



**STUDENT FINANCIAL
AID SERVICES (SFAS)
POLICIES &
PROCEDURES GUIDE**

New Jersey Institute of Technology
Student Financial Aid Services (SFAS)
2017-2018

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I. MISSION STATEMENT

New Jersey Institute of Technology's (NJIT) Student Financial Aid Services office (hereinafter referred to as SFAS) is committed to the pursuit of excellence as follows:

- In service to students by providing timely and appropriate information about application processing for scholarships, fellowships, grants, loans, work-study, financial aid planning, and student aid delivery.
- In providing the maximum and most favorable financial aid resources available to attract and retain students to and at NJIT.
- In counseling and advising students on their financial aid rights and responsibilities before and during enrollment and after graduation.
- In assisting with the university's goal of preparing students for positions of leadership as professionals and as citizens through NJIT's comprehensive student-employment programs that provide students not only with earnings income to help pay for their educational expenses, but with experience working in on-campus jobs and off-campus community service.
- In ensuring integrity in the administration of all student aid programs as follows:
 - SFAS supports and promotes professional development, training, and leadership roles within the university and local, state, and national professional associations.
 - SFAS develops and implements prudent financial aid policies and procedures that are in compliance with federal, state, institutional, and external regulations in the spirit of providing access and meeting university enrollment goals.
- In initiating and implementing cutting-edge technology that adds value to its business processes and services.

II. STUDENT RIGHTS & RESPONSIBILITIES

As a financial aid recipient you have the following rights:

- Access to complete information regarding fees, payment, and refund policies.
- Confidentiality of all personal and family financial information.
- Reconsideration of aid eligibility if you or your family's situation warrants it through an appeal to SFAS.

As an aid recipient, it is your responsibility to do the following:

- Advise SFAS of any additional aid received that is not indicated on your Financial Aid Package notification.
- Inform SFAS if you expect to withdraw from the university. (Refer to Section "XVI. Withdrawals or Failure to Enroll" for more information about withdrawals.)
- Follow application filing deadlines as indicated in this guide and submit to SFAS all required documentation for verification of financial and other information pertaining to your application **within 21 days** of the request.
- Give permission to SFAS to relay pertinent financial, academic, and other information to donors of aid upon request.
- Maintain Satisfactory Academic Progress (SAP) for financial aid. Refer to "Section X. Satisfactory Academic Progress (SAP) Policy" for SAP guidelines.
- Comply with the rules governing the types of assistance that you receive.

III. YOUR UCID E-MAIL ACCOUNT

Upon admission to NJIT, you will be instructed to create your own University Computing Identification (UCID) account (<http://ist.njit.edu/accounts/ucid.php>)—a login user name and password. Your UCID is the single university-wide identifier that you will need in order to access most of the computing services on and off campus.

When you create your UCID, you are automatically assigned a UCID e-mail account. Webmail by Google™ is the e-mail system affiliated with your UCID account and is the default system for NJIT students. **All SFAS communications are sent to this account**, so it is very important that you create your UCID as soon as possible and that you check your e-mail often.

IV. APPLICATION PROCEDURES

To apply for federal, state (New Jersey), and institutional (NJIT) financial aid, you must complete and submit a FAFSA (Free Application for Federal Student Aid) each year that you are enrolled and want to be considered for funding for the following year. To be considered for scholarship funds other than NJIT scholarships for freshman, you must complete and submit a scholarship application, available online.

We highly encourage that you submit the FAFSA electronically (online) using FAFSA on the Web (www.fafsa.gov) to avoid delays associated with filing a paper FAFSA. To file electronically, you will need an FSA ID (formerly the USDE PIN); information on the benefits of an FSA ID and how to obtain an FSA ID are available at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid#pin-replacement>.

The 2017-2018 FAFSA allows you the ability to import your federal tax information directly from the IRS using the IRS Data Retrieval Tool. We encourage you to file your taxes electronically so that you can benefit from using this IRS Retrieval Tool. Information on the IRS Data Retrieval Tool is available at:

<https://studentaid.ed.gov/sa/resources/irs-drt-text>

Although you can file the FAFSA anytime after October 1 prior to the forthcoming academic year in which you plan to attend, you **must file the FAFSA by February 15** of that year to ensure full consideration for federal, state, and institutional scholarships, grants, loans, and work-study. To apply for financial aid at NJIT, you must include NJIT's institutional code, 002621, in the college choice section (Step Six) of the FAFSA.

Federal, State, and NJIT Need-Based Financial Aid

At some point after your FAFSA is received by the federal processing system, you will receive a Student Aid Report (SAR), either in the mail or through e-mail. (If you filed a FAFSA but do not receive a SAR, contact the Federal Processor at 1-800-433-3243). The SAR contains the information from your application and, if there are no missing items or problems with the information, the SAR will also contain your Expected Family Contribution (EFC)—a number used to determine your eligibility for financial aid. If you (and your parents) are New Jersey residents, you will also receive a Student Eligibility Notice (SEN) from the New Jersey Higher Education Student Assistance Authority (HESAA), indicating eligibility for the NJ Tuition Aid Grant (TAG).

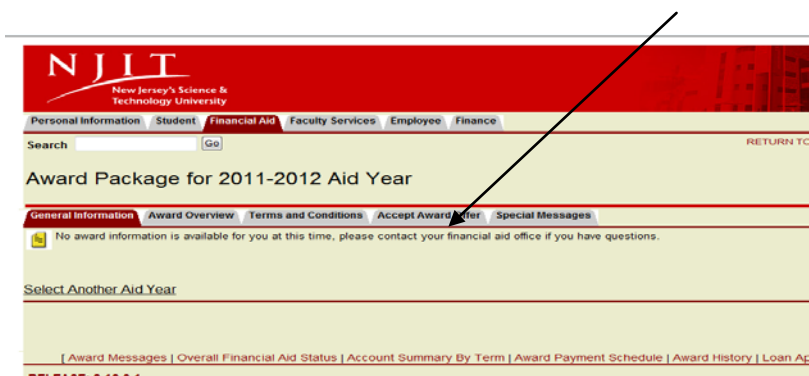
Around the same time that you receive your SAR in the mail, SFAS electronically receives the results of your processed FAFSA (if NJIT is listed as a college choice on your SAR). SFAS designs an estimated Financial Aid Package that details the various types of aid for which you are eligible (based on the information you provided on your FAFSA) and informs you of the details in an award notification letter.

For first-time students, a postcard award notification will be sent by U.S. mail. Subsequent notifications, and all notifications for returning students, are sent to your UCID e-mail account; you will no longer receive paper notifications. (For first-time students, a postcard notice will be sent until a UCID e-mail address is available.) Similarly, if any changes to your financial aid awards occur, or if SFAS requires additional information, you will be notified through your UCID e-mail account. To ensure that your financial aid disburses as scheduled at the start of the fall semester, you must submit any requested documentation needed to confirm your financial aid eligibility to SFAS **by April 15** prior to the academic year.

Once you review your Financial Aid Package, you can accept or decline any part of your aid package by logging on to the Highlander Pipeline (www.my.njit.edu) and accessing your NJIT financial aid records as instructed. (Again, you must create your UCID before you can log on to the Highlander Pipeline.)

Accepting Your Awards on-Line

Navigate to your Highlander Pipeline account at www.my.njit.edu. Log on with your NJIT UCID username and password, click on Student Services and Banner Self Service. Then, navigate to the Financial Aid Tab and click on Award and Award by Aid year. Select the appropriate award year and then click on Accept/Decline Award Offer. Please make sure that you read and acknowledge the Terms and Conditions section on Self-Service. If you do not accept the Terms and Conditions your financial aid will remain incomplete and aid will not disburse into your Student Account.



Scholarships

Once you are admitted as a first-time full-time freshman, your academic records are reviewed to determine your eligibility for NJIT scholarships; however, to be considered for additional scholarship funds, you must complete and submit a scholarship application. Also, many scholarships require that you demonstrate financial need. To be considered for *need-based* scholarships, you must also have a processed FAFSA on file for the academic year. (See the introduction to this section.) Scholarship application forms are available at: <http://www5.njit.edu/financialaid/forms/>. Please be advised that the combination of grants and scholarships, generally, cannot exceed the student bill charges; and if so, the scholarship amounts may be reduced.

Most *merit-based* scholarship programs require that you be enrolled full time and maintain a minimum grade point average (GPA) of 3.0. Most scholarships are renewable, but some are not. To continue receiving renewable scholarships, you must continue to meet the scholarship criteria as set forth in the scholarship agreement. However, because some external scholarships funds are determined by the value from the market, there could be occasions where a scholarship may have funds one year and not in a subsequent year if the market is unfavorable. Students will be notified if they are impacted ahead of time so that other options are explored.

For most scholarship programs, NJIT monitors whether a scholarship can be renewed after the spring semester. General scholarship requirements are the following:

- Continuous full-time enrollment;
- Meet the standards of Financial Aid Satisfactory Academic Progress (SAP) as outlined at the policy located at this link: <http://www5.njit.edu/financialaid/about/academicprogress.php>
- Maintain a cumulative 3.0 GPA (at time of the annual review in June) and attain a minimum 3.0 GPA for each and every semester;
- Not exceed the maximum terms (4-years for non-Architect students and 5-years for Architect students), including the number of years/semesters you have already taken.
- Combinations of grants and scholarships awards does not exceed student bill tuition charges

If you are a scholarship recipient and are no longer meeting the scholarship criteria, you are given notification and provided scholarship appeal procedures. Students can only appeal once for a scholarship reinstatement – no second or further appeals requests will be granted. Note that the scholarship appeal process differs and is separate from the SAP appeal process described in “Section X. Satisfactory Academic Progress (SAP) Policy.”

Undergraduate

There are numerous scholarships available to NJIT undergraduate students that come from institutional resources as well as external sources, such as corporations and individual donors. All students meeting the criteria of the scholarships are considered. Information from your admissions record is reviewed as a means of determining your scholarship eligibility upon admission to the university.

Graduate

NJIT awards funding to a select number of qualified full-time graduate students in the form of teaching and research graduate assistantships. These awards may come in the form of a full- or partial-tuition waiver, a stipend, or both. Competition for assistantships is strong, and only successful applicants are notified.

The terms and conditions of this type of graduate funding differ from those of the other aid programs explained in this guide. You must submit the “Application for Admission to Graduate Study” to the Office of Graduate Admissions. Academic departments consider students for graduate teaching and research assistantships at the point of admission. Your application must be submitted **no later than January 15** for the fall semester and **October 15** for the spring semester for it to be given full consideration. No additional forms are required.

Initial financial support for international master’s degree students at NJIT is extremely limited. International students in master’s programs can qualify for financial support only after completing one semester of study at NJIT; however, financial support is generally reserved for those students pursuing a doctoral degree.

The academic departments at NJIT make all graduate teaching and research award decisions with Financial Aid Office supervision; therefore, requirements vary among academic programs. All students must submit GRE or GMAT scores. For more information, contact the Office of Graduate Admissions at 973-596-3171, or visit <http://www5.njit.edu/financialaid/graduate/financial-support.php>.

