NJIT

Student Financial Aid Services
Student Handbook 2024-2025

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I. MISSION STATEMENT

New Jersey Institute of Technology's (NJIT) Student Financial Aid Services Office (hereinafter referred to as SFAS) is committed to the pursuit of excellence as follows: In service to students by providing timely and appropriate information. In providing the maximum and most favorable financial aid resources available to attract and retain students to and at NJIT while utilizing cutting-edge technologies aligned with our commitment to continuous improvement.

II. STUDENT RIGHTS & RESPONSIBILITIES

As a financial aid recipient, you have the following rights:

- Access to complete information regarding fees, payment, and refund policies.
- Confidentiality of all personal and family financial information.
- Reconsideration of aid eligibility if you or your family's situation warrants it through an appeal to SFAS.
- Rights under the Family Educational Rights and Privacy Act (FERPA) law which protects the privacy of your education records. If you want to allow SFAS to discuss specific details of your record with any person, including your parent,you must complete the Information Release Consent Form.

As an aid recipient, it is your responsibility to do the following:

- Advise SFAS of any additional aid received that is not indicated on your College Financing Plan notification.
- Inform SFAS if you expect to withdraw from the university. (Refer to Section "XVI. Withdrawals or Failure to Enroll" for more information about withdrawals.)
- Follow application filing deadlines as indicated in this guide and submit to SFAS all required documentation for verification of financial and other information pertaining to your application **within 14 days** of the request.
- Permit SFAS to relay pertinent financial, academic, and other information to donors of aid upon request.
- Maintain Satisfactory Academic Progress (SAP) for financial aid. Refer to "Section X. Satisfactory Academic Progress (SAP) Policy" for SAP guidelines.
- Comply with the rules governing the types of assistance that you receive.

III. YOUR UCID EMAIL ACCOUNT

Upon admission to NJIT, you will be instructed to claim your own University Computing Identification (UCID) Your UCID is the single university-wide identifier that you will need in order to access most of the computing services on and off campus.

When you create your UCID, you are automatically assigned a UCID email account. Webmail by Google™ is the email system affiliated with your UCID account and is the default system for NJIT students. All SFAS communications are sent to this account, so it is very important that you create your UCID as soon as possible and that you check your email often.

IV. APPLICATION PROCEDURES

To apply for federal, state (New Jersey), and institutional (NJIT) financial aid, you must complete and submit a FAFSA (Free Application for Federal Student Aid) each year that you are enrolled and want to be considered for funding for the following year. To be considered for scholarship funds other than NJIT scholarships for freshmen, you must email finaid@njit.edu.

We highly encourage that you submit the FAFSA as soon as it opens on October 1st to avoid delays. To file, you and your parents will need an FSA account. Create your FSA ID if you don't have one already.

Although you can file the FAFSA any time after October 1 before the forthcoming academic year in which you plan to attend, you **must file the FAFSA by February 15** of that year to ensure full consideration for federal, state, and institutional scholarships, grants, loans, and work-study. To apply for financial aid at NJIT, you must include NJIT's institutional code, 002621, in the college choice section of the FAFSA.

Federal, State and NJIT Need-Based Financial Aid

At some point, after your FAFSA is received by the federal processing system, you will receive a FAFSA Submission Summary (FSS) through email. (If you filed a FAFSA but did not receive a FAFSA Submission Summary (FSS), contact the Federal Processor at 1-800-433-3243. The FAFSA Submission Summary (FSS) contains the information from your application and will also contain your Student Aid Index (SAI) — an eligibility index number used to determine your eligibility for financial aid. If you (and your parents) are New Jersey residents, you will also receive an eligibility notice from the New Jersey Higher Education Student Assistance Authority (HESAA), indicating eligibility for the NJ Tuition Aid Grant (TAG).

SFAS electronically receives the results of your processed FAFSA (if NJIT is listed as a college choice on your FAFSA Submission Summary (FSS). SFAS designs an estimated College Financing Plan that details the various types of aid for which you are eligible (based on the information you provided on your FAFSA) and informs you of the details of the College Financing Plan.

The College Financing Plan and all subsequent notifications are sent to your UCID email account. Similarly, if any changes to your financial aid awards occur, or if SFAS requires additional information, you will be notified through your UCID email account. To ensure that your financial aid disburses as scheduled at the start of the fall semester, you must submit any requested documentation needed to confirm your financial aid eligibility to SFAS by March 15 prior to the start of the academic year.

Once you review your College Financing Plan, you can accept or decline any part of your aid package by logging on to the Highlander Pipeline and accessing your NJIT financial aid records as instructed. (Again, you must create your UCID before you can log on to the Highlander Pipeline.)

