STATE OF NEW JERSEY

STATE & FEDERAL AID for UNDERGRADUATE and GRADUATE STUDENTS

HESAA
HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

Resource Guide to State and Federal Student Aid Programs

INTRODUCTION 3

GETTING STARTED
How to Apply for Financial Aid 4

FEDERAL AID PROGRAMS
Federal Pell Grant 8
Federal Supplemental Educational Opportunity Grant (FSEOG) 8
Teacher Education Assistance for College and Higher Education Grant 8
Federal Work-Study (FWS) Program 9
Federal Direct Student Loans 9
Federal Parent Loan for Undergraduate Student (PLUS) 10
Federal Graduate PLUS 10

STATE AID PROGRAMS
Tuition Aid Grant (TAG) 11
Part-Time TAG Program for County College Students 12
Community College Opportunity Grant (CCOG) 13
Garden State Guarantee (GSG) 14
Educational Opportunity Fund (EOF) Grant 14
Governor's Urban Scholarship 14
NJ Student Tuition Assistance Reward Scholarship (NJ STARS) 15
NJ Student Tuition Assistance Reward Scholarship II (NJ STARS II) 15
New Jersey World Trade Center Scholarship 16
Survivor Tuition Benefits (STB) 16
Law Enforcement Officer Memorial Scholarship (LEOMS) 17
NJ Governor's Industry Vocations Scholarship (NJGIVS) 17
New Jersey Dreamers 19

STATE LOANS
Standard NJCLASS Loans 21
Affordable Repayment Options 22
NCLASS ReFi+ 22
NJCLASS Consolidation 22

Introduction

HESAA, the Higher Education Student Assistance Authority, is the only New Jersey state agency with the sole mission of providing students and families with financial and informational resources for students to pursue their education beyond high school.

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 **609-584-4480** or visit our website at: www.hesaa.org.

Please keep in mind that this publication is meant to serve as a helpful reference only. Federal, State, and private programs and services are always subject to change. As such, HESAA cannot guarantee all information is up to date at the time you are reading this, especially if it is a printed version of the publication. For the most up-to-date information available, please contact or visit the website of the agency or organization that provides the program, service, or product you are interested in.

How to Apply for Financial Aid

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:

1. Online at www.fafsa.gov (recommended)
2. PDF FAFSA (download file) at studentaid.gov/sites/default/files/2026-27-fafsa-form.pdf
3. Paper FAFSA - request a copy by calling 1-800-4-FED-AID (1-800-433-3243)

What is the NJ Alternative Financial Aid Application?

The New Jersey Alternative Financial Aid Application is for students who are not eligible to apply for federal aid may otherwise be eligible for State financial aid if they qualify as an NJ Dreamer. The Alternative Application must be completed each year to be considered for State aid. Learn more at www.hesaa.org/Pages/NJAlternativeApplication.aspx.

Deadlines

There is a federal deadline for the FAFSA every year that 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 FAFSA can increase your chances of receiving assistance.

	New Jersey State Deadlines	
	2025-2026 FAFSA	2026-2027 FAFSA
Tuition Aid Grant (TAG) Renewal Students	April 15, 2025	April 15, 2026
All Other Applicants Not Currently Receiving TAG	Fall/Spring Applicants – September 15, 2025 Spring Only – February 15, 2026	Fall/Spring Applicants – September 15, 2026 Spring Only – February 15, 2027

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 also complete the FAFSA by downloading the PDF form. Type your responses on the form and print the form. Another option is to 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.

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 require 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. ***NOTE:*** *Personal copies of your tax return are no longer acceptable documentation.*

How to Request a Tax Return Transcript

Before you begin, the following information will be required: Social Security number, date of birth, street address (**exactly as it appears** on your tax return), and zip code.

- Visit www.irs.gov
- Select “Get Your Tax Record”
- You can then select “Get Transcript Online”

To request an IRS Tax Return Transcript by phone call the IRS at 1-800-908-9946

Create a StudentAid.gov Account

You and your parents must create individual StudentAid.gov Accounts (also known as FSA IDs) to sign your online application. For a student who provides parental information on the FAFSA, any parent whose information is provided on the FAFSA must sign. The StudentAid.gov Account serves as an identifier and electronic signature. Once created, you or your parent can use the StudentAid.gov Account immediately to sign the FAFSA. If you do not sign the FAFSA using the StudentAid.gov Account, 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.