Vocational Programs Eligible for Title IV Aid

There are Continuing Professional Education certificate programs that NJIT offers that are eligible for federal Title IV funding such as federal Direct Loans, and Federal College-Work Study. All of the below-mentioned certificate programs have been approved by the U.S. Department of Education. All programs offer courses that may lead up to a traditional graduate degree.

Federal Title IV Approved Graduate Certificate Programs

Certificate
Applied Statistical Methods
Biostatistics Essentials
Business and Information Systems Implementation
Business and Computing
Construction Management
Data Mining
Emergency Management and Information Assurance
Emergency Management Design Essentials
Engineering Soft Skills
Environmental Sustainability
Finance for Managers
Firmware Engineering
Information Management for Managers
IT Administration
Management Essentials
Management of Technology
Network Security and Information Assurance
Pharmaceutical Management
Pharmaceutical Technology
Physiology and HCI
Power Systems Engineering
Project Management
Sustainable Architecture
Technical Communications
Web Systems Development
Communication and Information Design
Crisis Management and Business Continuity
Communication and Information Design
Crisis Management and Business Continuity
Engineering Leadership
Pharmaceutical Manufacturing
Sustainability Policy and Environmental Management
Transportation Studies

Aid for Graduate Certificate Students

As a part-time student in one of our [Graduate Certificate \(GC\) programs](#)--whether on campus, at an extension site, or online--there is financial assistance available to you. Whether you are a new or continuing adult student, sources of financial assistance include federal and private loans and work-study (for aid-approved GC programs only).

Private Loans

Not all private lending institutions require that loan recipients be matriculated; as a non-matriculated student, you may also be able to qualify for a private loan. To search our list of lenders please visit: <http://www5.njit.edu/financialaid/typesofaid/educationloans/privateloans.php>.

Veterans and Military Benefits

If you are a service members, veteran, or military civilians trying to reach your educational goals, check out our available resources, including [Post-9/11 Veteran's Education Assistance](#) and [Military Tuition Assistance](#). To view the link go to: <https://www5.njit.edu/registrar/special/veterans.php>.

- [Veteran's and Military Benefits: www.military.com/education](http://www.military.com/education)
- [Military Scholarships: http://offers.military.com/v/scholarships/flow](http://offers.military.com/v/scholarships/flow)

Summer Session Financial Aid Application Procedures

Students who have registered and want to apply for financial aid assistance for the summer term must complete and submit an NJIT Application for Summer Financial Aid, available to students in February at the SFAS office or online at <http://www5.njit.edu/financialaid/forms/>. The summer financial aid **application deadline is May 15, 2017 for Summer I and June 16, 2017 for Summer II.**

V. PROCESSING SCHEDULE & DEADLINES

You can continue to file your FAFSA after the **February 15** priority deadline and submit any required documentation after April 15; however, there are specific deadlines associated with each student aid program. If you apply late, you risk the inability to receive student aid from some programs. In addition to the processed FAFSA, **SFAS must receive all requested documentation 30 days before the end of the semester** or award period. This deadline allows processing and authorization of disbursements within timeframes defined by regulations pertaining to federal and state aid programs. Failure to apply or to submit required documentation by the indicated deadlines may result in a loss of financial aid eligibility for all student aid programs.

October

- Free Application for Federal Student Aid (FAFSA) available for filing (after October 1).
- Student Aid Reports (SARs) and Student Eligibility Notices (SENs) (the latter for only NJ residents) start arriving in the mail; be sure NJIT is listed as first college choice (school code 002621) on the SAR and SEN.

December

- Student Financial Aid Services begins to notify incoming freshmen of scholarships
- Need-based packaging begins for freshman, transfer students, and first-time graduate students.

January

- SAP appeals for the spring semester (currently enrolled students only) are submitted to the Financial Aid Satisfactory Academic Progress Committee by **January 15 (subject to change)**.
- Applications for Admission to Graduate Study are received by **January 15** in order to receive full consideration for fall-semester graduate scholarships.

February

- FAFSA filing deadline for upcoming academic year is February 15. To apply for financial aid at NJIT, you must include NJIT's institutional code, 002621, in the college choice section (Step Six) of the FAFSA.

April

- Loan exit counseling is completed by student-loan borrowers graduating in spring.
- Summer Financial Aid applications available in the SFAS office and online at: <http://www5.njit.edu/financialaid/forms/>.
- Tax forms and any other requested information are submitted to SFAS as soon as possible but no later than **April 15** for forthcoming academic year.

May

- Admission tuition deposits due **May 1**.
- Returning student records reviewed for Satisfactory Academic Progress (SAP) after spring semester grades get posted.
- Summer Financial Aid applications for Summer I due by **May 15**.

June

- FAFSA's for prior-year NJ TAG recipients due at Federal Processor's office **June 1**.
- Summer Financial Aid applications for Summer II are due by **June 16**.
- Returning students Financial Aid Packaging begins for those registered for the following fall semester.
- Scholarship renewal for prior year recipients are packaged and sent if scholarship requirements are met.
- Students with a previous scholarship with insufficient available funds due to market conditions are sent a notification of such for planning.
- New students attend First Year Connections.
- New student loan borrowers complete loan entrance counseling/sign promissory notes.

July

- Tuition bills sent to registered students for the fall semester.
- New students attend First Year Connections.
- Upperclassmen SAP appeals for combined summer, fall, and spring semesters are submitted to the Financial Aid Satisfactory Academic Progress Committee by **July 10** (subject to change).

August/September

- Undergraduate scholarship applications due by **August 15**.
- Student employees complete Student Employment/FWS contracts and I-9 forms.
- Upperclassmen SAP appeals for fall/spring semesters are submitted to the Financial Aid Satisfactory Academic Progress Committee by **August 28 (subject to change)**.

October

- First time FAFSA applications must be received by the Federal Processor for NJ TAG eligibility by **October 1**.

- Applications for Admission to Graduate Study are received by **October 15** to receive full consideration for spring-semester graduate scholarships.

November

- Student loan borrowers graduating at the end of the fall semester complete loan exit counseling.
- Tuition bills sent to students registered for the spring semester.
- All applicant changes and documents are due at NJ HESAA November 15.

VI. UNDERSTANDING FINANCIAL AID PACKAGING

Helping you afford an NJIT education is important to us. Although the primary responsibility for college education rests with a student’s family, there are several sources that can help reduce the expense of an education at NJIT. The federal government, state government, and NJIT all provide various forms of assistance to help you and your family finance your education at NJIT. The four components described below are used to determine your financial aid eligibility and to create your Financial Aid Package.

Cost of Attendance (COA)

NJIT determines the Cost of Attendance (COA), or budget, which is an estimate of the educational expenses you will incur during the academic year. These costs include tuition, fees, room & board, transportation allowance, books & supplies allowance, and miscellaneous educational expenses. If this is your first year of attendance at NJIT, also included in your budget is an allowance for the cost of a computer. Please note that the charges that will appear on your student bill are tuition and fees and room and board (if you choose to live on-campus). All other budget components will be charged and will not appear on your student bill as they are considered indirect charges and are only used to determine need after all awards. Please refer to page 25 for estimated COA budgets.

Expected Family Contribution (EFC)

Expected Family Contribution (EFC) is an estimate of your family’s financial strength and the ability to contribute, and it is measured by applying the official federal needs-analysis formula to the data submitted on your FAFSA. It is the amount that you and your family are expected to contribute toward the expense of an education.

Financial Need

Financial need refers to the Cost of Attendance (COA) minus the Expected Family Contribution (EFC). Demonstrated Financial Need (COA - EFC = need) determines your eligibility for need-based financial assistance.

The Financial Aid Package

Financial aid at NJIT is awarded according to financial need, merit, or both. If you are eligible for financial assistance based on your financial need, you may receive a combination of *gift aid* (grants or scholarships that need not be repaid) and *self-help aid* (loans, which must be repaid or part-time employment either on or off campus). Any combination of awards is referred to as your “Financial Aid Package.” Once your Financial Aid Package has been awarded, you can review it at any time through your Highlander Pipeline account.

Eligibility for many of NJIT scholarships is not based on financial need; you are automatically considered for merit-based (NJIT) scholarships at the time of admission. Your admission application, test scores, and high school grade point average (GPA) are the main factors used to determine your eligibility for NJIT scholarships. However, there are some scholarship programs that also require that you demonstrate financial need.

Note: Upperclassmen are also considered for NJIT scholarships but must have a FAFSA on file for the academic year to be considered.

Eligibility for federal and state grants, as well as some NJIT scholarships, is based on the information on your FAFSA and the general eligibility requirements of each program. Gift aid is always awarded before self-help aid. If you have remaining eligibility after gift aid has been awarded, your Financial Aid Package may also include work-study and student loans. Please note that when a combination of grants and scholarships exceeds student bill charges, the University may reduce the scholarship amount.

Award Revisions

Your award may require revisions, often due to additional information, changes in enrollment status, failure to maintain academic progress, withdrawal from classes or outside aid received. Any revised award overrides all previous aid offers. This sometimes means that you may have to repay funds already received.

VII. SPECIAL CIRCUMSTANCES

Although the formula to determine financial aid eligibility is standard for all applicants, there is some flexibility in recalculating eligibility in light of *special circumstances*. For example, if you or your family has experienced an income reduction due to unemployment, disability, divorce, or death, you can have your financial aid eligibility recalculated using updated information.

Other special circumstances include loss of non-taxable income (e.g., child support, social security benefits, and so on). In all cases, special circumstances must be *fully documented* with tax returns, death certificates, court documentation, or letters from appropriate agencies, individuals, or employers.

If there are other circumstances that affect the amount you and your family are expected to contribute toward your education, please contact SFAS immediately; however, keep in mind that the reasons must be sound and that you will have to provide adequate proof to support any monetary adjustments.

VIII. VERIFICATION & ELIGIBILITY CONFIRMATION

Verification is the process in which Student Financial Aid Services (SFAS)—as dictated by federal and state regulations—compares the information you reported on the FAFSA with your prior-year tax transcripts, W-2 forms, and other financial documentation. If your application is selected for verification, you will receive an e-mail instructing you to access your financial aid records through your Highlander Pipeline account (<http://my.njit.edu>) Student Services Tab. From there, you can determine the specific information SFAS needs in order to verify your data. SFAS must receive *all* requested documentation before federal and state aid can be disbursed. If there are differences between the data you supplied on your FAFSA and the verification documentation, corrections may be needed, and your application will be reprocessed.

The federal government is requiring schools to discontinue the collection of tax returns as a document source for verification. Instead, we are required to collect IRS Transcripts for those selected for federal verification. To help you understand how to obtain an IRS Tax Transcript to satisfy NJIT's request, please view this YouTube video: <http://www.youtube.com/watch?v=0wFNqs4Mqdg>. Another option is to go to www.irs.gov; under Tools, click on Get a Tax Transcript and follow the prompts.

