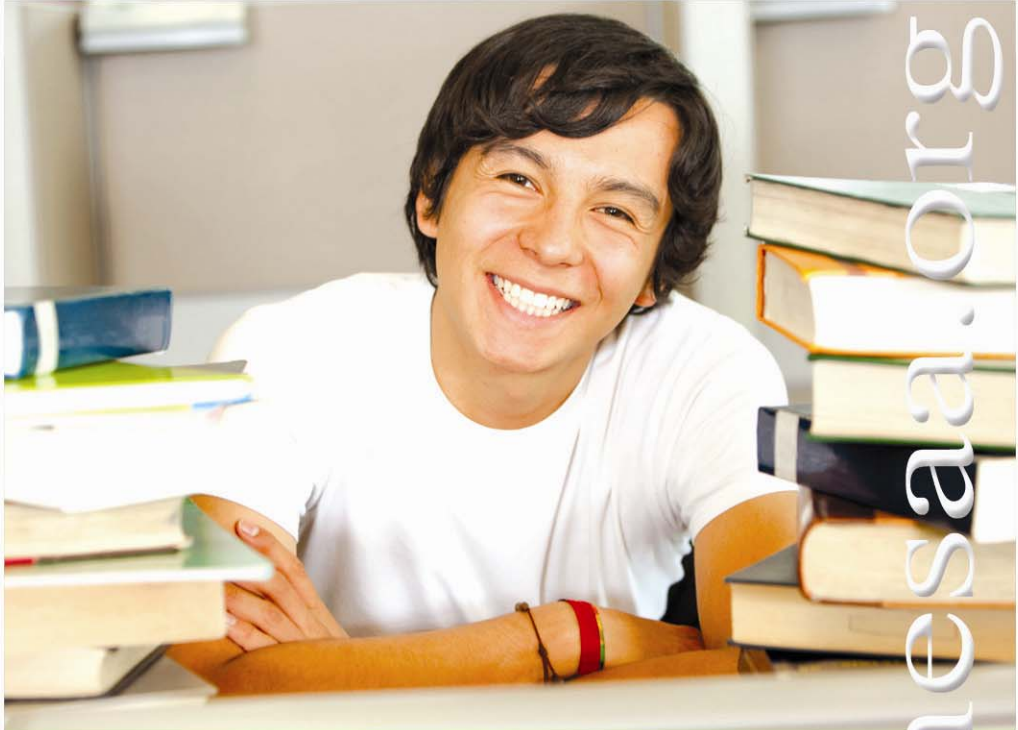


HESAA

State & Federal Financial Aid for Undergraduate
and Graduate Students



www.hesaa.org



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

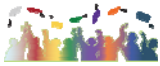


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General Terms You Will Need to Know

- **Grant:** A gift of money to a qualified student that does not have to be repaid.
- **Direct Loan (borrowed directly from the Federal Government):** A federal loan funded directly by the U.S. government.
- **Loan:** A loan made by a lending institution (state authority, federal government, non-profit bank or for-profit bank) to be repaid with a fixed or variable interest rate.

The symbols shown below appear next to the name of each federal and State program to denote the college level of students who may be eligible to participate.

Undergraduate =  Graduate = 



Mission

The Higher Education Student Assistance Authority (HESAA) administers New Jersey's student grant and scholarship programs, the NJBEST 529 College Savings Plan, and the NJCLASS State supplemental loan program. Since 1959, HESAA, a non-profit, State-designated authority, has delivered over \$18 billion in financial aid. Each year, over 1 million students receive assistance from outreach programs and aid programs HESAA administers.

This brochure highlights the major State and federal student aid programs. However, student financial assistance is also available through institutions and private sources. You should work closely with your campus financial aid office regarding the availability of student aid funds. You may also contact HESAA's Customer Care line at **1-609-584-4480** or **1-800-792-8670** or visit our website at www.hesaa.org.





It's Easy To Apply for Financial Aid

START HERE GO FURTHER
FEDERAL STUDENT AID

FAFSA®
Free Application for Federal Student Aid

Home About Us Student Aid on the Web PIN Site Contact Us Browse Help

SEARCH English Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

Start Here

- Start or continue your FAFSA
- Correct your FAFSA
- Check the status of your FAFSA, and more...

