

# Fairleigh Dickinson University

## What You Need to Know and Next Steps

2024 - 2025



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Office of Financial Aid  
Metropolitan Campus





**FAIRLEIGH  
DICKINSON  
UNIVERSITY**



**2024-2025 Financial Aid Award  
Offer**





Personal. Global. Transformational.

## Financial Aid Planning



### Florham Campus

285 Madison Ave  
M-MSO-02  
Madison, NJ 07940  
973-473-8700

### Metropolitan Campus

1000 River Rd  
T-KB1-04  
Teaneck, NJ 07666  
201-692-2363

#### For more information:

Visit us on our website

<http://view2.fdu.edu/admissions/financial-aid/>

## FAFSA

Must be completed annually, available October 1<sup>st</sup> of every year through [studentaid.gov](http://studentaid.gov).

- If selected for Federal Verification, you must submit requested documents directly to the Office of Financial Aid. To upload documents
  - Log into your Self-Service account and click on students
  - Under financial aid, click on Financial Aid Self Service. Once in self-service, click on complete required documents. Click on manage to upload documents directly to your account.

## FDU Awards

All Financial Aid packages are auto packaged for Fall/Spring.

- Any change in enrollment status must be reported to Academics, Financial Aid and Enrollment Services.
- Grants and scholarships are assumed "Accepted"
- Changes in registration can change your award eligibility.

## HESAA

Higher Education Student Assistance Authority –

Tuition Aid Grant- <https://njfams.hesaa.org>

- Log into <https://njfams.hesaa.org/> and click on Create a student login. Once completed, HESAA will send you an email to confirm your account.
- If you are selected for STATE VERIFICATION, you must upload documents through your To Do List by clicking "Upload Document"
- Monitor your HESAA account "To Do List" and "Notifications" until aid is paid out.

## Federal Loans

All Federal Direct Subsidized and Unsubsidized loans must be "accepted" or "declined" through your Self-Service account.

### 1. Direct Subsidized Loans

- Need based award
- Students must be at least half-time (6+ crs.)
- Department of Education pays interest while enrolled in school and during grace period
- Up to \$5,500 depending on grade level
- Must be repaid with interest – 6.53%\*
- Origination fees are subtracted directly from the loan funds before disbursement. The origination fee is 1.057%.\*\*

### 2. Direct Unsubsidized Loans

- Non-need based
- Borrower is responsible for all interest
- Student must be at least half-time (6+ crs.)
- Must be repaid with interest – 6.53%\*
- Origination fees are subtracted directly from the loan funds before disbursement. The origination fee is 1.057%.\*\*

### Accepting or declining your loan(s)

- Go to SelfService.fdu.edu.
- Click on SelfService login with your FDU Net ID.
- Once logged in, click financial aid. Under financial aid, click on Financial Aid Self Service.
- Once in SelfService, click on review Under checklist, look for "action needed" and click on Accept/Decline Your Federal Direct Loan(s) and Work Study.

**NEW borrowers** MUST complete the following by logging into [studentaid.gov](http://studentaid.gov) using your FSA ID. Once logged in click on Complete Aid Process.

- Complete Entrance Counseling
- Complete Master Promissory Note for Federal Direct Subsidized /Unsubsidized Loans



### 3. Direct Parent PLUS Loan

- For parents of dependent undergraduate students
- Borrower (parent) is responsible for all interest
- Student must be enrolled at least half-time (6+ crs.)
- Must be repaid with interest – 9.08%\*
- Origination fees are subtracted directly from the loan funds before disbursement. The origination fee is 4.228%.\*\*
- Parent of student must go to **studentaid.gov**. Sign in with the parent's FSA ID and password. Once on "my home page" click on Apply for a Direct PLUS Loan, then click on Direct PLUS Loan Application for "Parents".

i. If loan is approved: Go back to "**my home page**", click on **Complete Loan Agreement**, and then click **PLUS MPN for Parent**. Please complete these steps and we will receive notification of completion within 24-48 hours.

ii. If loan is denied: Student can increase his/her Federal Direct Unsubsidized Loan (up to \$5,000 for the year, depending on credits) or parent can apply with endorser.

**\*Interest rates stated are for loans disbursed between 7/1/24 to 6/30/25.**



Campuses

## Private Alternative Loans

Managed through private lenders, issued in the student's name, and may require a cosigner.

Visit [ELMSelect](#) to view a list of Private Lender options.

