

Next Steps

TO COMPLETING THE FINANCIAL AID PROCESS

Failure to follow through with required processes will result in your financial aid not being applied to your fall/spring/summer bills.



STUDENT RESPONSIBILITIES

STEP 1 Review the Enclosed Financial Aid Award Letter

Students applying for financial aid are considered for all programs for which they are eligible, and the financial aid package is generally a combination of merit scholarships, grants (federal, state, and institutional) and Federal Direct Stafford Loans. Visit georgian.edu/financial-aid to learn more about the financial aid offered to you.

STEP 2 Complete Entrance Counseling and Sign MPN for Federal Direct Stafford Loans

First-time student Direct Loan borrowers are required to complete Entrance Counseling and sign a Master Promissory Note (MPN) for a subsidized or unsubsidized Loan (MPN). Your financial aid will NOT disburse to your account until you complete the processes. The Office of Financial Aid will receive notification that you have correctly completed the processes.

If you do NOT want Direct Loans or you wish to decline a specific loan or portion of a loan, you, the student, must e-mail your intentions to the Office of Financial Aid. If we do not receive written notification, we will assume that you want to accept the loan(s).

STEP 3 Create Account and Complete Requests for Information for Tuition Aid Grants from HESAA/NJFAMS

New and Returning Students: If you are a New Jersey resident, the Higher Education Student Assistance Authority's (HESAA) New Jersey Financial Aid Management System (NJFAMS) will notify you of your eligibility to receive a Tuition Aid Grant. Not all students will be eligible. **DO NOT IGNORE ANY E-MAILS OR MAIL FROM HESAA OR NJFAMS.** There are strict deadlines to complete processes and requests for additional information. Your TAG award is an estimate and subject to change based on completion of all processes below and NJFAMS confirmation of your eligibility.

Log into njfams.hesaa.org

- ✓ Create a screen name and password (first-time users).
- ✓ Go to "To Do" and follow the directions. Most students will only be required to complete Additional State Questions if they did not complete the questions on the FAFSA. If your file is selected for "verification," you will be required to submit additional documents to NJFAMS.

NJFAMS' phone number is 800.792.8670. Problems logging in? Call 609.588.3315 or e-mail helpdesk@hesaa.org

STEP 4 Complete Verification Process

Federal Verification: If your FAFSA is selected for verification, the Office of Financial Aid will request documents from you and your parents. In most cases, this would be your 2016 Federal Income Tax Transcripts and a Household Verification Worksheet. **THE OFFICE OF FINANCIAL AID WILL NOT DISBURSE YOUR FINANCIAL AID UNTIL THE VERIFICATION PROCESS IS COMPLETE.**

NJFAMS (HESAA) Verification: Students selected for NJFAMS verification should submit the documents they are requesting as soon as possible. You can upload the documents to NJFAMS (best method) or send them by regular mail or fax. It is your responsibility to monitor your NJFAMS account and respond to all requests before the deadlines. NJFAMS will e-mail you when additional information is being requested. Verifications are done on first-come first-served basis, and during peak times, it may take up to six weeks for your completed file to be reviewed. We suggest that you submit the documents as soon as possible as we cannot credit your Tuition Aid Grant to your account until we receive notification from NJ FAMS that you are eligible.

To request a federal income tax transcript online or by mail from the IRS, visit: irs.gov/individuals/get-transcript

To download forms requested by the Office of Financial Aid, visit: georgian.edu/financial-aid/forms-resources

ADDITIONAL ALTERNATIVE LOAN OPTIONS TO PAY BALANCES

There are many alternative loan options to assist you in paying your balance. Visit the Office of Financial Aid online at georgian.edu/financial-aid/student-loans for information regarding Alternative Loans, Direct Parent Plus Loans, and Direct Graduate Plus Loans (graduate students only).

TUITION AND FEES

Please visit the GCU student billing Web page at georgian.edu/student-accounts/tuition for a breakdown of tuition and fees and payment options.