

Guide to Student Financial Counseling 2007–2008



Division of Enrollment Support Services Information Resources:

For information concerning your bill

Office of Student Accounts
609.771.2172

For information concerning applying for financial aid

Office of Student Financial Assistance
609.771.2211

For information concerning registration or class scheduling

Office of Records and Registration
609.771.2141

INFORMATION RESOURCES

It is the policy of The College of New Jersey to provide equal opportunity in employment and education. The complete policy and complaint procedures are available on the EO/AA Web site at <http://www.tcnj.edu/~affirm/>.

This guide was created by the Division of Enrollment Support Services and was produced by the Office of Public Affairs.

1	What You Need to Get Started	7	Graduate Students
1	Interaction with the Office of Student Financial Assistance		Graduate Assistantships
	Confidentiality	8	Undergraduate Global Programs
	Office of Student Financial Services Staff, Address, Office Operating Hours, and Counseling Hours	8	Summer Session Financial Aid
2	Useful Information via the World Wide Web	8	HELP Loans
2	Helpful Hints	8	Satisfactory Academic Progress Policy for Financial Aid Eligibility
3	Important Eligibility Requirements		Termination of Aid
3	How Need Is Determined		Transfer Students
4	Financial Aid Programs		Time Limits
	Federal Aid Programs		Reinstatement of Aid
	State of New Jersey Aid Programs	9	TCNJ Withdrawal Policy
4	The College of New Jersey Merit Scholarship Awards		Withdrawing from a Course (after Add/Drop)
4	Steps in the Application Process		Withdrawing from the College (after Add/Drop)
	Step One: Apply for Aid	9	TCNJ Refund and Repayment Policy
	■ The FAFSA, Renewal FAFSA, or FAFSA on the Web		Refunds of Tuition and Fees
	■ Tips for Filing the FAFSA or One of Its Forms		Refunds for Students Receiving Federal Title IV Funds
	■ Special Circumstances		Refund Policy
	Step Two: Complete Your File		Withdrawal Policy
	■ Social Security Number Documentation		Entrance and Exit Loan
	■ Other Documentation Requirements		Counseling (Stafford and Perkins)
	■ Federal Income Tax Form Tips	10	Undergraduate and Graduate Cost of Attendance for 2006–07
	Step Three: Accept Your Award	11	Federal Aid Programs
	■ Award Revisions	12	State of New Jersey Aid Programs
	Step Four: Pay Your Bill	13	2007 Calendar of Financial Aid Processes
	■ Interpreting Your Bill		
	■ Disbursement Holds		
	Step Five: Receive Your Funds		
	■ Outside Scholarships		
	■ Federal Work-Study		

TABLE OF CONTENTS

Click on any of the items in the table of contents to jump to that section of the PDF.

What You Need to Get Started

To get started, you will need this *Guide to Student Financial Counseling*, and the 2007–08 Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA (RFAFSA) (if you filed in the previous year). These forms may be completed on the Web at <http://www.fafsa.ed.gov>. The forms are also available in the Office of Student Financial Assistance or through high school guidance offices. While these forms and publications help you begin the process, additional documentation is often required. Please note: if you filed your 2006–07 FAFSA online, you will receive a personal identification number (PIN) that will allow you to file your renewal application online.

Keep this guide as a reference source. You may have questions throughout the various steps in the financial aid process. Because the information we provide here is comprehensive, you may wish to refer to it one step at a time.

Office of Student Financial Services Staff

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The College of New Jersey
Green Hall 101
PO Box 7718
Ewing, NJ 08628-0718
P) 609.771.2211
F) 609.637.5154
E) osfa@tcnj.edu

Office Operating Hours

Monday–Friday from
8:30 A.M. to 4:30 P.M.

Counseling Hours

Monday–Friday from 9 A.M. to 4 P.M.
Counseling is available on a walk-in basis. Appointments are encouraged for optimum service.

Interaction with the Office of Student Financial Assistance

The Office of Student Financial Assistance front desk staff can answer many of your questions. We also have financial aid advisers to help guide you through the financial aid process. Adviser availability varies throughout the year. To schedule an appointment, contact our office. Keep in mind that appointment times are limited and tend to be filled further in advance during summer months and around the start of each semester.

To accomplish the most during your office visit, before arriving, complete any forms that you know you need to the best of your ability. Bring all pertinent documentation and write down any questions that you may have.

The Office of Student Financial Assistance can also assist you by telephone; however, the information you may obtain by phone is limited due to the confidentiality and depth of information required in assessing a student's needs. (Refer to The College of New Jersey policies concerning release of student information at <http://www.tcnj.edu/~recreg/policies/ferpa.html>.) Release of information via the telephone will, at a minimum, require

presentation and clearance of the student's TCNJ I.D. number as well as the student's PIN or password from T.E.S.S.

Please also keep in mind that during the summer months and at the beginning of each semester, there is more demand for telephone assistance. The Office of Student Financial Assistance uses e-mail as our official means of communication with students. Students must access their financial aid information via T.E.S.S.

Confidentiality

The Family Education Rights and Privacy Act of 1974, commonly known as the Buckley Amendment, prohibits the release of a student's educational records. This includes releasing student award information to parents, spouses, or other parties without the written permission of the student. Once submitted, a written request must be reviewed and approved before any information is released. Release of information via the telephone will, at a minimum, require presentation and clearance of the student's TCNJ I.D. number as well as the student's PIN or password from T.E.S.S.

Useful Information via the World Wide Web

The following Web addresses provide a wealth of free information regarding the financial aid process and related topics:

The Electronic Student Services—T.E.S.S.

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

This site is housed within The College of New Jersey's Web site. It contains online versions of student account and financial aid information, as well as other helpful information.

Office of Student Financial Assistance

<http://www.tcnj.edu/~sfs/aid>

This site is housed within The College of New Jersey's Web site. It contains online versions of The College of New Jersey *Guide to Student Financial Counseling* as well as other helpful information.

Release of Student Information Policy

<http://www.tcnj.edu/~recreg/policies/ferpa.html>

Important information concerning TCNJ's policies/procedures with regard to the release of student information is available at this site.

Office of Student Accounts

<http://www.tcnj.edu/~sfs/account>

This site contains current information on semester tuition bill charges and billing cycles.

