

FINANCIAL AID INFORMATION & ELIGIBILITY CRITERIA

The Office of Student Financial Aid services all UMDNJ students requesting financial aid. The financial aid application process is available for multiple academic years from January 1st through June 30th. Please make sure your application and supporting documents are submitted for the intended academic year.

The Financial Aid Application and necessary forms are available to students via the Application Process section of the Student Financial Aid homepage and the Financial Aid Tab located within MY.UMDNJ.

It is the applicant's responsibility to make sure all required information has been sent to his/her campus Student Financial Aid Office. Once an *official* FAFSA record, required forms and supporting documents are received, a student's file will be reviewed. If additional information is required, all first time UMDNJ students will receive a Missing Information Notification via U.S. mail; and all continuing students through their university email account. If there are extenuating circumstances that should be considered with an application, the student should address them in writing to his/her Student Financial Aid Office.

The University has discontinued the use of the Social Security Number as a primary identifier. Accordingly, all UMDNJ applications and forms must use a University Identification Number (ID) instead of the Social Security Number. University ID's are assigned upon admittance to UMDNJ. Incoming students may use their social security number until their University ID has been received.

GENERAL INFORMATION

1. **MINIMUM MATERIALS** required for a complete UMDNJ Financial Aid file:
 - a. Free Application for Federal Student Aid (FAFSA) completed **online**.
 - b. UMDNJ Financial Aid Application completed **online**.
 - Incoming students can access the UMDNJ Financial Aid application via the Student Financial Aid homepage by clicking on the Application Process section.
 - Continuing students will be directed into MY.UMDNJ to complete their UMDNJ Financial Aid application.
 - c. **AUTHORIZATION FORM:** upon the online submission of the UMDNJ Financial Aid Application, an Authorization Form will appear on your screen. Print, complete and submit this form to your Student Financial Aid Office. This form can also be located within the Application Process section of the Student Financial Aid homepage.
 - d. **INCOME DOCUMENTATION:** A signed copy of your Federal Income Tax Return, including all pages, forms and schedules. Also, submit a signed business tax return, if applicable. Form #8453 is **NOT** acceptable. If you are not required to file a tax return, you must complete and submit a **Student Non-Tax Filing Statement**. This form can be located within the Application Process section of the Student Financial Aid homepage.

You must submit your spouse's signed Federal Income Tax Return including all pages, forms and schedules even if he/she filed separately. If your spouse is not required to file a tax return, he/she must complete and submit a **Spouse's Non-Tax Filing Statement**. This form can be located within the Application Process section of the Student Financial Aid homepage.

If your financial aid application is for the 2009-2010 academic year, a 2008 Federal Income Tax Return is required.

If your financial aid application is for the 2008-2009 academic year, a 2007 Federal Income Tax Return is required.

2. ADDITIONAL MATERIALS, IF REQUIRED:

- a. VERIFICATION FORM – Complete and submit to your Student Financial Aid Office **only** if, after completing the FAFSA, you were **Selected for Verification** by the Central Processor. This form can be located within the Application Process section of the Student Financial Aid homepage.
- b. Supplemental information and/or forms may be required after a counselor has reviewed a student's financial aid file. A list of supplemental financial aid forms are available within the Application Process section of the Student Financial Aid homepage and can be accessed via the Financial Aid homepage or the FINANCIAL AID TAB located within MY.UMDNJ.

3. **PARENTAL INFORMATION:** A signed copy of your parents(s) Federal Income Tax Return, including all pages, forms and schedules. Form #8453 is **NOT** acceptable. Also, submit a signed business tax return, if applicable. If your parent(s) is not required to file a tax return, they must print, complete and submit a **Parent's Non-Tax Filing Statement** to your Student Financial Aid Office. This form can be located within the Application Process section of the Student Financial Aid homepage.

Parental Information is required **ONLY** in the following instances:

- a. ALL undergraduate students born *after* December 31, 1985 who are applying for the 2009–2010 academic year.

ALL undergraduate students born *after* December 31, 1984 who are applying for the 2008–2009 academic year.
- b. Any graduate/professional student who wishes to be considered for Department of Health and Human Services (HHS) Title VII funds (i.e. LDS, SDS, HPSL and PCL), regardless of age or dependency status. Review the *Summary of Major Financial Aid Programs* for definitions. Note: providing parental information will not affect eligibility for the Title IV funds which include Federal Stafford Loans, Perkins Loans, and Federal Work Study.
- c. Any first time graduate/professional student who received a prior Educational Opportunity Fund (EOF) grant or whose sibling received EOF at a New Jersey college.
- d. Any student who wishes to be considered for EOF grant support.

