



Gloucester County College

Financial Aid Disclosure and Release Form

2009-2010 Academic Year

Please complete all sections on this form and sign where applicable. Dependent student must provide a parents signature.

Student ID Number: _____ Social Security Number: _____ - _____ - _____

Last Name: _____ First Name: _____ M.I. _____

Address: _____ City: _____

State: _____ Zip Code: _____ Phone No. (____) _____ E-mail: _____

Date of Birth: _____ (mm) _____ (dd) _____ (yyyy) Gender: Male Female

Have you completed the **2009-2010 FAFSA**? Yes No

Once Gloucester County College receives your **2009-2010 FAFSA** results, the Office of Financial Aid will determine if additional information is needed. Any requests for additional information will need to be submitted by the student within **thirty (30) days** from the date of the request. Failure to submit the requested documents will result in a forfeit of your financial aid eligibility. You, the student, are financially responsible for all financial charges that are accrued at Gloucester County College.

High School Information:

Did you graduate from High School? Yes No

Did you receive a High School Diploma or GED? Yes No

Did you successfully complete Advance Placement Courses? * Yes No

Are you a New NJ Stars student? Yes No

Are/Were you in the top 15% of your high school graduating class? **
(For graduates beginning with class of 2009 only) Yes No

Are you a Returning NJ Stars student? Yes No

Are you transferring from another College or University? Yes No

*The courses must have been Mathematics, Science, Foreign Languages, and /or Technology.
 New Jersey Star Students are required to meet with **Tanya Johnson in the Student Advising Center before entering into and/or continuing with the NJ Stars program.

Student Loan Information:

Gloucester County College's Office of Financial Aid will **NOT** automatically package a Federal Stafford Loan. Students that are interested in borrowing a Stafford Loan **MUST** complete a Stafford Loan Request Form. The Stafford Loan Request Form is available online as well as in the Office of Financial Aid. Gloucester County College's Student Loan Administrator will review academic progress, grade level, borrowing history and all relative financial aid information before determining a student's loan eligibility. Students must be enrolled for at least six credits to be eligible for a Federal Stafford Loan.

Students who wish to borrow a Federal Stafford Loan must:

1. Complete the online Stafford Loan Entrance Counseling at: www.mappingyourfuture.org
2. Stafford Loan lenders can be researched and selected at: <http://www.elmresources.com/s-about-lenders.php>
3. You must complete your Master Promissory Note (MPN) with your lender via the lenders website.
4. First time borrowers at Gloucester County College must **submit a signed copy** of their Federal Master Promissory Note (MPN) with their loan request form to the Office of Financial Aid prior to any loans being processed.
5. Complete the Stafford Loan Request Form and return both a copy of the MPN and request form to the Office of Financial Aid.
6. Review your student loan borrowing history at: <http://www.nslsds.ed.gov>

The Federal Stafford loan maximum annual borrowing limits are below:

<u>Year in College</u>	<u>Amount</u>	
Freshman (0-23 earned college level credits)	Dependent \$5,500.00*	Independent \$9,500*
Sophomore (at least 24+ earned college level credits)	\$6,500.00*	\$10,500*

***Portions of these loans are Unsubsidized and interest will be accrued by the student while in school.**

Common Financial Aid Terms:

FAFSA: Free Application for Federal Student Aid. www.fafsa.ed.gov must be completed every year.

PIN: Personal Identification Number www.pin.ed.gov. Dependent students must have a parent apply also.

EFC: Expected Family Contribution. The EFC is determined by the FAFSA.

SAR: Student Aid Report. Is an output document from the Department of Education with the FAFSA information.

PELL: Federal grant. The eligibility determined by the FAFSA.

SEOG: Supplemental Educational Opportunity Grant. This fund is determined by first come first served basis.

TAG: Tuition Aid Grant. New Jersey state funded grant that is applied to students tuition cost.

Subsidized Loans: Interest will be paid by the government while attending school.