The Financial Aid Information Page

<http://www.finaid.org>

This site, developed by Mark Kantrowitz for the National Association of Financial Aid Administrators, is a comprehensive guide to all aspects of financial aid. Also known as the "FinAid Page," this resource includes an estimator of family contribution and need, a free scholarship search service called FastWeb, a loan repayment calculator, and many other items of interest.

U.S. Department of Education Office of Postsecondary Education

<http://www.ed.gov/about/offices/list/ope/index.html>

Here you will find an online version of *The Student Guide to Federal Financial Aid Programs*, Title IV school codes, state higher education assistance authority addresses and phone numbers, and more.

U.S. Department of Education's National Student Loan Data System

<http://www.nslds.ed.gov>

This site is the department's central database for student aid. NSLDS provides a centralized, integrated view of the Title IV loans and Pell Grants that are tracked through their entire cycle, from aid approval through closure.

New Jersey Higher Education Student Assistance Authority

<http://www.hesaa.org>

This site contains information on state grant, scholarship, and loan programs as well as federal Title IV student aid programs.

Mapping Your Future

<http://www.mapping-your-future.org>

Entrance and exit loan counseling utilities are available online via this site. All first-time student loan borrowers are required to complete entrance loan counseling prior to disbursement. Additionally, this Web site contains information for planning a career, selecting a school, and identifying financial assistance resources.

Federal Trade Commission

<http://www.ftc.gov>

This Web site contains information about scholarship scams, how to avoid them, and how to recognize them.

Occupational Outlook Handbook

<http://www.bls.gov/oco>

Career information, employment projections, and job search tips are covered at this site maintained by the U.S. Department of Labor, Bureau of Labor Statistics.

NASFAA

<http://www.nasfaa.org>

The National Association of Student Financial Aid Administrators' Web site contains areas of particular interest to students and families applying for financial aid.

Helpful Hints

March 1, 2007—TCNJ recommends that you file your FAFSA, Renewal FAFSA, or FAFSA on the Web on or before this date. This is not a postmark deadline but the date that TCNJ recommends that the application be received by the federal processor. TCNJ's school code is 002642.

June 1, 2007—Date by which the federal processor must receive the FAFSA, RFAFSA, or FAFSA on the Web for New Jersey residents who have previously received a Tuition Aid Grant from the state of New Jersey.

October 1, 2007—Date by which the federal processor must receive the FAFSA, RFAFSA, or FAFSA on the Web for New Jersey residents who are initial applicants for the Tuition Aid Grant from the state of New Jersey.

Your Name and TCNJ I.D. Number

Make sure these two items are on every document submitted to the Office of Student Financial Assistance on your behalf.

Update Your Address—It is your responsibility to ensure the College has your current address. The Office of Records and Registration maintains student addresses.

Where We Send Your Mail

During the academic year, financial aid information will be mailed to your TCNJ account. During the summer, and often during long breaks, we will mail information to your e-mail address or your permanent address. E-mail, USPS mail, and voice mail are all resources that the Office of Student Financial Assistance will be using to communicate with students. **However, e-mail is our official mode of communication.** Make sure that you access these resources on a frequent basis to ensure that you have up-to-date information.

Respond to Requests for Information Promptly—The sooner you send us required information, the sooner we can continue processing your financial aid application.

Outside Scholarships—“Outside” scholarships or resources are funds that come from high schools, civic organizations, churches, educational foundations, Veterans Affairs benefits, vocational rehabilitation programs, etc. You must notify the Office of Student Financial Assistance as soon as you become aware that you will receive an “outside” scholarship, grant, or loan. Such funding may affect your eligibility for other financial aid programs. Notify the OSFA by completing the “Private Scholarship Information Form” on the OSFA Web site (<http://www.tcnj.edu/~sfs/aid/private.html>). If your TCNJ financial aid award letter does not list one or more of the aid sources you will be receiving, immediately notify the Office of Student Financial Assistance in order to avoid problems later. Outside scholarships less than \$1,000 will be credited toward the student account for one semester. Individual scholarships of \$1,000 or more will be divided and credited equally between the award semesters.

The Steps to Financial Aid—Make sure you successfully complete all five steps in the financial aid application process described in this guide as early as possible.

Important Eligibility Requirements

Please note the following basic requirements. You must meet these guidelines to be eligible for any type of need-based or federal financial aid. TCNJ scholarships may also require that you meet these criteria. You must be admitted to or enrolled in a degree program (“matriculated”) at TCNJ, or you must be admitted to or enrolled in an approved certification program. (Please note that some certificate programs may not have been approved for aid eligibility.)

You must be a United States citizen or an eligible non-citizen. Eligible non-citizens may be required to present their Immigration and Naturalization Service (INS) I-551 or I-94 forms in person to the Office of Student Financial Assistance. Stu-

dents on F1, J1, and J2 visas are NOT eligible for federal financial assistance or financial aid from TCNJ.

You must be making satisfactory academic progress toward a degree. Refer to the Satisfactory Academic Progress Policy for Financial Aid Eligibility, available through the Office of Student Financial Assistance.

You must not be in default on a loan or owe a refund on a federal grant at any institution.

If required, you must be registered with Selective Service.

You must provide all requested documentation.

U.S. citizens must ensure that their Social Security card carries a current and accurate legal name and Social Security number. Applicants who have changed their legal name (due to marriage or other reason) should pay special attention to this requirement.

You must successfully complete all application review requirements. Different types of aid have specific eligibility requirements, including the minimum number of hours you must be enrolled.

Semester Enrollment Requirements for Undergraduate Students:

- Full-time status—
12 or more credit hours
- Three-quarter-time status—
9 to 11 credit hours
- Half-time status—
6 to 8 credit hours
- Less-than-half-time status—
5 credit hours or fewer

NOTE: See link to the Office of Records and Registration for information on transformation to units, <http://www.tcnj.edu/~recreg>.

Semester Enrollment Requirements for Graduate Students:

- Full-time status—
9 or more credit hours
- Half-time status—
5 to 8 credit hours

NOTE: The above enrollment requirements pertain to individual summer session enrollment as well.