4. FAFSA INFORMATION

- a. In order to receive funds for the start of class and avoid possible **late fee charges** assessed to your account; you should have all necessary financial aid forms submitted to your Student Financial Aid Office and a completed FAFSA loaded into the UMDNJ system by the following dates:
 - Incoming **professional** students do not have a specific deadline date. However, submitting the required information as soon as possible after acceptance is strongly recommended in order to receive a tentative award letter.
 - Continuing **professional** students have a **May 1** deadline for file completion unless directed otherwise by your Student Financial Aid Office.
 - Other incoming or continuing students who wish to apply for financial aid should begin the application process at least **two months prior to the start of classes**.
 - Any student who will begin classes in the summer of 2009 may need to complete the 2008–

2009 FAFSA in addition to the 2009–2010 FAFSA. Contact your Student Financial Aid Office for further information. **NOTE:** *This does not apply to professional school students.*

- **Undergraduate** students who do not already have a Bachelor’s Degree, who are NJ residents and who received a Tuition Aid Grant (TAG) award in the previous academic year, must submit their FAFSA no later than June 1. **NEW APPLICANTS** for TAG must submit their FAFSA no later than October 1, for the fall and spring; or March 1 for spring term only.

b. Accessing the FAFSA online:

- A direct link to the electronic FAFSA is provided within the Application Process section of the Student Financial Aid homepage and the Financial Aid Tab located within MY.UMDNJ.

c. Personal Identification Number (**PIN**) information:

- In order to complete the “pre-filled” FAFSA application or if you wish to sign the FAFSA electronically, a PIN is required. If you completed a FAFSA for the previous academic year, you should have received your PIN number. Email renewal reminders and PIN mailers are sent by the Central Processor to renewal eligible students during November and December to the address indicated on your previous year’s FAFSA.
- If you do not have a PIN or forgot it, you may request one by visiting www.pin.ed.gov. The PIN process has been enhanced to simplify and expedite processing for any applicant and his/her parent if they do not already have a PIN. A PIN can now be issued in “real-time” from the PIN website or *FAFSA on the Web* before a successful match with the Social Security Administration (SSA) has occurred; enabling an applicant and his/her parent to immediately sign an original 2009–2010 FAFSA.

5. COMPLETING THE FAFSA:

**ALL students at UMDNJ use ONE FEDERAL SCHOOL CODE on the FAFSA:
013645 Univ. of Med & Dent of NJ, 30 Bergen Street, Newark NJ**

- The drug conviction question on the FAFSA **must** be read and answered. The FAFSA form cannot be submitted until this question is completed.
- Be sure to include values or leave fields blank when instructed. Some sections require an answer, even if it might be “0”.
- Save each page as you complete it.

6. MISSING INFORMATION NOTIFICATION: Once your completed FAFSA has been received, a Missing Information Notification may be generated.

INCOMING STUDENTS:

A Missing Information Notification letter is mailed to the most current mailing address on file. It will inform you of what documents are missing or which questions must be addressed in order to process your file.

Once an applicant has been provided with a UMDNJ email account, notification is automatically sent to your university email address. The email advises you to log into MY.UMDNJ to view the status of your financial aid application. Your “Financial Aid Tracking Requirements” are automatically displayed within the FINANCIAL AID TAB in MY.UMDNJ.

All requested documents should be mailed to the Student Financial Aid Office requesting them. **Please allow up to 5 business days to update information during peak processing periods.**

CONTINUING STUDENTS:

Will be notified through their university email address to log into MY.UMDNJ and view their “Financial Aid Tracking Requirements” which are automatically displayed within the FINANCIAL AID TAB in MY.UMDNJ.

All requested documents should be mailed to the Student Financial Aid Office requesting them. **Please allow up to 5 business days to update information during peak processing periods.**

- 7. FINANCIAL AID AWARD NOTIFICATION:** Upon completion of a student’s file, a counselor will finalize the award process. An award notification will be available for each student to review as follows:

INCOMING STUDENTS:

A paper award letter will be mailed using the most current address provided to the Student Financial Aid Office. Award packages should be reviewed upon receipt. Changes to the award package (increases or decreases) must be made in writing and signed by the award recipient. A revised and/or final award notification will be generated prior to matriculation.

