



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

8 STEPS TO APPLY FOR FEDERAL & STATE STUDENT AID

STEP 1 - GET FREE HELP!

Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or HESAA at: www.hesaa.org or 609-584-4480 or the U.S. Department of Education (ED) at: www.FederalStudentAid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help.

STEP 2 - KNOW YOUR DEADLINES!

New Jersey State Deadlines

First-time NJ State Grant Applicants

Fall/Spring Applicants – September 15th

Spring Only – February 15th

Renewal Tuition Aid Grant Recipients

April 15th

Federal Deadlines

Complete the FAFSA between October 1st and June 30th of the following year (no exceptions to either date) BUT apply as soon as possible. To meet deadlines apply online at www.fafsa.gov.

Your college may have deadlines too.

STEP 3 - PREPARE!

Use IRS Data Retrieval Tool (DRT) to complete your FAFSA! If you are unable to use DRT, you will need to collect your 2015 tax returns and other records of income. A full list of what you need is available at www.fafsa.gov

STEP 4 - LOGIN AND COMPLETE FAFSA!

Create your user ID and password by clicking on the FSA ID tab at the top of the www.fafsa.gov web page.

STEP 5 - ANSWER NEW JERSEY QUESTIONS!

To submit additional information required to be considered for New Jersey State grants and scholarships, New Jersey residents should click the link on the FAFSA on the Web confirmation page entitled "Optional Feature – Start your **state application...**" Once completed you will be notified to login to www.njgrants.org to view the status of your State grant application by the Higher Education Student Assistance Authority.

STEP 6 - YOUR FAFSA RESULTS!

The U.S. Department of Education will send you your Student Aid Report (SAR) – the result of processing your FAFSA. Review your SAR, and if necessary, make changes or corrections and submit your SAR for reprocessing. You can submit corrections online at www.fafsa.gov. Your complete, corrected SAR will contain your Expected Family Contribution (EFC), which determines your federal student aid eligibility.

STEP 7 - VERIFY YOUR ANSWERS!

If you are selected for federal verification, your school's financial aid office will ask you to submit tax return transcripts and other documents, as appropriate. Be sure to meet the school's deadlines. To request an IRS tax return transcript go to www.irs.gov - it's free.

Note: *The State of New Jersey may also request documents to verify information reported on the FAFSA.*

STEP 8 - GET AWARD QUESTIONS ANSWERED!

All Students: Contact the financial aid office if you have any questions about the aid being offered.

First-Time Applicants: Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school fits your needs and (b) its affordability after all aid is taken into account.

For one on one assistance visit
www.NJFAFSADAYS.org

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