Accepting Your Awards Online

Accepting your awards online is an easy process; students should follow the steps below:

- Claim your UCID
- Go to my.njit.edu; enter UCID and password
- Click on Discover More
- In the Financial Aid Account card, click on "Financial Aid Dashboard"
- Select the appropriate Aid Year on Home
- Go to the Award Offer tab
- Accept or Decline Loans and Federal Work Study (if offered)
- Submit

Scholarships

Once you are admitted as a first-time, full-time freshman, your academic records and the rigor of the courses you took are reviewed to determine your eligibility for NJIT scholarships. However, to be considered for additional scholarship funds, you must send your request via email to us at finaid@njit.edu. We will forward your request to Admissions for a second review. Also, many scholarships require that you demonstrate financial need. To be considered for need-based scholarships, you must also have a processed FAFSA on file for the academic year. Please be advised that the combination of grants and scholarships, generally, cannot exceed the student charges the scholarship was intendedto pay such as tuition and fees; and if so, the scholarship amounts may be reduced when other aid in the package already funds such charges.

Most *merit-based* scholarship programs require that you be enrolled full-time and maintain a minimum grade point average (GPA) of 3.0. Most scholarships are renewable, but some are not. To continue receiving renewable scholarships, you must continue to meet the scholarship criteria as outlined in the scholarship agreement. However, because some external scholarship funds are determined by the value from the market, there could be occasions where a scholarship may have funds for one year and not in a subsequent year if the market is unfavorable. Students will be notified if they are impacted ahead of time so that other options are explored.

For most scholarship programs, NJIT monitors whether a scholarship can be renewed after the spring semester. General scholarship requirements are the following:

- Continuous full-time enrollment.
- Meet the standards of Financial Aid Satisfactory Academic Progress (SAP) as outlined here.
- Maintain a cumulative 3.0 GPA (at the time of the annual review in June) and attain a minimum 3.0 GPA for every semester.
- Not exceed the maximum terms (4 years for non-Architect students, 5 years for Architect students, and 3 years for accelerated programs), including the number of years/semesters you have already taken.
- Combination of grants and scholarship awards does not exceed student bill tuition charges or the amount the funds were intended to pay for. The detailed scholarship policy can be found here.

If you are a scholarship recipient and are no longer meeting the scholarship criteria, you are given notification and provided scholarship appeal procedures. Students can only appeal once for a scholarship reinstatement – no second or further appeal requests will be granted. Note that the scholarship appeal process differs and is separate from the SAP appeal process described in "Section X. Satisfactory Academic Progress (SAP) Policy."

Scholarship Universe

NJIT invested in scholarship software to assist students in finding external scholarships to help meet their educational expenses. The Scholarship Universe software allows students to precisely locate scholarships that meet the student's academic profile. Students with a UCID account can access the software to begin their search. Once students apply, they are taken to the external organization for further follow-up. You can apply here.

Undergraduate

There are numerous scholarships available to NJIT undergraduate students that come from institutional resources as well as external sources, such as corporations and individual donors. All students meeting the criteria of the scholarships are considered. Information from your admissions record is reviewed as a means of determining your scholarship eligibility upon admission to the university.

Graduate

NJIT awards funding to a select number of qualified full-time graduate students in the form of teaching and research graduate assistantships. These awards may come in the form of a full- or partial-tuition waiver, a stipend, or both. Competition for assistantships is strong, and only successful applicants are notified.

The terms and conditions of this type of graduate funding differ from those of the other aid programs explained in this guide. You must submit the Application for Admission to Graduate Study to the Office of Graduate Admissions. Academic departments consider students for graduate teaching and research assistantships at the point of admission. Your application must be submitted no later than December 15 for the fall semester and October 15 for the spring semester for it to be given full consideration. No additional forms are required.

Initial financial support for international master's degree students at NJIT is extremely limited. International students in master's programs can qualify for financial support only after completing one semester of study at NJIT; however, financial support is generally reserved for those students pursuing a doctoral degree.

The academic departments at NJIT make all graduate teaching and research award decisions with Financial Aid Office supervision; therefore, requirements vary among academic programs. All students must submit GRE or GMAT scores. For more information, contact the Office of Graduate Admissions at 973-596-3171, or visit the website here.

Vocational Programs Eligible for Title IV Aid

There are Continuing Professional Education certificate programs that NJIT offers that are eligible for federal Title IV funding such as Federal Direct Loans and Federal College-Work Study. All of the below-mentioned certificate programs have been approved by the U.S. Department of Education. All programs offer courses that may lead up to a traditional graduate degree.