Starting the FAFSA Application

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

For a step by step process, download our 5 Steps to Apply for Federal and State Financial aid at: www.hesaa.org/Documents/8_steps_howToApply.pdf

Completing and Submitting the FAFSA

Make sure not to 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 FAFSA for your records. Be sure to submit your FAFSA and receive your confirmation page. 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.

The New Jersey Financial Aid Management System (NJFAMS)

NJFAMS is a user-friendly, real-time system that is available for all New Jersey students who apply for NJ State aid for each academic year. Students will need to log in and set up an NJFAMS account.

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. In New Jersey, that means HESAA.
- Within 7 – 10 days you and the financial aid offices listed on your FAFSA will receive a copy of your FAFSA Submission Summary (FSS) that specifies your federal Student Aid Index (SAI). The SAI is used by schools to determine eligibility for federal financial aid and institutional award packaging.
- HESAA will send you a notification to view your state grant award account for eligibility status and/or if documents are needed in the NJ Financial Aid Management System (NJFAMS).
- If your record is selected for State verification, you will be asked by email 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/university. This process is the same for NJ Dreamers completing the New Jersey Alternative Financial Aid Application.

For federal program eligibility go to: studentaid.gov/understand-aid/eligibility
See the federal aid award chart on page 10.

State and Federal Aid for Undergraduate and Graduate Students

Federal Pell Grant U

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 degree 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) U

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

Teacher Education Assistance for College and Higher Education (TEACH) Grant U, G

The TEACH Grant provides grants for undergraduate - or graduate - level study. Up to $4,000 per year is available to eligible students, depending on the student's individual circumstances and the year in which the grant is awarded. For example, TEACH grants awarded between October 1, 2020 and October 1, 2026 can be no greater than $3,772.

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.

Eligible participants: U - Undergraduate, G - Graduate

Federal Work Study (FWS) U, G

The FWS program offers employment for students demonstrating financial need on or off campus and is coordinated by the colleges. 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 Loan

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. For any loan disbursement on or after July 1, 2026 and before July 1, 2027, the interest rate is 6.52% for undergraduates and 8.07% for graduate/professional students. A 1.057% origination fee is deducted from each disbursement. **Note:** As of July 1, 2026, students who did not previously borrow at least one graduate/professional direct loan are subject to borrowing limits. (Students who borrowed a graduate/professional direct loan prior to July 1, 2026 are not subject to a borrowing limit.) New borrowers in a program classified as 'professional' have an annual limit of $50,000 and a lifetime borrowing limit of $200,000. All other new borrowers in graduate programs have an annual limit of $20,500 and a lifetime borrowing limit of $100,000. To learn more, visit: studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized.

Subsidized Loan U

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. *The law limits the benefits of the Direct Loan subsidy to an aggregated period of no more than 150% of program length for new borrowers. Once that limit has been reached, the borrower will begin to incur interest charges on outstanding subsidized loans if the borrower is enrolled at least half time in a program (including preparatory coursework) that would otherwise qualify the borrower for a Direct Subsidized Loan. The initial interest rate changes annually. However, it is fixed for the term of the loan.*

Unsubsidized Loan U, G

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. *The initial interest rate changes annually. However, it is fixed for the term of the loan.*

Eligible participants: U - Undergraduate, G - Graduate

Federal Parent Loan for Undergraduate Students (PLUS) U

Parents of students may borrow up to $20,000 per year for a maximum of $65,000 per degree through the Parent PLUS Loan Program. Interest accrues from the date of disbursement. For loans disbursed on or after 7/1/2026 and before 7/1/2027 the interest rate is 9.07%. The initial interest rate changes annually, however it is fixed for the term of the loan. The origination fee is 4.228%. Repayment begins within 60 days after the loan is fully disbursed. 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.

Always visit www.njclass.org to see if NJCLASS has better rates than federal loans.

Federal Graduate PLUS G

As of July 1, 2026, students borrowing for the first time are no longer able to borrow federal Graduate PLUS loans. Graduate/professional students who already borrowed this loan prior to July 1, 2026 can continue to borrow federal Graduate PLUS loans through the end of their current graduate program or for three more years, whichever comes first. Pre-July 1, 2026 borrowers may continue to borrow up to the cost of attendance minus all other financial aid. There is no interest subsidy. For loans disbursed on or after 7/1/2026 and before 7/1/2027 the interest rate is 9.07%. The initial interest rate changes annually, however it is fixed for the term of the loan. The origination fee is 4.228% and the fee is deducted from each disbursement. 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 is no longer enrolled in school.

