



FINANCIAL AID FAQ FOR REGISTRATION

The following list of Frequently Asked Questions (FAQ) was prepared to provide important information to you about the financial aid process during the fall 2009 and spring 2010 semesters.

IF YOU HAVE NOT COMPLETED THE FINANCIAL AID APPLICATION (FAFSA) PROCESS AND HAVE NOT BEEN AWARDED YOU ARE NOT PERMITTED TO DEFER YOUR TUITION PAYMENT. DO NOT REGISTER UNLESS YOU ARE ABLE TO MAKE THE REQUIRED PAYMENT TODAY. IF YOU NEED HELP TO COMPLETE THE FINANCIAL AID PROCESS PLEASE SIGN-IN TO SPEAK WITH AN ADVISOR IN THE FINANCIAL AID OFFICE (FAO).

1. Why should I visit the financial aid office?

You should visit the FAO if you have questions about your financial aid status. If you just want to check the status of your financial aid (for missing documents or the amount of your award), you can do so on Web-Advisor to avoid waiting in line. If you need to submit documents, need a book voucher, need to be awarded, or want a financial aid advisor to check your status or have other financial aid questions or concerns you should wait to speak with an advisor.

2. Should I visit financial aid if I have not filed my 2009-2010 FAFSA, or did so recently?

If you have not as yet submitted your 2009-2010 FAFSA or if you submitted it less than ten days ago you cannot use financial aid to defer your tuition. You must pay your tuition and fee charges. If you later qualify for sufficient financial aid you will be reimbursed. If you do not qualify for sufficient financial aid you will remain fully responsible for your tuition, fee and other charges. If you submitted your FAFSA more than ten days ago you may wish to speak to an advisor in the FAO. You may check your FAFSA status on line on Web Advisor or at WWW.FAFSA.ED.GOV or you may call 1.800.4 FED AID to verify that your application was received and is being processed.

3. What if I have not done anything?

If you are brand new to the college please complete the following steps (at minimum) before registering.

- i. Complete the CCC Application for Admission
- ii. Take the placement test
- iii. Meet with an academic advisor
- iv. File the 2009-2010 FAFSA – Please read question 2 for additional information.

4. Will I lose my place in the line if I am not present when my name is called?

Yes. If you do not answer when your name is called you will be skipped and **you will lose your place in the line.**

5. I qualify for the NJ STARS program, what should I do?

The STARS program is a financial aid program and as such you must complete the FAFSA as well as other paperwork. You may be required to submit documentation of your high school rank. You must register for twelve college-level credits. Please read questions 2, 3, and 6 for additional information. If you fail to complete the financial aid process you will lose your eligibility for the NJ STARS scholarship!

DON'T STOP – TURN OVER FOR MORE INFORMATION !

6. When can I register?

If you have taken the placement test, your FAFSA has been processed and is complete, you are in satisfactory academic standing, and you submit (or have already submitted) all requested information the FAO should be able to award you and to advise you as to your financial aid eligibility. If your financial aid eligibility is sufficient to satisfy your bill you will be able to register. Please note that you may be required to satisfy other college requirements in order to be permitted to register. If you have a remaining balance with the college (from this semester or a previous enrollment) you must satisfy your outstanding financial obligation before you will be permitted to register.

7. May I have a book voucher?

As a service to eligible registered financial aid recipients the College offers students the opportunity to purchase books and supplies using financial aid funds (that exceed tuition and fees) as a book allowance. In order to access the book allowance the FAO issues the student an account in the campus book stores. The book allowance is an early refund of financial aid funds (e.g. the Pell or TAG grant or a Stafford loan). **Your book allowance is deducted from your grants and loans; it is not a separate or additional type of financial aid.**

If you are registered, have been or can be awarded (see question 6) and your approved financial aid exceeds your tuition charges the FAO will issue a book account for you. The Book Voucher FAQ is available in the financial aid office and on the college's web site. The Book Voucher FAQ contains important information about purchasing your books with financial aid – read all about it!

8. I am not making satisfactory academic progress (USAP). What should I do?

If you are USAP (UnSatisfactory Academic Progress) you are not eligible for financial aid of any type (grants, loans and work-study). You are permitted to appeal the loss of financial aid caused by your unsatisfactory progress. You may appeal by completing a USAP appeal application and submitting it to the Office of Financial Aid. The Financial Aid Appeal Committee will review appeals on an individual basis to determine if mitigating circumstances are responsible for poor progress. Mitigating circumstances might include but are not limited to: serious illness or injury of the student, death of an immediate family member, extreme family upheaval, or deployment to active military duty.

Verbal appeals are **NOT** accepted. The Appeal Committee normally requires approximately thirty days to review appeals. However, your appeal will be reviewed as quickly as possible. Written confirmation of the Committee's decision will be mailed to the student.

9. Will I still be eligible for financial aid if I do not attend my classes?

No. You are required to remain enrolled in your classes in order to receive financial aid. If you never attend, cease to attend, withdraw, or receive "F's", "W, s", "NA's", or "XA's", you will jeopardize your financial aid for both current and future semesters. If you fail to remain enrolled in and attend at least one course until the end of the semester, the college is required to reduce or cancel your financial aid and to retroactively remove it from your account. If your financial aid is reduced or cancelled you will remain responsible to pay for all outstanding tuition, fees, book voucher and stipend amounts. For more information about how your attendance impacts your financial aid eligibility you should read the Satisfactory Academic Policy in the *Financial Aid Handbook*.

10. When will I receive my stipend check?

If your financial aid exceeds your tuition, fees and books you may qualify for a refund called a stipend. fall stipend checks are scheduled to be mailed in November. Spring stipend checks are scheduled to be mailed in April. Remember, you must complete your financial aid application, make satisfactory academic progress and remain enrolled to qualify for your stipend check. For additional information about stipends please read the Stipend FAQ.

11. What can I do to avoid the lines for future semesters?

The best way to avoid the long lines at the beginning of the semester is to file and complete your FAFSA by the College's published deadline (**May 1, 2009**). If you are a returning student you should take advantage of the Priority registration period. **FILE AND REGISTER EARLY!!!!!!**

12. BEAT THE RUSH - FILE YOUR 2010-2011 FAFSA BY MAY 1, 2010 !!!