If you are a New Jersey resident receiving state aid, the New Jersey Tuition Aid Grant (TAG) program may select your file for *state verification*. If you receive an "Applicant Information Request" from the New Jersey Higher Education Student Assistance Authority (HESAA), you must forward all requested information and financial documents directly to HESAA in Trenton. In some cases, HESAA may request the same information that was requested by SFAS. You must forward this same information and documentation to HESAA to avoid a delay in disbursement of funds or loss of your state aid altogether.

It is extremely important that you respond to requests for information promptly because finalized **financial aid packages are processed in the order of file completion date**. To ensure that your

financial aid funds disburse as scheduled at the start of the fall semester, you must be registered for classes and submit all required documentation by **April 15**. You can still submit documents after the April 15 deadline, but the absolute deadline for submittal of all documents is **30 days prior to the end of the semester** or award period. The designated deadlines allow SFAS to process and authorize disbursements within the timeframes permitted under regulations set forth for administering the federal and state aid programs.

Enrollment Status

As indicated in “**Section XI. Types of Financial Aid**,” each type of financial aid (program) has specific requirements regarding enrollment status. In general, SFAS uses the following undergraduate enrollment criteria to determine eligibility for the financial aid programs it administers:

Credits	Enrollment Status Classification
12+	Full time
9–11	Three-quarter time
6–8	Half time
1–5	Less than half time

Your Financial Aid Package is based on full-time enrollment, and SFAS uses your enrollment status on the 15th day of each semester to determine your financial aid eligibility. If you do not have full-time status, a notation will be made on your Financial Aid Package notification indicating that your eligibility is based on three-quarters, half time, or less-than-half-time enrollment.

Graduate students enrolled in **9** or more credits are considered **full-time students**, and graduate students enrolled between **6 and 8** credits are considered **half-time students** for financial aid eligibility purposes. Also, undergraduate students taking less than 12 credits (9 credits for graduate students) who have been certified as “full time” by the Registrar’s office are considered as having full-time status for aid eligibility; however, in some cases, certain financial aid awards may be reduced, such as grants, tuition scholarships, or if the cost of attendance decreases because you are not being charged full-time tuition and fee rates.

If your Financial Aid Package is finalized *after* the 15th day of the semester, your enrollment status for financial aid eligibility varies by program. **You must consult with SFAS if you plan to withdraw from any courses.** During the summer session, your enrollment status on the 2nd day of the summer term determines your enrollment status for financial aid eligibility.

Other Eligibility Criteria

Eligibility for federal student aid is determined on the basis of financial need and on several other factors. To receive financial aid from federal programs you must meet the following criteria:

- Demonstrate financial need (not required for some loan programs);
- Have a high-school diploma or a GED certificate, or pass a U.S. Department of Education-approved test;
- Be admitted to a degree program and enrolled at least half-time in a degree-granting program;
- Be a U.S. citizen or eligible non-citizen;
- Have a valid Social Security number;
- Register with Selective Service (if required);
- Maintain Satisfactory Academic Progress (SAP) once enrolled;
- Must not be in default of a student loan;
- Must not owe an overpayment to the U.S. Department of Education.

Eligibility for New Jersey state assistance programs requires, in addition to most of the federal criteria above, that you (and your parents if you are a dependent student) have resided in New Jersey for 12 consecutive months and have not already received the maximum number of allowable grant payments.

If you no longer meet the state criteria but received state assistance for the previous year, you will continue to be eligible for state aid under the Grandfather Clause if:

- Your parents moved to a different state after you received at least one semester of award payment.
- You continued to live in New Jersey at the time your parents moved.
- You continue to be enrolled in a New Jersey institution.

Be aware that a letter indicating your parents' date of move as well as documentation of your current New Jersey address is required.

IX. CROSS-REGISTRATION/ENROLLMENT AT OTHER INSTITUTIONS

When you are an NJIT student and plan to cross-register (take additional courses) at Essex County College, Rutgers University - Newark, or UMDNJ, **you must complete the proper forms**, available at the NJIT Registrar's office. If you do not, any courses you take elsewhere will not be reflected on your academic transcript and, therefore, will not be included in the consideration for your financial aid eligibility.

You cannot receive financial aid at both institutions for the same courses. You must declare which institution is to be considered the "home school" for financial aid eligibility purposes. If you have been approved to study abroad or to attend another institution during a semester for part or all of your educational requirements, you can receive financial aid for that semester *if approved in advance* and if a consortium or contractual agreement is executed between NJIT and the other institution. (For more information regarding this topic, contact SFAS directly.)

X. SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Satisfactory Academic Policy (SAP) is the term used to define successful completion of coursework to remain eligible for federal, state and institutional financial aid. NJIT is required by federal and state regulations and institutional policy to determine whether a student is meeting SAP requirements. SAP evaluation occurs once a year at the end of the spring semester payment period.

Requirements and Standards of the SAP Policy

The following three components are measured to assess whether the student is meeting SAP standards:

Grade Point Average (Qualitative Measure)

The qualitative component is measuring the quality of the student's SAP by conducting a review of the student's cumulative grade point average (GPA). To meet the qualitative SAP requirement, the student must have a minimum cumulative and overall GPA of at least a 2.0.

(Specific federal, state and institutional scholarships and grants may require a different GPA for renewal. This is a separate requirement for continued eligibility for these funds. The scholarship GPA requirements and terms and conditions are provided to students when the award is offered.)

Credit Completion Ratio or Calculating Pace (Quantitative Measure)

The quantitative component is measuring the pace at which the student must progress through his or her program of study to ensure his or her program is completed within the maximum timeframe permitted. Pace or completion ratio is calculated by taking the cumulative number of credit hours the student has successfully completed and dividing it by the number of attempted credit hours. Credits accepted from

other schools that may be applied to an NJIT degree are counted in the calculation as both attempted and completed hours. To meet this requirement, the student's completion ratio must be 67% or higher.

Example: During an academic year, a student who attempted 30 credits but only earned 24 credits has a completion ratio of 24/30 which is 80%. Because the calculated ratio is equal to or greater than 67% **the student is passing the SAP quantitative measure.**

$$\begin{aligned} \text{Cumulative Earned Credits} / \text{Cumulative Attempted Credits} &= \text{Completion Ratio} * \\ 24/30 &= 80 \% \text{ (passing benchmark is 67\%)} \end{aligned}$$

*Cumulative Earned Credits and Cumulative Attempted Credits include transfer credits and credits applicable to the major of study.

Generally all periods of the student's enrollment count when assessing whether a student is passing the quantitative measure, even in periods in which the student did not receive financial aid. In addition, credits transferred to NJIT affect the 67% completion ratio calculation and the maximum number of semester requirement. For example, an entering student with 60 transfer credits is placed on the chart as if he/she attempted 60 credits. NJIT Academic Policy allows for students to switch majors and have the grades from certain prior courses excluded from their cumulative GPA. NJIT's SAP policy follows the academic policy and therefore the courses no longer applicable to the new major, will be excluded when calculating SAP. This is called "Academic Amnesty." Academic amnesty allows NJIT to exclude courses that are deemed as not part of the new major (a Switch of Major Form must be formally submitted through the student's Academic Advisor). Only the courses that are designated on the Switch of Major Form will be excluded from the SAP calculation. Because NJIT calculates SAP once a year at the end of the spring semester, students who complete a Switch of Major Form are encouraged to do so prior to the beginning of fall semester registration.

Maximum Time Frame Measure (maximum number of semesters)

The maximum time frame a student may attend and continue to receive aid cannot exceed 150 percent of the published length of the student's program as measured in semesters. For example, the published length of a four-year program is eight semesters regardless if the student switches majors. Therefore, a full-time student has a maximum of 12 semesters (150% of 8 semesters) to complete the program. Undergraduate architecture majors have 15 semesters (150% of 10 semesters). When a student has reached or exceeded the maximum number of semesters, the student is no longer eligible for financial aid unless he or she successfully appeals (see the Appeals section of this document for details).

Effects of Remedial

Courses such as non-credit remedial or bridge courses will count in the calculation of the credit completion ratio (quantitative component) and the maximum semester requirement only if it applies to the student's valid major at NJIT.

Effects of Repeated Courses

Generally, the SAP policy is consistent with University policy on repeats. Although not a SAP eligibility requirement, students may not receive federal student aid for courses he or she has taken and received passing grades for more than two times. However, if the student repeats a course in which all previous attempts were failures, federal regulations allows for funding of these courses.

Effects of Withdrawal and Incomplete Grades

If the student withdraws from a course after the first week of classes (e.g., student receives a grade of W for the course), the course credits are included in the count of attempted credit hours. Therefore, withdrawn courses are calculated in the pace ratio calculation and maximum time frame measures with the exception of a student who switches majors with approved course exclusions.

Credits for an incomplete course (e.g., student receives a grade of I for the course) are always counted as credits attempted for quantitative and maximum timeframe measures but are not included in the GPA or the credits earned count until the incomplete grade changes to a passing or a failing grade.

SAP Definitions:

Financial Aid Probation:

Financial Aid Probation status is assigned to a student who fails to make SAP and has successfully appealed. A student who is placed on Financial Aid Probation may receive financial aid for one payment period during probation. During Financial Aid Probation a student may be required to meet certain terms and conditions, such as taking a reduced course load or taking specific courses. A student assigned a Financial Aid Probation will have the opportunity to choose their Academic Plan to fulfill during probation. When choosing the plan, students must be careful to ensure they can meet the plan at the conclusion of the payment period. At the conclusion of the SAP Academic Probation payment period, the student must either meet the SAP standards or fulfill the requirements specified in the Financial Aid Academic Plan.

SAP Appeal Procedures:

If a student fails one or more of the three measures (qualitative, quantitative and maximum time frame), the student is not eligible for federal, state, or institutional financial aid, which includes grants, scholarships, work-study and loans. However, students failing SAP standards who have had mitigating circumstances (i.e., death in the family, illness, involuntary military leave) may request reinstatement of their financial aid eligibility by completing the SAP Appeal for Financial Aid Reinstatement Form and submitting it to the Financial Aid SAP Appeals Committee, c/o Office of Student Financial Aid Services using the Moodle SAP Session. The Office of Student Financial Aid Services will send a notification to impacted students and the correspondence will include a copy of the appeal form. The appeal, which must be typed, includes the following student requirements:

1. Detailed explanation for failure to meet SAP standards for each payment period the student failed to perform satisfactorily;
2. Documentation to support the reason for failure;
3. Select the appropriate Academic Plan (work closely with your Academic Advisor);
4. Detailed explanation of what has changed that will now allow the student to comply with SAP standards, a statement of academic objectives, and a corrective action plan.

SAP APPEAL DEADLINES:

Semester	Date
Summer 2017	July 10, 2017
Fall 2017	August 28, 2017
Spring 2018	January 15, 2018

Note: Students who fail to submit their appeals by the deadline will have the right to appeal the missed deadline to the Director of Student Financial Aid Services and only under extenuating circumstances will the request be approved.

SAP Appeals Committee and Decision:

The SAP Appeals Committee is comprised of representatives from the Office of Student Financial Aid Services, Dean of Students, Athletics, EOP, Student Affairs, and Academic Affairs. Students will be notified of the decision of the committee in writing (letter, email, and personal announcement in their NJIT Highlander Pipeline account). The decision of the SAP Appeals Committee is final. A decision on the appeal is rendered within three days of the committee meeting.