Federal Title IV Approved Graduate Certificate Programs

Some of the programs are listed below. For the complete list, see Graduate Certificate Programs.

• Applied Statistical Methods	• Network Security and Information Assurance
• Biostatistics Essentials	• Pharmaceutical Management
• Business and Information Systems Implementation	• Pharmaceutical Manufacturing
• Construction Management	• Pharmaceutical Technology
• Data Mining	• Power Systems Engineering
• Finance for Managers	• Project Management
• IT Administration	• Technical Communication Essentials
• Management Essentials	• Transportation Studies
• Management of Technology	• Web Systems Development

Aid for Graduate Certificate Students

As a part-time student in one of our Graduate Certificate (GC) programs — whether on campus, at an extension site, or online — there is financial assistance available to you. Whether you are a new or continuing adult student, sources of financial assistance include federal and private loans and work-study (for financial aid-approved certificates only).

Private Loans

Private loans are also available for Graduate Certificate students. Not all private lending institutions require that loan recipients be matriculated; as a non-matriculated student, you may also be able to qualify for a private loan.
To search our list of lenders please visit Private Loans.

Veterans and Military Benefits

If you are a service member, veteran or military civilian trying to reach your educational goals, check out our available resources, including Post-9/11 Veteran's Education Assistance and Military Tuition Assistance here.

- Veteran's and Military Benefits
- Military Scholarships
- Scholarships.com

Summer Session Financial Aid Application Procedures

Students who have registered and want to apply for financial aid assistance for the summer term must complete and submit a Summer Aid Application. This application is available to students in March. The tentative summer financial aid application deadline is May 8 for Summer I and June 15 for Summer II.

V. PROCESSING SCHEDULE & DEADLINES

NJIT's FAFSA filing priority deadline is **February 15**, but you can continue to file your FAFSA after the priority deadline and submit any required documentation after April 15; however, there are specific deadlines associated with each student aid program. If you apply late, you risk the inability to receive student aid from some programs. In addition to the processed FAFSA, SFAS must receive all requested documentation 30 days before the end of the semester or award period. This deadline allows the processing and authorization of disbursements within timeframes defined by regulations on federal and state aid programs. Failure to apply or to submit required documentation by the indicated deadlines may result in a loss of financial aid eligibility for all student aid programs.

January

- SAP appeals for the spring semester (currently enrolled students only) are submitted to the Financial Aid Satisfactory Academic Progress Committee by **January 17 (subject to change)**.

February

- The FAFSA priority filing deadline for the upcoming academic year is February 15. To apply for financial aid at NJIT,you must include NJIT's institutional code, 002621, in the college choice section of the FAFSA.
- Summer Financial Aid applications are available online under forms.

March

- Tax forms and any other requested information are submitted to SFAS as soon as possible but no laterthan **March 15** for the forthcoming academic year.

April

- Student loan borrowers graduating in spring complete loan Exit Counseling.
- FAFSA for prior-year NJ TAG recipients due by April 15.

May

- Admission tuition deposits due **May 1**.
- Returning student records reviewed for Satisfactory Academic Progress (SAP) after spring semester grades get posted.
- Summer Financial Aid applications for Summer I due by **May 13 (subject to change each year)**.

June

- Summer Financial Aid applications for Summer II are due **June 24 (subject to change each year)**
- Returning students Financial Aid Packaging begins for those registered for the following fall semester.
- Scholarship renewal for prior year recipients are packaged and sent if scholarship requirements are met.
- Students with a previous scholarship with insufficient available funds due to market conditions are sent a notification of such for planning.

- New students attend online orientation sessions.
- New student loan borrowers complete loan Entrance Counseling and sign Master Promissory Note.

July

- New students must complete mandatory academic advising sessions.
- SAP appeals for continuing students for the summer semester are submitted to the Financial Aid Satisfactory AcademicProgress Committee by **July 8 (subject to change)**.
- Bills are sent in the last week of July.

August/September

- Student employees complete Student Employment/FWS contracts and I-9 forms.
- SAP appeals for continuing students for fall/spring semesters are submitted to the Financial Aid Satisfactory Academic Progress Committee by **August 27 (subject to change)**.
- First-time FAFSA applications must be received by the Federal Processor for NJ TAG eligibility by **September 15**.

October

- FAFSA available for filing (on October 1).
- FAFSA Submission Summary (FSS) and Student Eligibility Notices (SENs) (the latter for only NJ residents) start arrivingin the mail; be sure NJIT is listed as first college choice (school code 002621) on the FAFSA Submission Summary (FSS) and SEN.
- Applications for Admission to Graduate Studies are received by **October 15** to receive full consideration forspring-semester graduate scholarships.