Award notification within MY.UMDNJ becomes available upon completion of the Technology Provisioning process. The process is slightly different for professional school students. Award notification within MY.UMDNJ typically becomes available upon matriculation.

CONTINUING STUDENTS:

Award notification must be reviewed online through MY.UMDNJ. The award notification is located within the FINANCIAL AID TAB. Changes to the award package (increases or decreases) must be made in writing and signed by the award recipient. Requests should include your University ID. It is strongly recommended that you **print a copy** of all award notifications.

- 8. FINANCIAL AID PACKAGING:** It is important to remember that the primary responsibility for financing education rests with the student and his/her family. Financial assistance from UMDNJ and other sources, public or private, is only intended to supplement these efforts. Internal need-based aid programs are awarded based upon an institutional formula, which considers your degree of need and funding allocations to the university. If additional monies are needed after the Federal Stafford Loans (Subsidized and Unsubsidized) have been awarded, other programs may be recommended.

Alternative/Private Educational Loans are not automatically added to award packages. These loans are credit based and must be initiated by the borrower. If a student requires one of these loans to meet unmet need, he/she must notify his/her campus Student Financial Aid Office in writing once an application has been “approved”, identifying the lender and program. The Student Financial Aid Office will verify the amount requested up to the student’s cost of attendance and certify the loan for disbursement.

ELIGIBILITY CRITERIA

- 9. FINANCIAL AID ELIGIBILITY:** Students receiving financial aid must be matriculated at least half-time. Half-time is considered six (6) credits for undergraduate students. Half-time status for graduate/professional students varies based on the requirements of the program.

A student must be a citizen or eligible noncitizen to receive aid from the Federal Student Aid programs. The general requirement for eligible noncitizens is that they be in the U.S. for other than a temporary purpose with the intention of becoming a citizen or lawful permanent resident, as evidenced

by the U.S. Citizenship and Immigration Services (USCIS) in the Department of Homeland Security (DHS). Students should review their school's catalog for more specific information regarding citizenship requirements. International students may contact the Office of International Services located on the Newark Campus or your campus Student Financial Aid Office for information on funding sources.

- 10. TUITION AND FEES:** Financial aid award disbursements are applied to tuition and fees first. Tuition and fees must be satisfied by the date indicated on the Statement of Account bill generated by the UMDNJ Business Office each semester. Failure to pay these charges by the due date will result in late fees being charged. If a credit balance exists after all financial obligations to the University have been met, monies will be refunded for living expenses.
- 11. SATISFACTORY ACADEMIC PROGRESS:** All students must be making satisfactory academic progress to be eligible for financial aid funds. Satisfactory academic progress is defined for each program at UMDNJ. Contact your Student Affairs Office or Registrar for more detailed information.
- 12. DEFAULT:** A student in default on any prior education loan will not receive financial aid at UMDNJ until that default status is rectified. If you have any outstanding defaulted loans, your Student Financial Aid Office will counsel you on the resolution of this problem.
- 13. DRUG FREE SCHOOL AND CAMPUSES:** Federal law requires all institutions of higher education to adopt and implement a program to prevent the unlawful possession, use and distribution of illicit drugs and alcohol by students and employees. UMDNJ complies with this regulation. If you have been convicted of a drug felony, you WILL NOT be eligible for Title IV or Title VII aid.
- 14. ENTRANCE INTERVIEW:** All entering and/or first time borrowers of the Federal Stafford Loan at UMDNJ must complete an Entrance Interview. The purpose of an Entrance Interview is to advise students of their rights and obligations; and to provide information regarding deferment and repayment provisions.

From the Student Financial Aid homepage, click *Entrance-Exit Programs*, then select Online Entrance Interview. Follow the prompts. Once completed, print and save the last page confirmation. Other alternative loan programs may also require an Entrance Interview.
- 15. EXIT INTERVIEW:** Before leaving UMDNJ, an Exit Interview is required for all loan recipients. Your financial aid office will contact you with instructions on completing your Exit Interview. Non-compliance will result in "HOLDS" being placed on your account.

A copy of your EXIT INTERVIEW HANDBOOK can be located within the *Financial Aid Publications* section of the Student Financial Aid homepage.
- 16. FRAUD:** Any false or misleading information given for the purpose of receiving financial aid will result in one or more of the following actions: cancellation of current award, repayment of funds received and/or other possible disciplinary actions.

*The University of Medicine and Dentistry of New Jersey
recognizes the value of diversity and is committed to
providing appropriate support for its student body.*