How Need Is Determined

Many types of aid require you demonstrate financial need to be eligible for the funds. To be considered for need-based (state and outside) and all federal aid programs, you must file the 2007–08 Free Application for Federal Student Aid (FAFSA) or the 2007–08 Renewal FAFSA or FAFSA on the Web. The various forms of the FAFSA will simply be referred to as the FAFSA for the remainder of this document unless completion instructions differ according to the form.

The federal processor uses a formula known as Federal Methodology to estimate your and/or your family’s ability to contribute toward your education. This formula, written into law by Congress and reviewed each year, evaluates information supplied on the FAFSA related to income and assets, family size, and number of family members in college to calculate your Expected Family Contribution (EFC). If you have questions about what family members should be included on your FAFSA, see the instructions included with the form. This guide will also give you important information, in the section, “Step One: Apply for Aid.”

Your EFC index number, in conjunction with the Cost of Attendance (COA), determines the types and amounts of financial aid for which you are eligible. The COA includes tuition and fees as well as an allowance for books, supplies, room and board, transportation, and personal expenses. COA is based on a student’s status as in state or out of state (residency); housing status (living on campus, with parents or relatives, or off campus); graduate or undergraduate classification; and enrollment hours (attending full-time, three-quarter-time, half-time, or less than half-time). Please refer to the Estimated Cost of Attendance for 2006–07 (graduate and undergraduate), located on the Web at www.tcnj.edu/~sfs/aid/cost.html. Exact tuition and fees are established by The College of New Jersey Board of Trustees and are expected to be available in July 2007.

Documented Need is defined as a student’s:

**Cost of Attendance (COA)
– Expected Family Contribution (EFC)**

= Documented Need

The Office of Student Financial Assistance will meet as much of each applicant's documented need as possible, given fund availability and fund eligibility requirements. You should not assume, however, that your full need will be met. Note: Financial aid award packages containing federal, state, or institutional assistance CANNOT exceed the student's COA. Students receiving outside assistance in combination with federal, state, or institutional assistance are subject to Cost of Attendance guidelines.

Financial Aid Programs

The Office of Student Financial Assistance administers federal, state, institutional, and outside financial aid in the form of grants, scholarships, work programs, and loans. Some aid resources require that you demonstrate financial need, while others do not. The basic types of financial aid are described below:

Grant—Gift aid that is not repaid. Usually based on financial need.

Scholarship—Gift aid that is not repaid. Usually based on merit and/or financial need.

Work—Aid that is “earned” through service during the academic period and paid directly to the student every two weeks.

Loan—Aid that must be repaid.

Federal Aid Programs

To be considered for most federal student aid programs, you must complete the FAFSA. List TCNJ in the information release section (TCNJ school code is 002642). You must also meet all eligibility requirements as stated on the application instructions, and provide any additional documentation as requested by TCNJ. In addition to the FAFSA, some federal programs do require a separate application. Federal aid programs are summarized in the table in the back of this guide. For more details, consult the U.S. Department of Education's free booklet, *The Student Guide to Federal Financial Aid Programs*, available in public libraries, high school guidance offices, the Office of Student Financial Assistance, and at http://studentaid.ed.gov/students/publications/student_guide/index.html.

State of New Jersey

Aid Programs

There are various aid programs residents of New Jersey may be eligible for. The chart in the back of this handbook summarizes some of these programs. Most programs require that you be a legal resident of the state of New Jersey (as defined by the New Jersey Higher Education Student Assistance Authority) and file the FAFSA. Your FAFSA must have been received by the federal processor by June 1 (October 1 for initial applicants) to be considered for some state programs. TCNJ students are strongly encouraged to file applications by the TCNJ Priority Deadline of March 1. For detailed information about aid programs from the state of New Jersey, contact the New Jersey Higher Education Student Assistance Authority Grant and Scholarship Programs by phone 800.792.8670, or by fax 609.588.2228, or at their Web site <http://www.hesaa.org>.

The College of New Jersey Merit Scholarship Awards

Please refer to the Web at <http://www.tcnj.edu/~admiss/apply/scholarships.html> for updated information on Merit Scholarships

Steps in the Application Process

Step One: Apply for Aid

To be considered for most types of aid, you must first complete either the 2007–08 FAFSA, FAFSA on the Web, the 2007–08 Renewal FAFSA or Renewal FAFSA on the Web.

The FAFSA, Renewal FAFSA, or FAFSA on the Web—<http://www.fafsa.ed.gov>

For most students, submitting either the FAFSA or Renewal FAFSA on paper or on the Web begins the financial aid process. In order to file the FAFSA on the Web, you must apply for a Personal Identification Number (PIN) at <http://www.pin.ed.gov>. Keep in mind that you must file a new application for each academic year. Complete only one application type, either the FAFSA, the Renewal FAFSA, FAFSA on the Web, or Renewal FAFSA on the Web. One of these forms is required for considera-

tion for any need-based aid. Also, all federal aid, including non-need-based loan programs, requires one of these forms.

You must use the PIN to complete a Renewal FAFSA on the Web and to access other helpful tools. Renewal FAFSA on the Web offers online help and quicker turn-around time.

If you are a previous FAFSA filer and have not received a PIN by January 1, 2007, you may either complete a FAFSA on the Web after applying for a PIN or file a paper application. The paper application is available in the Office of Student Financial Assistance, many public libraries, high school guidance counselors' offices, or any college or university. Keep in mind that filing a Renewal FAFSA on the Web or FAFSA on the Web is the fastest, most efficient way to apply.

Tips for Filing the FAFSA or One of Its Forms

The recommended filing date at TCNJ is March 1, 2007. If the federal processor receives your FAFSA by this date, your application becomes a priority application. This means you have a better chance of receiving funds that are awarded on a first-come, first-served basis (although there are no guarantees). Please note: March 1 is not a postmark deadline—the application must be received by this date. It is preferable for you and/or your family to have filed your 2006 federal tax return before completing the application, although you may estimate this information in order to file by March 1.

Students are not required to have been admitted to TCNJ to submit the FAFSA. The Office of Student Financial Assistance, however, will not process applications for aid unless the student has been admitted.

