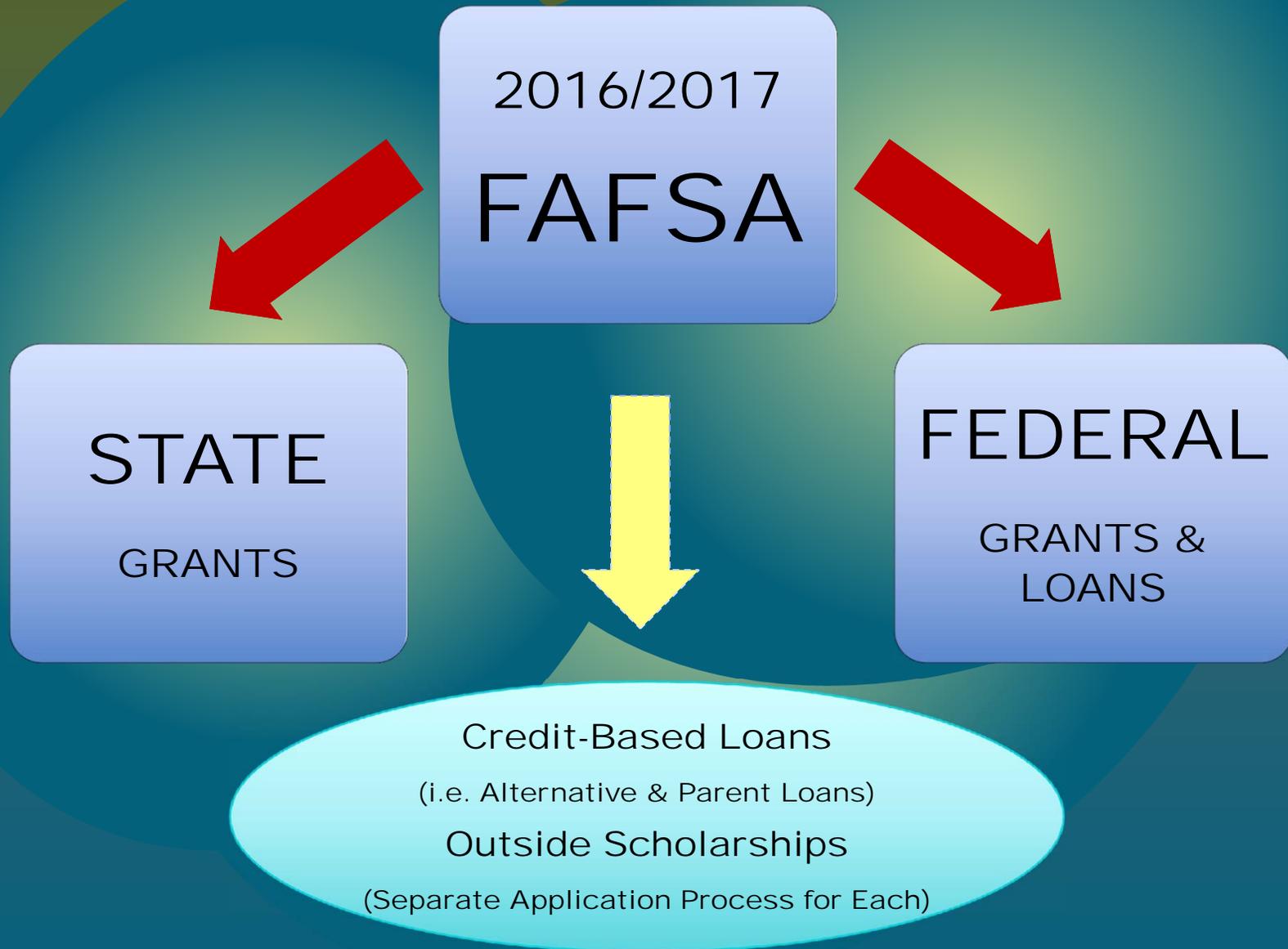


TCNJ Financial Aid



Ways to Fill the Gap

Filling The Gap Starts Here!



What is "The EFC"?