Acronym	Program Name	Award
FPELL	Federal PELL Grant	Up to $7,395 annually
FSEOG*	Federal Supplemental Educational Opportunity Grant	Up to $4,000
TEACH	Teacher Education Assistance for College and Higher Education	Up to $4,000, depending on the year
FWS*	Federal Work Study Program	Variable College determined
Federal Direct Student Loans	Federal Direct Loan	Fixed Up to $5,500 1st year
PLUS	Federal PLUS Loan	Up to $20,000 per year, per child

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

Eligible participants: U - Undergraduate, G - Graduate

State Aid General Eligibility Requirements

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

- Have a high school diploma or recognized equivalent
- Be a U.S. citizen or eligible non-citizen
- Be a legal resident of New Jersey for at least 12 consecutive months immediately prior to enrollment (*NOTE: Eligible non-citizens must reside in New Jersey for 12 consecutive months after receiving permanent resident status from USCIS to meet the State residency requirement.)*
- Demonstrate financial need
- Maintain satisfactory academic progress
- Be a full-time undergraduate student enrolled in an approved degree or certificate program
- Not already have a baccalaureate degree, or an associate degree if enrolling at a two-year college
- Not have received the maximum allowable number of grant payments
- Not be in default on a Federal or State student loan
- Not owe a refund on a Federal or State grant
- Not be enrolled in a program leading to a degree in theology or divinity

* *NJ Dreamers who are not U.S. citizens or eligible non-citizens may still be eligible for State aid if they meet the criteria listed on page 19 and meet bullet points 4-11 above.*

Eligibility requirements are listed below the program descriptions.

How to Apply - Students must file the FAFSA annually (or the NJ Alternative Financial Aid Application if they qualify as an NJ Dreamer) within established State deadlines and meet all other program requirements.

Tuition Aid Grant (TAG) [U]

TAG is one of the nation's largest and most generous financial aid grant programs. The amount of an individual grant varies based upon the student's need, the cost of attendance, and available funding. Eligible students must complete their financial aid application annually within established State deadlines and meet all program requirements to receive TAG.

See Page 19 for annual award ranges and maximums.

Part-Time TAG for County College Students [U]

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

TAG Participating Institutions

Students must attend an approved New Jersey college, university or degree-granting proprietary school, including:

New Jersey County Colleges

- Atlantic Cape Community College
- Bergen Community College
- Brookdale Community College
- Camden County College
- County College of Morris
- Essex County College
- Hudson County Community College
- Mercer County Community College
- Middlesex College
- Ocean County College
- Passaic County Community College
- Raritan Valley Community College
- Rowan College at Burlington County
- Rowan College of South Jersey
- Salem Community College
- Sussex County Community College
- Union College of Union County, NJ
- Warren County Community College

New Jersey Four-Year Public Colleges and Universities

- Kean University
- Montclair State University
- New Jersey Institute of Technology
- Ramapo College of New Jersey
- Rowan University
- Rutgers, The State University of New Jersey
- Stockton University
- The College of New Jersey
- Thomas Edison State University
- William Paterson University

New Jersey Private Colleges and Universities

- Bais Medrash Toras Chesed
- Beth Medrash Govoha
- Caldwell University
- Centenary University
- Drew University
- Fairleigh Dickinson University
- Felician University
- Georgian Court University
- Monmouth University
- Pillar College
- Princeton University
- Rabbi Jacob Joseph School
- Rabbinical College of America
- Rider University
- Saint Elizabeth University
- Saint Peter's University
- Seton Hall University
- Stevens Institute of Technology
- Talmudical Academy
- Yeshiva Toras Chaim
- Yeshivas Be'er Yitzchok

New Jersey Proprietary Degree-Granting Schools

- Berkeley College
- DeVry University
- Eastern International College
- Eastwick College

Community College Opportunity Grant U

The Community College Opportunity Grant (CCOG) pays the cost of tuition and approved educational fees after all other available grants are applied on behalf of eligible students attending a community college in New Jersey. To qualify for this program, a student must be a New Jersey resident with a household adjusted gross income (AGI) between $0 and $65,000. The student must not have earned any college degree yet and must enroll in at least six (6) credits per semester at a community college, maintaining satisfactory academic progress throughout each semester. Students must complete either the FAFSA or NJ Alternative Financial Aid Application (for NJ Dreamers) within established State deadlines each year to be considered for this program.