Read the instruction book for the FAFSA carefully before you fill out the form. This is very important. Errors and omissions delay the processing of your application. If you are not sure how to answer a question, refer to the instructions. If you are still unsure, contact the Office of Student Financial Assistance.

Be certain to use the correct name and Social Security number on your application. This will prevent delays later in the process.

Your answers to the Student Status questions determine whether you are a dependent or independent student for the purposes of financial aid. If you answer “no” to all questions in the Student Status

section, you are a dependent student. Dependent students must provide parental information and obtain parent signatures. If you can correctly answer “yes” to any one question, you are considered independent. Independent students are not required to provide parental information. Refer to the definitions given for each question.

When you complete the 2006 Income, Earnings, and Benefits section, pay special attention to the tax line numbers given for some questions. These will guide you to the correct figures from your tax forms. Be sure to include any Earned Income Credit reported on your tax form. Examine Worksheet A and Worksheet B in the instruction booklet to see if you should report any untaxed income. Also read the instructions for Worksheet C carefully.

You must complete all sections of the form, including the Asset Information section. TCNJ requires that you fill out this section.

In the Releases and Signatures section, be sure to list The College of New Jersey as a school to receive your application data. The TCNJ Title IV school code is 002642. Also make certain that you designate the appropriate housing code. Be sure the required signatures are present on the application before mailing or that the proper PINs have been entered if you are filing via the Web. Without appropriate signatures your application will be rejected. Do not enclose tax returns or other extraneous information with your application, as it will not be retained by the processor or forwarded to TCNJ.

Two to four weeks after you file the FAFSA, you should receive a Student Aid Report (SAR) from the federal processor. If you do not, call the federal processor at 319.337.5665.

Once you receive the SAR, read all comments to make sure your application has been processed and that all information is accurate and complete. If your SAR contains comments you do not understand, contact our office for help.

Check the Information Release section of your SAR to be sure TCNJ is listed as a school to receive your information. If not, contact our office. If you have corrections to be made, contact our office. We can correct your application electronically, which greatly speeds the financial aid process.

We will receive an electronic record of your SAR automatically, as long as you listed TCNJ in the school section. If you did not list our school or if your FAFSA or one of its forms was rejected by the federal processor, we will not automatically receive your SAR information. Students wishing to add TCNJ as a recipient institution of their FAFSA information can:

1. Go online to <http://www.FAFSA.ed.gov> and add TCNJ (002642) **or**
2. Contact TCNJ and provide the financial aid office with the Data Release Number (DRN).

Students who need to correct FAFSA information may also make corrections online or contact the financial aid office.

Special Circumstances

In some instances, the Office of Student Financial Assistance can consider highly unusual circumstances that are not reflected by information provided using the FAFSA. However, the office is very conservative and adheres to all federal guidelines. Examples of special circumstances include, but are not limited to, death of a parent or spouse after the FAFSA is filed, the separation of parents or of a student and spouse after the FAFSA is filed, job loss, or similar situations. If you wish to pursue this route, contact the Office of Student Financial Assistance for the appropriate forms. Extensive supporting documentation will be required before your situation is reviewed. Do not send any information regarding special circumstances to the federal processor. It will not respond to personal letters and will not forward the information to TCNJ. Files requesting special circumstance consideration will not be reviewed until all required documents have been submitted.

Step Two: Complete Your File

After filing the FAFSA, you must complete your file at the Office of Student Financial Assistance. There are a variety of documents that you may be required to submit. Until we have all the information we need, you cannot receive an offer of financial aid. Required documents may include, but are not limited to:

Social Security Number Documentation

If you file your FAFSA listing the wrong Social Security number, additional docu-

mentation will be required from you. If you have changed your name but have not updated this with the Social Security Administration before filing the FAFSA, additional documentation will be required.

Other Documentation Requirements

Please be aware that sometimes the need for additional documentation arises in the midst of the financial aid process. We cannot continue processing your application until we have all the information we need. As we review information, the status of your file may change. You may be asked to supply the following:

- Immigration and Naturalization Service documentation
- Proof of Selective Service registration
- Documentation of medical conditions
- Marriage licenses
- Separation documents
- Death certificates
- Birth certificates
- Veterans Administration documentation
- Federal 1040, W-2 forms, 1099, or specific tax schedules
- Federal Student Aid Programs Verification Worksheet
- Verification of Untaxed Income and/or Benefits
- Copy of your Social Security card
- Other documentation as requested

You do not need to provide any of the above documents unless we request them.

Federal Income Tax Form Tips

If you are asked to provide a federal income tax form, please note the following:

- Federal income tax forms are considered to be “complete” only if they have all required signatures, W-2 forms, and schedules.
- Retain a copy of all tax documents for your records.
- If you are a dependent student, you may be asked to provide a signed copy of your 2006 federal income tax form (1040, 1040A, or 1040EZ) and a signed copy of your parents’ 2006 federal income tax form as well as all W-2 forms for parents and students. If we ask you for parental tax forms and your parents filed separately, both parents’ forms and supporting documents are required. Note that “par-

ent” can refer to a step-parent; review the FAFSA filing instructions.

- If you are an independent student and are asked to provide a federal income tax form, you must submit a copy of your 2006 federal return, signed by you and your spouse, as applicable. If you are married and you and your spouse filed taxes separately, a copy of your spouse’s 2006 federal tax form would also be required.
- If you did not file and will not file a federal tax return, indicate this in writing on your Verification Worksheet.
- If you did not keep a copy of your federal tax form and you filed the 1040EZ, you may request a copy by calling the IRS at 800.829.3676 to obtain Form 1722, which can be used as a substitute.
- Be careful when submitting an electronic tax form. Only the Federal Form 1040 PC (with original signatures) is acceptable. Federal Form 8453 is not acceptable unless attached to a Federal Form 1040 PC.
- Additionally, families may submit a “Telefile Tax Record” for the applicable calendar year. This form, however, must be signed and include the six-digit confirmation number of the filer.
- Families who filed joint federal income tax forms who were later separated are required to submit federal W-2s and 1040s for all income sources. Families who filed separate tax returns will be required to submit information for both individuals.