- The Expected Family Contribution (EFC) is determined by a federal formula using the information you supplied on the FAFSA and is used to calculate need
- Basis of financial aid package
- EFC & Financial Need are guidelines used by schools to determine an aid package
- Families who cannot meet their EFC should visit the aid office to discuss potential options

Student Aid Report (SAR)

A student can add schools on the Web or on a paper SAR. Students can also update these items over the phone by calling 1-800-4-FED-AID and providing their DRN.

TCNJ's school code is 002642

SS# needs to be reported to Admissions

**START HERE
GO FURTHER
FEDERAL STUDENT AID**

**STUDENT AID REPORT
2016-2017**

WWW.FAFSA.ED.GOV 1-800-4-FED-AID (TTY: 1-800-730-8913) OMB No. 1845-0008

April 20, 2016

00001C001

TJA JOHNSON
123 MAIN ST.
CITY, ST 55555

DATA RELEASE NUMBER (DRN): 9756
EXPECTED FAMILY CONTRIBUTION (EFC): 00000*C

Dear TJA JOHNSON,

Your Student Aid Report (SAR) summarizes the information you submitted on your 2015-2016 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

- Your FAFSA appears to be complete. Review the data on pages 3-10 of your SAR and make corrections or updates if necessary. The school(s) listed on your FAFSA will receive your information.
- Your FAFSA has been selected for verification. Verification is a process where your school confirms the data you reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported on your FAFSA.

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



State of New Jersey
Higher Education Student Assistance Authority
Grants and Scholarships
PO Box 540, Trenton, New Jersey 08625-0540
PHONE: (609) 584-4480 FAX: (609) 588-2228 WEBSITE: www.njgrants.org
STUDENT ELIGIBILITY NOTICE

The College of New Jersey
Tuition Aid Grant \$2192.00

(TCNJ's code is 2519)



(NJ Residents may apply for a CLASS loan for colleges in or out-of-state. Always borrow responsibly, visit www.class.edu.)

FAFSA Filing Reminder: If you are awarded a TAG award for the 2014-2015 academic year, you accept responsibility to reapply for the award by filing your 2015-2016 FAFSA by **June 1, 2015**. All deadlines within this notice apply to all programs, including NJ STARS/NJ STARS II.

CHANGE COLLEGE CHOICE

If your college of attendance printed above is incorrect or if you will attend a different college in the Spring term, log in to your account at www.njgrants.org and click on "Change My School Choice."

REPORT ADDRESS CHANGE BELOW

If your address printed above is incorrect, report corrections below:
Street _____
City _____ State _____ Zip _____

If you make an address change, return this entire SEN to the above address. A new SEN will be mailed to you.

HESAA 4/14

(THIS SEN SUPERSEDES ALL PRIOR 2014-2015 SENs YOU MAY HAVE RECEIVED.)

INSTRUCTIONS

Fall Term Deadline

If the reason your award was cancelled is incorrect and you are enrolled full time* at the college named for the fall, have the financial aid officer reinstate your award by 11/15/14, or within 30 days of the date of the initial SEN reflecting the cancellation, whichever is later. If you are enrolled at a different college, please see deadline dates below for instructions for reporting this change.

Spring Term Deadline

If the reason your award was cancelled is incorrect and you are enrolled full time* at the college named for the spring, have the financial aid officer reinstate your award for the spring term by 3/15/15, or within 30 days of the date of the initial SEN reflecting the cancellation, whichever is later. If you are enrolled at a different college, please see deadline dates below for instructions for reporting this change.



IF THE REASON YOUR AWARD WAS CANCELLED IS INCORRECT

*The "Part-Time TAG Program for NJ County College Students" provides awards to eligible students enrolled for 6-11 credits. (The institution will notify HESAA of your eligibility for this program.)

REPORTING FINANCIAL/HOUSEHOLD CHANGES

- Your eligibility may be reevaluated if there is an error in information reported. See your financial aid officer for assistance in correcting errors by the deadlines below.
- If there has been a change in your family's circumstances during 2014 because of death, disability, retirement, divorce or separation, loss of untaxed income or change in employment status, see your financial aid officer for assistance in reporting these changes to HESAA by the deadlines below.