Garden State Guarantee [U]

The Garden State Guarantee (GSG) pays the cost of tuition and approved educational fees not already covered by other available grants. To qualify for this program, students must be enrolled full-time (at least 12 credits per semester) at an in-state, public, four-year college or university and in their third or fourth year of study working toward their first bachelor's degree. Students with eligible adjusted gross incomes (AGI) between $0 and $65,000 will pay a net price of $0 in tuition and fees. Students must complete the FAFSA or NJ Alternative Financial Aid Application (for NJ Dreamers) within established State deadlines each year to be considered for this program and must maintain satisfactory academic progress each semester.

Educational Opportunity Fund (EOF) Grant [U, G]

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 or the NJ Alternative Financial Aid Application (for NJ Dreamers) annually within established State deadlines. Applicants must also contact the campus EOF Director to apply for admission into the program. The institution will determine the value of the grant. New Jersey students enrolled in any one of the State's TAG eligible degree-granting colleges may be eligible for the EOF program.

Governor's Urban Scholarship [U]

The Governor's Urban Scholarship is a merit award available to students with financial need who rank in the top 5.0% of their class and attain a grade point average of at least 3.0 at the end of the junior year in high school. Students must file a FAFSA or the NJ Alternative Financial Aid Application within established State deadlines. To qualify, applicants also must graduate from a traditional public, public charter, county vo-tech, or nonpublic school and reside in:

Asbury Park City, Burlington City, Bridgeton, Camden City, East Orange City, Elizabeth, Garfield, Gloucester City, Harrison, Hoboken, Irvington Township, Jersey City, Keansburg, Lakewood, Long Branch, Millville City, Neptune Township, Newark City, New Brunswick City, Orange, Passaic City, Paterson City, Pemberton Township, Perth Amboy, Phillipsburg, Plainfield City, Pleasantville, Roselle Borough, Salem City, Trenton City, Union City, Vineland City, or West New York

Eligible participants: U - Undergraduate, G - Graduate

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

New Jersey residents who rank in the top 15.0% of their class at the end of either the junior or senior year of high school may be eligible for the NJ STARS program. NJ STARS awards cover tuition only for up to 18 college-level credits per semester, for up to five semesters. Students must attend their county college of residence unless they can demonstrate that their home county college does not offer the desired program of study or the program is oversubscribed for at least one year.

The New Jersey Council of County Colleges has determined that students who are in the top 15.0% of their high school class are ready for college-level coursework. NJ STARS does not cover costs for remedial coursework.

To be eligible, students must:

- File a FAFSA within established State deadlines;
- Have completed a rigorous high school course of study;
- Enroll full time no later than the 5th semester following high school graduation;
- Except in limited situations defined by statute, take a minimum of 12 college-level credits per semester. NJ STARS covers up to 18 college-level credits per semester; and
- Attain a cumulative Grade Point Average (GPA) of 3.0 or higher prior to the third semester of enrollment.

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

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 18 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 available State and federal grants and scholarships are applied to these charges, not to exceed $1,250 per semester.

To be eligible, students must:

- 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
- File a FAFSA or NJ Alternative Financial Aid Application within established State deadlines

New Jersey World Trade Center Scholarship U

This scholarship is for 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, died as a result of injuries received in the attack, died as a result of illness caused by exposure to the attack sites, or were declared missing and officially presumed dead as a result of the attack. 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.

To be eligible, students must:

- Be a dependent child or surviving spouse of an individual who was an 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 sites
- Be enrolled as a full-time undergraduate at an eligible postsecondary 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.

Applications may be obtained online at www.njgrants.org.

Survivor Tuition Benefits (STB) U

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.

To be eligible, 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

Eligibility to apply is limited to eight years from the date of high school graduation for the child. There is no time limit for surviving spouses. Applications may be obtained online at www.njgrants.org.

Law Enforcement Officer Memorial (LEOM) Scholarship[U]

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 an 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.

To be eligible, 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

Applications may be obtained online at www.njgrants.org.

New Jersey Governor's Industry Vocations Scholarship (NJ-GIVS) [U]

The Governor's Industry Vocations Scholarship (NJ-GIVS) pays up to $2,000 per year or up to the cost of tuition in an eligible certificate or degree program, less any federal, state or institutional financial aid available. The scholarship is funded by the Schools Development Authority (SDA) and administered by HESAA. Funding is limited and awards are made on a first-come, first-served basis. To receive an award all eligibility requirements must be met.