What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) must be completed every year to be considered for financial aid. By completing the FAFSA, you are applying for State and federal grants, scholarships, institutional funding, and federal student loans. Completing and submitting a FAFSA is free. In fact, charging a fee for completing or submitting the FAFSA is prohibited by law.

There are three ways to complete the FAFSA:

- Online (*FAFSA on the Web*) at www.fafsa.ed.gov (recommended)
- PDF FAFSA (download file) at www.fafsa.ed.gov/options.htm
- Paper FAFSA - request a copy by calling 1-800-4-FED-AID (1-800-433-3243)

Deadlines

There is a deadline for the FAFSA every year and it can differ from state and college deadlines. Submit the FAFSA as early as possible to meet all deadlines. Some institutions require an additional application to determine eligibility for institutional funds. Some grant and work-study program awards are distributed on a first-come, first-served basis. The timely submission of your application can increase your chances of receiving assistance.



The Application Process

Applying online is generally the fastest and easiest way to apply. If you do not have internet access at home, you can usually find internet access at your local library, high school, or financial aid office at a nearby campus. Over 98 percent of applications are submitted electronically.

You can complete the FAFSA by downloading the PDF form. Type your responses on the form and print the form. You can also print the form and write in the responses. If you choose to fill out the PDF or paper version of the FAFSA, the completed form must be signed, dated, and mailed to the address provided.

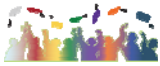
Create A PIN (Personal Identification Number)

You and your parents are encouraged to apply for a Federal Student Aid PIN (Personal Identification Number) to sign your online application. For a student who provides parental information on the FAFSA, at least one parent whose information is provided on the FAFSA must sign. The PIN serves as an identifier and electronic signature. Once created, you or your parent can use the PIN immediately to sign the FAFSA. If you do not sign the FAFSA using the PIN, you will need to print out, sign, and mail a signature page with the proper signatures within 14 days. Submitting the signature page by mail will increase the time it takes to process your application and transmit your application to the colleges listed on your application.

Getting Started

Gather all the documents you will need to complete the FAFSA (W-2 forms, tax returns, bank statements, etc.). If you complete the *FAFSA on the Web*, you will be guided step-by-step through the preliminary application process which will provide time-saving suggestions:

- Complete the *FAFSA on the Web Worksheet* (optional).
- Apply for a Federal PIN if you do not have one.
- Parents of dependent students should apply for a Federal PIN if they do not have one.
- Plan how to sign the FAFSA (using a PIN or signature page).



Completing and Submitting the FAFSA

It is recommended that you complete the *FAFSA on the Web Worksheet* to assist you in completing the online FAFSA. Do not leave any questions blank on the application unless told to do so.

If you are applying electronically, follow the online instructions to print a copy of your application for your records. Be sure to submit your application and receive your Confirmation Page. ***Important for all NJ applicants: From the Confirmation Page, Optional Feature click the Optional Feature tab to respond to State questions required to apply for New Jersey State financial aid.***

If you are applying using the PDF or paper FAFSA, make copies of your completed application for your files before you mail it. Do not enclose letters, tax forms or any extra materials in the envelope provided as they will be destroyed.

What Happens Next

- Within 3 - 5 days the FAFSA data is sent to the colleges you listed on your FAFSA and your state grant agency.
- Within 7 – 10 days you and the financial aid offices listed on your FAFSA will receive a copy of your Student Aid Report (SAR) that specifies your federal Estimated Family Contribution (EFC). The EFC is used by schools to determine eligibility for federal financial aid and institutional award packaging.
- HESAA will send a Student Eligibility Notice (SEN) indicating your estimated State grant award if all supplemental information has been received.
- If you did not respond to the additional State questions on *FAFSA on the Web*, if you submitted the PDF or paper FAFSA, or if the information provided on your FAFSA was insufficient to determine eligibility for State financial aid, you will receive an Applicant Information Request (AIR) Form. Follow the instructions on the AIR, attach the documents requested, and sign and return the AIR to HESAA within applicable deadlines.
- If a student's record is selected for State verification, you will be asked to provide documents such as a tax return transcript, income tax schedules, verification worksheets, etc.