Unsubsidized Loans: Interest will be accrued or paid by the student while in school.

SAP: Satisfactory Academic Progress. Minimum standard required to be eligible for federal and state aid

Cost of Attendance: Is the budget that the school determined it will cost the student to attend for the academic year.

Tuition: Is the amount you are billed for your courses excluding the related fees.

Room Board: Is a cost that depends on where you live while attending school i.e. with parents or independent.

Books and Supplies: Cost that will vary depending on your courses and if you purchase new or used books.

Transportation: A cost that is determined by residing in county or out of county.

Personal Expenses: The miscellaneous school related expenses you will incur while attending Gloucester County College.

Financial Aid Contacts: Office of Financial Aid main phone number is 856-468-5000 ext 6292

Contact	Program	Email Address	Phone Number
Jeff Williams Director of Financial Aid		jwilliams@gccnj.edu	856-415-2212
Michael Chando Assistant Director of Financial Aid	Student Loans	mchando@gccnj.edu	856-415-2282
Kathleen Ellis-Foultz Financial Aid Administrator	Federal Grants and Scholarships	kellisfo@gccnj.edu	856-468-5000 ext. 6364
Kelly E'Ve Financial Aid Administrator	State grants	Kewel@gccnj.edu	856-468-5000 ext. 6208
Tanya Johnson	New Jersey Stars	tjohnson@gccnj.edu	856-468-5000 ext. 6205
Kathy Leader	Veterans Affairs Federal Work study	kleader@gccnj.edu	856-415-2219

Certification Statements:

Student and parent (if dependent) must sign after reviewing the following statements:

- I certify that I will use any Federal Title IV, HEA funds I receive during the award year covered by this application solely for expenses related to my attendance at the institution of higher education that determined or certified my eligibility for those funds. Any violations of the governing Financial Aid regulations could result in the termination of my financial aid and may cause me to be referred for disciplinary action by Gloucester County College. Violations of these rules are, but not limited to; falsifying the documentation used to complete or verify my application, using financial aid for non-educational related expenses, transferring my financial aid to others for use. **Examples include but are not limited to buying books for other students and/or using refunds to pay other students tuition charges.**
- I understand that I can use my excess financial aid to purchase books at the Gloucester County College bookstore. In order to do so I must have financial aid that totals more than my total semester bill. My semester bill includes but is not limited to Tuition, Course fees, Lab fees, Admissions fee, Graduation Fee, Health Insurance fees and Specialized Program fees (i.e., Nursing and Automotive).
- I certify that I do not have any property subject to a judgment lien for a federal debt.
- I certify that the information that has been provided on my FAFSA application is true and accurate to the best of my knowledge. I also understand that Gloucester County College Office of Financial Aid has the authority to verify any information included on my FAFSA or any other documentation that I have provided. I also acknowledge that all of the information provided by myself or others on this form is true and complete.
- I understand that through the verification process, I may need to update family size, number in college and dependency status. I may also have to produce at the college's request signed copies of mine, my spouses, and/or my parents federal tax returns including all schedules and accompanying W-2 forms. I understand that if I do not or cannot provide this documentation I may be forfeiting my right to Federal, and/or State aid including grants and loans.
- I understand that I must maintain Satisfactory Academic Progress as outlined in the Financial Aid Satisfactory Academic Policy (available on Gloucester County College's website) to be eligible for Financial Aid including grants and loans. I certify that if I never attend, stop attending or receive any combination of "F's", "W's", or "NA's" for classes, the Office of Financial Aid is required to reduce or cancel my financial aid and may retroactively remove it from my account. I understand that this reduction in aid may cause me to incur charges that I am **financially responsible** for. I agree that if I stop attending classes and my aid is reduced I may have to pay back part or all of any refund checks that I might have received.