The SAP Academic Plan:

Students who successfully appeal and are approved for one payment period are considered to be on probation. To gain eligibility in the subsequent term, a student must meet the standards of SAP or meet the requirements of his or her academic plan selected at the time of the appeals submission. The academic plans to select from are the below:

	Plan 1	Plan 2	Plan 3	Plan 4
Academic Plan Requirements	Deficient in GPA	Deficient in GPA and Credits	Deficient in Credits	Deficient in Timeframe
Term GPA	2.0	2.25	2.25	2
Credit Completion Requirement	67%	100%	100%	100%
*Academic Curriculum Sheet Completion with Advisor	Yes	Yes	Yes	Yes
Failed Courses Allowed	No	No	No	No
Withdrawals Allowed?	Not Applicable	No	No	No
USA Funds Literacy Quiz	Yes	Yes	Yes	Not Applicable
Graduation Plan Requirement	Not Applicable	Not Applicable	Not Applicable	Yes

Students are required to meet with their advisor to devise a curriculum plan that will allow for completion of program within maximum of 12 semesters (15 semesters for ARCH) including all prior terms attended. Students can upload a copy of their Curriculum Plan from Degree Works and use the curriculum sheet available at the SAP Moodle Session.

If the student has already registered for more than the allowed number of credits under the chosen Academic Plan, students must drop courses to comply with the credit restriction.

SAP Academic Suspension:

If the student fails to meet SAP standards or the requirements set forth in the SAP Academic Plan, the student will be placed on SAP suspension. The student is ineligible for financial aid with this status. A student with SAP suspension status will remain ineligible for financial aid until the student meets the minimum SAP Policy requirements, or submits a successful appeal.

XI. TYPES OF FINANCIAL AID

Financial aid is funding for your college education that comes from sources outside of your family. *Gift aid* and *self-help aid* are the two categories of financial aid. Gift aid comes in the form of grants and scholarships and does not have to be repaid. Self-help aid comes in the form of student or alternative loans and work-study. Financial aid at NJIT is awarded based on financial need, or merit, or both. You may receive a combination of grants, scholarships, loans, and work-study in your Financial Aid Package. However, we may reduce your scholarship if a combination of scholarships and grants exceed the student bill charges.

SFAS coordinates several different types of financial aid for students attending NJIT, including scholarships, grants, loans, and work-study. Additionally, certain financial aid programs are available to students participating in a study-abroad program that has been approved for credit by NJIT. In some cases, you may also receive assistance from certain student aid programs while studying at an institution of higher education other than NJIT if a consortium or contractual agreement has been established. Refer to “[Section IX. Cross-Registration/Enrollment at Other Institutions](#)” for more information.

Note: The following information on the student aid programs is current as of the publication date of this guide. NJIT reserves the right to change or cancel awards because of regulatory changes, revised allocations, or additional information concerning a student’s financial aid eligibility. Awarding is dependent upon program requirements and the availability of funds.

Undergraduate Merit-Based Scholarships & Grants

Most merit-based programs require that you be enrolled full time and maintain a minimum GPA of 3.0. Most scholarships are renewable, but some are not. In order for you to continue receiving renewable scholarships, you must continue to meet the scholarship criteria as described in detail in your Financial Aid Package notification. You must also meet the minimum standards specified in the financial aid SAP policy defined earlier in this guide.

From the State of New Jersey:

Governor’s Urban Scholarship Program (\$1,000) - Funded by the New Jersey Higher Education Student Assistance Authority (HESAA) and awarded to student's who rank in the top 5.0% of their class and attain a GPA of at least a 3.0 at the end of their junior year. The student must complete an FAFSA application, have a New Jersey Eligibility Index (NJEI) of 10,499 or lower, and reside in one of New Jersey’s 14 designated high-need communities. Recipients must be New Jersey residents.

From NJIT for Out-of-State Applicants:

- **Presidential Scholarship** - An NJIT award available to academically talented non-New Jersey residents who enter as freshmen to the university. Admissions determines recipients based on high school GPA and composite Reading and Math SAT and/or ACT score. Recipients must be U.S. citizens or permanent resident aliens. Note: award amount subject to change to reflect actual tuition rates set in July.

Engineering Technology Presidential Scholarship - An NJIT award available to academically talented transfer students who have earned an Associate’s Degree with cumulative GPA of at least 3.0 and are Non-New Jersey residents. Recipients must be U.S. citizens or permanent resident aliens. This award is a 2 year scholarship. Admission’s Office determines the eligible students.

From NJIT for All Applicants:

- **National Merit Semi-Finalist Scholarship** – Awarded to NJIT National Merit Scholars. Students are awarded a combination of various NJIT scholarships up to the cost of tuition and fees, as well as room and board, if the student lives on campus.
- **Faculty Scholarship** - An NJIT scholarship awarded to first time fulltime freshmen on behalf of the faculty. Only students with a minimum composite reading and math SAT score of 1200 and a minimum high school GPA of 3.4 may be considered for this scholarship. This is a four 4 year scholarship (three-year for accelerated students; five-year for Architecture students). This scholarship may be replaced with funds of equal value from an NJIT endowed, annual or alumni scholarship. The purpose of the Faculty Scholarship is to cover tuition expenses only, as a result, any student who is also receiving other sources of aid that exceeds student charges, will have their scholarship reduced. Students who are under the Employee Tuition Remission program will receive only the difference between the cost of tuition and the tuition based scholarship.
- **Dean’s Scholarship** - An NJIT scholarship awarded to first time full-time freshmen students with a minimum composite reading and math SAT score of 1200 and a minimum high school GPA of 3.4.

- **Honor Scholarships**– An NJIT first time full-time freshman student who is admitted into the Albert Dorman Honor’s College or a returning student admitted as an honor’s transfer student may be eligible to receive the honor scholarships. First time fulltime freshman students may receive the Honor’s Faculty and/or Honor’s Room Scholarships based on the high school GPA and SAT scores. Returning students accepted as honor transfer students, may only receive the Honor’s Faculty scholarship.
- **Athletic Scholarships** (award amounts vary) - Awarded to qualified students who participate in intercollegiate athletics. Information about athletic scholarships can be obtained by contacting the NJIT Athletic Department.
- **Academic Department Scholarships** (award amounts vary) - Awarded by departmental scholarship committees to students with an outstanding academic record.
- **Architecture Design Competition Scholarship** (one-half to full tuition) - A five-year scholarship for freshmen sponsored by the New Jersey School of Architecture.

Scholarship Appeals Process

If you do not meet the scholarships’ criteria for renewal, you will only have one chance to appeal. If you transfer and cease enrollment at NJIT, you automatically lose the scholarship. If you fail to maintain eligibility, you are only allowed to appeal once. The deadline to submit a scholarship appeal for the 2017-2018 aid year is August 15, 2017.

Scholarship Appeals are reviewed by the Director of Student Financial Aid Services and when applicable consultation is made with one or more of the following individuals: Associate Vice President of Enrollment Planning, Associate Dean of the Albert Dorman Honors College, and Manager of Alumni Relations and Stewardship.

The following criteria are used to determine whether a scholarship will be reinstated:

- Extenuating circumstances;
- How close the cumulative GPA is to what is required by the specific scholarship program;
- Student’s action plan to address the deficiency;
- Whether the student has submitted a scholarship appeal in the past;
- Whether general “Satisfactory Academic Progress” appeal was approved by the University Financial Aid Satisfactory Academic Progress Committee, when applicable.

In some instances, the scholarship is reinstated for an academic year and in other cases for one semester (with another review taking place after the fall semester). Students are placed on scholarship probation and typically have one year to fully regain their eligibility for a scholarship.

Students may also take a leave of absence due to medical, military or some other reason. Scholarship reinstatement consideration will be made on a case-by-case basis depending on the student’s reason for leave and the length of absence.

The following are the general criteria for scholarship renewal:

- Continuous full-time enrollment;
- Meet the standards of Financial Aid Satisfactory Academic Progress (SAP) as outlined at the policy located at this link: <http://www5.njit.edu/financialaid/about/academicprogress.php>.
- Maintain a cumulative 3.0 GPA (at time of the annual review in June) and attain a minimum 3.0 GPA for each and every semester;

Not exceed the maximum terms (4-years for non-Architect students and 5-years for Architect students), including the number of years/semesters you have already taken.

A student can only appeal once to regain their scholarship.

Scholarship Appeals for Albert Dorman Honors Scholarship

Scholarships related to Honors College have its own set of criteria for renewal, which is determined by the Honors College. If and when an Honor students' scholarship is not renewed, they can appeal to the Honors College. The following is the criteria for Honors Scholarship renewal:

- Honors recipients completing first full academic year: must maintain 3.0 GPA;
- Upper-class honors recipients (those completing their sophomore year and beyond) must maintain 3.2 GPA.

When Honors scholarship recipients do not meet the above-mentioned criteria for renewal, they must submit an appeal letter addressed to the Honors College. The Honors College will review and make a determination. If and when Honors scholarship recipients appeal for other non-Honors scholarship, the SFAS Director forwards the appeal to the Honors College for Honors Scholarship reconsideration.

From Private Donors, Available for all Applicants

- **Alumni Scholarships** (award amounts vary) - There are several-dozen of these private scholarships that have been made available on an annual basis by companies and individuals. Eligibility varies according to the donor's wishes, and not all scholarships are renewable.
- **Merit Awards** (award amounts vary) - Endowed by NJIT alumni, these scholarships provide assistance to students based on their academic performance, leadership, choice of major, or specific criteria determined by the donor.
- **Endowments and Memorial Scholarships** (award amounts vary) - There are hundreds of grants and scholarships available that have been endowed by a company or individual or are awarded in memory of a family member. Eligibility varies according to the donor's wishes. There are some instances where the funding is not available due to market dynamics. Previous recipients will be informed if the market may have impacted their scholarship renewal.
- **Annual Scholarships** (award amounts vary) - Companies and individuals have made several-dozen private scholarships available to students on an annual basis. Eligibility varies according to the donor's wishes, and not all scholarships are renewable.
- **Guttenberg Scholarship** (^{\$}2500 minimum) - Can be applied to tuition, fees, or room & board. Preference is given to freshmen that are physically challenged. Recipients must be New Jersey residents.

Transfer Students

NJ STARS II

The "New Jersey Student Tuition Assistance Reward Scholarship II" Program is a continuation of the NJ STARS Program that provides successful county college graduates with an opportunity to pursue a baccalaureate degree at a New Jersey four-year public institution of higher education. The amount of the NJ STARS II will not exceed \$1,250 per semester, but can be lower than \$1,250 depending on the amount of other Federal and State aid received and the tuition charges for up to 18 credits per semester. This award is used toward the tuition of non-tuition aid grant recipients and can pay tuition and fees for tuition aid grant recipients.

Students must complete their associate degree with a cumulative GPA of 3.25 or higher.

To be considered for NJ STARS II, students must have been a NJ STARS recipient, and file a FAFSA each year within established New Jersey State deadlines.

