



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

8 STEPS TO APPLY FOR FEDERAL & STATE STUDENT AID

STEP 1 - GET FREE HELP!

Get Free information and help from:

Your School Counselor, college, or career school

HESAA – NJFAFSADays.org or 609-584-4480

US Department of Education – www.FederalStudentAid.ed.gov

or 1-800-4-Fed-Aid (1-800-433-3243)

Free help is available any time during the application process!

Please Note: You should never have to pay for help.

STEP 2 - KNOW YOUR 2020-2021 DEADLINES!

New Jersey State Deadlines

First-time NJ State Grant Applicants

Fall/Spring Applicants – September 15, 2020

Spring Only – February 15, 2021

Renewal Tuition Aid Grant Recipients

April 15, 2020

Federal Deadlines

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

Your college may have deadlines too.

STEP 3 - PREPARE AND START YOUR FAFSA

Use IRS Data Retrieval Tool (DRT) to complete your FAFSA! If you are unable to use DRT, you will need to collect your 2018 tax returns and other records of income. To start your FAFSA go to www.fafsa.gov

STEP 4 - CREATE A LOGIN

Create your user ID and Password by going to <https://fsaid.ed.gov> and create an FSA ID. The student and parent will need to create their own FSA ID at the website. The students will use their login to access the FAFSA at www.FAFSA.gov, the parent will use their ID to sign the FAFSA.

STEP 5 - ANSWER NEW JERSEY QUESTIONS!

To submit additional information required to be considered for New Jersey State grants and scholarships, New Jersey residents should click the link on the FAFSA on the Web confirmation page entitled “Optional Feature – Start your **state application...**”

Once completed you will be noticed to login to

<https://njfams.hesaa.org> to view the status of your State grant application by the Higher Education Student Assistance Authority

STEP 6 - YOUR NJ STATE AID RESULTS!

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

STEP 7 - VERIFY YOUR ANSWERS!

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

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

STEP 8 - GET AWARD QUESTIONS ANSWERED!

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

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