

# FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

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To apply for Federal and NJ State financial aid, students must complete and submit *Free Application for Federal Student Aid* (FAFSA®) for each year. FAFSA® can be filed online: <https://www.fafsa.gov> (<https://www.fafsa.gov/>). The US Department of Education has a smartphone application for FAFSA® called *MyStudentAid*. If these options cannot be utilized, applicants can download a paper version and submit it to US Department of Education. If download is not possible, contact Federal Student Aid Information Center to request a copy at 1-800-4-FED-AID (1-800-433-3243). If hearing impaired and need assistance with FAFSA®, call TTY line at 1-800-730-8913.

To file the FAFSA® electronically, applicants need to have a US Department of Education FSA ID, which serves as applicant's electronic signature and identifier to let applicants access their personal information in various US Department of Education systems.

FAFSA® allows applicants the ability to import federal tax data directly from the Internal Revenue Service (IRS) using the IRS Data Retrieval Tool. Federal tax information will be available within 2 weeks of electronic filing of taxes or 6-8 weeks if paper return was filed. We encourage applicants to use this tool as it simplifies the application process and minimizes verification documentation possibly asked for later. For complete details on the IRS Data Retrieval Tool: <https://studentaid.gov/sa/resources/irs-drt-text> (<https://www.studentaid.gov/sa/resources/irs-drt-text/>). Although FAFSA® can be filed any time after October 1 for the next academic year, it must be filed by May 1 to ensure full consideration for Federal student aid and NJ State grants. The FAFSA® must include ECC's Federal School Code: 007107. FAFSA® should be filed after applicant has filed for admission but at least 6 weeks prior to registering for classes. After FAFSA® is received by Federal processors, applicants will receive a Student Aid Report (SAR) either in the mail or via email. SAR contains information filed on the FAFSA® and, if there is no missing items or other problems with the information submitted, the SAR will also contain an Expected Family Contribution (EFC), a measure of family's financial strength and calculated according to formula established by law including family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security); also considers family size and number of family members who will attend college that year.