According to N.J.S.A. 52:18A-240, the Schools Development Authority must set aside a portion of the revenues from its construction contracts for training programs for women and minority group members. To receive NJ-GIVS you must be a female or a minority group member.

- Minority groups include the following as defined at N.J.A.C. 17:46-1.2: *"'Minority' means a person who is: 1) Black, which is a person having origins in any of the black racial groups in Africa; or 2) Hispanic, which is a person of Spanish or Portuguese culture, with origins in Mexico, South or Central America, or the Caribbean Islands, regardless of race; or 3) Asian American, which is a person having origins in any of the original peoples of the Far East, Southeast Asia, Indian Subcontinent, Hawaii or the Pacific Islands; or 4) American Indian or Alaskan native, which is a person having origins in any of the original peoples of North America."*
- Students must file the FAFSA or NJ Alternative Financial Aid Application and have an annual household income below $60,000.
- NJ Dreamers must have graduated from a New Jersey high school or received a New Jersey GED.
- The award may be used at any of New Jersey's 18 county colleges, county vocational technical schools or a proprietary trade school affiliated with an institution eligible to participate in the New Jersey Tuition Aid Grant (TAG) program. To apply, please fill out an application online by visiting www.njgrants.org.
- Applications and a full list of eligible programs and participating New Jersey institutions may be obtained online at www.njgrants.org/pages/NJ-GIVS.aspx.

Notes on New Jersey Financial Aid Eligibility

- New Jersey grants and scholarships are limited to U.S. citizens, eligible non-citizens, and undocumented students who meet specific requirements to qualify as an NJ Dreamer who can complete the NJ Alternative Financial Aid Application. Students in the U.S. on a temporary basis - who do not have approved permanent resident status from USCIS - are not eligible to receive an award.
- New Jersey grants and scholarships are limited to New Jersey residents. A New Jersey resident must have resided in the State for at least 12 consecutive months immediately prior to receiving New Jersey financial aid.

  NOTE: Eligible non-citizens must reside in New Jersey for 12 consecutive months after receiving permanent resident status from USCIS to meet the State residency requirement.
- Students must have a high school diploma or GED equivalent to be eligible for State financial aid.

State and Federal Aid for Undergraduate and Graduate Students

Program Name	Annual Award
Tuition Aid Grant (TAG)	$1,280-$14,404
Part-Time TAG for County College Students	$320-$1,161
Educational Opportunity Fund (EOF)	Up to $3,050
NJ Governor's Urban Scholarship	$1,000
NJ Student Tuition Assistance Reward Scholarship (NJ STARS)	Tuition Only
NJ Student Tuition Assistance Reward Scholarship II (NJ STARS II)	Up to $2,500
NJ World Trade Center Scholarship (WTC)	Up to $7,500
Survivor Tuition Benefits (STB)	Tuition only-Up to $17,312
Law Enforcement Officer Memorial Scholarship (LEOMS)	Cost of Attendance minus other aid
NJ Governor's Industry Vocations Scholarship (NJ-GIVS)	Up to $2,000
Community College Opportunity Grant	Cost of tuition and approved fees minus other aid
Garden State Guarantee (GSG)	Cost of tuition and mandatory fees minus other aid

New Jersey Dreamers

The New Jersey Alternative Financial Aid Application* allows students enrolled in eligible New Jersey colleges and universities to apply for state financial aid if they qualify as an NJ Dreamer.

Who should complete this application?

Complete this application if you live in New Jersey, are not eligible to file a FAFSA, and meet all of the following criteria:

- Attended a New Jersey high school for at least three (3) years;
- Graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey; and
- Are able to file an affidavit stating that you have filed an application to legalize your immigration status or will file an application as soon you are eligible to do so.

Applications may be obtained online at www.njgrants.org.

Once HESAA receives your completed application, you will receive information and next steps through the email address you supplied on the application. HESAA will determine your eligibility for NJ State grants or request additional documentation. All the colleges or universities you listed on your application will have access to view your award eligibility.

* *The New Jersey Alternative Financial Aid Application is a confidential application used solely by our State agency - the New Jersey Higher Education Student Assistance Authority (HESAA) - to determine if students meet the eligibility requirements to receive State financial aid. The data collected is not used for federal financial aid purposes. Information shared with HESAA via this application is protected by Federal Privacy Protections, including 16 C.F.R. Part 313, and only used by HESAA, partner colleges/universities, and other State agencies to administer State grants and scholarships. HESAA will continue to do everything within its authority and jurisdiction to protect the ongoing confidentiality of this information and will not disclose it absent a valid subpoena or court order.*

State Grant & Scholarship Application Deadlines

All applicants, including students who received a Tuition Aid Grant in the current academic year and want to renew their aid for the next academic year, all high school seniors, first-time college students, and students who did not receive a Tuition Aid Grant in the current academic year, are to meet the applicable New Jersey financial aid deadline listed on **page 4**.