Need-Based Grants

- **Federal Pell Grant** annual awards range up to \$5920. Awarded based on financial need if you are an undergraduate enrolled for at least 3 credits and have not yet received a first bachelor's degree. In addition to many other requirements, you must also be a U.S. citizen or an eligible non-citizen and have a high-school diploma or GED, or demonstrate the ability to benefit from the program offered. Dollar amounts awarded depend on your reported Cost of Attendance (COA), Estimated Family Contribution (EFC), and whether you plan to attend full time or part time. (Your EFC is derived from the information you provide on the FAFSA. See "Expected Family Contribution (EFC)" in "Section VI. Understanding Financial Aid Packaging."). Beginning in 2012-2013, the number of semester a student can receive Pell is set to 12. Pell eligible students with a credit on the account will be issued a refund by the first day of each semester for the purchase of books. A notice will be sent out to all Pell eligible students. To be eligible for this refund, a student must have a complete file, have successfully passed all verifications items, and have aid in excess of charges.
- **NJ Educational Opportunity Fund (EOF)** (\$1150 for commuters and \$1400 for on-campus residents) - You are eligible for the EOF grant if you are a New Jersey resident, and a full-time student who has been designated through the Educational Opportunity Program at NJIT to receive funds from the New Jersey Higher Education Student Assistance Authority (HESAA) after completion of the FAFSA application and your ability to "demonstrate an educationally and economically disadvantaged background". This award can be used toward the payment of books, fees, room, and board. There are also limited NJ EOF Summer Grants available. Contact the EOP Office at 973-596-3690 for additional information.
- **GRADUATE NJ Educational Opportunity Fund (Graduate EOF)** (award can be up to, but does not exceed \$1,425 per semester) - You are eligible for the Graduate EOF grant if you are a New Jersey resident, and a full-time student who has been designated through the Educational Opportunity Program at NJIT to receive funds from the New Jersey Higher Education Student Assistance Authority (HESAA) after completion of the FAFSA application and your ability to "demonstrate an educationally and economically disadvantaged background". Students who received EOF grants as undergraduates shall be given priority consideration for EOF graduate grants. This award can be used toward the payment of books, fees, room, and board. Contact the EOP Office at 973-596-3690 for additional information.
- **New Jersey Gaining Early Awareness and Readiness for Undergraduate Programs (NJ GEAR UP)**--(No new applicants are currently being accepted) Given to students who have continually participated in the Gear Up Program beginning in grade 6, and ending in grade 12. The student would have needed to complete an application for the Gear Up scholarship application while enrolled in Gear Up program. The student is notified of their eligibility for the award by the Office of the Secretary of Higher Education (OSHE). The student must complete the FAFSA application every year and be a New Jersey resident, enrolled in an Associate or Bachelor degree program at New Jersey Institute of Technology. The student may be awarded up to the student's cost of attendance. The student can receive up to 8 semesters of funding, and the amount cannot exceed the Pell grant maximum of \$5,815 annually. The student must be a United States citizen or eligible non-citizen and meet the university's satisfactory academic progress standards. For additional information, please contact the Center for Pre-College Programs at 973-596-3550.

- **NJ Tuition Aid Grant (TAG)** (annual awards range from \$2,490 – \$10,986) - You can receive the NJ TAG if you are a full-time undergraduate with financial need, do not have a first bachelor's degree, and are a legal resident of New Jersey. The New Jersey Higher Education Student Assistance Authority (HESAA) determines eligibility and will notify you of any awards through a Student Eligibility Notice (SEN); however, before TAG can disburse, the office of SFAS must confirm your eligibility by certifying that you meet all eligibility requirements of the program. To be considered annually for TAG, the state must receive your processed FAFSA by the following dates:

April 15th - Renewal students
September 15 - Non-renewal (first-time) students – for fall and spring
February 15, 2018 - Non-renewal students, spring term only
- **Federal Supplemental Educational Opportunity Grant (SEOG)** (awards range from \$200–\$1000) You are eligible to receive the SEOG if you are a Pell-eligible, undergraduate student pursuing your first bachelor's degree, and you demonstrate "exceptional financial need," typically equated with a \$0 Estimated Family Contribution (EFC) as indicated on your Student Aid Report (SAR). Because funding is limited, priority is given to applicants meeting the **February 15** FAFSA filing deadline.
- **Survivor Tuition Benefit Program** The New Jersey Higher Education Student Assistance Authority (HESAA) determines student eligibility. This award provides tuition to surviving children or spouses of New Jersey firefighters, emergency service worker, or law enforcement officers killed in the line of duty. The recipient must be a United States citizen or eligible non-citizen and enrolled at least half-time in an undergraduate program. The recipient must also meet the university's satisfactory academic progress standards.
- **Law Enforcement Memorial Scholarship (SLEOM)** The New Jersey Higher Education Student Assistance Authority (HESAA) determines student eligibility. This award covers the recipient's cost of attendance (tuition, fees, books, room, board, transportation, and miscellaneous) minus any other scholarships, grants, benefits and assistance received. The recipient must be a dependent child of a NJ law enforcement officer killed in the line of duty. The recipient must be a United States citizen or eligible non-citizen and enrolled full-time in an undergraduate program. The recipient must also meet the university's satisfactory academic progress standards.
- **NJ Foster Care Scholars** The New Jersey Department of Children and Families determines student eligibility for this award. This award covers remaining tuition, fees, room, board, and transportation amounts at a New Jersey Public School after federal and state aid have been applied. The student must be between the age of 16 to 23 years of age, received a high school diploma or GED, and be admitted into a degree or certificate program. The recipient must be a United States citizen or eligible non-citizen, complete an FAFSA application every year, and meet the university's satisfactory academic progress standards. To apply for this award please go online to www.fafsonline.org or call 800-222-0047.

Loan Programs

When you apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA, you automatically apply for all of the aid programs for which you may be eligible, including Federal Direct and Perkins Loans.

NJIT participates in the Federal Direct Loan (FDL) program, the Federal Perkins Loan program, and alternative loan programs. The Federal Direct Loan and the Federal Perkins Loan programs are two of the Federal Student Aid (FSA) programs offered by the U.S. Department of Education (USDE). Loans awarded through these programs occur between the borrower (you), and the federal government without the use of a third party (e.g., a bank).

William D. Ford Federal Direct Loans (FDL)

NJIT administers these need-based and non-need-based student loans on behalf of the U.S. Department of Education (USDE). If the William D. Ford Federal Direct Stafford Loan (subsidized or unsubsidized) has been offered to you as part of your aid package, it will appear in your Financial Aid Package notification. You can accept or reject these loans as you would any other aid program assistance offered to you.

To be eligible for a loan of this type, you must be enrolled at least half time (typically a minimum of 6 credits). The awarded loan amount is applied to your account each semester. The interest rate for loans disbursed between July 1, 2016 and June 30, 2017 is as follows and may be subject to change annually on or before July 1:

- Undergraduate Federal Direct Subsidized Loans: 3.76%
- Undergraduate Federal Direct Unsubsidized Loans: 3.76%
- Graduate Federal Direct Unsubsidized Loans: 5.31%

Depending on the disbursement date, an origination fee of 1.069% of the loan principal is deducted and is withheld by the federal government to help reduce the cost of supporting these low-interest loan programs. For information on repayment and sample repayment schedules, contact SFAS.

Funding your education through federal student loans is a major investment in your future. To ensure that you understand the responsibilities of borrowing an FDL, the USDE requires all first-time borrowers to participate in loan Entrance Counseling. As a part of Entrance Counseling, you will receive information about FDLs, budgeting your expenses, repayment options, and your rights and responsibilities as a borrower. Go to <https://studentloans.gov/myDirectLoan/index.action> and click on the Entrance Counseling link. (The session takes 20-30 minutes to complete). You must have a US Department of Education (USDE) FSA ID to complete the session. If you do not have an FSA ID, apply for one at <https://fsaid.ed.gov/npas/index.htm>.

If you completed Direct Loan Entrance Counseling at another school, they may have that Entrance Counseling record sent to NJIT by following the steps below:

- Log on to www.studentloans.gov using your FSA ID;
- Click on the View My Documents link;
- Under My Documents, Filter By: Loan Counseling;
- Click the down arrow Sub/Unsub/PLUS Entrance Counseling;
- Click Notify Additional School to send notification about completed counseling to NJIT;
- Select New Jersey and then New Jersey Institute of Tech in the pop-up window;
- Click Submit.

- **Subsidized Federal Direct Loan (FDL)**

Subsidized FDLs are available to you as an undergraduate student if you still have financial need after receiving grants, scholarships, and work-study. Maximum eligibility for the loan is specified in your Financial Aid Package notification. As of July 1, 2013, first time Direct Loan borrowers may not receive Direct subsidized loans for more than 150% of the published length of program (6 years if enrolled in a 4 year program).

Principal and interest are deferred while you maintain at least half-time enrollment. If you are a first-time loan recipient, you must sign a master promissory note (MPN) at <https://studentloans.gov/myDirectLoan/index.action> and complete loan entrance counseling (as described above) before the loan is credited to your account. The MPN generally allows subsequent loan disbursements to credit without delay. The maximum yearly amount that you can borrow at each grade level is as follows: Freshman = \$3,500; Sophomore = \$4,500; Junior or Senior = \$5,500.

Federal regulations require Direct Loan borrowers to receive the full amount of the Federal Subsidized Loan prior to receiving Federal Unsubsidized Loan funds; for example, as a freshman students are required to accept the full Subsidized Loan amount (\$3,500) prior to accepting any Unsubsidized Loan amount.

▪ **Unsubsidized Federal Direct Loan (FDL)**

Unsubsidized FDLs are available to both undergraduate and graduate students—as well as to those who do not qualify for—a need-based subsidized loan. The maximum that dependent students can borrow at each grade level is \$2,000 plus any remaining amount that they were not eligible to receive in a subsidized loan. Principal payment is deferred while you maintain half-time enrollment; interest accrues on the loan balance, but, by capitalizing the interest, those payments can be postponed as well.

You must have eligibility within the cost of attendance after all other financial aid awards are considered. Maximum eligibility for the loan is specified in your Financial Aid Package notification. If you are a first-time loan recipient, you must sign a master promissory note (MPN) and complete loan Entrance Counseling before the loan credits to your account. Both the MPN and Entrance Counseling requirements may be completed at <https://studentloans.gov/myDirectLoan/index.action> The MPN generally allows subsequent loan disbursements to credit without delay. The maximum that independent students or dependent students whose parents' PLUS loan was denied can borrow at each grade level: Freshman or Sophomore = \$6,000; Junior or Senior = \$7,000; plus the remaining amount not eligible to receive in a subsidized loan. Graduate students can borrow up to \$20,500 annually, not to exceed cost of attendance.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

If you are a dependent, undergraduate student, your parents are eligible for a PLUS loan and can borrow up to the cost of attendance minus other aid. A federal application (FAFSA) needs to be filed, and loan approval is subject to a credit check. PLUS loans disbursed on or after July 1, 2008 provide the borrower with the option of beginning repayment on the PLUS loan either 60 days after the loan is disbursed or six months after the dependent student ceases to be enrolled on at least a half-time basis; however, interest will accrue. For more information on repayment, go to the Federal Student Aid website at: <http://studentaid.gov/repay-loans/understand>. A PLUS Loan Application can be completed online at: <https://studentloans.gov/myDirectLoan/index.action> you must be enrolled at least half time in order to receive the loan proceeds. The current interest rate is 6.31%. An origination fee of 4.276% of the loan principal is deducted from each loan disbursement and is withheld by the federal government to help reduce the cost of supporting this loan program.