DEADLINE DATES

REPORTING COLLEGE CHANGES AND OTHER CORRECTIONS

Changes in college choice or other corrections that affect eligibility must be reported to HESAA as soon as possible, but no later than: **November 15, 2014** – for aid for the entire 2014-2015 academic year and **March 15, 2015** – for spring term aid only.

Fall Term Deadline: If you are enrolled at a different college for the fall, log in to your account at www.njgrants.org and click on "Change My School Choice" by 11/15/14.
Spring Term Deadline: If you are enrolled at a different college for the spring, log in to your account at www.njgrants.org and click on "Change My School Choice" by 3/15/15.
(Note: Appeals of ineligibility submitted in writing within 60 days of the first notification date will be considered.)

If you are eligible for a State grant, payment will be sent to your college only if your financial aid officer certifies that you....

Payment \$ _____

- are in good academic standing and making satisfactory academic progress
- are a full-time* undergraduate student enrolled in an eligible degree or certificate program at an approved New Jersey college or university (Part-time EDF students should contact their college EOF office)
- have provided all documents requested to satisfy verification of reported information
- continue to meet all other eligibility requirements, such as New Jersey residency.

QUESTIONS?

Call HESAA at 609-584-4480, Monday through Thursday, 8:00 a.m. to 8:00 p.m. (Friday to 5:00 p.m.) or Fax to 609-588-2228 or Visit our web site at www.hesaa.org.

FULL-TIME TUITION AID GRANT AWARD TABLE

To estimate the value of your TAG at another college, locate the NJ Eligibility Index (NJE), shown on the reverse side, in column A of the TAG Award Table. Then read across columns B through G to find the value of your grant at the type of college you plan to attend. In accordance with State law, the value of your grant may decrease depending upon appropriated funds, actual tuition charges, cost of attendance, estimated family contribution, and other available resources.

NJ ELIGIBILITY INDEX (NJE)	APPROXIMATE FULL-TIME TUITION AID GRANT VALUES						NJ INST. OF TECH.
	NEW JERSEY COLLEGES AND UNIVERSITIES						
	COUNTY COLLEGES**	STATE COLLEGES**	INDEPENDENT NON-PUBLICS**	ROWAN UNIV.	RUTGERS UNIV.		
A	B	C	D	E	F	G	
Under 1500	\$2,578	\$6,822	\$11,958	\$7,788	\$9,104	\$10,562	
1500 - 2499	2,246	5,972	10,138	6,836	8,074	9,148	
2500 - 3499	1,946	5,058	8,918	5,788	7,190	8,146	
3500 - 4499	1,518	4,190	7,988	4,796	6,200	7,026	
4500 - 5499	1,134	3,474	7,056	3,976	5,406	6,126	
5500 - 6499	0	2,712	6,132	3,104	4,614	5,228	
6500 - 7499		1,976	5,200	2,262	3,668	4,352	
7500 - 8499		0	4,270	1,418	3,086	3,474	
8500 - 9499			3,378	0	2,116	2,396	
9500 - 10499			1,922	0	0	0	
Over 10499			0				

** COUNTY AND STATE COLLEGE STUDENTS: This table displays average full-time award values which are to be used for planning purposes only. Your estimated award value, which may be higher or lower, is shown on the reverse side and is based on the tuition charged by your institution.

***RUTGERS ACCOUNTING, BUSINESS, ENGINEERING, PHARMACY, AND COOK COLLEGE STUDENTS: Your award may be increased to reflect the higher tuition charged for these programs of study.

* BERKELEY, DEVRY, EASTERN INTERNATIONAL AND EASTWICK: Limited to approved programs of study.

PENALTY FOR FALSE INFORMATION

If you qualify for State student financial assistance by purposely reporting false or misleading information, you may be subject to a \$20,000 fine and/or imprisonment.

MAILED TO STUDENTS IN MAY BY THE STATE - 800-792-8670
WWW.HESAA.ORG

On or around June 30th e-mails will be sent to the TCNJ e-mail accounts with instructions to view official aid packages in PAWS

If this e-mail is not received...

- Did not file a FAFSA
- Incomplete FAFSA
- Outstanding Financial Aid Documents
- Did not provide SSN to Admissions
- Did not list the TCNJ School Code (002642) on the FAFSA



Students should check their TCNJ e-mail often!