November

- Student loan borrowers graduating at the end of the fall semester complete loan Exit Counseling.
- Tuition bills sent to students registered for the spring semester.

December

- Student Financial Aid Services begins to notify incoming freshmen of scholarships.
- Need-based packaging begins for freshman and transfer students.
- Applications for Admission to Graduate Study are received by **December 15** in order to receivefull consideration for fall-semester graduate scholarships.

VI. UNDERSTANDING FINANCIAL AID PACKAGING

Helping you afford an NJIT education is important to us. Although the primary responsibility for college education rests with a student's family, several sources can help reduce the expense of an education at NJIT. Thefederal government, state government, and NJIT all provide various forms of assistance to help you and your family finance your education at NJIT. The four components described below are used to determine your financial aid eligibility and to create your Financial Aid Package.

Cost of Attendance (COA)

NJIT determines the Cost of Attendance (COA), or budget, which is an estimate of the educational expenses you will incur during the academic year. These costs include tuition, fees, housing and food, transportation allowance, books and supplies allowance, federal student loan fees, and personal expenses. If this is your first year of attendance at NJIT, also included in your budget is an allowance for the cost of a computer. Please note that the charges that will appear on your student bill are tuition and fees and housing and food (if you choose to live on campus). All other budget components will not be charged and will not appear on your student bill as they are considered indirect expenses and are only used to determine need after all awards. Please refer to the estimated COA budgets.

Student Aid Index (SAI)

An eligibility index number that the financial aid office uses to determine how much federal aid a student is eligible to receive. The SAI is not the amount of money a family will have to pay for college, or the amount of federal student aid the student will receive. Generally, students with a higher SAI are eligible for less need-based financial aid. It is based upon the information provided by the student and their family on the FAFSA.

Financial Need

Financial need refers to the Cost of Attendance (COA) minus the Student Aid Index (SAI). Demonstrated Financial Need (COA - SAI = Financial Need) determines your eligibility for need-based financial assistance.

College Financing Plan

Financial aid at NJIT is awarded according to financial need, merit, or both. If you are eligible for financial assistancebased on your financial need, you may receive a combination of gift aid (grants or scholarships that need not be repaid) and self-help aid (loans, which must be repaid) or part-time employment either on or off campus. Any combination of awards is referred to as your financial aid package and this information is delivered to students via a College Financing Plan. Once your College Financing Plan has been generated, you can access it via a secured link provided in the email you will receive.

Eligibility for many NJIT scholarships is not based on financial need; you are automatically considered for merit-based (NJIT) scholarships at the time of admission. Your admission application, test scores, and high school grade point average (GPA) are the main factors used to determine your eligibility for NJIT scholarships. However, some scholarships also require that you demonstrate financial need and complete a FAFSA.

Note: Upperclassmen are also considered for NJIT scholarships but must have a FAFSA on file for the academic year to be considered.

Eligibility for federal and state grants, as well as some NJIT scholarships, is based on the information on your FAFSA and the general eligibility requirements of each program. Gift aid is always awarded before self-help aid. If you have remaining eligibility after gift aid has been awarded, your College Financing Plan may also include work-study and student loans. Please note that when a combination of tuition-based grants and scholarships exceeds student bill charges or the charges the award is intended to pay for, the University may reduce the scholarship amount.

College Financing Plan Revisions

Your College Financing Plan may require revisions, often due to additional information, changes in enrollment status, failure to maintain academic progress, withdrawal from classes or outside aid received. Any revised offer overrides all previous aid offers. This sometimes means that you may have to repay funds already received.

VII. SPECIAL CIRCUMSTANCES

Although the formula to determine financial aid eligibility is standard for all applicants, there is some flexibility in recalculating eligibility in light of special circumstances. For example, if you or your family has experienced an income reduction due to unemployment, disability, divorce, or death, you can have your financial aid eligibility recalculated using updated information.

Other special circumstances include loss of non-taxable income (e.g., child support, social security benefits, etc.). In all cases, special circumstances must be fully documented with a detailed, signed, and dated statement, federal tax returns, death certificates, court documentation, or letters from appropriate agencies, individuals, or employers.

If other circumstances affect the amount you and your family are expected to contribute toward your education, please contact SFAS; however, keep in mind that the reasons must be sound and that you will haveto provide adequate proof to support any adjustment. Student Financial Aid Service’s decision will be final.

