'break the seal' or 'access code' for online books.**



1st & 2nd Year EOF Promise Reminders

- **Room and Board Plan**

- **First-year**: EOF Promise pays for **Carte Blanche B**
- **Second-year**: EOF Promise pays for **Carte Blanche C**

*Students are responsible for paying the difference if they do not select the correct Meal Plan as indicated above.

- **Health Insurance Fee – will not be covered!**

- All full-time students are billed for Student Health Insurance.
- **If you have health insurance** the Health Insurance Waiver option is available and you have until **September 2020 to decline it. The Health Insurance waiver deadline date is included in the July billing email.**
- Waive the health insurance coverage at: www.firststudent.com

- **Minimum Units and GPA to receive EOF Promise as a Sophomore**

- Must have completed at least 6 units
- Must have a minimum cumulative Grade Point Average 1.750

****Your goal should be MUCH higher than a 1.750!**

Viewing Awards in PAWS

Instructions to view awards will be sent via e-mail to your TCNJ e-mail.

'SAMPLE' Award for a First-Year EOF Student.

Financial Aid

Award Summary

Financial Aid Year **2020-2021**

Select the term hyperlinks below to see more detailed information.

Aid Year			
Award Description	Category	Offered	Accepted
Federal PELL Grant	Grant	5,550.00	5,550.00
NJ Tuition Aid Grant	Grant	8,566.00	8,566.00
NJ ED Opportunity Fund	Grant	1,400.00	1,400.00
TCNJ EOFP for Freshmen - Fall	Grant	5,581.00	5,581.00
TCNJ EOFP for Freshmen-Spring	Grant	5,235.00	5,235.00
Promise Books Fall	Grant	780.15	780.15
Promise Books Spring	Grant	358.20	358.20
Aid Year Totals		27,470.35	27,470.35

Currency used is US Dollar.

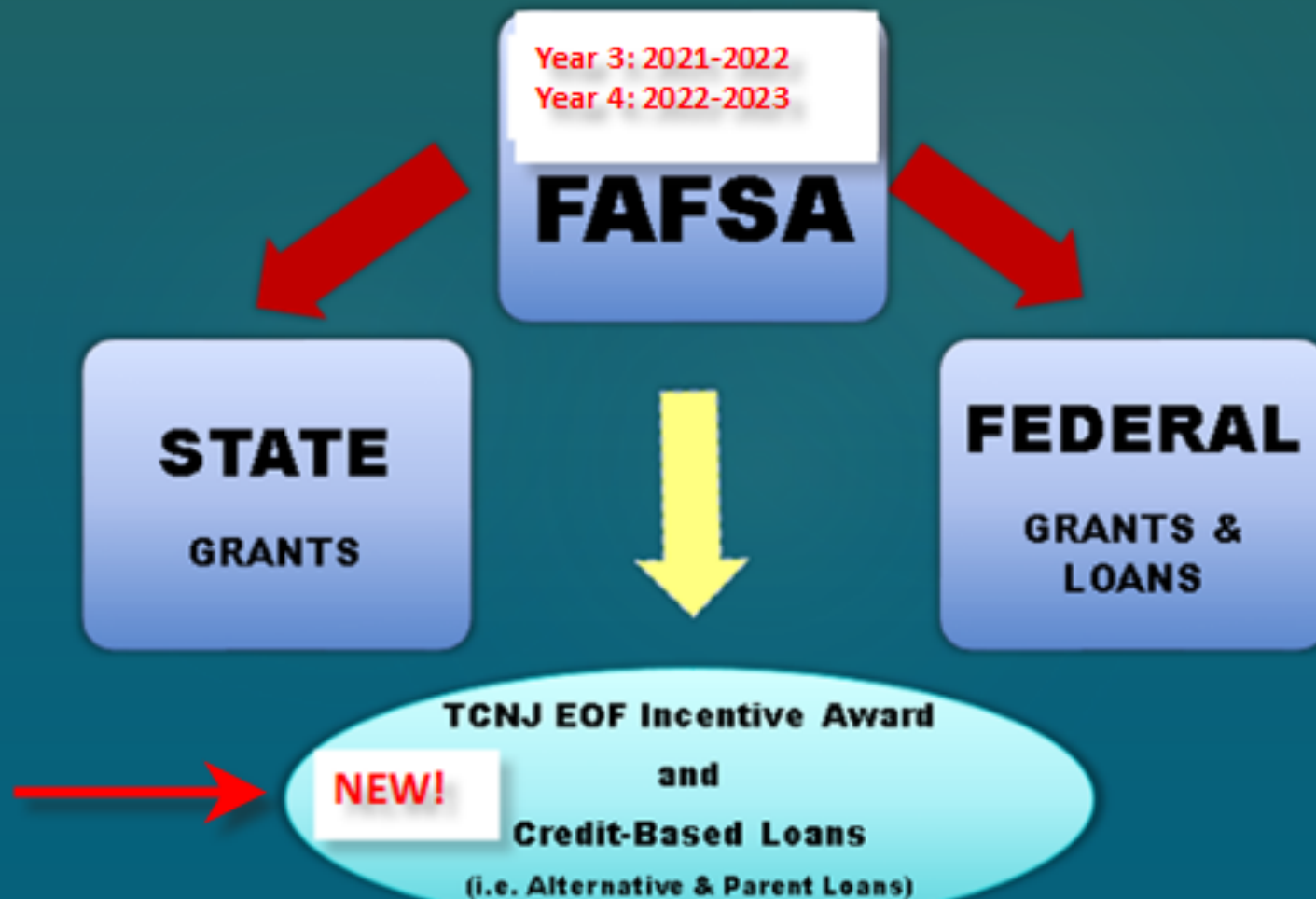
Note: The Promise Book Awards for the Fall and Spring are posted after an audit has been completed with the Book Store and the required book listed by each professor.