*New awards and updates continue on a weekly basis throughout the school year.

Verification maybe required!

Requests for additional documents are sent via e-mail to the student's PAWS account.

Examples of documentation:

Dependent

- 2016-2017 Verification Worksheet – Dependent
- 2016-2017 Monthly Resource / Expenditure Statement – Dependent
- 2016-2017 Asset Information Worksheet – Dependent

Independent

- 2016-2017 Verification Worksheet – Independent
- 2016-2017 Monthly Resource / Expenditure Statement – Independent
- 2016-2017 Asset Information Worksheet – Independent

Miscellaneous

- 2016-2017 Child Support Paid Worksheet
- 2016-2017 Verification of Food Stamps Worksheet
- 2016-2017 Identity Confirmation Statement of Educational Purpose: Notary Copy
- 2016-2017 Identity Confirmation Statement of Educational Purpose: In-Person
- 2016-2017 High School Completion Status Form
- 2016-2017 Dislocated Worker Status Form

View outstanding documents on your "To Do List" Which May Include Financial Aid Verification Documents

Academics

My Class Schedule

other academic... >>

Class	Schedule
ECO 380-01 SEM (43644)	TuFr 10:00AM - 11:20AM Social Sciences Building 225
HIS 130-02 LDI (41801)	Tu 4:00PM - 6:50PM Social Sciences Building 228
HIS 450-01 SEM (43450)	We 4:00PM - 6:50PM Social Sciences Building 232

weekly schedule ▶

SEARCH FOR CLASSES

Holds

No Holds.

To Do List

[2016-17 Dependent Verification](#)
[Parents 2015 IRS Transcript](#)
[Student 2015 IRS Transcript](#)

more ▶

Enrollment Dates

[Open Enrollment Dates](#)

Finances

My Account
[Account Inquiry](#)

Financial Aid
[View Financial Aid](#)

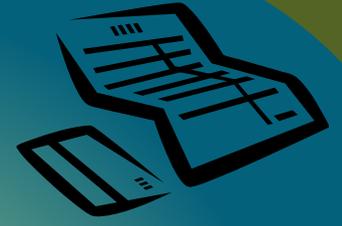
other financial... >>

i You have no outstanding charges at this time.

Item List				
To Do Item	Due Date	Status	Institution	Administrative Function
2016-17 Dependent Verification	04/03/2016	Incomplete	The College of New Jersey	Financial Aid
Parents 2015 IRS Transcript	04/03/2016	Incomplete	The College of New Jersey	Financial Aid
Student 2015 IRS Transcript	04/03/2016	Incomplete	The College of New Jersey	Financial Aid



IRS Data Retrieval Tool



The **IRS Data Retrieval Tool (DRT)** allows students and parents to access the IRS tax return information needed to complete the Free Application for Federal Student Aid (FAFSA), and transfer the data directly into their FAFSA from the IRS Web site.

If you are eligible to use the IRS DRT, we highly recommend using the tool for several reasons:

- It's the easiest way to provide your tax data.
- It's the best way of ensuring that your FAFSA has accurate tax information.
- You will not need to provide a copy of the student/parent tax return transcript to TCNJ.



Only if Required IRS Tax Return Transcript



- To obtain an IRS tax return transcript:
 - *Online:* go to www.irs.gov and click on the “Order a Return or Account Transcript” link
 - *Phone:* 1-800-908-9946
 - *Mail-filers:* may order by mail using IRS form 4506T (request for Transcript of Tax Returns)
- You will need your Social Security Number, date of birth, and the address on file with the IRS (normally this will be the address used when the 2015 IRS tax return was filed).
- It takes up to two weeks for IRS income information to be available for electronic IRS tax return filers, and up to eight weeks for paper IRS tax return filers.
- The IRS does not charge a fee for transcripts

Viewing Estimated Awards in PAWS

Financial Aid

Award Summary

Financial Aid Year **2016-2017**

Select the term hyperlink [\[blank\]](#) detailed information.