VIII. VERIFICATION & ELIGIBILITY CONFIRMATION

Verification is the process in which Student Financial Aid Services (SFAS) — as dictated by federal and state regulations — compares the information you reported on the FAFSA with your prior-prior-year federal tax returns/ transcripts, W-2 forms, and other financial documentation. If your application is selected for verification, you will receive an email instructing you to access your financial aid account through your Highlander Pipeline account (**http://my.njit.edu**). From there, you can determine the specific information SFAS needs to verify your data.SFAS must receive all requested documentation before federal and state aid can be disbursed. If there are differences between the data you supplied on your FAFSA and the verification documentation, corrections may be needed, and your application will be reprocessed.

For income verification, we will request copies of signed federal tax returns for students and parents (as applicable).In some cases, you may be asked to provide an IRS Tax Return Transcript from the Internal Revenue Service. To understand how to obtain an IRS Tax Return Transcript, please view this YouTube video.

If you are a New Jersey resident receiving state aid, the New Jersey Tuition Aid Grant (TAG) program may select your file for state verification. If you receive a request for documents or additional information from the New Jersey Higher Education Student Assistance Authority (HESAA), you must forward all requested information and financial documents directly to HESAA to avoid a delay in the disbursement of funds or loss of your state aid altogether. In somecases, HESAA may request the same information that was requested by SFAS. Please make sure you have created yourNJFAMS account as HESAA will post all requests and open tasks on the NJFAMS portal.

It is extremely important that you respond to requests for information promptly because finalized financial aid packages are processed in the order of file completion date. To ensure that your financial aid funds disburse as scheduled at the start of the fall semester, you must be registered for classes and submit all required documentation by April 15. You can still submit documents after the April 15 deadline, but the final deadline for submittal of all documents is 30 days before the end of the semester or award period (SFAS reserves the right to make exceptions to this deadline). The designated deadlines allow SFAS to process and authorize disbursements within the timeframes permitted under regulations set forth for administering the federal and state aid programs.

Enrollment Status

Each type of financial aid (program) has specific requirements regarding enrollment status. In general, SFAS uses the following undergraduate enrollment criteria to determine eligibility for the financial aid programs it administers:

Credits	Enrollment Status Classification
12+	Full time
9-11	Three-quarter time
6-8	Half time
1-5	Less than half time

Your College Financing Plan is based on full-time enrollment, and SFAS uses your enrollment status on the add/drop day of each semester to determine your financial aid eligibility. If you do not have full-time status, a notation will be made on your College Financing Plan notification indicating that your eligibility is based on three-quarters, half-time, or less-than-half-time enrollment.

Graduate students enrolled in 9 or more credits are considered full-time students, and graduate students enrolled between 6 and 8 credits are considered three-quarter-time students for financial aid eligibility purposes. Also, undergraduate students taking less than 12 credits (9 credits for graduate students) who have been certified as "full time" by the Registrar's Office are considered as having full-time status for aid eligibility (on a case-by-case basis); however, in some cases, certain financial aid awards may be reduced, such as grants, tuition scholarships, or if the Cost of Attendancedecreases because you are not being charged full-time tuition and fee rates.

If your College Financing Plan is finalized after the add/drop date of the semester, your enrollment status for financial aid eligibility varies by program. You must consult with SFAS if you plan to withdraw from any courses.

Eligibility Criteria

Eligibility for federal student aid is determined on the basis of financial need and on several other factors. To receive financial aid from federal programs you must meet the following criteria:

- Demonstrate financial need (for most programs).
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security number.
- Register with Selective Service (if required).
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Be enrolled at least half-time to be eligible for Direct Loan Program funds.
- Maintain Satisfactory Academic Progress (SAP) once enrolled.
- Sign the certification statement on the Free Application for Federal Student Aid (FAFSA®) form stating that
  - you are not in default on a federal student loan;
  - you do not owe money on a federal student grant, and;
  - you will use federal student aid only for educational purposes.
- Show you're qualified to obtain a college or career school education by
  - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
  - completing a high school education in a homeschool setting approved under state law (or, if state law does not require a homeschooled student to obtain a completion credential, completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
  - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

Eligibility for New Jersey state assistance programs requires, in addition to most of the federal criteria above, that you (and your parents if you are a dependent student) have resided in New Jersey for 12 consecutive months and have not already received the maximum number of allowable grant payments.

If you no longer meet the state criteria but received state assistance for the previous year, you will continue to be eligible for state aid under the Grandfather Clause if:

- Your parents moved to a different state after you received at least one semester of award payment.
- You continued to live in New Jersey at the time your parents moved.
- You continue to be enrolled in a New Jersey institution.

Be aware that a letter indicating your parent's date of move as well as documentation of your current New Jersey address is required. The final decision on state grant eligibility is made by the Higher Education Student Assistance Authority (HESAA).