- You will typically receive a financial aid award notice only from colleges to which you have been offered admission. The notice will include specific information on how to accept and/or apply for any financial aid offered.
- Read and become familiar with institutional financial aid policies, procedures and practices for your college.
- If a college requires additional forms and/or applications, it is the student's responsibility to complete and submit all documents to the college.





Federal Aid General Eligibility Requirements

To receive aid from federal aid programs, you must

- File a FAFSA within established deadlines
- Demonstrate financial need (except for certain loans)
- Have a high school diploma or a General Education Development (GED) certificate
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at least half time
Note: You might be able to receive aid for distance education courses as long as they are part of a recognized certificate or degree program.
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security number
- Register with the Selective Service, if required. You can use the FAFSA to register, you can register at www.sss.gov, or you can call **1-847-688-6888**. (TTY users can call **1-847-688-2567**.)
- Maintain satisfactory academic progress once in school
- Certify that you are not in default on a federal student loan and do not owe money on a federal student grant
- Certify that you will use federal student aid only for educational purposes

State Aid General Eligibility Requirements

To receive aid from the State of New Jersey programs, you must meet general federal aid eligibility requirements and:

- Be a permanent New Jersey resident for at least 12 consecutive months immediately prior to enrollment.
- Be enrolled in a degree program at an approved New Jersey college or university

Specific program eligibility requirements are listed below the program descriptions.



How To Apply

Students must file the FAFSA annually within established deadlines and meet all other program requirements.



Federal Aid Programs

Federal Pell Grant *Undergraduate* =

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. In some cases, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant. Pell Grants are considered the foundation of federal financial aid, to which aid from other federal and non-federal sources might be added.

Federal Supplemental Educational Opportunity Grant (FSEOG) *Undergraduate* =

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. Just like Pell Grants, the FSEOG does not have to be repaid.

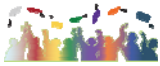
Teacher Education Assistance for College and Higher Education (TEACH) Grant *Undergraduate* = *Graduate* =

The TEACH Grant provides up to \$4,000 per academic year for undergraduate study or graduate level study. The total amounts provided are \$16,000 for undergraduates or post-baccalaureate (non-degree) programs and \$8,000 for graduate students.

Students must:

- ***Attend a participating school. Schools may choose to participate in the TEACH program***
- ***Plan to begin a career as a teacher***
- ***Currently be completing coursework necessary to begin a career in teaching***
- ***Sign an Agreement to Teach Form***
- ***Teach full-time for four years at a designated school in a specified subject***

If a student is unable to fulfill the teaching obligation, TEACH Grants convert to Unsubsidized Federal Direct Loans that the student must then repay.



Federal Aid Programs

Federal Work Study (FWS) Undergraduate = Graduate =

The FWS program offers employment for students demonstrating financial need on or off campus and is coordinated by your college. The hourly rate of pay is set by the college and the employer. Some schools have employment agreements with private non-profit organizations.

Federal Direct Student Loans Undergraduate = Graduate =

The Direct Loan program makes highly affordable loans available to students. Students do not have to pass a credit check and interest on federal loans is fixed. Repayment begins six months after leaving school and there are never any prepayment penalties. These loans can either be subsidized or unsubsidized. To apply, check your college's financial aid website or go to www.studentloans.gov.

Subsidized Loan

Students who demonstrate financial need may have their interest paid by the federal government while the student is enrolled at least half-time in college and during periods of authorized deferment.

Unsubsidized Loan

Unsubsidized loan borrowers may agree to repay interest immediately or the lender will capitalize the interest that accrues during the in-school and grace periods.

Always visit www.hesaa.org to see if NJCLASS has better rates, terms and conditions than federal loans.

Federal Parent Loan for Undergraduate Students (PLUS) Parents of Undergraduate =

Parents of students may borrow up to the cost of attendance minus all other financial aid from the Direct PLUS Loan Program. There is no interest subsidy. The interest rate is fixed at 7.9% with a 4% origination fee. Repayment begins within 60 days after the loan is fully disbursed. A borrower can request a payment postponement until the student



Federal Aid Programs

is enrolled less than half-time or no longer enrolled in school. Limited deferments are available.