Aid Year				
Award Description	Category	Offered	Accepted	Loan Details
Federal PELL Grant	Grant	3,700.00	3,700.00	
Federal Direct Sub Loan	Loan	3,500.00	3,500.00	Loan Details
Federal Direct Unsub Loan	Loan	2,000.00	2,000.00	Loan Details
NJ Tuition Aid Grant	Grant	5,610.00	5,610.00	

[ACCEPT/DECLINE AWARDS](#)

Instructions to view awards will be sent via e-mail on or around June 30th

Private Scholarships

- You are required by the federal government to report all private scholarships that you will receive for the 2016-2017 school year.

Priority Deadline: Report as soon as possible

<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 5 to 7 business days 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.



What is "The Gap"?

- The GAP is the difference between your TCNJ bill (direct costs) and your estimated financial aid.
- Example: (in-state, on-campus student, current year)

	<u>Fall 15</u>	<u>Spring 16</u>	<u>Total</u>
Tuition & Fees	\$ 7,734.00	\$ 7,734.00	\$ 15,468.00
Room & Board	\$ 6,300.00	\$ 6,300.00	\$ 12,600.00
Est. Books (not billed)	\$ 600.00	\$ 600.00	\$ 1,200.00
Total	\$ 14,634.00	\$ 14,634.00	\$ 29,268.00
<i>Estimated Fin Aid</i>	\$ -4,250.00	\$ -4,250.00	\$ -8,500.00
The GAP	\$ 10,384.00	\$ 10,384.00	\$ 20,768.00

- The Gap is the additional funding you will need to pay the bill (2016/2017 rates will be announced in mid-July)

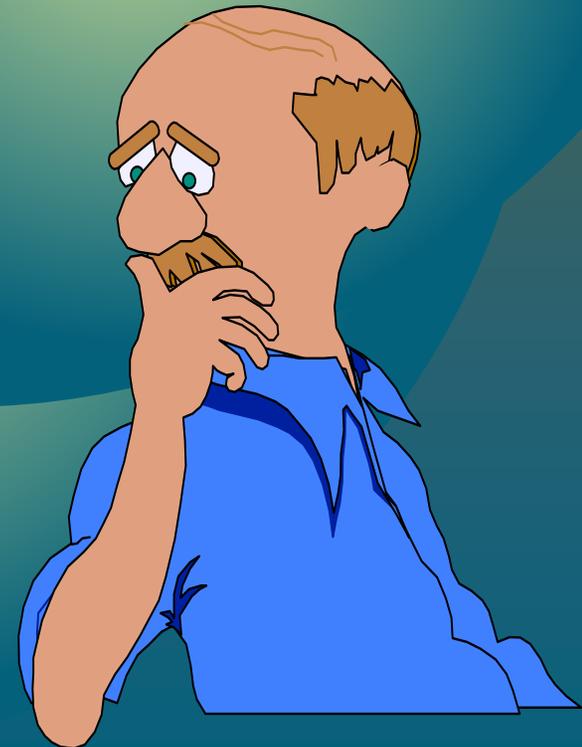
Filling the GAP Alternatives

Financial Aid

- Federal Parent PLUS Loan
 - Private/Alternative Loans (ELM Select)
- *Comparison Tool on our Website