IX. CROSS-REGISTRATION/ENROLLMENT AT OTHER INSTITUTIONS

When you are an NJIT student and plan to cross-register (take additional courses) at Essex County College, Rutgers University - Newark or UMDNJ, you must complete the proper forms, available at the NJIT Registrar's Office. If you do not, any courses you take elsewhere will not be reflected on your academic transcript and, therefore, will not be included in the consideration for your financial aid eligibility.

You cannot receive financial aid at both institutions for the same courses. You must declare which institution is to be considered the "home school" for financial aid eligibility purposes. If you have been approved to study abroad or to attend another institution during a semester for part or all of your educational requirements, you can receive financial aid for that semester if approved in advance and if a consortium or contractual agreement is executed between NJIT and the other institution. (For more information regarding this topic, contact SFAS directly.)

X. SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Satisfactory Academic Progress (SAP) is the term used to define successful completion of coursework and progression toward completion of degree and certificate programs. Financial aid Satisfactory Academic Progress (SAP) differs from the institution's academic policy and includes both qualitative standards and quantitative standards. To remain eligible for federal, state, and institutional aid, the Office of Student and Financial Aid Services must determine whether an undergraduate, graduate, or professional student is meeting the SAP requirements. SAP evaluation occurs annually, at the end of the spring semester when the grade-reporting deadline has passed. Students enrolled in graduate certificate programs are monitored at the end of each payment period.

Requirements and Standards of the SAP Policy

The following three components are measurements used to assess whether the student is meeting the SAP standards:

- **Grade Point Average (Qualitative Measure)**
  At the annual evaluation point, a student must have a minimum cumulative GPA of 2.0 for undergraduates and 3.0 for graduates and professional students. (Specific federal, state, and institutional scholarships and grants may require a different GPA for renewal. This is a separate requirement for continued eligibility for these funds. The scholarship GPA requirements, terms, and conditions are provided to students when the award is offered.)

- **Credit Completion Ratio or Calculating Pace (Quantitative Measure)**

The quantitative component is measuring the pace at which the student must progress through his or her program of study to ensure his or her program is completed within the maximum timeframe permitted. Pace or completion ratio is calculated by taking the cumulative number of credit hours the student has successfully completed and dividing it by the number of attempted credit hours. Credits accepted from other schools that may be applied to an NJIT degree are counted in the calculation as both attempted and completed hours. To meet this requirement, the student's completion ratio must be 67% or higher.

Example: During an academic year, a student who attempted 30 credits but only earned 24 credits has a completion ratio of 24/30, which is 80%. Because the calculated ratio is equal to or greater than *67%*, **the student is passing the SAP quantitative measure**.

Cumulative Earned Credits / Cumulative Attempted Credits = Completion Ratio *
24/30 = 80% (passing benchmark is 67%)
*Cumulative Earned Credits and Cumulative Attempted Credits include transfer credits and credits applicable to the major of study.

Attempted credits are counted for all payment periods (e.g., terms) and include transfer credits, credits for courses from which a student has withdrawn, credits for which the student did not receive financial aid, as well as those usually waived under academic amnesty (academic renewal) policy.

- **Maximum Time Frame Measure (Quantitative Standard)**

Students must complete their program within a maximum time frame based on credits attempted for their primary academic program.

Maximum Time Frame = Minimum units required for academic program x 150%

For example, a student pursuing a bachelor's degree that requires 120 credits has a maximum timeframe of 180 credits.

- **Effects of Repeated Courses**

Generally, the SAP policy is consistent with university policy on repeats for undergraduate, graduate, and professional degree programs.

- **Effects of Withdrawal and Incomplete Grades**

If the student withdraws from a course after the first week of classes (e.g., the student receives a grade of W for the course), the course credits are included in the count of attempted credit hours. Therefore, withdrawn courses are calculated in the pace ratio calculation and maximum time frame measures except for a student who switches majors with approved course exclusions.

Credits for an incomplete course (e.g., the student receives a grade of "I" for the course) are always counted as credits attempted for quantitative and maximum timeframe measures but are not included in the GPA or the credits earned count until the incomplete grade changes to a passing or a failing grade.

- **Not Eligible for Financial Aid**

  At the time of evaluation, if a student fails one or more of the three measurements (qualitative and (2) quantitative), the student is not eligible for federal, state or institutional financial aid, which includes grants, scholarships, federal work-study, and loans. The Office of Student Financial Aid Services will send a notificationto impacted students.

- **Restoring Financial Aid Eligibility**

  I. Restoring aid without an appeal: Students who fail to meet one or more of the SAP standards can restore financial aid eligibility by enrolling for one or more payment periods (e.g., terms) at their own expense until they achieve the minimum financial aid SAP standards required by this policy.