Always visit www.hesaa.org to see if NJCLASS has better rates, terms and conditions than federal loans.

Federal Graduate PLUS Graduate =

Graduate/Professional students may borrow up to the cost of attendance minus all other financial aid from the Direct PLUS Loan Programs. There is no interest subsidy. The interest rate is fixed at 7.9% with a 4% origination fee. Repayment begins within 60 days after the loan is fully disbursed or a borrower can request a payment postponement until the student is enrolled less than half-time or no longer enrolled in school. Limited deferments are available.

Federal Perkins Loan Undergraduate = Graduate =

Undergraduate and graduate students who demonstrate financial need may be eligible for a low-interest Perkins loan. The Perkins Loan Program is administered by your college. Borrowing limits and restrictions apply. The annual loan limit is \$5,500 for undergraduate study and \$8,000 for graduate and professional students. The maximum amount that may be borrowed is \$27,500 for undergraduate study and \$60,000 for graduate study (totals include all previous Perkins loans). Repayment at 5% interest begins nine months after leaving school, with up to 10 years to repay.





State Aid Programs



Tuition Aid Grant (TAG) Undergraduate =

One of the nation's largest and most generous financial aid programs, TAG may cover up to the cost of tuition. The amount of an individual grant varies based upon the student's need, the cost of attendance and available funding. Grants must be applied for annually within established State deadlines and applicants must meet all program requirements.

Part-Time TAG Program for County College Students Undergraduate =

The Part-Time TAG Program for County College Students provides grants to eligible students while enrolled for between 6-11 credits. The amount of an individual award varies based upon the student's need, the cost of attendance, and available funding.



State Aid Programs

State Grant & Scholarship Application Deadlines

TAG Renewal Students – June 1

If you are currently receiving a TAG, the federal processor must receive your FAFSA by June 1 preceding the academic year for which aid is requested.

All Other Applicants – October 1

If you are not currently receiving a TAG, the federal processor must receive your FAFSA by October 1 of the academic year for which aid is requested to be considered for an award for the fall and spring terms.

Spring Only Awards – March 1

If you are not currently receiving a TAG, the federal processor must receive your FAFSA by March 1 of the academic year for which aid is requested to be considered for an award for the spring term.

Educational Opportunity Fund

(EOF) Grant Undergraduate = Graduate =

EOF grants are available to students from educationally and economically disadvantaged backgrounds who meet eligibility requirements. Award amounts vary depending on enrollment status, college costs and financial need. EOF grants are renewable annually based upon continued eligibility. Students must file a FAFSA by October 1 of the academic year for which aid is requested. Applicants must contact the campus EOF Director to apply for admission into the program. The institution will determine the value of the grant.

Governor's Urban Scholarship Undergraduate =

The Governor's Urban Scholarship is a merit award available to students who rank in the top 5.0 percent of their high school class and attain a grade point average of at least 3.0 at the end of the junior year in high school, file a FAFSA and have a New Jersey Eligibility Index below 10500. To qualify, applicants also must graduate from a traditional public, public charter, county vo-tech or nonpublic school and reside in Asbury Park, Camden, East Orange, Irvington Township, Jersey City, Lakewood, Millville, Newark, New Brunswick, Trenton, Paterson, Plainfield, Roselle Borough or Vineland.



State Aid Programs

New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS)

Undergraduate = 

Students graduating in the top 15.0 percent of their high school class in 2010 or later may be eligible to participate in the NJ STARS Program. NJ STARS awards cover tuition only for up to eighteen college-level credits per semester, for up to five semesters. Students must attend their county college of residence unless they can demonstrate that the home county college does not offer the desired program of study or the program is oversubscribed for at least one year.