Beginning March 29, 2015 PLUS loan counseling must be completed by Direct PLUS Loan applicants (by parents of dependent undergraduate students as well as graduate/professional students) who are determined to have an adverse credit history, but qualify for a Direct PLUS Loan by obtaining an endorser or by documenting extenuating circumstances. The PLUS loan counseling is intended to help Direct PLUS Loan applicants:

- Understand the costs and obligations that come with borrowing a PLUS loan.
- Make careful decisions about taking on student loan debt.

Applicants who are subject to the new PLUS loan counseling requirement must complete the counseling on the www.Studentloans.gov Web site.

Graduate PLUS Loan

As a graduate or professional student, you are eligible to borrow under the PLUS Loan Program up to your cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Parent PLUS Loans (above) also apply to Graduate/Professional PLUS loans. The requirements include a determination that you do not have an adverse credit history, repayment beginning on the date of the last disbursement of the loan, and a fixed interest rate of 6.31%. An origination fee of 4.276% of the loan principal is deducted from each loan disbursement and is withheld by the federal government to help reduce the cost of supporting this loan program. Graduate and professional student Direct PLUS Loan borrowers are required to complete entrance counseling; to do so, go to <https://studentloans.gov/myDirectLoan/index.action> and click on the “ENTRANCE COUNSELING” link. (The session takes 20-30 minutes to complete.) You must have a US Department of Education (USDE) FSA ID to complete the session. If you do not have an FSA ID PIN, apply for one at <https://fsaid.ed.gov/npas/index.htm>.

To apply for this loan, you must complete the Free Application for Federal Student Aid (FAFSA). You also must have applied for your annual loan maximum eligibility under the Federal Subsidized and Unsubsidized Stafford Loan Program. You can apply online at: <https://studentloans.gov/myDirectLoan/index.action>.

Beginning March 29, 2015 PLUS loan counseling must be completed by Direct PLUS Loan applicants (by parents of dependent undergraduate students as well as graduate/professional students) who are determined to have an adverse credit history, but qualify for a Direct PLUS Loan by obtaining an endorser or by documenting extenuating circumstances. The PLUS loan counseling is intended to help Direct PLUS Loan applicants:

- Understand the costs and obligations that come with borrowing a PLUS loan.
- Make careful decisions about taking on student loan debt.

Applicants who are subject to the new PLUS loan counseling requirement must complete the counseling on the www.Studentloans.gov Web site.

Note: For both Parent and Graduate PLUS loans, forbearances and deferments are available if you qualify. To determine if you do, contact your loan servicer. To get a list of loan servicers and their contact information, go to <http://studentaid.gov/repay-loans/understand/servicers>. Forbearance and deferments is when your loan is temporarily placed on “hold” when you are experiencing a financial hardship and you cannot pay for the loans at the moment.

NJCLASS Loan

NJCLASS is a loan program through the New Jersey Higher Education Student Assistance Authority (HESAA), whereby students or parents of dependent students can apply for loans up to the cost of attendance minus financial assistance. You must file a FAFSA to be considered for NJCLASS.

Credit approval and proof of ability to repay the loan is required, and co-signers are allowed. Three payment options allow for repayment of interest and principle, of interest only, or of capitalization of interest. For more information on the NJCLASS loan program or to apply, please visit www.hesaa.org or call 1-800-792-8670.

Alternative Loans

Alternative loans also referred to as *private* loans, involve a third party (namely, a bank or a lending institution) in the borrowing process. Private loans are available US citizens, eligible non-citizens and to international students with an eligible U.S. citizen or permanent resident co-signer. We always encourage students to borrow the federal loans before resorting to private loans because they are more expensive and we want to ensure students receive the best loans available. For more information on private loans visit: <http://www5.njit.edu/financialaid/typesofaid/educationloans/privateloans.php>.

Student Employment Programs

SFAS offers programs that allow you to earn money to help finance your college expenses and acquire practical work experience through part-time employment (FWS/IWS). You must be accepted into a degree-granting program and be attending classes to apply for such jobs. Student-employment programs provide opportunities for eligible students for on-campus and off-campus employment in many academic and administrative offices. You may be eligible to participate in the following programs:

- The **Federal Work-Study (FWS)** program is available to you if you are either an undergraduate or a graduate student who is a U.S. citizen or permanent resident and have an FWS allocation as part of your Financial Aid Package. You can earn up to the amount specified in your Financial Aid Package notification when you are hired for employment. Jobs are available both on and off campus. FWS employment includes community-service tutoring and literacy-project positions. FWS earnings are excluded from income on your subsequent year's financial aid application (FAFSA).
- **Institutional Work-Study (IWS)** provides on-campus employment opportunities for NJIT students not eligible for the FWS program. If you are a U.S. citizen or a permanent resident, you must be enrolled at least half time to participate. (If you are an international student, you must be enrolled full time or certified as a full-time student.) Refer to "[Section XV. Student Employment Procedures](#)" for more information about NJIT student employment procedures.

To search and apply for jobs, students will log into their my.njit.edu account and click on the Student Services Tab and click on On-Campus Employment under the Online Resources box. You will be screened for initial eligibility and if you pass, you will be directed to the People Admin website to search for available jobs. If you fail the initial check, you will be given detailed instructions as to why you failed and how to remedy it.

The screenshot shows the my.njit.edu student portal. The top navigation bar includes tabs for My Pipeline, Tutorial, My Courses, Faculty/Staff Services, Student Services, Student Government, Admitted Grad Students, Admin Tab, and Admitted Freshmen. The date is March 9, 2012. The main content area is divided into several sections:

- Online Resources:** Contains links for Banner Self Service, On campus Employment (highlighted with a red box and arrow), Parking Services, Insurance Waiver card, NJ Transit Quik-Tik program, OPT Employer Address update, and Prior Calendar Year Pay Stubs.
- Academic Profile:** Shows student information such as Class Standing (Freshman), Degree (Undergraduate Non-matric), Level (Undergraduate), Admit Term (2002 Fall), Catalog Term (2002 Fall), College (Non-Matriculated), and Major and Department (Non-Matriculated, Registrar).
- Banner Self-Service Updates:** Includes a notice about Banner Channels in Pipeline and contact information for the IST Computing Help Desk.
- Announcements for Students:** Features news about the Graduate Student Initiative at Middle Atlantic Section ASEE Spring Conference and research opportunities for recent Ph.D. graduates.
- My Account:** Displays a table of account balances for various semesters.
- Registration Tools:** Provides links for Registration Status, Look Up Classes, Add or Drop Classes, and Change Class Options.

XII. COSTS FOR THE ACADEMIC YEAR

SFAS constructs yearly cost-of-attendance (COA) budgets that include tuition, fees, room & board (or living expenses), books, supplies, transportation and miscellaneous expenses (such as computers for first-time students). Additionally, your COA may include expenses related to studying abroad, additional supplies, equipment needed to accommodate a disability, or some other educational expense such as costs for childcare while you attend school. **You must contact SFAS if you would like to have additional expenses considered.** Documentation of each expense is required.

The tables on the next page contain the COA budgets for the 2016-2017 academic year for full-time non-architecture undergraduate and graduate students. (Architecture majors are provided \$1400 more than indicated in the charts below for books & supplies allowance). For the past several academic years, tuition and room & board charges have increased between 3% and 9%. Please plan accordingly. Keep in mind that the actual cost of living on campus varies according to the room type and meal plan you

choose. (For more information about residence halls, or for information on meal plans, please contact the Office of Residence Life at 973-596-3039.)

Undergraduate Students

	In-State (Living with Parents)	In-State (Living on Campus)	In-State (Living off Campus)	Out-of-State (Living with Parents)	Out-of-State (Living on Campus)	Out-of-State (Living off Campus)
Tuition & Fees	\$16,430	\$16,430	\$16,430	\$31,034	\$31,034	\$31,034
Room & Board (Living)	\$7,000	\$13,400	^s \$10,500	\$7,000	\$13,400	\$10,500
Books & Supplies	\$2,800	\$2,800	\$2,800	\$2,800	\$2,800	\$2,800
Transportation	\$3,000	^s \$1,200	\$3,000	\$3,000	^s \$1,200	\$3,000
Miscellaneous	^s \$2,400	^s \$2,400	^s \$2,400	\$2,400	^s \$2,400	^s \$2,400
Total	\$31,630	\$36,230	\$35,130	\$46,234	\$50,834	\$49,734

Graduate Students

	In-State (Living with Parents)	In-State (Living on Campus)	In-State (Living off Campus)	Out-of-State (Living with Parents)	Out-of-State (Living on Campus)	Out-of-State (Living off Campus)
Tuition & Fees	\$21,814	\$21,814	\$21,814	\$30,898	\$30,898	\$30,898
Room & Board (Living)	\$7,000	\$13,400	^s \$10,500	\$7,000	\$13,400	^s \$10,500
Books & Supplies	^s \$1,700	\$1,700	^s \$1,700	^s \$1,700	^s \$1,700	^s \$1,700
Transportation	^s \$3,200	^s \$1,200	^s \$3,200	^s \$3,200	^s \$1,200	^s \$3,200
Miscellaneous	^s \$2,400	^s \$2,400	\$2,400	^s \$2,400	^s \$2,400	\$2,400
Total	\$35,914	\$40,514	\$39,414	\$44,998	\$49,598	\$48,498

XIII. THE PAYMENT PROCESS

Student Bill (Invoice)

Tuition statements will be available in the Highlander Pipeline Account no later than 30 days before the start of the semester. The bill reflects any scholarships, grants, and loans as estimated financial aid if you filed the FAFSA by February 15, submitted all requested documentation to SFAS by April 15, and

met the requirements of the student aid programs itemized on your student bill. Please note that the financial aid listed is *estimated* until your eligibility is confirmed upon completion of verification of your financial aid application and upon review of your enrollment status on the 15th day of the semester.

Payment Policy for Tuition, Fees, and Room & Board

All students are responsible for tuition and fees associated with their registered courses. Failure to attend or properly withdraw does not release the student from this financial obligation, please refer to the academic calendar for withdraw deadlines <http://www5.njit.edu/registrar/calendars>. Payments will be due on the Wednesday prior to the first day of classes. Payments are defined as: Payment in full, Enrollment in a payment plan, Payment via financial aid, Third party contract or waiver. If you register after the payment due date, payment is due immediately upon registration. A \$500 late fee will be assessed to any unpaid account on the day immediately following the 100 percent refund day, as shown on the NJIT Academic Calendar at: <http://www5.njit.edu/registrar/calendars>.

