

Financial Aid-Overview

WCCC participates in federal and state financial aid programs that help remove the economic barriers that may prevent a student from attending college. There are three basic types of financial assistance:

- Grants (including scholarships) – funds that do not have to be repaid
- Loans – funds that have to be repaid with interest
- Work-study – employment on campus to earn money to help pay for educational expenses

The Financial Aid Office is located in Student Services (Room 117) on the first floor of the College's main building. This office is normally open 9AM-5PM Monday through Friday. Alternatively, you may contact the Financial Aid Office at (908) 835.2396 or via e-mail at finaid@warren.edu.

Types of Aid Available

WCCC offers the following financial aid programs to support students in credit (A.A., A.S., A.A.S or A.F.A.) programs:

Federal PELL Grant – A federal grant program based on financial need and awarded based on the PELL Grant formula, cost of attendance, and enrollment status.

Federal Supplemental Educational Opportunity Grant (FSEOG) - A supplemental federal grant program based on exceptional financial need.

New Jersey Tuition Aid Grant (TAG) - A grant program based on financial need for New Jersey residents attending a New Jersey college.

New Jersey STARS Program - A scholarship program that provides tuition and fees to students attending their local community college who graduated in the top 15% of their high school class. WCCC contacts eligible students during their senior year regarding possible program eligibility. STARS who graduate from WCCC with at least a 3.25 GPA may receive a scholarship at a 4-year NJ public college.

Educational Opportunity Fund (EOF) Program – A grant program based on exceptional financial need and awarded to first-generation undergraduate students. Please contact the Dean of Learning Tiffani Warren at (908) 835-2310 for information regarding admission into this program.

Garden State Scholarship (GSS) – Scholarships provided to high achieving NJ High School students to attend NJ Colleges.

WCCC Foundation Scholarship – Special scholarships available each semester through a separate application process. Funds may be awarded on merit and/or financial need. See the Financial Aid Office for additional information.

Community College Opportunity Grant (CCOG) Program – A “last-dollar” type grant program that provides tuition and fee funds for eligible students who come from low-income households and is applied after all other types of financial aid have been considered and applied for the student.

New Jersey Governor’s Industry Vocations Scholarship (GIVS) – A scholarship program that provides tuition up to \$2000 a year or up to the cost of tuition. This scholarship benefits women and minority students who plan to pursue certification and degrees in construction-related work fields.

Federal Work-Study – Part-time employment on-campus or in community service positions to help meet educational expenses. Students must meet specific guidelines for eligibility for work-study positions.

Federal Direct Subsidized Loan – This loan is based on financial need and the government pays the interest for the student during the following periods: while the student is enrolled at least half-time; during the six month grace period after the student stops attending; and during periods of authorized deferment.

Federal Direct Unsubsidized Loan – This loan is not based on financial need and is available to all students regardless of income. The student is responsible for the interest which accrues while in school, grace and deferment periods. Interest payments may be made while in school or can be deferred until repayment. There is a limit to the total number of semesters that a student may receive a Federal Direct Subsidized Student Loan. Please click on Direct Subsidized Loan 150% Time Limit for additional information.

Other Possible Sources of Financial Support

Veterans’ Benefits-Funds are available to assist veteran students. Please visit the Veteran’s Benefits tab or contact Sara McGuire, VA Certifying Official at (908) 835-2328 for additional information on veterans’ benefits.

Continuing Education (non-credit) Career Programs–Please contact the Office of Corporate and Continuing Education (908) 689-7613 for information about funds available to support non-credit education.

Student Eligibility Requirements

General Requirements

To receive financial assistance, a student must meet the following conditions:

- be a US citizen or an eligible non-citizen

- have a high school diploma or a GED
- not be in default on a federal student loan or have been convicted of possessing or distributing illegal drugs
- register with the Selective (as applicable)

Specific Requirements

A student at WCCC must also:

- complete the FAFSA form annually and submit any additional verification documents as required
- meet the program requirements for assistance (such as demonstrating financial need for a Pell grant or being a NJ resident for state financial aid)
- be registered for classes at WCCC and working toward a degree in an eligible program
- if a continuing student, must meet Satisfactory Academic Progress standards

Satisfactory Academic Progress Policy

Each semester, a student must meet qualitative and quantitative standards of academic progress to remain eligible for financial aid. This is referred to as making Satisfactory Academic Progress. This means that a student must meet a minimum GPA and also be making appropriate credit progression toward a degree. Please see the separate link for the Satisfactory Academic Progress located under the Student Disclosure Information link.