Eligibility (see Page 8 for general eligibility requirements)

Students must also:

- ***Have completed a rigorous high school course of study***
- ***Achieve the required score on a college placement test to determine college readiness***
- ***Enroll full-time no later than the 5th semester following high school graduation***
- ***Maintain continuous full-time enrollment at the county college***
- ***Attain a cumulative Grade Point Average (GPA) of 3.0 or higher prior to the 3rd (third) semester of enrollment***





State Aid Programs

New Jersey Student Tuition Assistance Reward Scholarship II (NJ STARS II)

Undergraduate = 

NJ STARS II is a continuation of the NJ STARS Program that provides funding to attend a New Jersey four-year public or private college or university. The NJ STARS II award will be based on tuition only for up to eighteen credits, except for Tuition Aid Grant recipients who will receive NJ STARS II awards based on tuition and approved fees. The amount of the NJ STARS II award will be determined after all other State and Federal grants and scholarships are applied to these charges, not to exceed \$1,250 per semester.

Eligibility (see Page 8 for general eligibility requirements)

Students must also:

- **Have earned an associate degree as an NJ STARS scholar (funded or non-funded) with a cumulative GPA of 3.25 or higher and be admitted to a New Jersey four-year public or private college or university. NOTE: NJ STARS eligibility does not guarantee admission to a New Jersey four-year institution.**
- **Maintain continuous full-time enrollment**
- **Attain a minimum cumulative GPA of 3.25 at the start of the third semester of study to maintain eligibility for the third and fourth semesters**
- **Have a family income (including taxable and untaxed income) of less than \$250,000**





State Aid Programs

New Jersey World Trade Center

Scholarship *Undergraduate* =

Eligible dependent children and surviving spouses of New Jersey residents who were killed in the terrorist attacks against the United States on September 11, 2001, or who died as a result of illness caused by exposure to the attack site, may be eligible. Recipients may attend any eligible college in-state or out-of-state. Scholarship amounts may change based on program funding and the student's other available financial assistance.

Eligibility (see Page 8 for general eligibility requirements)

Students must:

- ***Be a dependent child or surviving spouse of an individual who was a NJ resident on September 11, 2001 and who was killed in the terrorist attacks against the United States on September 11, 2001, or who died as a result of illness caused by exposure to the attack site***
- ***Be enrolled as a full-time undergraduate at an eligible post-secondary institution***

Eligibility to apply is limited to eight years from the date of high school graduation for the child and eight years from the date of death for the spouse.





State Aid Programs



Survivor Tuition Benefits (STB) Undergraduate =

Eligible children and surviving spouses of New Jersey firefighters, emergency service workers or law enforcement officers who were killed in the line of duty may enroll free of tuition charges at any public institution of higher education in New Jersey. Recipients may also attend any approved independent institution in the State. The award amount cannot exceed the highest tuition charged at a New Jersey public institution. Awards are renewable.

Eligibility (see Page 8 for general eligibility requirements)

Students must:

- ***Be a child or surviving spouse of a New Jersey firefighter, emergency service worker, or law enforcement officer killed in the line of duty***
- ***Be enrolled at least half-time in an undergraduate program at an eligible New Jersey postsecondary institution***
- ***Students must have previously received awards from the program to receive funding for the 2012-13 academic year***

Eligibility to apply is limited to eight years from the date of high school graduation for the child and eight years from the date of death for the spouse.



State Aid Programs



Law Enforcement Officer Memorial (LEOMS) Scholarship

Undergraduate = 

Eligible dependent children of New Jersey law enforcement officers killed in the line of duty may receive scholarships up to the cost of attendance at any approved institution of higher education in New Jersey. The award amount cannot exceed an amount equal to the recipient's annual cost of attendance that is not otherwise covered by any other scholarship, grant, benefit or other assistance administered by HESAA. Awards are renewable for up to four years.

Eligibility (see Page 8 for general eligibility requirements)

Students must:

- ***Be a dependent child of a New Jersey law enforcement officer killed in the line of duty***
- ***Be enrolled full-time in an undergraduate degree program at an eligible NJ postsecondary institution***

How To Apply

Applications may be obtained online at: www.hesaa.org or by calling 609-584-4480 or 1-800-792-8670. Application deadlines are October 1 (fall and spring terms) and March 1 (spring term only) of the academic year for which aid is requested.