If you are depending on financial aid to cover all of your charges, you must file your FAFSA, submit all required documentation for verification and eligibility, and, if applicable, sign a promissory note for any student loans by the required deadlines to prevent assessment of the \$500 Payment Penalty Fee.

NJIT accepts credit card payments ON-LINE only for tuition and fees with a 2.75% convenience fee. And electronic check payment may be made at no additional cost with a checking/savings account and routing number through the “Account Summary and Pay by Credit Card” link on the Student Services page of the Web for Students (Highlander Pipeline). We will accept personal checks, cash and money orders in person. Additionally, NJIT offers payments plans, described below.

The Tuition Pay Monthly Plan

In lieu of paying your bill in full, you can pay it in monthly installments (partial payments made in intervals) through the NJIT payment plan. The Payment Plan provides the option to divide your financial obligation into installments (For additional information regarding payment plans, please go online to http://www5.njit.edu/bursar/Payment_Plans.php. To sign up for the payment plan, go to <http://my.njit.edu> and click on Student Accounts.

Strategies for Paying Down Your Bill

To help you ensure you get the most financial aid for which you are entitled, we have put together the following strategies for paying down your bill. There is some flexibility aid administrators have when re-calculating a package due to special circumstances.

Questioning your package

Awards are calculated early spring, and you may have encountered special circumstances that have affected your financial situation between then and the time school starts. There is some flexibility in recalculating your award eligibility based on an income reduction as the result of circumstances such as unemployment, disability, divorce, or even death. Items that can be considered in the recalculation include the amount of your expenses not covered by insurance, the amount paid out of pocket for prescription drugs, and the like. If you or your family has experienced the above-mentioned circumstances, complete and submit the online Income Reduction form at:

<http://www5.njit.edu/financialaid/forms/>.

We may be able to recalculate your package to your benefit. It is recommended that you use close-to-precise expense figures.

- **Engage in smart borrowing.** Even after you have employed the strategies in maximizing the amount of financial aid you receive, you may still have to borrow. However do not turn to private loans until you have exhausted less expensive sources of borrowing such as: Federal Direct Loans, New Jersey CLASS loan, Federal Perkins Loan and Federal Direct Parent PLUS loans. To learn more about them go to the following website: <http://www5.njit.edu/financialaid/typesofaid/educationloans/federaldirectloans.php>
- **Sign up for the deferred payment plan.** NJIT’s deferred payment plan lets you pay your school bill in installments for a flat fee of \$100. For further details, contact the Bursar’s Office at

bursar@njit.edu. If you feel there are other ways we can help you fund your education, do not hesitate to contact us at 973-596-3479 or by email at finaid@njit.edu.

XIV. STUDENT REFUND FROM A CREDIT BALANCE

If your total assistance for the semester exceeds the direct charges (tuition, fees, room & board) on your account, you are entitled to a refund of the difference for use toward other educational expenses. Please note that a combination of grants and scholarships may not exceed the direct charges. The Bursar's office issues refunds to students after final enrollment status has been determined (15th day of the semester) and the funds have disbursed. Refund checks are generally sent to the recipient in the mail. For more information, contact the Bursar's office at bursar@njit.edu.

XV. STUDENT EMPLOYMENT PROCEDURES

If you have been awarded Federal Work-Study (FWS) or Institutional Work-Study (IWS) as a part of your Financial Aid Package, you can apply for various jobs on the NJIT campus through NJIT's People Admin Web-based Student Employment System. Jobs are available in almost every administrative office and academic department at NJIT. Some job responsibilities are general while others require a certain level of skill or knowledge. You can access the People Admin site from your Highlander Pipeline account Student Services Tab.

Types of Positions

The following is a sample of the types of jobs available through the NJIT Student Employment program:

Job Title	Hiring Office
Student Assistant	Administrative and Academic Depts., Student Services
Accounting/Data Entry	Bursar's Office
Recreation Attendant	Campus Center
A/V Assistant	Media Services
Lab Attendant	Computer Services, Science Labs
Tutors	Learning Center, Community Service
Desk Attendant	Residence Halls, Campus Center
Research Assistant	Faculty, Academic Departments

Finding a Job

Employers with available positions advertise them through the People Admin Employment System. People Admin is a user-friendly system that provides equal access to job information, including a complete list of job opportunities on campus. To access PEOPLE ADMIN, you must have an NJIT UCID. Once you log in to your Highlander Pipeline account make sure to select On-campus Employment under the Student Services Tab. You can apply for positions, receive e-mail notifications if selected for an interview, and be notified of any employment offers.

Approval to Work

Once you have been hired for a job(s), you must have your employment paperwork processed by SFAS and get clearance to work **before you can begin working**. Be aware that you must provide *original* documents; **photocopies are not acceptable**. Employment eligibility verification and payroll processing also require that you complete a Form I-9 (Employment Eligibility Verification) and a Form w-4 (Employee's Withholding Allowance Certificate). Online links (URLs) to both of these forms will be

sent to you in an e-mail from SFAS when the processing of the job for which you have applied has been finalized.

Please refer to the following “Lists of Acceptable Documents” to determine what is acceptable as proof of work eligibility. One document from List A is sufficient; however, if you do not submit anything from List A, you must submit two documents—one from List B and one from List C.

LISTS OF ACCEPTABLE DOCUMENTS		
All documents must be UNEXPIRED		
Employees may present one selection from List A or a combination of one selection from List B and one selection from List C.		
LIST A Documents that Establish Both Identity and Employment Authorization	OR	AND
LIST B Documents that Establish Identity		LIST C Documents that Establish Employment Authorization
<ol style="list-style-type: none"> 1. U.S. Passport or U.S. Passport Card 2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551) 3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa 4. Employment Authorization Document that contains a photograph (Form I-766) 5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status: <ol style="list-style-type: none"> a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: <ol style="list-style-type: none"> (1) The same name as the passport; and (2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form. 6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI 	<ol style="list-style-type: none"> 1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address 2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address 3. School ID card with a photograph 4. Voter's registration card 5. U.S. Military card or draft record 6. Military dependent's ID card 7. U.S. Coast Guard Merchant Mariner Card 8. Native American tribal document 9. Driver's license issued by a Canadian government authority <p style="text-align: center;">For persons under age 18 who are unable to present a document listed above:</p> <ol style="list-style-type: none"> 10. School record or report card 11. Clinic, doctor, or hospital record 12. Day-care or nursery school record 	<ol style="list-style-type: none"> 1. A Social Security Account Number card, unless the card includes one of the following restrictions: <ol style="list-style-type: none"> (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION 2. Certification of Birth Abroad issued by the Department of State (Form FS-545) 3. Certification of Report of Birth issued by the Department of State (Form DS-1350) 4. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal 5. Native American tribal document 6. U.S. Citizen ID Card (Form I-197) 7. Identification Card for Use of Resident Citizen in the United States (Form I-179) 8. Employment authorization document issued by the Department of Homeland Security

Examples of many of these documents appear in Part 8 of the Handbook for Employers (M-274).

Refer to the instructions for more information about acceptable receipts.

Qualifications & Restrictions

In addition to getting approval to work, there are academic-year employment qualifications and restrictions that you must meet:

- You must be making Satisfactory Academic Progress (SAP) as described earlier in this guide.
- You must be matriculated (i.e., admitted to a degree program and taking classes toward it).
- During fall/spring semesters, you must be enrolled for at least 3 credits to participate in FWS and 6 credits for IWS. International students must be full-time or certified as full-time students to participate in IWS.
- You can work a maximum of 8 hours per day.
- You can work a maximum of only 20 hours per week while school is in session (and 40 hours per week during any breaks and summer, if not enrolled).

Pay Ranges

Hiring departments determine the pay rates for student jobs within established guidelines. Your work-study award, along with the number of employment hours available, determines the maximum number of hours you can work and amount you can earn. All work must be scheduled during the employing department's normal hours of operation unless specified otherwise.

Undergraduate Students

Undergraduate students can earn \$8.38/hr as desk attendants, office assistants, etc., up to \$16.00/hour as computer programming assistants, Web developers, etc.

Graduate Students

Graduate students can earn from \$8.38/hr to \$18.00/hour.

Timesheets

You are responsible for keeping track of your hours worked and submitting the hours to your supervisor. Your supervisor should provide a sign-in sheet for this purpose. Lunch and other breaks are unpaid; however, after you work five consecutive hours, you must take a 30-minute break.

Your employer submits your hours worked via either on-line timesheets or paper payroll timesheets every two weeks for hours worked in that period. Misrepresenting hours worked is grounds for immediate termination and suspension of student-employment opportunities, and possible charges of misconduct.

Paychecks

If you participate in the Student Employment process, you are paid every two weeks—typically on a Friday—but you receive a paycheck only if you have work hours during the corresponding two-week payroll period, which is not the immediately preceding two weeks. (There is typically a two-week delay.)

Expect a 3–4 week delay in receiving your first paycheck after submitting your paperwork. Your paycheck is available for you to pick up from the department where you work, or at the paycheck distribution window on the 5th Floor in Fenster Hall. After you have received your first paycheck, you can have your future checks directly deposited (electronically) into your bank account by completing the appropriate forms at the Payroll office located on the 5th floor of Fenster Hall.

XVI. WITHDRAWALS OR FAILURE TO ENROLL

You could jeopardize receipt of some types of aid if you are not properly enrolled at the time the funds disburse. If you fail to enroll or begin attendance for the award period indicated on your Financial Aid Package notification, SFAS must cancel all financial aid awards offered to you. Upon re-enrollment, you can request assistance again, but, because awards are based on the availability of funds, funding may be limited.

If you plan to withdraw from any of your courses during an academic term, you must consult with an SFAS counselor for proper advice regarding your financial aid. Withdrawing from courses can also prevent you from making Satisfactory Academic Progress (SAP) and affect eligibility for future assistance. Students who cease attendance of all courses must follow the official withdrawal procedure as defined by the Registrar's office to obtain an official withdrawal date.

When you withdraw from all courses on or before the 60% point in time of an academic term, SFAS reviews your aid awards to determine whether funds must be adjusted in accordance with university, state, and federal policies governing total withdrawals, and the Bursar's office calculates your tuition refund according to the university tuition-refund policy. The policies on treatment of financial aid for total withdrawals, however, are specific to each designated aid program, and are applicable only if you

have received those particular kinds of funds. If you received various types of financial aid, more than one policy may apply when determining revised aid eligibility.

Treatment of NJIT Aid for Total Withdrawal

Adjustments to institutional financial aid follow NJIT’s Policy on Refunds for Tuition Due to Withdrawal. The chart below describes how institutional financial aid is treated whenever a student withdraws:

Period of Withdrawal During a Semester	Percentage of NJIT Aid Returned to Program
Week 1	100%
Week 2	90%
Weeks 3 and 4	50%
Weeks 5, 6, and 7	25%

Treatment of State Aid for Total Withdrawal

Adjustments to New Jersey State Aid follow the State refund policy for withdrawals. The formula below the chart determines the amount of state aid that must be returned to the state program when a recipient withdraws.