Step Three: Accept Your Award

If you are a new student, you will receive an award letter on CD-ROM after you have filed the FAFSA and completed your file. Returning students will receive an e-mail notice with instructions to view their awards via T.E.S.S. This award represents the maximum amount of available aid you are eligible for. Below are the items you should carefully consider when reviewing the award.

- Your award should contain all of your aid or funding sources. It should include all outside scholarships that you have obtained on your own, any outside educational loans, veterans benefits, ROTC scholarships, vocational rehabilitation, benefits, tuition waivers, merit awards, graduate assistantships, etc. If you receive an award that does not indicate all of your funding sources, you must notify us immediately, as your award may have to be revised.
- An award is based on specific information, including your status as in state or out of state (residency) and your housing status (on campus, with parents or relatives, or off campus). All initial awards are based on full-time enrollment. A change in any of the above elements may affect your award.
- If you plan to attend TCNJ in both the fall and spring, your award should indicate financial aid for both semesters. If you are attending only one semester, your award should be based only on that semester. Notify us immediately if you need to report such an enrollment change; you should then expect a revised award.
- Some types of awards require that you complete additional forms or applications. Loans in particular require that you follow a specific application procedure. Your award only indicates your eligibility for a loan; unless you follow correct procedures, you will never receive any funds from this source. If you have been awarded a loan, the application procedure will be enclosed with your award letter CD-ROM. The procedure will explain that a loan must be approved on your behalf before funds will be available at TCNJ. Please follow all of the loan instructions carefully.
- Respond, if necessary, to any other instructions you find with your award letter CD-ROM. If funds are not available or if it is determined that you are no longer eligible for a fund awarded to you, the Office of Student Financial Assistance is not liable for any changes to your award or errors in your award.

- Follow the directions with the award letter CD-ROM to accept or decline your aid on T.E.S.S. Once funds are declined they may or may not be retrieved, depending on availability of funds.

Award Revisions

An award may require revision, often due to additional information received or additional outside aid received. If this is the case, any revised award overrides any previous offer of aid. This sometimes means that you must repay funds already received. Revised award notifications are sent via e-mail.

Step Four: Pay Your Bill

The Office of Student Accounts will send an e-mail notification to students’ TCNJ e-mail account that online billing statements are available. The e-mail notification is sent in July for the fall semester and in November for the spring semester. It is the student’s responsibility to check his or her TCNJ e-mail account on a regular basis. E-mail is the official form of communication for all correspondence.

The Office of Student Accounts will e-mail students monthly beginning in July when a new online billing statement is available.

On-campus students will also be billed for housing and meal plans. If you register late or change your status, check your balance due on T.E.S.S. Students who did not register for classes during their appropriate registration cycle will incur late charges during Late Registration. Students can make a credit card payment on T.E.S.S. As part of the bill payment process, all students are required to confirm their attendance each semester. All students must confirm attendance at TCNJ prior to the first day of classes each semester.

A student who leaves school without officially withdrawing or processing a leave of absence from the College forfeits all rights to a reduction in his or her account or to a refund.

Interpreting Your Bill

Your financial aid for the semester will generally defer or credit the charges on your account, as long as you have been awarded and accepted your financial aid. For this reason, it is important that you complete the financial aid application process early and that you respond to requests for information immediately. For the 2007 fall semester, awards accepted can be viewed on the bill via T.E.S.S. Awards made and/or accepted for the 2008 spring semester can be viewed on the bill via T.E.S.S. once the spring bill is available.

Financial aid that can be applied/credited to your charges will appear on your semester bill. The payment due already reflects any deferrable payments.

Certain aid sources are not applied/credited toward your charges. This includes aid that has been awarded but not accepted. This also includes Federal Work-Study and various other benefit/tuition payment programs.

Even though your bill may show a credit of financial aid funds, the aid is not actually disbursed to your student account until the funds are received and the semester begins. Refer to “Step Five” for important requirements you must meet before aid funds may be applied to your account.

Disbursement Holds

You may have to clear a hold with the Office of Student Financial Assistance before financial aid funds may be disbursed or applied to your student account. Awards are only valid for a limited amount of time. Respond to a notice from the Office of Student Financial Assistance or the Office of Student Accounts right away.

Step Five: Receive Your Funds

If you have successfully completed Steps 1 through 4, financial aid is generally applied to your student account at the beginning of each semester. If your disbursed financial aid exceeds your charges, a check for the excess funds will be prepared and made available for pickup on Wednesdays. Checks not picked up will be mailed to your permanent address within approximately 14 working days after the disbursement of your financial aid. This amount is delivered to you for school-related or living expenses.

Some types of financial aid are not transmitted and require that you sign a paper check before funds are applied to your account. If checks are awaiting your signature, you will be contacted by Student Financial Services. You must bring your student I.D. with you to sign your financial aid check(s).

Please be aware that disbursement procedures may change after the printing of the guide. Our goal is to make the process as simple as possible for you. We will inform you of any changes to the process in a timely manner.

Outside Scholarships

As soon as you become aware that you will receive an outside scholarship (an award from a high school, a local civic club or church, educational foundation, etc.), you must notify the Office of Student Financial Assistance of the name and amount of the award by completing the

“Private Scholarship Information Form” on the OSFA Web site, <http://www.tcnj.edu/~sfs/aid/private.html>. Any outside scholarship check you receive should be endorsed, if necessary, and forwarded to the Office of Student Accounts. Most donors wish to forward checks directly to TCNJ. Please instruct your donor to send your check to the Office of Student Accounts at PO Box 7718 (see complete address to follow), and to include on the scholarship check: the name of the scholarship, the term(s) for which the award is made, and your complete legal name and TCNJ I.D. If the donor does not provide instructions otherwise, the amount of the scholarship check will be divided and disbursed equally to you for the fall and spring terms. Outside scholarships less than \$1,000 will be credited toward the student’s account for one semester. Individual scholarships of \$1,000 or more will be divided and credited equally between the award semesters.

Checks payable to the student only, or co-payable to both the College and the student, will require endorsement; the Office of Student Accounts will send a note to you with instructions if you are required to endorse an outside scholarship check. Checks payable to The College of New Jersey only are deposited into the student’s account.

If a student with an outside scholarship completely withdraws after the beginning of the term, funds are returned to all aid sources according to TCNJ’s Refund and Repayment Policy.