State Loans

NJCLASS Undergraduate & Graduate/

Professional Loans *Undergraduate = Graduate =*

NJCLASS is a State of New Jersey supplemental student loan program providing students with an additional affordable source of funds for meeting college expenses not already covered by other forms of student aid. NJCLASS provides fixed-rate loans for undergraduate, graduate, and professional students. NJCLASS has an origination fee which is deducted from the loan proceeds. Several repayment options are available, subject to availability. The maximum repayment period is 20 years for undergraduate loans and 25 years for graduate professional loans.

NJCLASS loans are available to:

1. Students who are NJ residents attending eligible colleges worldwide
2. Non-NJ resident students attending eligible colleges in New Jersey

Eligibility (see Page 8 for general eligibility requirements)

Fixed-Rate Loan: Students, parents, legal guardians, spouses, or relatives may borrow the NJCLASS Loan.

- ***Applicants must be a U.S. citizen or eligible non-citizen***
- ***Students must borrow the subsidized portion of the Federal Direct Stafford loan, if eligible***
- ***Students must be enrolled at least half-time at an eligible in-state or out-of-state college***
- ***Borrower or co-signer must meet minimum income and credit requirements***
- ***The NJCLASS loan may not exceed the student's cost of attendance minus other financial assistance***

For further information or to apply online, visit: www.hesaa.org for all NJCLASS loans.



State Loans



Graduate/Professional Loan *Graduate* =

Graduate or professional students are the borrowers.

- Applicants must be a U.S. citizen or eligible non-citizen
- Students must file a FAFSA
- Students must borrow the subsidized portion of the Federal Direct Stafford loan, if eligible
- Students must be enrolled at least half-time at an eligible in-state or out-of-state college
- Borrowers must have an acceptable credit history, income or employment is not required for approval



State & Federal Aid Programs

State Aid Programs

Program Name	Annual Award
Tuition Aid Grant	\$1,092-\$11,550
Part-Time TAG for County College Students	\$546-\$1,900
Educational Opportunity Fund	Up to \$2,500
Governor's Urban Scholarship	Up to \$1,000
NJ Student Tuition Assistance Reward Scholarship (NJ STARS)	Up to 18 credits (tuition only)
NJ Student Tuition Assistance Reward Scholarship (NJ STARS II)	Renewal Students-Up to \$7,000 All Others-Up to \$2,500
NJ World Trade Center Scholarship	Up to \$5,000
Law Enforcement Officers Memorial Scholarship	COA minus other aid

Federal Aid Programs

Acronym	Program Name	Award
FPELL	Federal PELL Grant	Up to \$5,550
*FSEOG	Federal Supplemental Educational Opportunity Grant	Up to \$4,000
TEACH	Teacher Education Assistance for College and Higher Education	Up to \$4,000 per year
*FPERKINS	Federal Perkins Loan	Up to \$5,500
*FWS	Federal College Work Study Program	Variable College determined
Federal Direct Student Loans	Federal Direct Loan	Variable Up to \$5,500 1st year
PLUS	Federal PLUS Loan	COA minus Other Aid

* Appropriated funds distributed by colleges on a first-come basis with a need component.



How to Request a Tax Return Transcript

Verification: A process in which students and/or parents must provide proof that the information submitted on the FAFSA is accurate. Federal regulations requires a federal Tax Return Transcript, obtained from the IRS, as the only acceptable documentation. The State Tuition Aid Grant program follows these regulations to simplify the application process.

Personal copies of your tax return are no longer acceptable documentation!

Requesting a federal Tax Return Transcript is as easy as 1-2-3!



- Visit www.irs.gov
- Look under TOOLS → "Order a Return or Account Transcript"
- OR call the IRS at 1-800-908-9946, and follow the menu prompts



- Choose "Go To Order A Transcript," under box 3
- Enter the required data to request the TAX RETURN TRANSCRIPT
- HINT: You may need to order transcripts for multiple people - yourself (and spouse) and/or your parent(s)



- Receive the TAX RETURN TRANSCRIPT in the mail
- Make a copy for your records
- Submit the TAX RETURN TRANSCRIPT(S) to the office(s) requesting the documents - be sure to include the student's name and Social Security Number or Customer ID # on the Transcript(s)



In addition to the process listed on the previous page, you may obtain your parents' and your own IRS Federal Tax Return Transcript by visiting one of the IRS Taxpayer Assistance Centers below. No appointment is necessary - just walk in. You can see what services are available by using this link, www.irs.gov/localcontacts/index.html, as services may vary from site to site.