For a complete list of deadlines, please visit:
www.hesaa.org/Pages/StateApplicationDeadlines.aspx

You can also visit the financial aid office at the school you plan on attending, or you can contact HESAA Customer Care at 609-584-4480.

Standard NJCLASS Loan U, G

NJCLASS
A Family Loan for Higher Education

NJCLASS is a supplemental student loan program administered by HESAA to provide NJ students with an additional affordable source of funds for meeting college expenses not already covered by financial aid. NJCLASS provides fixed-rate loans for both undergraduate and graduate students. There are several repayment options, subject to availability. The maximum repayment period is 20 years for undergraduate loans. Remember, unlike financial aid, student loans must be paid back. Students should pursue all sources of free money before considering loans.

Options	Percentage Rate	Payment Requirement
10-Year Fixed	5.95% APR[1*]	Payments of principal and interest while in school
15-Year Fixed	7.25% APR[1]	Payments of interest while in school
20-Year Fixed	8.65% APR[1]	Full deferral until out of school

[1] The APR assumes a single loan disbursement and a 4 year in school deferment.
* Additional .25% interest rate reduction with an automatic recurring monthly repayment plan of principal and interest. Everything is subject to the availability of funding.

Loan Features:

- Fixed rates, no orignation fees, and no penalties for early repayment
- Available to both undergraduate and graduate students
- Borrow only the amount you need for college after all your eligible grants and federal loans are considered
- NJCLASS typically offers a lower Annual Percentage Rate (APR) than the Federal Parent PLUS Loan*
- Loans are available for New Jersey students attending college anywhere, in-state or out-of-state

* For further information or to apply online, visit: www.njclass.org.

For student beneficiaries first applying for an NJCLASS loan on or after June 4, 2026, the total NJCLASS loans borrowed for each student may not exceed $201,030. This is an aggregate per student loan limit, which will be increased annually for each academic year over the prior year by the regression-based index value of the Higher Education Price Index. The loan limit does not apply to students who have previously received NJCLASS loans or who applied for their current loans prior to August 8, 2017.

Affordable Repayment Options

The Repayment Assistance Program (RAP) and Household Income Affordable Repayment Plan (HIARP) assist NJCLASS borrowers facing financial hardship by providing reduced monthly payment amounts, and with respect to HIARP, extended time to repay loans. Details, eligibility, and application information are listed online at www.hesaa.org/Pages/RAPandHIARPInfo.aspx

NJCLASS ReFi+

The NJCLASS ReFi+ program can move you closer to being debt-free by refinancing your debt into a single, more manageable monthly payment. Fixed rates for Academic Year 2026-2027 are at 6.45% APR for a 10-year loan or 7.45% APR for a 15-year loan. Borrowers can potentially save thousands of dollars by lowering their interest rates and avoiding origination fees.

NJCLASS Consolidation Loan - NJCLASS, Federal Parent PLUS, or Private Bank Loans

The NJCLASS Consolidation Loan is designed to assist borrowers with higher NJCLASS debt balances by providing a longer repayment term and lower monthly payments. A consolidation loan may help make payments more manageable for some borrowers by combining several NJCLASS loans into one loan with one monthly payment.

	ReFi+ Loan	Consolidation Loan
Loans Included	NJCLASS, Federal Parent PLUS, School-Certified Private Education Loans	NJCLASS
Repayment Term	10 or 15 Year	25 years for balances between $30,000 and $60,000 30 years for balances of $60,000 or more
Interest Rate	10-Year: 6.45% 15-Year: 7.45%	Weighted average of underlying loans minus 0.50%

HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

Helpful Websites

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.gov

Complete the FAFSA Online
www.fafsa.gov

Private Career School Association of NJ
www.pcsanj.com

College Planning and Money Management
www.mappingyourfuture.org

Payback
www.timeforpayback.com

Next Gen Personal Finance
www.ngpf.org

Free Scholarship Searches
www.fastweb.com

Online Guide to Financial Aid
www.finaid.org

NJ College Credit Transfer Information
www.njtransfer.org

Consumer Financial Protection Bureau
www.consumerfinance.gov