  II. Students failing SAP standards who have had mitigating circumstances (i.e., death in the family, illness, involuntary military leave) may request reinstatement of their financial aid eligibility by completing the SAP Appeal Form for Financial Aid and submitting all required supporting documents and signatures as detailed on theappeal form.

SAP APPEAL DEADLINE

Semester	Date
Summer 2024	July 8, 2024
Fall 2024	August 27, 2024
Spring 2025	January 17, 2025

- **SAP Appeals Committee and Decision**

  The SAP Appeals Committee is comprised of representatives from the Office of Student Financial Aid Services. Students will be notified of the committee's decision via email at their NJIT Highlander Pipeline account. The decision of the SAP Appeals Committee is final. A decision on the appeal is rendered within 15 business days of the committee meeting. If the student is granted an appeal for a semester in which he or she does not enroll, the appeal will automatically be granted for the subsequent semester.

- **The SAP Academic Plan**

  The Academic Plan is separate from an Academic Improvement Plan, which is required of students who fail to maintain the required university academic standing. Students who successfully appeal and are approved for one payment period are considered to be on probation. To gain eligibility in the subsequent term, a student must meet the standards of SAP or meet the requirements of his or her Academic Plan.

  The Terms and Conditions of the Academic Plan are as follows:

  1. Achieve a minimum term GPA of 2.0 for undergraduates and 3.0 for graduates and professionals.
  2. Successfully complete and pass all attempted coursework during the probation period (withdrawals or failed courses are not allowed).

  At the conclusion of the payment period of which the student was on an Academic Plan, the student must meet the SAP standards or the requirements of the Academic Plan. If the student does not meet the SAP standards or the Academic Plan, the student will be ineligible for financial aid but can appeal once again according to the appeals deadline if he or she has mitigating circumstances.

- **SAP Academic Denial After Probation**
  If the student fails to meet SAP Financial Aid standards or the requirements set forth in the SAP Academic Plan, the student will be placed on SAP suspension. The student is ineligible for financial aid with this status. A student with SAP suspension status will remain ineligible for financial aid until the student meets the minimum SAP Policy requirements (cumulative 2.0 GPA, earn at least 67% of attempted credits, and/or not exceed the 150% maximum time frame for their program), or submits a successful appeal by the deadline.

XI. TYPES OF FINANCIAL AID

Financial aid is funding for your college education that comes from sources outside of your family.
Gift aid and self-help aid are the two categories of financial aid. Gift aid comes in the form of grants and scholarships and does not have to be repaid. Self-help aid comes in the form of student or private loans and work-study.
Financial aid at NJIT is awarded based on financial need or merit, or both. You may receive a combination of grants, scholarships, loans, and work-study in your Financial Aid Package. However, we may reduce your scholarship if a combination of scholarships and grants exceeds the student bill charges.

SFAS coordinates several different types of financial aid for students attending NJIT, including scholarships, grants, loans, and work-study. Additionally, certain financial aid programs are available to students participating in a study-abroad program that has been approved for credit by NJIT. In some cases, you may also receive assistance from certain student aid programs while studying at an institution of higher education other than NJIT if a consortium or contractual agreement has been established. Refer to “Section IX. Cross-Registration/Enrollment at Other Institutions” for more information.

Note: The following information on the student aid programs is current as of the publication date of this guide. NJIT reserves the right to change or cancel awards because of regulatory changes, revised allocations, or additional information concerning a student’s financial aid eligibility. Awarding is dependent upon program requirements and the availability of funds.

Undergraduate Merit-Based Scholarships & Grants

Most merit-based programs require that you be enrolled full-time and maintain a minimum GPA of 3.0 (3.2 for Honors upper-class students). Most scholarships are renewable, but some are not. For you to continue receiving renewable scholarships, you must continue to meet the scholarship criteria as described in detail on your FASelf-Service award messages at my.njit.edu. You must also meet the minimum standards specified in the financial aid SAP policy defined earlier in this guide.

- **From the State of New Jersey**

  Governor's Urban Scholarship (GUS) ($1,000) - Funded by the New Jersey Higher Education Student Assistance Authority (HESAA) and awarded to students who rank in the top 5.0% of their class and attain a GPA of at least a 3.0 at the end of their junior year. The student must complete a FAFSA application, have a New Jersey Eligibility Index (NJEI) below 10500, and reside in one of New Jersey's 33 designated high-need communities. Recipients must be New Jersey residents. Read more about the GUS scholarship.