ELMSelect is a lender comparison tool where students and parents can research the terms and conditions of different lenders. Through ELMSelect, families can choose the loan that best fits their personal financial situation, educational goals and objectives.

Please note that you are not obligated to select any lender on this list and can choose any private lender that fits your needs.

- Go to the [www.elmselect.com](#) Website
- Select your program, review disclosure and click view loans.
- For students looking for lenders for the following criteria, click on the three lines to the right of the screen to sort and filter.
  - Less than Half Time Enrollment?
  - Satisfactory Academic Progress Required?
  - Past Due balances Applied?

You may also view details individually for each lender by clicking on the Lender logo.

## Payment Plans

Contact the Office of **Enrollment Services** for more information.

- TouchNet
- FDU Deferred Payment Plan
- Corporate Voucher/Direct Payment
- Corporate Reimbursement Deferred Payment

Florham 973-443-8600  
Metropolitan 201-692-2214

## Satisfactory Academic Progress

- Cumulative grade point average, credits and pace of completion is reviewed at the end of every semester. (Cumulative GPA of 2.0 and earning 66.67% of credits taken)
- Warning, probation, and appeal process letters are sent via email at the end of review.

## Communication

- Keep email, telephone and address up to date with the records office
- Monitor FA account for changes in awards through your Self-Service account

## FERPA

Family Educational Rights and Privacy Act

If you would like to allow us to speak to your parents (or sibling, family friend, etc.) about your financial aid account, you will need to complete a FERPA release on your Self-Service.


- Go to [self-service.fdu.edu](#).
- Click on Self-Service login with your FDU Net ID.
- Click on the menu called "User Options" and then click on "FDU FERPA Release"
- Click on "Add a Contact" to add a new contact, a person to whom you want to grant access to your information
- Adding a contact: Fill in the contact's name, relationship, and the start date (the date that this will become effective). The expiration date is optional and can be changed at any point. Click "Save"
- You will now see this contact listed on the FDU FERPA Release page



# Selected for Verification?

Verification requests may come from FDU or from HESAA (New Jersey Higher Education Student Assistance Authority).

FROM: FDU-SVC-Webadvisoradmin@fdu.edu REPLY TO: ffinald@fdu.edu



Dear Student,

The Financial Aid Office has received your Free Application for Federal Student Aid (FAFSA) for 2022-2023. Additional documentation and/or information is required to complete our review of your FAFSA. It is important that we receive the requested item(s) as soon as possible as no further action can be taken until the item(s) are received and reviewed.

- Please download and complete the Household Size and Number in College Worksheet: [2022-2023 Household Size and Number in College Worksheet - Dependent](#)
- Please submit a signed copy of your parent(s) 2020 federal tax return or a copy of their 2020 federal tax return transcript. For instructions download the [Verification of 2020 IRS Income Tax Return Information for Parent Tax Filer](#)
- Please submit a signed copy of your 2020 federal tax return or a copy of your 2020 federal tax return transcript. For instructions download the [Verification of 2020 IRS Income Tax Return Information for Student/Spouse Tax Filer](#)

We ask that you submit the requested item(s) no later than three (3) weeks from receipt of this EMAIL.

Students can now upload required documents to Financial Aid by logging into your [Self-Service](#) student account. From the 2022/2023 Checklist, select Complete required documents and then click on the Manage link to attach documents. Please be advised that we CANNOT accept electronic signatures on verification documents. You must print and sign documents before uploading.

If there are issues with our request or you have questions, please do not hesitate to contact us via email: [ffinald@fdu.edu](mailto:ffinald@fdu.edu) or at the telephone numbers listed below.

1



6/30/22, 1:07 PM Preview Notification


Recipient Email Address:

Recipient CC Email Address:

Mailing Address for Paper Notifications:

Notification Subject:

Notification Body:



PHILIP D. MURPHY  
Governor

BRIGIDA E. OLIVER  
Lt. Governor

State of New Jersey  
Division of Higher Education  
New Jersey Higher Education Student Assistance Authority (HESAA)  
1000-701-2010  
www.hesaa.org

DAVID J. SORIANO  
Executive Director

March 07, 2022

NIFAMS ID: 2079201

Dear ENYA SCOTT,

The New Jersey Higher Education Student Assistance Authority (HESAA) has received your 2022-2023 student aid application. Your state grant amount has been selected for verification and your state aid is an estimate. More information is needed to determine your eligibility for your New Jersey State Aid Grant(s). Please visit NIFAMS to view and complete your required tasks.

