



## TERMS & CONDITIONS FOR FINANCIAL AID

[ALL STUDENTS MUST READ THE INFORMATION PRESENTED HEREIN](#)

### A. GENERAL ELIGIBILITY CRITERIA:

1. Students seeking financial aid assistance are required to file the **Free Application for Federal Student Aid (FAFSA)** or New Jersey **Alternative Financial Aid Application** (*NJ DREAMers only*). **Filing online:** <https://studentaid.gov> or <https://www.hesaa.org/Pages/NJAlternativeApplication.aspx> . Financial aid awarding is annually (*generally September through May (Fall/Spring semesters)*).

All CCM degree and eligible certificate program candidates (*matriculated students*) must register for the **minimum 3 credits** each term to receive a Federal grant (*PELL grant, 6crs for SEOG*) if qualified. Stafford Direct student loan recipients must be enrolled at least half time (*6 credits*) per term. Most NJ State grants (*TAG, CCOG, EOF*) students must be registered for no less than 6 credits per term (*exception may be may your final graduating term*); EOF recipients registered half time, eligibility must be approved by the *EOF Director*. See below for more details (*section C*). **Note:** All students requesting Federal, State and most CCM Foundation Scholarships are required to be accepted into a degree or approved certificate program. Visit the [Admissions](#) web page or in-person for further detail regarding the application process.

2. **STUDENTS MUST APPLY FOR FINANCIAL AID, OCTOBER EACH ACADEMIC YEAR. CCM “priority” deadline for financial aid is March 1, ensuring adequate processing time for awarding prior to the start of the term.**

**“OFFICIAL” AWARD NOTIFICATION IS CONTINGENT ON COMPLETION OF FILE IN OUR OFFICE** - Please respond immediately to all requests from the Financial Aid Office and NJ State Higher Education Student Assistance Authority ([HESAA- NJFAMS](#))

3. The Financial Aid Office reserves the right to revoke or reduce awards at any time if there exists evidence that the conditions of **financial need, merit, CCM required courses for major and academic progress** are not as represented in the original application, supporting documents or registered courses. All aid recipients are required to notify the Financial Aid Office, on receipt of any external scholarships, grants, or tuition waiver/remission as it may affect your previously awarded amount. Additionally, students must report any changes in demographic information (name, address, email, contact number, etc.) to the **[Records & Registration Office](#)**.

4. Changes in the number of registered credits or if registered for courses NOT applicable toward your current major (degree) may affect the amount awarded, as you may be responsible for those courses ‘non-required courses’ out-of-pocket.

5. During the registration period, you will receive information concerning CCM policies and procedures. This includes our Drug and Alcohol Policy (*FSA-Student Eligibility Worksheet*) and Satisfactory Academic Progress (SAP) standing policy. **It is the student's responsibility to read and understand all colleges' policies.** All policies are available on CCM website.

6. All class withdrawals **must** follow the published withdraw procedures (*refer to the bulletin or contact your Academic Advisor and the Financial Aid Office if receiving aid*). Failure for follow the required steps will jeopardize any expected refund and or your cumulative grade point average or continued aid eligibility.

### B. CCM SCHOLARSHIPS:

**County College of Morris** distributes scholarship funds each year to students who demonstrate **merit** (*CUM GPA*) and or financial **need** (*processed fafsa required*). Some Foundation Scholarships *i.e. CCM Alumni, Oliver Sheffield Minority Student Scholarship, All Athletic Scholarships, etc.* may require additional forms. Scholarship recipients are required to **submit a letter of appreciation** to the CCM Foundation Office 973/328-5060. CCM Foundation, Scholarship Application and more visit: <https://www.ccm.edu/admissions/financialaid/fa-scholarshipsonline-application>

### C. SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS FOR AID:

1. All recipients of Federal, institutional and state aid are required to maintain satisfactory academic progress (SAP) toward completion of their degree in order to graduate. There is a minimum 2.0 cumulative grade point (cum gpa) average requirement. Students must complete a sufficient number of credits each semester toward their degree completion. Additional information on academic progress is available in the school's catalog. **Academic Appeals** - Submit written appeals to the Dean of Student Development and the Financial Aid Office. **Attention: Financial aid SAP Probationary approvals, student's must enroll for a minimum of 6 credits each term, attaining no less than a 2.0 gpa, demonstrating progress toward an overall 2.0 or greater cum gpa.** For complete policy visit: [http://www.ccm.edu/wp-content/uploads/FinancialAid/SAP\\_Policy\\_eng.pdf](http://www.ccm.edu/wp-content/uploads/FinancialAid/SAP_Policy_eng.pdf) | [https://www.ccm.edu/wp-content/uploads/FinancialAid/SAP\\_Policy\\_espanol.pdf](https://www.ccm.edu/wp-content/uploads/FinancialAid/SAP_Policy_espanol.pdf)