NOTE: Financial aid award packages containing federal, state, or institutional assistance CANNOT exceed the student’s Cost of Attendance. Students receiving outside assistance in combination with federal, state, or institutional assistance are subject to Cost of Attendance guidelines.

The College of New Jersey, Office of Student Accounts, Green Hall 119, PO Box 7718, Ewing, NJ 08628-0718, 609.771.2172; fax: 609.637.5111.

Federal Work-Study

Federal Work-Study students are paid every two weeks for the hours they worked during the previous pay period. These checks are distributed to students through The College of New Jersey Payroll Office, Administrative Services Building. Direct deposit of student payroll is available. For information concerning this benefit, call

609.771.2087. Depending on the date you begin working, your first paycheck may be delayed.

Graduate Students

Students pursuing a graduate degree at TCNJ or at one of its global sites may be eligible for some types of financial aid, including, but not limited to, student loans and assistantships. Graduate students must follow the same steps as undergraduates in applying for federal loan assistance. You should contact the Office of Graduate Studies for information about graduate assistantship positions. Office of Graduate Studies, Paul Loser Hall 109, PO Box 7718, Ewing, NJ 08628-0718, 609.771.2300, <http://www.tcnj.edu/~graduate>.

Semester Enrollment Requirements for Graduate Students:

- Full-time status—
9 or more credit hours
- Half-time status—
5 to 8 credit hours

NOTE: The above enrollment requirements pertain to summer session enrollment as well. Graduate students must be enrolled in at least five (5) credit hours at the 500 level or above to be eligible for student loan assistance and for TCNJ to certify enrollment for a loan repayment deferment.

Students taking courses as non-matriculants are not eligible to receive federal or TCNJ funding. You also must be enrolled for courses that count toward your degree or certificate program; if you enroll for undergraduate-level courses, you may have to provide supporting documentation to show that these credit hours are required by your department.

The receipt of some types of awards, including fellowships, tuition waivers, or employer tuition reimbursement, may decrease student loan eligibility.

Graduate Assistantships

Contact the Office of Graduate Studies at 609.771.2300 for details concerning assistantship opportunities.

Undergraduate Global Programs

Students interested in participation in undergraduate global programs should visit the Global Programs Web site.

Summer Session Financial Aid

All students who wish to receive financial aid for the 2007 summer session must file a separate TCNJ Summer Session Financial Aid Application (available in the Office of Student Financial Assistance in March 2007 or online at <http://www.tcnj.edu/~sfs/aid/summer.html>) in addition to having filed the 2006–07 FAFSA. Your financial aid file must be complete by June 30, 2007, to receive a financial aid award for summer 2007.

Limited financial aid is available for students attending summer session at the College. Most students can only receive student loans that are based on remaining eligibility from the 2006–07 academic year. You must have made satisfactory academic progress at the end of the spring 2007 semester to be considered for summer aid. For most types of aid, including student loans, you must be enrolled at least half time.

Summer school course work is subject to the Satisfactory Academic Progress Policy for Financial Aid Eligibility.

HELP Loans

The Office of Student Financial Assistance has a limited loan fund available to students for assistance in meeting unexpected expenses due to emergencies. The maximum amount of a HELP loan is \$250. There is no interest payment on HELP loan funds. You may only receive one HELP loan per semester.

These funds are reserved to assist students with unexpected expenses that occur throughout the semester. As these funds are limited, expected expenses such as books are not intended to be covered through this resource. Students should arrive on campus with resources to purchase their books.

To obtain a HELP loan, a student must fill out an application in the Office of

Student Financial Assistance. You must repay funds to the Office of Student Accounts within 30 days, before subsequent financial aid is received, or by the end of the current semester, whichever comes first.

A HELP loan is a serious obligation that must be repaid by the specified due date. Failure to repay a HELP loan in a timely manner revokes a student's eligibility for future funding with the HELP loan program. Academic records will also be withheld pending repayment. Delinquent students are also charged a late fee of \$50 per month.

Unfortunately, HELP loan funds may become depleted during the course of a semester. If that occurs, these funds will not be available again until the first day of classes of the next semester.

Satisfactory Academic Progress Policy for Financial Aid Eligibility

Federal Assistance Programs, authorized under Title IV of the Higher Education Act of 1965 as amended, require the establishment of minimum standards of academic progress that students must meet to maintain eligibility for financial aid.

The College of New Jersey (TCNJ) Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility applies to all aid programs administered by or through the Office of Student Financial Assistance. These standards apply to all students seeking or receiving assistance regardless of prior aid receipt history. Academic progress is reviewed at least once per academic year. All students must be matriculated (admitted to and eligible to enroll in an approved degree or certificate-pursuing program).

Termination of Aid

Students who do not meet the minimum grade point average requirements as set forth in *The College of New Jersey Undergraduate Bulletin* or *The College of New Jersey Graduate Bulletin* will be placed on financial aid probation concurrent with the academic probation period. Failure to restore the required grade point average within the allotted time frame will result in termination of financial aid eligibility. Aid for subsequent enrollment periods will be

terminated immediately for any student placed on academic suspension or dismissed (as defined in *The College of New Jersey Undergraduate Bulletin* or *The College of New Jersey Graduate Bulletin*) at the end of any semester/term. This policy does not supersede higher GPA requirements that may apply to individual aid programs (such as merit scholarships).

Transfer Students

Transfer student classification and eligibility for financial aid is subject to final review of accepted transfer credit hours. The student's classification upon evaluation of transfer credit will be used to determine minimum grade point average requirements for continued satisfactory academic progress.

Time Limits

Undergraduate: Students in a four-year program of study who have attempted 180 credit hours (including transfer credit) cease to be eligible to receive financial aid.

Graduate: From the date of first enrollment in a specific degree program, students seeking a master's degree must complete all degree requirements (including thesis) within six academic years.

Reinstatement of Aid

Students who have been suspended/dismissed from the College must present documentation of approved authorization to re-enroll when petitioning for reinstatement of aid. Students who have not received authorization to re-enroll remain ineligible to receive assistance or deferment of payment. They should be prepared with other resources to pay all educational expenses. Students whose appeals are approved may have their aid reinstated pending availability of funds.

