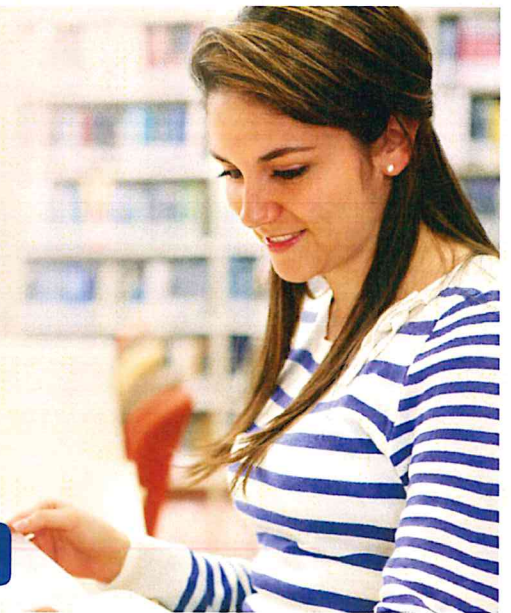




8 STEPS

TO APPLY FOR FEDERAL & STATE STUDENT AID



STEP 1

Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or HESAA at: **1-800-792-8670** or www.hesaa.org or the U.S. Department of Education (ED) at: www.FederalStudentAid.ed.gov or **1-800-4-FED-AID (1-800-433-3243)**. Free help is available any time during the application process. You should never have to pay for help.

STEP 2

Get a PIN, a personal identification number. A PIN lets you apply, "sign" your online FAFSA, make corrections to your publication information, and more — all online. Go to www.pin.ed.gov.

STEP 3

Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full list of what you need is available at www.fafsa.gov. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.

STEP 4

New Jersey State Deadlines

First-time NJ State Grant Applicants

Fall/Spring Applicants – October 1st

Spring Only – March 1st

Renewal Tuition Aid Grant Recipients

June 1st

Federal Deadlines

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

STEP 5

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

STEP 6

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

STEP 7

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

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

STEP 8

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

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