Period of Withdrawal During a Semester	Percentage of Tuition Refund
week 1	100%
Week 2	90%
Weeks 3 and 4	50%
Weeks 5, 6, and 7	25%

$\text{Tuition Charges} \times \text{\% Refund} \times \left(\frac{\text{State Aid}}{\text{Total Aid}} \right)$ <p style="text-align: center; margin: 0;"> <i>(indicated in chart)</i> <i>(except work-study)</i> </p>
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Example: If you withdraw in the 2nd week of the semester, with \$3959 tuition charges, a \$2350 TAG award, and \$5200 in aid (excluding work-study), your refund would be calculated as follows:

$$\begin{aligned}
 &(\$3959 \times .90) \times \left(\frac{\$2350}{\$5200} \right) \\
 &\quad \quad \quad \$3563 \times .45 \\
 &= \$1610 \text{ returned to NJ (TAG program)}
 \end{aligned}$$

Treatment of Federal Aid (Title IV) for Total Withdrawal

The percentage of time that you have attended an academic term determines the amount of federal aid that must be returned to the federal government. The Federal Return of Title IV Funds policy entitles

you to retain only that portion of federal aid that you have earned based on your time in attendance and confirmation of attendance by Faculty before withdrawal; **this is a federally mandated policy and is independent of NJIT’s institutional refund policy for tuition.**

The policy determines, on a *pro rata* basis, the amount of federal assistance that you have earned up to the point of total withdrawal. For example, if you complete 30% of an academic term, you earn 30% of the federal student aid that you were originally entitled to receive. Once you have completed more than 60% of the payment period or academic term, you have earned all of your federal financial assistance, and no federal aid would need to be returned.

The charts below and on the following page illustrate how unearned federal financial aid is calculated if you withdraw from NJIT. Copies of charts for summer terms and examples of common refund situations are available at the SFAS office.

Fall2017

Day	Date	% Unearned Title IV Aid	Day	Date	% Unearned Title IV Aid	Day	Date	% Unearned Title IV Aid
1	9/5/2017	99.1%	23	9/27/2017	79.1%	45	10/19/2017	59.1%
2	9/6/2017	98.2%	24	9/28/2017	78.2%	46	10/20/2017	58.2%
3	9/7/2017	97.3%	25	9/29/2017	77.3%	47	10/21/2017	57.3%
4	9/8/2017	96.4%	26	9/30/2017	76.4%	48	10/22/2017	56.4%
5	9/9/2017	95.5%	27	10/1/2017	75.5%	49	10/23/2017	55.5%
6	9/10/2017	94.5%	28	10/2/2017	74.5%	50	10/24/2017	54.5%
7	9/11/2017	93.6%	29	10/3/2017	73.6%	51	10/25/2017	53.6%
8	9/12/2017	92.7%	30	10/4/2017	72.7%	52	10/26/2017	52.7%
9	9/13/2017	91.8%	31	10/5/2017	71.8%	53	10/27/2017	51.8%
10	9/14/2017	90.9%	32	10/6/2017	70.9%	54	10/28/2017	50.9%
11	9/15/2017	90.0%	33	10/7/2017	70.0%	55	10/29/2017	50.0%
12	9/16/2017	89.1%	34	10/8/2017	69.1%	56	10/30/2017	49.1%
13	9/17/2017	88.2%	35	10/9/2017	68.2%	57	10/31/2017	48.2%
14	9/18/2017	87.3%	36	10/10/2017	67.3%	58	11/1/2017	47.3%
15	9/19/2017	86.4%	37	10/11/2017	66.4%	59	11/2/2017	46.4%
16	9/20/2017	85.5%	38	10/12/2017	65.5%	60	11/3/2017	45.5%
17	9/21/2017	84.5%	39	10/13/2017	64.5%	61	11/4/2017	44.5%
18	9/22/2017	83.6%	40	10/14/2017	63.6%	62	11/5/2017	43.6%
19	9/23/2017	82.7%	41	10/15/2017	62.7%	63	11/6/2017	42.7%
20	9/24/2017	81.8%	42	10/16/2017	61.8%	64	11/7/2017	41.8%
21	9/25/2017	80.9%	43	10/17/2017	60.9%	65	11/8/2017	40.9%
22	9/26/2017	80.0%	44	10/18/2017	60.0%	66	11/9/2017	40.0%
						67	11/10/2017	0.0%

Spring 2018

Day	Date	% Unearned Title IV Aid	Day	Date	% Unearned Title IV Aid	Day	Date	% Unearned Title IV Aid
1	1/16/2018	99.1%	25	2/9/2018	76.6%	49	3/5/2018	54.2%
2	1/17/2018	98.1%	26	2/10/2018	75.7%	50	3/6/2018	53.3%
3	1/18/2018	97.2%	27	2/11/2018	74.8%	51	3/7/2018	52.3%
4	1/19/2018	96.3%	28	2/12/2018	73.8%	52	3/8/2018	51.4%
5	1/20/2018	95.3%	29	2/13/2018	72.9%	53	3/9/2018	50.5%
6	1/21/2018	94.4%	30	2/14/2018	72.0%	54	3/10/2018	49.5%
7	1/22/2018	93.5%	31	2/15/2018	71.0%	55	3/11/2018	48.6%
8	1/23/2018	92.5%	32	2/16/2018	70.1%	Spring	3/12/2018	48.6%
9	1/24/2018	91.6%	33	2/17/2018	69.2%	Break	3/13/2018	48.6%
10	1/25/2018	90.7%	34	2/18/2018	68.2%		3/14/2018	48.6%
11	1/26/2018	89.7%	35	2/19/2018	67.3%	11-Mar	3/15/2018	48.6%
12	1/27/2018	88.8%	36	2/20/2018	66.4%	to	3/16/2018	48.6%
13	1/28/2018	87.9%	37	2/21/2018	65.4%	18-Mar	3/17/2018	48.6%
14	1/29/2018	86.9%	38	2/22/2018	64.5%	2018	3/18/2018	48.6%
15	1/30/2018	86.0%	39	2/23/2018	63.6%	56	3/19/2018	47.7%
16	1/31/2018	85.0%	40	2/24/2018	62.6%	57	3/20/2018	46.7%
17	2/1/2018	84.1%	41	2/25/2018	61.7%	58	3/21/2018	45.8%
18	2/2/2018	83.2%	42	2/26/2018	60.7%	59	3/22/2018	44.9%
19	2/3/2018	82.2%	43	2/27/2018	59.8%	60	3/23/2018	43.9%
20	2/4/2018	81.3%	44	2/28/2018	58.9%	61	3/24/2018	43.0%
21	2/5/2018	80.4%	45	3/1/2018	57.9%	62	3/25/2018	42.1%
22	2/6/2018	79.4%	46	3/2/2018	57.0%	63	3/26/2018	41.1%
23	2/7/2018	78.5%	47	3/3/2018	56.1%	64	3/27/2018	40.2%
24	2/8/2018	77.6%	48	3/4/2018	55.1%	65	3/28/2018	0.0%

Unofficial Withdrawals

NJIT must establish whether federal financial aid recipients, whose term record shows zero (0) earned credits because of a grade of **F** or **W**, have unofficially withdrawn from the university. If 50% of the student’s federal student aid is considered *unearned* and could result in a reduction of federal aid for the award period. Should it become necessary to cease attendance in all courses, it is in your best interest as an aid recipient to follow the official withdrawal procedure through the Registrar’s office. XVII. Access to Financial Aid Records

Students and parents of dependent students have the right to review student financial aid records by making a request in writing to SFAS. (See “Section XVIII. Location & Office Hours.”)

XVII. HAVE A QUESTION?

Please direct any questions you may have regarding your financial aid status, award determination, or other related concerns to your financial aid counselor. For example, contact SFAS if any of the following are true:

- You or your family has circumstances that may affect your ability to pay (e.g., unusual medical or dental costs not covered by insurance; a student, spouse, or parent with a recent loss of income or benefits, divorce; or death of a wage earner);
- You are considering dropping a class or totally withdrawing from the university;
- You are having difficulty paying your bill;
- You want to review your Satisfactory Academic Progress (SAP) status;
- You are interested in working on campus;
- You are curious about anything related to your financial aid or student employment.

Staff is available to assist you and your parents with a variety of questions and concerns. All you need to do is to call or visit the SFAS office (see “Section XX. Telephone & Website Directory”), located in the Lower Level of the Student Mall, below the Parking Deck. You can also consult with a financial aid counselor by phone or on a walk-in basis. Financial aid counselors rotate their availability according to a weekly on-duty schedule. While there are counselors on duty each day, it may not necessarily be the one you want to see. To see a specific counselor, call ahead for his or her on-duty schedule or to request an appointment.

SFAS also reaches out to students at key points throughout the year. For example, staff members are available for one week in January or February at a convenient campus location to answer questions and hand out new FAFSAs. SFAS will also provide information and training for student employment. Look for announcements through e-mail or Highlander Pipeline bulletins, or in the student newspaper (*The Vector*).

XVIII. LOCATION & OFFICE HOURS

SFAS is located in the lower level of the Student Mall along with the Bursar’s and the Registrar’s offices. The address is as follows:

Student Financial Aid Services (SFAS)
NJIT - Student Mall
University Heights
Newark, NJ 07102

When classes are in session, the SFAS office is open **Monday, Tuesday, Thursday and Friday** from **8:30 A.M. to 4:30 P.M.**, and **Wednesday** from **8:30 A.M. to 6:00 P.M.** During the summer, from early June until mid-August, the SFAS office is open Monday through Friday from 9:00 A. M. to 4:00 P. M. (**OFFICE HOURS SUBJECT TO CHANGE**).

XIX. TELEPHONE & WEBSITE DIRECTORY

Phone Numbers

NJIT
Bursar
973-642-7460
bursar@njit.edu

EOF/EOP
973-596-3690

Graduate Admissions
973-596-3171

Registrar

Other

FAFSA
1-800-4FEDAID
TDD 1-800-730-8913

Federal Direct Lending Customer Service
1(800)848-0979

Federal Processor
1-800-433-3243

Federal Student Assistance Information

973-596-3236
registrar@njit.edu

Residence Life
973-596-3039

Student Financial Aid Services (SFAS)
973-596-3479
973-596-6471 (fax)
finaid@njit.edu

Undergraduate Admissions
973-596-3300

and to request a duplicate Student Aid Report (SAR)
1-800-433-3243
TTY 1-800-730-8913

**NJ Higher Education Student Assistance
Authority (HESAA)**
NJ grants, scholarships, and NJCLASS loans
1-800-792-8670

Website URLs

All URLs begin with **http://** unless otherwise indicated.

Direct Loans

www.dl.ed.gov

Educational Tax Credits

www.nasfaa.org/annualpubs/taxbenefitsguide.htm

FAFSA on the Web

www.fafsa.ed.gov

Federal Aid FSA ID

<https://fsaid.ed.gov/npas/index.htm>.

Federal Student Aid

www.studentaid.ed.gov

NJ State Aid Programs

www.hesaa.org

Scholarship Information

apps.absolutelyscholarships.com

www.finaid.org

www.supercollege.com

www.fastweb.com

Student Employment (NJIT) my.njit.edu

Student Financial Aid Services (SFAS)

www.njit.edu/finaid

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