All provisions of *The College of New Jersey Satisfactory Academic Progress Policy for Financial Aid Eligibility* may be appealed by written petition to the director of student financial assistance or designee.

TCNJ Withdrawal Policy

Withdrawing from a Course (after Add/Drop)

Students may withdraw from a course up to the end of the ninth week of the semester. To withdraw, a student must file the appropriate form in the Office of Records and Registration. Students withdrawing from courses within the withdrawal period will automatically receive a grade of W, which has no effect on the student's grade point average. Withdrawal from classes may impact satisfactory progress requirements for financial aid. It is the student's responsibility to withdraw officially from a course. Failure to withdraw formally may result in failing grades and dismissal. Formal withdrawal deadline dates may be obtained from the Office of Records and Registration.

Withdrawing from the College (after Add/Drop)

Students who withdraw from the College before the end of the ninth week of the semester will be assigned a grade of WD in all courses. Withdrawal after that will result in the instructors' assigning the grades of WP or WU (which do not affect a student's GPA) or WF (which is calculated as an F in a student's GPA). A student may not withdraw from the College in the last three weeks of a semester.

To withdraw officially from the College, a student should initiate the withdrawal process in the Office of Student Life. Students receiving financial aid should consult the Office of Student Accounts prior to completing the withdrawal process to ascertain possible financial obligations for the current semester and eligibility for aid in future semesters. It is the student's responsibility to withdraw officially from the College. Failure to withdraw formally may result in failing grades, dismissal, and/or financial obligations.

TCNJ Refund and Repayment Policy

Refunds of Tuition and Fees

A student must withdraw from all courses for the semester (or reduce their registered course load) by the last day of Add/Drop in order to be eligible for a refund. The computing of all refunds will

be based upon the date of receipt shown on the written notice or Intent to Withdraw Form. Refunds are not based upon the date of last class attendance. A student who leaves school without officially withdrawing from the College forfeits all rights to a refund or to a reduction in his or her account.

Refunds for Students Receiving Federal Title IV Funds

Federal regulations require that a pro rata portion of Title IV funds be refunded to the funding source if students withdraw from the College. Students may, therefore, incur a liability to The College of New Jersey and should consult with the Office of Student Accounts, Green Hall 119, prior to withdrawing.

Refund Policy

The College uses the following policy to determine the amount of refund:

1. A student withdrawing from the College on or before the official last day of Add/Drop shall receive a 100 percent refund of applicable tuition and fees paid.†
2. A student reducing his/her load in a manner that results in a decrease in billable tuition and application fees† on or before the last official day of Add/Drop shall receive a 100 percent refund of the reduced amount. Reductions in load after the last official day of Add/Drop will not result in refunds.
3. A student withdrawing from the College after the official end of Add/Drop but before the end of 2.5 weeks of classes in the fall and spring semesters, shall receive a 75 percent refund of applicable tuition and fees paid.†
4. A student withdrawing from the College after the official end of Add/Drop but before the end of the fifth week of classes in the fall and spring semesters shall receive a 50 percent refund of applicable tuition and fees paid.†
5. A student withdrawing from the College after the fifth week of class shall receive no refund.

6. Summer withdrawal policies are different. Please consult the Summer Schedule of Classes.
7. Students receiving Federal Title IV financial aid funds must contact the Office of Student Accounts before withdrawing.

† Only General Services, Student Activity, Student Center, Student Services, and Computer Access fees.

Available to all students is tuition refund plan/insurance provided by A.W.G Dewar, Inc. This program allows for a student who withdraws or takes a leave of absence from the College for valid medical reasons to receive up to a 100 percent refund for tuition and fees (excluding I.D. fee and health insurance fee). This program is to help families minimize their financial losses. This plan extends and enhances the College's refund policy. You are assured of a 100 percent refund throughout the term (with the exception of a 60 percent Tuition Refund for psychological withdrawals), even after the College's own refund policy has expired, as long as your reason for withdrawal or leave of absence is not an A.W.G Dewar exclusion. See A.W.G brochure for further information. Off-campus rooms, meals, or other charges cannot be covered under this insurance. The calendar for the upcoming year is on the back cover of this guide.

The cost of the tuition refund insurance is based upon a full-time undergraduate student, but the refund insurance is available to part-time undergraduate and graduate students as well. This insurance must be purchased in full and paid to the College prior to the first day of class. There are no exceptions to this policy.

Formal withdrawal deadline dates may be obtained from the Office of Records and Registration. Should the withdrawal result in a refund, a check will be forwarded to the student's permanent address.

Withdrawal Policy

Information concerning TCNJ's withdrawal policy is available through the Office of Student Life, 609.771.2201.

Entrance and Exit Loan Counseling (Stafford and Perkins)^Δ

All student loan borrowers at TCNJ are required to participate in Entrance and Exit Student Loan Counseling. New borrowers must complete Entrance Loan Counseling before the first disbursement of their loan assistance at TCNJ. Borrowers graduating, ceasing enrollment, or withdrawing from TCNJ must complete Exit Loan Counseling prior to leaving the campus. Failure to oblige these requirements may result in award cancellation or the withholding of student records. The Web address for entrance and exit counseling is <http://www.mapping-your-future.org>. Questions concerning Entrance and Exit Loan Counseling should be directed to the Office of Student Financial Assistance.

^Δ All first-time Stafford and Perkins borrowers must complete a Master Promissory Note.

Undergraduate and Graduate Cost of Attendance for 2006–07

To view undergraduate and graduate cost of attendance for the 2006-07 academic year, visit “Cost of Attendance” at www.tcnj.edu/~sfs/aid/cost.html.