- If you plan on withdrawing from courses, students must contact their Academic Advisors, and the Office of Financial Aid to determine any repercussions to their aid eligibility.
- All students must present photo ID when conducting business at Gloucester County College.
- Students must be accepted and matriculated into a degree seeking program.
- If I am on unemployment, I understand that I am advised to contact the Office of Financial Aid to determine if I am eligible to use the Unemployed Persons Waiver.
- Regardless whether or not a student receives any form of financial aid (these forms include the NJ STARS scholarship, grants, loans, other scholarships, and/or tuition waivers), the student must understand that they are **HELD PERSONALLY RESPONSIBLE** for all financial charges that they accrue at Gloucester County College. Gloucester County College may permit any student to register before determining a student's eligibility for the Federal or State Grants, Loans, Scholarships or Tuition Waivers. If, **FOR ANY REASON, AT ANY TIME** a student should become ineligible for Federal and/or State Grants, Loans, Scholarships, Tuition Waivers or other types of financial aid; the students **agrees to pay their account in full** including any collection and/or attorney's fees that may be incurred by or on behalf of the College to satisfy the students personal financial obligations

Authorization Statements:

- My signature below authorizes Gloucester County College to process, transmit and credit my account with my financial aid funds. These funds include but are not limited to the Pell Grant, SEOG, TAG (full and part time), NJ Stars, Stafford loans, Alternative loans, Parent Plus loans, and any waivers that I am eligible for.
- I understand that Financial Aid **does not** cover the Winter (Inter) Session term (classes between fall and spring semesters). If I choose to enroll for these courses, I will have paid for or made payment arrangements with the Business Office prior to the start of these courses.
- I understand that my eligibility for Summer Session Financial Aid is dependent upon my usage of aid during the current academic year. This includes enrollment at Gloucester County College as well as other colleges or universities. This will be determined by the Office of Financial Aid at Gloucester County College.
- I understand that Gloucester County College's policy is to use financial aid funds to pay for tuition and fees first. All other charges are paid according to the payment hierarchy established by the Business Office.
- I understand that Gloucester County College will pay all of the charges on my account prior to releasing any refund (a.k.a. reimbursement, stipend) check(s). These charges include but are not limited to tuition and fees, lab fees, book vouchers, health insurance, liability insurance for nursing students, and program fees for nursing and automotive students. Refund checks are mailed to students, Gloucester County College does not permit students to pick up checks in person to insure the safety of the student, and its employees. Refund checks are not available for students until after the 10th week of the semester. Students are encouraged to plan and budget for all incurred educational and non-educational related expenses they may encounter while enrolled as a Gloucester County College student.
- **By signing below I authorize Gloucester County College to pay non institutional charges using my financial aid (such as book vouchers). I understand that I may not use my book voucher to buy books for another student. My signature also confirms that I understand that these charges will be paid prior to issuance of a refund check.**
- **My signature below also authorizes Gloucester County College to pay any past due balances owed to the college from any previous semesters IF LESS THAN TWO HUNDRED (200) DOLLARS. These amounts (if any) will be deducted prior to issuance of a refund check. If you wish to decline this option please notify the Gloucester County College Office of Financial Aid in writing of your intentions. A copy of this letter must also be sent to the Bursar's Office to insure notification.**
- **I understand that the policy of Gloucester County College is to not hold on to excess funds for a students account. Gloucester County College will release any funds that exceed the student's semester charges by mail to the student after the 10th week of the current term.**

FERPA (Federal Education Right to Privacy Act) prevents Gloucester County College from releasing student's information to any person other than the student. Parents cannot access student records via the phone, computer, or in person without being authorized with written consent by the student. The student can complete a FERPA release form in the Office of Financial Aid. This form must be completed in person and cannot be faxed or emailed. The person or persons authorized to receive the information can only receive it in person after presenting photo identification.

By signing below, you the student (and parent) indicate that you have read and understand the statements explained above. If you have any questions about the statements, you the student must contact the Office of Financial Aid for assistance with your questions. The student also confirms that all information and supporting documentation collected from them is true, accurate and complete to the best of their knowledge

Student Signature: _____ Date: _____

Parent Signature (if dependent) _____ Date: _____

PLEASE REVIEW ALL PAGES PRIOR TO SIGNING THIS FORM.