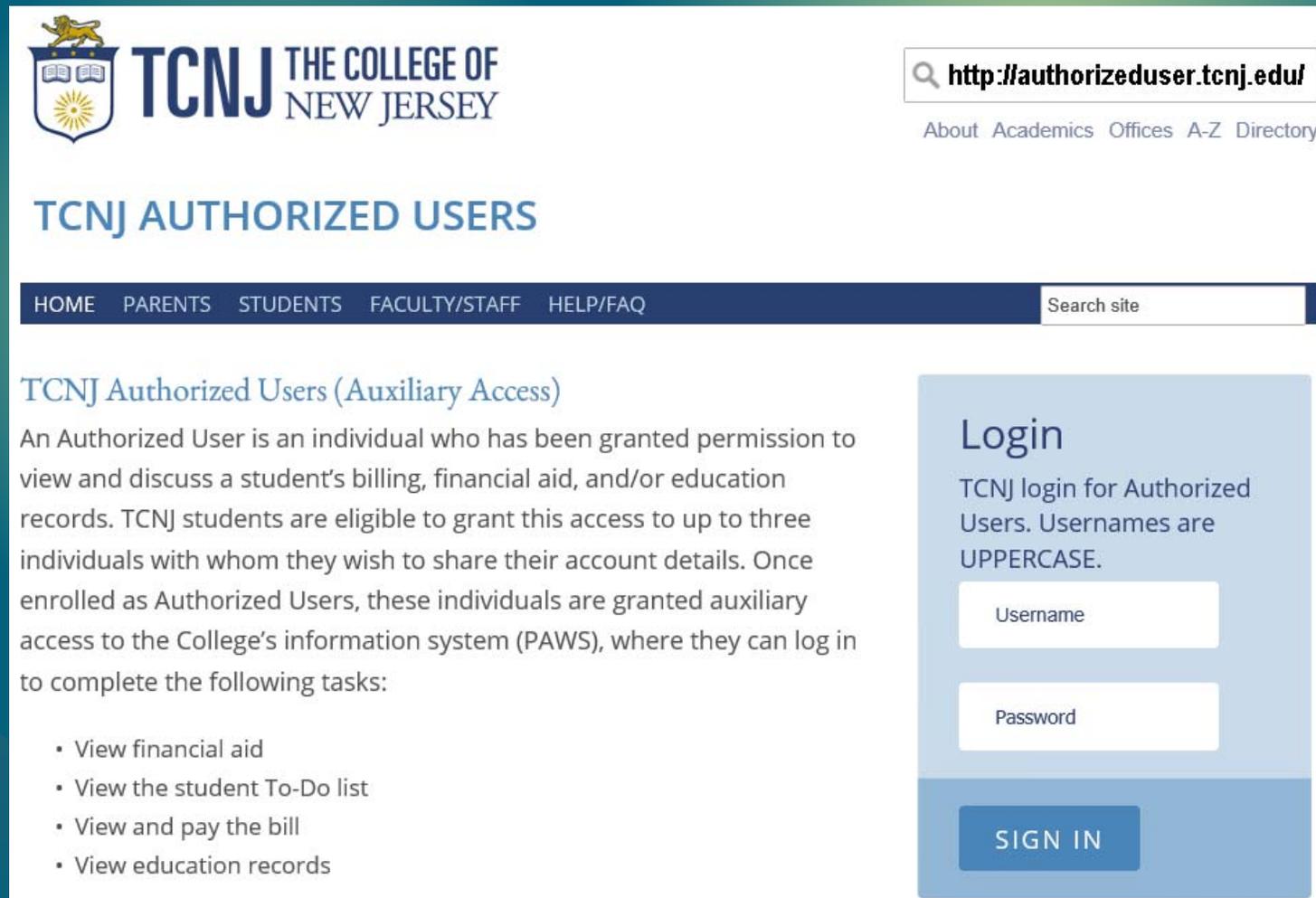
Student Accounts

- 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, which includes a shield with a sun and a lion, and the text "TCNJ THE COLLEGE OF NEW JERSEY". To the right of the logo is a search bar containing the URL "http://authorizeduser.tcnj.edu/". Below the search bar are links for "About", "Academics", "Offices", "A-Z", and "Directory". The main heading is "TCNJ AUTHORIZED USERS". Below this is a navigation bar with links for "HOME", "PARENTS", "STUDENTS", "FACULTY/STAFF", and "HELP/FAQ", along with a "Search site" input field. 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 states that TCNJ students can grant this access to up to three individuals. Below this paragraph is a list of tasks that Authorized Users can complete: View financial aid, View the student To-Do list, View and pay the bill, and View education records. To the right of the text is a "Login" section with a heading "Login" and a sub-heading "TCNJ login for Authorized Users. Usernames are UPPERCASE." Below this are two input fields for "Username" and "Password", and a "SIGN IN" button.

TCNJ THE COLLEGE OF NEW JERSEY

<http://authorizeduser.tcnj.edu/>

About Academics Offices A-Z Directory

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

The Office of Student Financial Assistance Green Hall – Room 101



Academic Year Office Hours
Monday through Friday
8:30am to 4:30pm
Closed Fridays during Summer



609-771-2211
osfa@tcnj.edu