FEDERAL AID PROGRAMS

Name of Aid Resource

Air Force ROTC

Type of Aid: Scholarship
Eligibility Requirements: Citizen; Undergraduate; Non-need based; Full-time enrollment
Application Deadline: Ongoing
Award Amount: Full tuition and fees plus stipend

Army ROTC

Type of Aid: Scholarship
Eligibility Requirements: Citizen, Undergraduate, Non-need based; Full-time enrollment
Application Deadline: Ongoing
Award Amount: Full tuition and fees plus stipend

Federal Nursing Loan

Type of Aid: Loan—5% interest rate
Eligibility Requirements: Citizen or eligible non-citizen; Nursing major; Exceptional need; At least half time
Application Deadline: March 1, Priority
Award Amount: Subject to availability

Federal Parent Loan for Undergraduate Parents

Type of Aid: Loan—8.5% interest rate, fixed
Eligibility Requirements: Citizen or eligible non-citizen; Undergraduate; Non-need based; At least half time
Award Amount: Maximum = Cost - Aid

Federal Pell Grant

Type of Aid: Grant
Eligibility Requirements: Citizen or eligible non-citizen; Undergraduate; Exceptional need
Award Amount: Maximum = \$4,050

Federal Perkins Loan

Type of Aid: Loan—5% interest
Eligibility Requirements: Citizen or eligible non-citizen; Undergraduate; At least half time; Need
Application Deadline: March 1, Priority
Award Amount: Subject to availability

Federal Subsidized Loan

Type of Aid: Loan—6.8% interest rate, fixed
Eligibility Requirements: Citizen or eligible non-citizen; At least half time; Need
Award Amount: Dependent upon grade level

Federal Supplemental Educational Opportunity Grant

Type of Aid: Grant
Eligibility Requirements: Citizen or eligible non-citizen; At least half time; Undergraduate; Exceptional need
Application Deadline: March 1, Priority
Award Amount: Subject to availability

Federal Unsubsidized Loan

Type of Aid: Loan—6.8% interest rate, fixed
Eligibility Requirements: Citizen or eligible non-citizen; At least half time; Non-need
Award Amount: Dependent upon grade level and dependency status

Federal Work-Study

Type of Aid: Work
Eligibility Requirements: Citizen or eligible non-citizen; At least half time; Need
Application Deadline: March 1, Priority
Award Amount: Subject to availability

Veterans Education Benefit Program

Type of Aid: Grant
Eligibility Requirements: Citizen; Need
Application Deadline: Varies
Award Amount: Varies

Name of Aid Resource

Edward J. Bloustein Distinguished Scholarship Program

Type of Aid: Scholarship
Eligibility Requirements: Citizen; Resident; Undergraduate; Full time; Merit
Application Deadline: Refer to high school guidance counselor
Award Amount: \$1,000 Renewable

Educational Opportunity Fund Grant

Type of Aid: Grant
Eligibility Requirements: Citizen; Resident; Undergraduate; Income criteria; Educationally disadvantaged; Full time
Application Deadline: February 15 (exceptions considered)
Award Amount: \$1,400 living on campus or off campus; \$1,150 living with parent

New Jersey CLASS Loan Program

Type of Aid: Loan; Variable interest rate subject to repayment option
Eligibility Requirements: Citizen; Undergraduate and Graduate; at least half time
Award Amount: Maximum = Cost - Aid

New Jersey National Guard Program

Type of Aid: Tuition Waiver
Eligibility Requirements: Citizen; Resident; Undergraduate and Graduate
 Commander's Certification; GPA 2.00
Application Deadline: First Day of School
Award Amount: Waiver varies

Survivor Tuition Benefits Program

Type of Aid: Grant
Eligibility Requirements: Citizen; Resident; Undergraduate; At least half time; Dependent of deceased (line of duty) law enforcement officer
Application Deadline: October 1 for fall '07; March 1 for spring '08
Award Amount: Tuition

Tuition Aid Grant

Type of Aid: Grant
Eligibility Requirements: Citizen; Resident; Undergraduate; Full time; Need
Application Deadline: June 1, Renewal; October 1, Initial
Award Amount: Varies—Corresponds to tuition and availability

***STATE OF NEW JERSEY AID PROGRAMS**

* For more information about programs offered by the state of New Jersey, please visit the Web site of the Higher Education Student Assistance Authority at <http://www.hesaa.org>.

2007
CALENDAR OF
FINANCIAL AID
PROCESSES

JANUARY	<p>January 1, 2007 Earliest date you may file a FAFSA, Renewal FAFSA, or FAFSA on the Web for the 2007–08 academic year.</p>	JUNE	<p>June 30 Approximate date for the TCNJ Board of Trustees to set 2007–08 tuition, fees, room, and board rates.</p> <p>The OFSA begins to package completed Financial Aid Applications.</p>
FEBRUARY	<p>February 15 Deadline for incoming freshmen to submit admission application.</p>	JULY	<p>July 17 A student must have been awarded and accepted financial aid by approximately this date in order for financial aid to be viewed on the student's T.E.S.S. account. This information is updated daily on T.E.S.S. This is also the approximate date that the student will be notified of his or her fall bill by e-mail.</p>
MARCH	<p>March 1 TCNJ recommends that your FAFSA, Renewal FAFSA, or FAFSA on the Web should be received by the federal processor by March 1. Please be aware that some funds are awarded on a first-come, first-served basis.</p>	AUGUST	<p>August 19 Approximate date of payment due to the Office of Student Accounts for fall semester charges for registered students.</p>
APRIL	<p>April 1 The OSFA prepares estimated financial aid award information, based on 2006–07 tuition, fees, and rates, for students who have completed a FAFSA and have been accepted by The College of New Jersey.</p>	OCTOBER	<p>October 1 New Jersey residents who are FIRST TIME applicants for NJ's Tuition Aid Grant must ensure that their FAFSA, Renewal FAFSA, or FAFSA on the Web is received by the federal processor by this date.</p>
JUNE	<p>June 1 New Jersey residents who have previously received NJ's Tuition Aid Grant must ensure that their FAFSA, Renewal FAFSA, or FAFSA on the Web is received by the federal processor by this date.</p> <p>June 30 Students applying for 2007 summer session financial aid must have completed and submitted all application documents to our office.</p> <p>Notification to students who have not met the Satisfactory Academic Progress Policy for Financial Aid Eligibility is sent on approximately this date.</p>	NOVEMBER	<p>November 17 Approximate date that spring 2008 bill will appear on T.E.S.S.</p>
		DECEMBER	<p>December 1 Students must have been awarded and have accepted financial aid awards by this date for financial aid to be applied toward their charges.</p> <p>December 16 An approximate date. Payment due to Office of Student Accounts for spring semester charges.</p>