To manage/view your student portal:

1. Review and complete your "To Do List" shown on your student portal. Please send all requested documents together. Missing or incomplete documents will not be reviewed and will delay the processing of your state aid award(s). All documents requested pertain to the 2020 tax year. Please be sure to submit the correct tax year information if required.
2. To submit documents, visit <https://ffinald227> select the "Connect" tab then click "Upload Documents."
3. Return to the NIFAMS Welcome page to check your "Award and Eligibility Information." To prevent processing delays or the cancellation of your award(s), please complete or send required tasks or documents within 20 business days of the date of this notice.

Sincerely,

New Jersey Higher Education Student Assistance Authority (HESAA)  
Karen B. Schallert  
Director of Student Services

<https://ffinald227> NIFAMS ID: 2079201/Notification/Preview.aspx?DocumentID=15413250

1/2

Verification may impact the award amounts originally offered  
Pay attention to updated financial aid award notices from FDU and Student Eligibility Notices from HESAA



# Self-Service Required Document Request

## Checklist

✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)
⚠ Action Needed	<a href="#">Complete required documents</a>
⚠ Action Needed	<a href="#">Review and accept your Financial Aid Award Package</a>
⚠ Action Needed	<a href="#">Complete Direct Loan Entrance Counseling</a>
⚠ Action Needed	<a href="#">Sign a Direct Loan Master Promissory Note</a>
✓ Available	<a href="#">Review your Financial Aid Offer Letter</a>

Click here to see what documentation is needed




Then you can upload documents using the manage function here



Select an Award Year: 2023-2024 Fin Aid Year ▼

 [Contact Financial Aid Office](#)

Document	Explanation	Due Date	Status	Attachments
Dep Household Size	Complete and return the 2023-2024 Household Size and Number in College Worksheet- Dependent that can be found on the Forms for ... <a href="#">more</a> <a href="#">Financial Aid Documents for Download</a>		Pending Review 06/07/2023	 Manage 1



# NJFAMS.hesaa.org – login page

## Congratulations!

You decided to pursue a college degree and now need to explore your financial aid options. HESAA is here to help you navigate the process of applying for federal and New Jersey state aid. Remember, state aid stays in New Jersey. If you have not already considered all of your degree options offered here in the Garden State, be sure to check out "Going to College in New Jersey" by clicking [here](#).



FAMS

### Log in to your account.

Please identify yourself with a valid username and password.

#### Students:

Have you:

1. Created a NJFAMS student log-in (below)? This action will create your student account.
2. Clicked the link in the new activation email sent to you after creating your account?
3. Checked your spam filter if you didn't see the activation email in your inbox?

Once you have done steps 1-3, you are ready for your first login.

If you are having trouble logging in, contact [New Jersey Higher Education Student Assistance Authority](#).

User Name:   
Password:

[Login](#)

[Create a Student Login](#)

[Forgot your username or password?](#)

To return to the main page of the NJHESAA web site, [click here](#).

Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your browser to ensure the full functionality of the site.



## How to Upload Your NJFAMS Documents



### What You Will Need to Get Started: Log into your NJFAMS account

- Review your "To Do List" and organize your required documents.
- When ready to submit your documents, click "Upload Document"

Application or Required Documentation	Receipt Date	Action Items	Due By
<input type="checkbox"/> Dependence Student Household Worksheet		<a href="#">Upload Document</a>	
<input type="checkbox"/> Dependence Student Monthly Expense and Resource Statement		<a href="#">Upload Document</a>	
<input checked="" type="checkbox"/> Free Application for Federal Student Aid (FAFSA)	04/15/2023	Complete	
<input type="checkbox"/> IRS Verification of Non-Filing		<a href="#">Upload Document</a>	
<input type="checkbox"/> IRS Wage & Income Transcript - Parent		<a href="#">Upload Document</a>	

## Follow these Three Easy Steps:

### STEP 1

#### Select Which Required Document You Want to Upload

- Be sure to remember where they are stored on your computer or phone and limit the size to 10 MB each upload.
- Acceptable formats: .pdf, .docx, .bmp, .gif, .jpg, .jpeg, .png, .rtf, .tif, .txt, .xlsx

Select file(s) to upload:

[Select File\(s\)](#)

Selected file(s):

### STEP 2

#### Click on "Upload Document"

[UPLOAD DOCUMENT](#)

Select file(s) to upload:

[Select File\(s\)](#)

Selected file(s):

Federal Income Tax Return  
Transcript.pdf

[Upload Document](#)

[Close](#)

### STEP 3

#### To exit, select "Close"

[CLOSE](#)

Your document has been uploaded successfully.