Refund of Unearned Financial Aid and Repayment Policy

Students who withdraw from school or stop regular attendance will have their financial aid award prorated according to federal and state regulations. If a student officially or unofficially withdraws, the financial aid will be adjusted accordingly and any unearned funds will be returned by WCCC to the government. Students will be held responsible for any amounts due to the College as a result of the return of these funds.

Students with balances on their accounts due to underpayment or a return of financial aid funds will not be able to register in subsequent semester(s) or to receive transcripts. The College reserves the right to send any student to a collection agency who has a balance on his/her account.

Student Rights and Responsibilities

Students accepting financial aid have certain rights and responsibilities and must comply with any rules, regulations and conditions governing such awards. Failure to read the WCCC Catalog, WCCC Student Handbook, Financial Aid Applications or any other publication pertaining to financial aid does not excuse the student from compliance. Further information regarding rights and responsibilities may be obtained in the Office of Student Services.

Application Process

WCCC encourages all students to file for financial aid, even if you think you may not qualify. The application process is free and should be done as early as possible before the semester begins so that financial assistance can be in place prior to the payment due date. You must apply annually for assistance.

If you have never received financial aid at WCCC, apply by following the instructions below:

1. Apply for an FSA User ID and password from the Department of Education at <https://fsaid.ed.gov/npas/index.htm>. Parents of dependent students must **also** apply for an FSA User ID and password.
2. Complete and submit the Free Application for Federal Student Aid (FAFSA) or the renewal FAFSA at www.fafsa.gov. WCCC's Federal School Code is **016857**. There is also a Spanish version of the FAFSA available at https://fafsa.ed.gov/es_ES/.
3. Once you have registered for classes, you will receive information on how to view the status of your financial aid on WCCC's **Easy Access Grant Loan Entry (EAGLE)** System. Your financial aid award is posted on EAGLE in lieu of an award letter. EAGLE also allows you to track your aid status and has links to download forms and other information.
4. You may be asked to submit additional information to complete the application process. Applications are selected for verification on a random basis by the federal government. This selection does not imply there is something wrong with the application. If your application is selected, you must submit additional documentation so that your financial aid can be determined.

To receive notification of your financial aid eligibility by the semester payment deadlines, please complete the FAFSA by the following dates:

Semester Apply by

Fall – July 1

Spring – November 1

Summer – May 1

State of New Jersey (HESAA) – April 15 – NJ TAG Grant Deadline

Students who apply after these dates may have to make payment or enter a payment plan with the College. Therefore, it is very important to complete your FAFSA as early as possible. For more general assistance with the FAFSA process, please go to the federal link "Help with Completing the FAFSA" (<https://fafsa.ed.gov/help.htm>).

Award Notification

A student is considered for financial assistance once he/she has been admitted to WCCC, registered and all financial aid documents have been received. Eligible students will be notified of their award via the EAGLE system. Awarded financial aid is credited to the student's account each semester, with the exception of Federal Work-Study, which is paid biweekly to the student. Some students may receive assistance in excess of their college cost (tuition, fees and books). The portion that exceeds the college costs will be disbursed to the student after the tenth week of classes.

You may contact the Financial Aid Office at (908) 835.2396 or finaid@warren.edu for additional information.

Verification

The federal government randomly selects students for a process called Verification. Being selected for verification means that you need to provide additional documentation to the College so that we can verify the information that was reported in your FAFSA. This may include the submission of tax records or W-2 information, for example.

The Financial Aid Office will notify you if you are selected for verification. If you are selected for verification, it is very important that you submit any necessary documents or forms as soon as possible so that your eligibility for financial aid can be determined. Students selected for verification also need to complete a Verification Worksheet. This document can be found under the student's EAGLE account.

Please note that WCCC cannot finalize any financial aid for you until you successfully complete the application process, so it is very important for you to submit documentation in a timely manner. Note also that if you are under consideration for assistance under the State's Tuition Aid Grant (TAG) program, you may be contacted directly by that agency for additional information. If you do not respond by the state deadline, then you will not be eligible for any TAG funding for that semester.

Cost of Attendance

Financial aid is determined and allocated not only on the cost of tuition and fees, but on the Cost of Attendance budget a student. This cost will vary depending on a student's attendance level (full-time, $\frac{3}{4}$ time, half-time and less than half-time) and FAFSA filing status (independent or dependent).

While each student's financial circumstances vary, the federal government has developed a methodology to help students estimate the potential cost of attendance for their general circumstances. The Net Price Indicator can be a useful tool to help you determine whether you may be eligible for financial aid at Warren County Community College (see the link under "Student Disclosure Information"). However, you are strongly encouraged to complete the FAFSA to determine your eligibility for financial aid.

You may contact the Financial Aid Office at (908) 835.2456 or finaid@warren.edu for additional information.