IRS Taxpayer Assistance Centers

City	Street Address	Days/Hours of Service	Telephone
Cherry Hill	57 Haddonfield Rd. Cherry Hill, NJ 08002	Monday-Friday 8:30 a.m. - 4:30 p.m.	(856) 321-1328
Edison	100 Dey Place Edison, NJ 08817	Monday-Friday 8:30 a.m. - 4:30 p.m.	(732) 572-9752
Fairfield	165 Passaic Ave. Fairfield, NJ 07004	Monday-Friday 8:30 a.m. - 4:30 p.m.	(973) 808-0821
Freehold	4 Paragon Way Freehold, NJ 07728	Monday-Friday 8:30 a.m. - 4:30 p.m.	(732) 660-0063
Jersey City	30 Montgomery St. Jersey City, NJ 07302	Monday-Friday 8:30 a.m. - 4:30 p.m.	(201) 332-9110
Mays Landing	5218 Atlantic Ave. Mays Landing, NJ 08330	Monday-Friday 8:30 a.m. - 4:30 p.m. (Closed for lunch 12:30 p.m. - 1:30 p.m.)	(609) 625-0678
Mountainside	200 Sheffield St. Mountainside, NJ 07092	Monday-Friday 8:30 a.m. - 4:30 p.m.	(908) 301-2112
Newark	20 Washington Place Newark, NJ 07102	Monday-Friday 8:30 a.m. - 4:30 p.m.	(973) 645-6690
Paramus	1 Kalisa Way Paramus, NJ 07652	Monday-Friday 8:30 a.m. - 4:30 p.m.	(201) 634-7052
Parsippany	1719-C Rte. 10 Parsippany, NJ 07054	Monday-Friday 8:30 a.m. - 4:30 p.m.	(973) 808-0821
Paterson	200 Federal Plaza Paterson, NJ 07505	Monday-Friday 8:30 a.m. - 4:30 p.m.	(973) 357-4114
Trenton	One State St. Square, 50 West State St. Trenton, NJ 08608	Monday-Friday 8:30 a.m. - 4:30 p.m.	(609) 989-0533



REMEMBER . . . EDUCATIONAL OPPORTUNITIES ARE JUST A CUSTOMER CARE CALL OR CLICK AWAY

HESAA's Customer Care Line is here to assist students, families and financial aid professionals with reliable, up-to-date information and resources by:

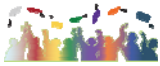
- Providing information for self-assessment and choice and identifying opportunities for learning in a variety of settings throughout the State.
- Encouraging individuals of diverse backgrounds, ages, interests and abilities to take advantage of postsecondary educational opportunities.
- Providing information on costs of postsecondary education and available sources of financial aid.
- Increasing the public's general awareness concerning the quality and diversity of educational opportunities available for citizens of all ages within the State of New Jersey.



609-584-4480 | 1-800-792-8670 | www.hesaa.org



Important to NOTE



Important to NOTE



Important to NOTE



Helpful Web Sites

HESAA - Higher Education Student Assistance Authority

Phone 609-584-4480

Toll-Free 1-800-792-8670

Monday through Thursday 8 am-8 pm,

Friday 8 am – 5 pm

Bilingual experts are available to answer your questions

www.hesaa.org

TDD System for the Hearing Impaired

609-588-2526 Monday through Friday 8 am – 5 pm

U.S. Department of Education

Federal Student Aid Programs

1-800-4-FED-AID (1-800-433-3243)

TTY 1-800-730-8913

www.studentaid.ed.gov

Complete the FAFSA Online

www.fafsa.gov

NJ Colleges and Universities

www.njedge.org

Private Career School Association of NJ

www.pcsanj.com

College Planning and Money Management

www.mappingyourfuture.org

Free Scholarship Searches

www.fastweb.com

Online Guide to Financial Aid

www.finaid.org

NJ College Credit Transfer Information

www.njtransfer.org

Consumer Protection/Financial Aid and Scholarship Fraud

www.ftc.gov