[Close](#)

**Note:** If your document is a jpg and multiple pages, you cannot upload multiple pages at once. You must select each page.



Your "To Do List" will immediately reflect that your uploaded document is now under review.

- Repeat these three steps for each required document.
- Please allow 15 business days for review of your documents.



Check back often for updates to your "To Do List" and be sure to read your email in case additional information is required.



# NJ Grants Deadline Dates

## New Jersey Financial Aid Deadlines for Academic Year 2024–2025



Students who have received a Tuition Aid Grant for AY 2023-24 and want to renew their aid for AY 2024-25 are to meet the following deadlines:

### Fall 2024 and Spring 2025



Submit the FAFSA or the New Jersey Alternative Financial Aid Application



Complete State Record in NJFAMS\*  
(State tasks, verification, corrections, reevaluations, adding a college, etc...)



Submit the FAFSA or the New Jersey Alternative Financial Aid Application



Complete State Record in NJFAMS\*  
March 1 or 30 days from initial notification  
(State tasks, verification, corrections, reevaluations, adding a college, etc...)

All high school seniors, first-time college students and students that did not receive a Tuition Aid Grant in AY 2023-2024 are to meet the following deadlines:

### Fall 2024 and Spring 2025



Submit the FAFSA or the New Jersey Alternative Financial Aid Application



Complete State Record in NJFAMS\*  
October 1 or 30 days from initial notification  
(State tasks, verification, corrections, reevaluations, adding a college, etc...)



Submit the FAFSA or the New Jersey Alternative Financial Aid Application



Complete State Record in NJFAMS\*  
March 1 or 30 days from initial notification  
(State tasks, verification, corrections, reevaluations, adding a college, etc...)

<https://www.hesaa.org/Pages/financialaidhub.aspx>



# Financial Aid Resources for New Jersey Dreamers



Governor Philip D. Murphy • Lt. Governor Tahesha L. Way  
NJ Home | Services A to Z | Departments/Agencies | NJ Gov FAQs

[About Us](#)[Students](#)[Parents/Guardians](#)[School Counselors](#)[Financial Aid Administrators](#)[Public Notices](#)[Login](#)

NJ Dreamers may be eligible for state financial aid with the **New Jersey Alternative Financial Aid Application**



## State Aid Opportunity

If you are an NJ Dreamer (a resident who was brought to the United States as a child without documentation and meets all the criteria outlined below) and are not eligible for financial assistance under the [Free Application for Federal Student Aid \(FAFSA®\)](#), you may still be eligible for state financial aid through the New Jersey Alternative Financial Aid Application. Learn more about this application below.

## How to Apply

- Step 1** Create a login for the [NJ Financial Aid Management System \(NJFAMS\)](#)
- Step 2** Access your NJFAMS Account
- Step 3** Select "Apply Online for New Jersey Financial Aid (NJ Dreamer Students Only)" to complete the **Academic Year 2024-25 application**.

[Get Started](#)

<https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>



## Federal Direct Student Loan – online federal requirements

Student can log in directly at [studentaid.gov](https://studentaid.gov) or link from Self Service

Entrance Counseling and MPN status show on the Checklist

Checklist		
✓ Completed		<a href="#">Submit a Free Application for Federal Student Aid (FAFSA)</a>
⚠ Action Needed		<a href="#">Complete required documents</a>
⚠ Action Needed		<a href="#">Review and accept your Financial Aid Award Package</a>
⚠ Action Needed		<a href="#">Complete Direct Loan Entrance Counseling</a>
⚠ Action Needed		<a href="#">Sign a Direct Loan Master Promissory Note</a>
✓ Available		<a href="#">Review your Financial Aid Offer Letter</a>

Make sure it's the student who logs in to do this!!!



## Need to borrow an additional loan?

**Parent PLUS Loan:** Parent Only (no student borrowers)

Parent applies at [www.studentaid.gov](http://www.studentaid.gov)

8.05% interest for 2023-2024

PLUS loan fee is 4.228%

**Private Loan:** Parent or Student (with Co-signer)

Check out: [www.elmselect.com/v4/school/630/program-select](http://www.elmselect.com/v4/school/630/program-select)

Make sure your application is submitted and approved before August 15<sup>th</sup> or before the student is moving to campus (if earlier).

Consider an annual loan: August 2024 – May 2025

Don't forget about fees!





