



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](http://NJFAFSADays.org) or 609-584-4480

US Department of Education – [www.FederalStudentAid.ed.gov](http://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](http://www.fafsa.gov).

Your college may have deadlines too.

## STEP 3 - CREATE AN FEDERAL STUDENT AID (FSA) 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 this website. The student will use their login to access the FAFSA at [www.FAFSA.gov](http://www.FAFSA.gov), the parent will use their ID to sign the FAFSA.

## STEP 4 - COMPLETE YOUR FAFSA

To start your FAFSA go to [www.fafsa.gov](http://www.fafsa.gov). The student will login with their FSA ID. 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. NJ Dreamers must complete the NJ Alternative Application only. Go to [www.hesaa.org/Pages/NJAlternativeApplication.aspx](http://www.hesaa.org/Pages/NJAlternativeApplication.aspx) to complete your application.

## STEP 5 - YOUR FAFSA RESULTS!

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

## STEP 6 - YOUR NJ STATE AID RESULTS!

HESAA will send an email to the email address listed on the FAFSA which will contain your NJ State/HESAA ID. You will be instructed to create a NJFAMS User ID and password to log into your NJFAMS Student Portal. You can find your “To Do List” and “Award and Eligibility” information as well as other functions to assist you with your state aid process.

## STEP 7 - VERIFY YOUR ANSWERS!

If you are selected for federal verification, your school's financial aid office will ask you to submit tax returns 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](http://www.irs.gov) - it's free) The State of New Jersey may also request documents to verify information reported on the FAFSA. HESAA will ask you to submit a tax return transcript and other documents as appropriate.

## 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.