### D. FEDERAL/NJ STATE FINANCIAL AID PROGRAMS:

#### Federal, State, Grants, Loans & Student Employment -

- PELL** - Federal Pell Grant (*based on financial need*): <https://studentaid.gov/>
- SEOG** - Federal Supplemental Educational Opportunity Grant (*pell grant eligibility and 6 or more credits per fall/Spring term required*)
- FWS** - Federal Work-Study (*This award is not deferred against tuition-employment required*) Awarded students are required to schedule an appointment for job placement with the **Career Services Office**, located in the Student Community Center SCC- 118. To learn more visit <https://www.ccm.edu/student-life/career-services/>
- TAG & State Scholarships** New Jersey State Tuition Aid Grant & Scholarships - Awarded to legal New Jersey State residents only: [www.hesaa.com](http://www.hesaa.com) | [NJFAMS.hesaa.org](http://NJFAMS.hesaa.org). Aid is also available to Veterans and Disabled students.
- NJSTARS** - Students who graduate in the **top 15% of their high school graduate class** and have participated in a rigorous course of study.
- CCOG - NJ Community College Opportunity Grant** - Tuition and approved Fees coverage up to 18 credits per semester with an annual household IRS adjusted gross income (AGI) of \$100,000 or less.
- EOF (Educational Opportunity Fund)** Students must be Legal residents of New Jersey; first time entering freshmen and have filed the **FAFSA**. All students must enroll full-time or if part-time, must obtain a **waiver** from the EOF Office. All students must contact the **EOF Office** for an application at 973-328-5270. Placement as an EOF student is determined by the CCM EOF Director and based upon NJ State and CCM guidelines for identifying educationally and economically disadvantaged students. Placement is limited each academic year starting in each fall (September) the start of the academic school year; therefore, students are encouraged to apply early.

### E. FEDERAL - DIRECT STAFFORD LOAN (*subsidized/unsubsidized*) & PARENT PLUS LOAN (*contingent on credit approval*):

**Requirements:** Federal Direct Stafford Loan borrowers are required to complete a <sup>(1)</sup> **Direct Loan Master Promissory Note Application** (*eMPN*) and <sup>(2)</sup> **Direct Loan Entrance Interview** (*allow for approximately 48 hours receipt of your e-application/entrance by the college*). For **interest rate** and more visit - <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized#interest-rates>

DIRECT STAFFORD LOAN BORROWERS ARE REQUIRED TO COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (**FAFSA**) AND MEET ALL PROCESSING REQUIREMENTS, INCLUDING SATISFACTORY ACADEMIC PROGRESS FOR CONTINUING STUDENTS.

- Once certified, disbursements are in two installments to the college, one each term (*six or more registered, degree required credits is required at the time of disbursement*).
- Loan Repayment** - Starts six (6) months after exiting the college or if enrolled for less than six (6) credits per term, whichever comes first. Borrowers are required to complete a loan exit on exiting the college (*withdrawing, enrolled less 6 credits or graduated*). **EXIT COUNSELING ONLINE:** Failure to complete the exit counseling WILL result with a CCM records hold.

### F. BOOKS & SUPPLIES - ADVANCE ALLOWANCE:

This ‘book advance’ (*up to \$600.00*) is available at the Campus Book Store during the fall and spring semesters when book go on sale. To qualify, students awarded financial aid **MUST** be more than their term tuition and fees cost.

Attention: Contact the Bursar Office if you made any tuition payment out of pocket, prior to your visiting CCM Bookstore.

### G. CLASS ATTENDANCE VERIFICATION:

Each term, “class non-attendance and stop-outs (unofficial withdrawal)” students are identified by faculty, and reported on by the Financial Aid Office, prior to the disbursement of aid. Federal financial aid is disbursed approximately 2-3 weeks after the term add-drop period, approximately early October for Fall and February for spring term. Alternative Loans (NJ Class or other) are applied after the student endorses the loan check (if not received electronically).

H.        **CREDITING:**

Once term class non-attendance financial aid verification process is complete, the Financial Aid Office will authorize the disbursement of pending awarded aid. Disbursement of all types of financial aid assistance (grants, scholarships and loans) are processed by the Bursar Office against term charges. *THE BORROWER, IF RECEIVED MUST SIGN "PAPER" STUDENT LOAN CHECKS. THE BURSAR OFFICE WILL CONTACT YOU UPON RECEIPT - PLEASE MAKE SURE THE COLLEGE HAS YOUR CURRENT MAILING ADDRESS AND PHONE NUMBER EACH TERM.*

I.        **REFUNDS** (*Processed by the [Bursar Office](#)*):

Students whose term financial aid (*loans included*), exceeds term tuition and fees charges will be eligible to receive a refund, and or applicable funds toward the purchase of books and supplies at the Campus Store. Students expecting a [refund check](#) (*USPS mailed*) should allow approximately **14 days** processing. Alternative and PLUS loans are applied after the check is endorsed (*paper*) or electronic funds transfer (*EFT*) is completed.

**FINANCIAL AID OFFICE PRIMARY METHOD OF COMMUNICATION IS ELECTRONIC:**

*Matriculated (CCM degree and eligible certificate seeking) financial aid applicants with receive correspondences by way of their [CCM student email](#) on acceptance and their personal prior to acceptance. This e-notification will direct students to [CCM Titans Direct](#) where they may be able to view awards and or documents requested by us.*

**TO VIEW YOUR AWARDS** - Please refer to your emailed notification letter or visit [Titans Direct-My Awards](#). All eligible financial aid are "pending" and deducted from term charges during the registration period, until the class attendance verification process is complete, with disbursement thereafter.

**DOCUMENTS REQUESTED** - Please refer to your emailed document request letter or visit [Titans Direct-Required Documents](#). Document (*copies only*) submitted and **uploaded preferably**, MUST include your CCM ID# on all pages (back/front), be readable and signed if required. Electronically uploaded photo ID cards, immigration and social security card copies must be notarized or submitted in person for coping of the original by us. *Attention: Submitted 'paper documents' are scanned and destroyed by us, therefore will not be returned to you. Illegible and unreadable items received are not accepted.*

**-- PLEASE DO NOT ENLARGE OR FAX PHOTO IDENTIFICATION CARDS, SOCIAL SECURITY CARDS & US CITIZENSHIPS DOCUMENTS --**

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