### **IMPORTANT INFORMATION:**

Loans will not disburse to your account until late September - after the add/drop period.

Make sure you have adequate resources until then. Refunds on aid (generally loans) that exceed your tuition and fees for the term will be available within two weeks after the disbursement is received.

Has there been a change in financial circumstances?





Student Name \_\_\_\_\_  
Student ID Number \_\_\_\_\_  
Phone Number \_\_\_\_\_  
Student Email \_\_\_\_\_

### 2024-2025 SPECIAL CIRCUMSTANCES REVIEW REQUEST FORM

We understand that families sometimes experience special circumstances that affect their ability to contribute to educational costs. To have your account reviewed to determine if additional federal, state, or institutional financial aid may be available to you, **you must do all the following:**

1. File a 2024-2025 FAFSA. We cannot consider your Special Circumstances appeal until your FAFSA is submitted.
2. Wait until you receive your Financial Aid Offer. We cannot review your Special Circumstances appeal until your initial financial aid package is prepared.
3. **Submit this form along with a written explanation of the change in your family's circumstances since 2022 to [finaid@fdu.edu](mailto:finaid@fdu.edu).**

You will be notified via email whether your situation is eligible for review along with a list of documentation required to conduct the review.

#### Please Note!

- The submission of a Special Circumstances appeal does not guarantee additional funds.
- You should make arrangements to pay your bill with the aid you are currently offered. We can make adjustments if your appeal is approved.
- The review of your appeal may take between two and three weeks to process. You should monitor Financial Aid Self Service and check your FDU email regularly for updates.
- The decision by the Financial Aid Office concerning your change in circumstances appeal is final.

#### NO COMPUTER SIGNATURES ACCEPTED! YOU MUST PRINT, SIGN AND RETURN

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

Parent Signature \_\_\_\_\_ Date \_\_\_\_\_  
(required for appeals from dependent students)

## Special Circumstances

*Has there been any change in the student's household income that is not reflected on the FAFSA? Talk to your counselor about a special circumstance review. These changes include but are not limited to:*

- **Death of a parent**
- **Divorce/separation**
- **Loss of employment**
- **Reduction of income from work**  
(federal and institutional aid only)
- **Disability**
- **Retirement**
- **Loss of untaxed income**





# Change of Status



## **FDU grants and scholarships**

Full-time status only (12+ credits)

## **Federal Pell Grant –**

–Full or part-time status

## **Tuition Aid Grant (state)**

–Full-time status only (12+ credits)  
–Exception (approved EOF students)

## **Federal Direct Subsidized**

Unsubsidized and Parent PLUS loans  
–Full and Part-time status (6+ credits)

## **Alternative/private loans**

–Differ per lender



## Lifetime Eligibility – Undergraduate

### **FDU grants and scholarships -**

8 semesters for freshman admits (different limit for transfer students)

#### **Federal Pell Grant**

– 600% = 12 semesters

#### **Tuition Aid Grant (TAG – HESAA)**

– 4.5 points = 9 semesters

(exception EOF 12 semesters based on approval)

#### **Direct Stafford loans (Dependent undergraduates)**

– Subsidized \$23,000

– Unsubsidized \$8,000 (no PLUS denials)





## Student Academic Progress

**Federal government regulations for Title IV aid requires the university to review and evaluate students progress in areas of :**

- GPA assessment measured against a norm
- The pace at which a student must progress to complete the program within the maximum timeframe

### **Frequency of SAP evaluation**

- Performed at the end of every payment period (semester)

### **Determination and SAP Notifications**

- SAP Appeal (An appeal must be submitted, and a decision must be finalized by the end of the add/drop week.





# FERPA

## Family Educational Rights and Privacy Act

If the student wants the Financial Aid Office to be able speak to anyone (including a parent) regarding the financial aid, the student must complete an electronic FERPA release form on Self-Service.

1. Go to: <https://selfservice.fdu.edu>
2. Click on the “User Options” menu and then on “FDU FERPA Release”
3. Click on “Add a Contact”
4. Fill in the contact’s name, relationship, and the start date (the date that this will become effective).
5. The expiration date is optional and can be changed at any point.
6. Click “Save”





# Communication



- ✓ Contact the Department of Records if there is any change in email, phone number or Address
- ✓ Manage your Self-Service account to review your financial aid awards, missing documents, and other helpful links.





## Contact Info Office of Financial Aid

Metropolitan Campus  
(201) 692-2363

[finaid@fd�.edu](mailto:finaid@fd�.edu)