LOOKING AHEAD...FALL

2022

Aid Programs: EOF Year 3 & 4

Filling The Gap Starts Here!



Aid Programs: EOF Year 3 & 4

***Items in red are new additional aid awards for Year 3 and 4**

- **Federal Aid (FAFSA) – File October 1, 2021**
 - Pell Grant
 - **Federal Direct Stafford Student Loan (\$6500 junior year & \$7500 per year)**
 - **Parent PLUS Loan (varies) – optional**
- **State Aid (HESAA)**
Higher Education Student Assistant Authority
 - Tuition Aid Grant
 - Educational Opportunity Fund (EOF)
- **TCNJ GRANT**
 - **TCNJ EOF Incentive Award – ranges from \$500 to \$5,000 based on GPA and cumulative credits.**
- **Private Scholarships**
 - Private Scholarships (Varies)
 - TCNJ FA Private Scholarship Online Reporting (PAWS)
- **Alternative Loans (i.e. credit based loans)**
 - ***Parent or students (with a co-signer) can borrow alternative loans**
 - **Bank Loans/Third Party (Wells Fargo, Discover, Sallie Mae, etc.)**

TCNJ EOF Incentive Scholarship

Junior Year

Level	Amount	Units	CGPA
Level 1	\$500.00	12	2.250
Level 2	\$1,000.00	13.75	2.500
Level 3	\$3,000.00	15	2.750
Level 4	\$5,000.00	16	3.000

Senior Year

Level	Amount	Units	CGPA
Level 1	\$500.00	18	2.250
Level 2	\$1,000.00	20	2.500
Level 3	\$3,000.00	22	2.750
Level 4	\$5,000.00	24	3.000

Questions regarding the EOF Incentive Scholarship can be directed to
Joan Pageau at pageau@tcnj.edu or 609-771-3142

Federal Direct Stafford Loan (student loan)

The Federal Direct Stafford Loan (FDSL) award amounts depend on number of total units earned which correlates to the student status as a sophomore, junior or senior.

Dependent Student

Student Status	Subsidized Stafford Loan	Unsubsidized Stafford Loan	Total Stafford Loan Eligibility (year)
Second Year	4,500	2,000	6,500
Third & Fourth Year	5,500	2,000	7,500

Independent students receive \$6,000 Federal Unsubsidized Stafford Loans

Interest Rates and Fees

Federal Direct Stafford Loans interest rates and original fees are announced annually on July 1st.

No book award stipend 3rd & 4th year

**The EOF
Promise Book
Award
ends your
Sophomore
year!**



Filling the GAP Alternatives

Financial Aid

- Federal Parent PLUS Loan
- Private/Alternative Loans (ELM Select)