Important Information for Financial Aid Students:

1. First year students need to complete the Gloucester County College Admissions Application Process. Please contact the Admissions Office at (856) 415-2209.
2. Complete your Free Application for Federal Student Aid online at www.fafsa.ed.gov. You will need to have a federal PIN number (dependent students must obtain at least one for one parent) available at www.pin.ed.gov. You will need a pin number to sign your FAFSA electronically.
3. Gloucester County College has a FAFSA receipt deadline of April 1, 2009. This deadline will insure processing of financial aid in time for the fall term payment due date.
4. New Jersey State deadline for filing for FAFSA is June 1, 2009 for returning Tag and NJ Stars recipient students. All other students have until October 1, 2009 for first time Fall attending students, and March 1, 2010 for students attending Spring 2010.
5. Complete and return the Gloucester County College Financial Aid Disclosure and Release Form to the Office of Financial Aid. This form is available at www.gccnj.edu under the Financial Aid and Scholarships tab.
6. Submit all of your documents to the Office of Financial Aid within 30 days.
7. Please review all financial aid documents on Gloucester County College's website www.gccnj.edu. All financial aid documents are also available at the Office of Financial Aid.

New Jersey Star Students:

1. Please note that the NJ Stars scholarship is a "last resort" fund. All funds including grants, scholarships, waivers, and allowances will be paid to the student's account before the amount of NJ Stars will be determined and awarded. Students with excessive funds will be considered as Non-Funded Stars, and still must follow the guidelines in the New Jersey Stars Policy available on www.hesaa.org.
2. The amount of New Jersey Stars will be determined by the tenth day of the semester.
3. Eligible students MUST maintain full time (12 or more up to a total of 18) college level credits at all times during their enrollment at Gloucester County College. Students may not enroll for Winter (Inter) session credits and be covered by New Jersey Stars.
4. The New Jersey Stars academic progress policy requires that all students achieve a minimum 3.25 cumulative grade point average by the conclusion of their second semester of enrollment. The policy also requires that Star's students maintain a minimum cumulative 3.25 GPA thereafter. Students will lose their eligibility for the NJ STARS Scholarship if they fail to maintain satisfactory academic progress in accordance with the New Jersey Stars and Gloucester County College academic progress policies.
5. The New Jersey Stars scholarship will cover tuition and fees for up to six consecutive semesters. This includes any semesters for which they are eligible for the scholarship but have not received a NJSTARS award, as long as the student maintains eligibility.
6. Students are eligible at the county college that serves their county of residence. If that county college does not offer a curriculum that the student wishes to study, the student may be eligible for NJ Stars scholarship at another county college. The student must provide a letter from the "home" county college explaining that the curriculum is not offered. This process is required each semester of enrollment. In addition to the letter from the "home" county college it is recommended that the student also apply for a "charge back" form so that they do not incur additional costs not covered by NJ Stars. Charge back forms must be submitted within two weeks from the start of the semester. Charge back forms must have original signatures from the student, Chief Fiscal Officer, and the College Official. Charge back forms are available at the students "home" county college

Equal Opportunity

The Board of Trustees is committed to providing a work and academic environment that maintains and promotes affirmative action and equal opportunity in all categories of employment and education. The Board will continually attempt to carry out its responsibilities to provide all persons with equal access and fair treatment regardless of race, creed, color, national origin, ancestry, age, sex, affiliation or sexual orientation, marital status, familial status, liability for service in the Armed Forces of the United States, atypical heredity cellular or blood trait of any individual, non-applicable disability or because of genetic information or refusal to submit or make available the results of a genetic test. For questions concerning discrimination, call Affirmative Action Officer, Almarie J. Jones, at 856-415-2154. For Special Needs issues, contact ADA/504 officer, Dennis M. Cook, Office of Special Needs Services, at 856-415-2265.