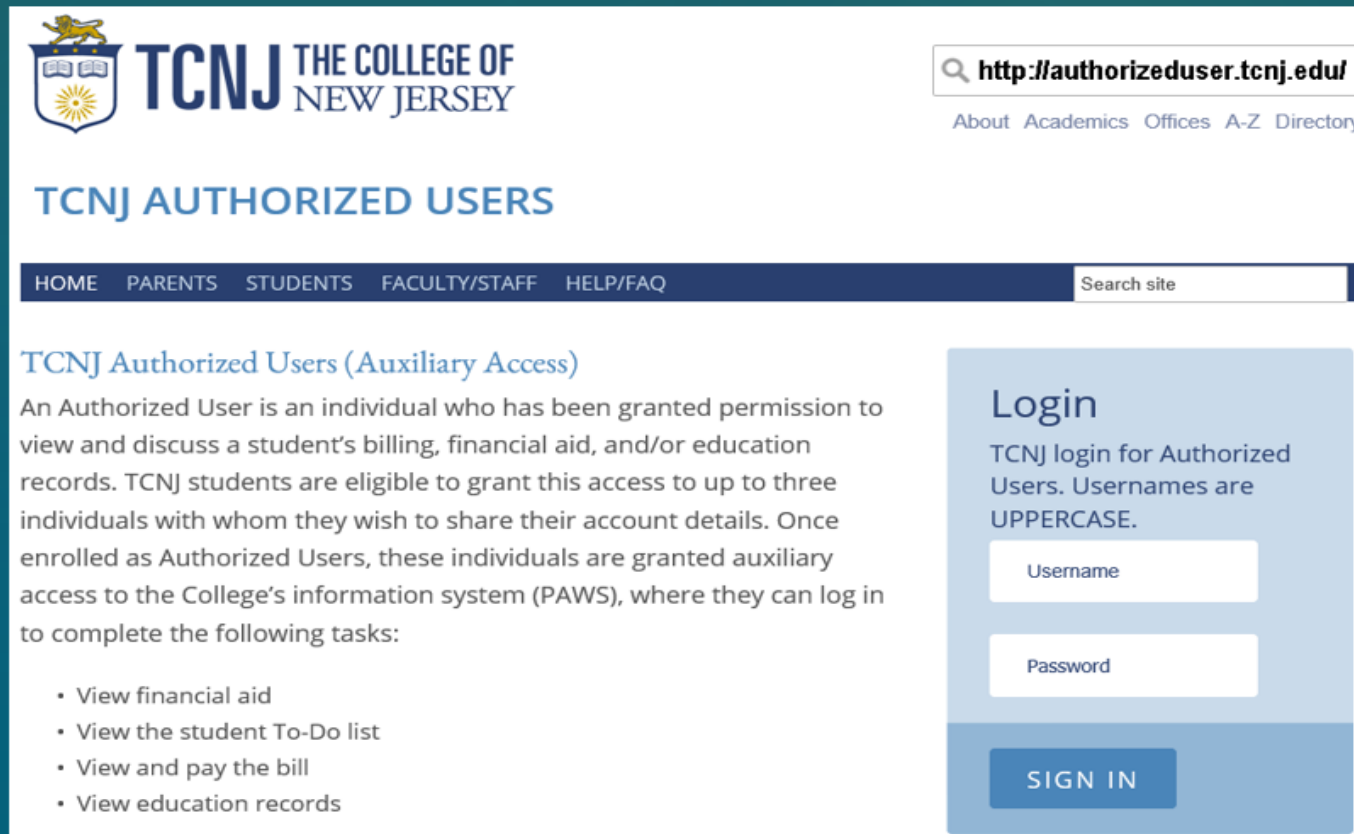
Student Accounts

- Installment Payment Plan
- Cash
- Checks
- ACH payments
- Credit Card



TCNJ Authorized Users

- **Family Education Rights and Privacy Act (FERPA)**
 - **Federal law that protects the privacy of student education records**
- **Students can create/edit/disable authorized users**



The screenshot shows the TCNJ Authorized Users website. At the top left is the TCNJ logo with the text 'THE COLLEGE OF NEW JERSEY'. To the right is a search bar containing the URL 'http://authorizeduser.tcnj.edu/'. Below the logo is the title 'TCNJ AUTHORIZED USERS'. A navigation bar contains links: HOME, PARENTS, STUDENTS, FACULTY/STAFF, and HELP/FAQ. A search site input field is also present. The main content area is titled 'TCNJ Authorized Users (Auxiliary Access)' and contains a paragraph explaining that an Authorized User is an individual granted permission to view and discuss a student's billing, financial aid, and/or education records. It also lists four tasks: View financial aid, View the student To-Do list, View and pay the bill, and View education records. On the right side, there is a 'Login' section with a heading 'TCNJ login for Authorized Users. Usernames are UPPERCASE.' and two input fields for 'Username' and 'Password'. A 'SIGN IN' button is located below the password field.

TCNJ AUTHORIZED USERS

HOME PARENTS STUDENTS FACULTY/STAFF HELP/FAQ Search site

TCNJ Authorized Users (Auxiliary Access)

An Authorized User is an individual who has been granted permission to view and discuss a student's billing, financial aid, and/or education records. TCNJ students are eligible to grant this access to up to three individuals with whom they wish to share their account details. Once enrolled as Authorized Users, these individuals are granted auxiliary access to the College's information system (PAWS), where they can log in to complete the following tasks:

- View financial aid
- View the student To-Do list
- View and pay the bill
- View education records

Login

TCNJ login for Authorized Users. Usernames are UPPERCASE.

Username

Password

SIGN IN

Parents must have Authorized User Access by first day of school if you need to contact our office to discuss in-depth Financial Aid questions.

The Office of Student Financial Assistance Green Hall – Room 101



**Academic Year Office Hours
Monday through Friday
8:30am to 4:30pm**



**609-771-2211
osfa@tcnj.edu**

**Dionne L. Hallback or Tom Foga
Associate Directors**

QUESTIONS