- **From NJIT for Out-of-State Applicants**
  - NJIT Highlander Achievement Scholarship – This NJIT scholarship is awarded to incoming out-of-state freshmen based upon their academic achievements. To remain eligible for this scholarship, the student must be an out-of-state resident, maintain a continuous full-time enrollment, maintain a minimum cumulative GPA of 3.0, make Satisfactory Academic Progress (SAP), and adhere to the University Code on Academic Integrity. This award is a four-year scholarship (three years for accelerated students; and five years for Architecture students). This scholarship may be replaced with funds of equal value from an NJIT-endowed, annual, or alumni scholarship. Also, if the student will be receiving employee tuition remission or the NJ Tuition Aid Grant along with this scholarship, your scholarship will be reduced to match the cost of tuition. The purpose of this scholarship is to cover tuition expenses only, not other costs such as housing, food, and books. If a student does not meet the scholarship criteria for renewal, they will only have one chance to appeal. If a student transfers and ceases enrollment at NJIT, they automatically lose the scholarship.
  - NJIT Highlander Need Grant – This NJIT scholarship is awarded based upon academic and demonstrated need as determined by the FAFSA data. To remain eligible for this scholarship, the student must maintain a continuous full-time enrollment, maintain a minimum cumulative GPA of 3.0, make Satisfactory Academic Progress (SAP), demonstrate need, and adhere to the University Code on Academic Integrity. Students are also required to complete the Free Application for Federal Student Aid (FAFSA) and provide all requested documents to either verify the file or resolve any conflicting information. This award is a four-year scholarship (three years for accelerated students; and five years for Architecture students). This scholarship may be replaced with funds of equal value from an NJIT-endowed, annual, or alumni scholarship. Also, if the student will be receiving employee tuition remission or the NJ Tuition Aid Grant along with this scholarship, your scholarship will be reduced to match the cost of tuition. The purpose of this scholarship is to cover tuition expenses only, not other costs such as housing, food, and books. If a student does not meet the scholarship criteria for renewal, they will only have one chance to appeal. If a student transfers and ceases enrollment at NJIT, they automatically lose the scholarship.

- **From NJIT for All Applicants**
  - National Merit Semi-Finalist Scholarship - Awarded to NJIT National Merit Scholars. Students are awarded a combination of various NJIT scholarships up to the cost of tuition and fees minus other tuition-based awards.

  - NJIT Highlander Achievement Scholarship - This NJIT scholarship is awarded to incoming in-state freshmen based on their academic achievements. To remain eligible for this scholarship, the student must be an out-of-state resident, maintain a continuous full-time enrollment, maintain a minimum cumulative GPA of 3.0, make Satisfactory Academic Progress (SAP), and adhere to the University Code on Academic Integrity. This award is a four-year scholarship (three years for accelerated students; and five years for Architecture students). This scholarship may be replaced with funds of equal value from an NJIT-endowed, annual, or alumni scholarship. Also, if the student will be receiving employee tuition remission or the NJ Tuition Aid Grant along with this scholarship, your scholarship will be reduced to match the cost of tuition. The purpose of this scholarship is to cover tuition expenses only, not other costs such as housing, food, and books. If a student does not meet the scholarship criteria for renewal, they will only have one chance to appeal. If a student transfers and ceases enrollment at NJIT, they automatically lose the scholarship.

- NJIT Highlander Need Grant – This NJIT scholarship is awarded based upon academic and demonstrated need as determined by the FAFSA data. To remain eligible for this scholarship, the student must maintain a continuous full-time enrollment, maintain a minimum cumulative GPA of 3.0, make Satisfactory Academic Progress (SAP), demonstrate need, and adhere to the University Code on Academic Integrity. Students are also required to complete the Free Application for Federal Student Aid (FAFSA) and provide all requested documents to either verify the file or resolve any conflicting information. This award is a four-year scholarship (three years for accelerated students; and five years for Architecture students). This scholarship may be replaced with funds of equal value from an NJIT-endowed, annual, or alumni scholarship. Also, if the student will be receiving employee tuition remission or the NJ Tuition Aid Grant along with this scholarship, your scholarship will be reduced to match the cost of tuition. The purpose of this scholarship is to cover tuition expenses only, not other costs such as housing, food, and books. If a student does not meet the scholarship criteria for renewal, they will only have one chance to appeal. If a student transfers and ceases enrollment at NJIT, they automatically lose the scholarship.

- Honors Scholarships - Awarded to a first-time full-time freshman student who is admitted into Albert Dorman Honors College or a returning student admitted as an Honors transfer student may be eligible to receive the Honors Scholarships. First-time full-time freshman students may receive the Honors Scholarship and/or Honors Room Scholarships based on their high school GPA and SAT scores. Returning students accepted as Honors transfer students, may only receive the Honors Scholarship.

- Athletic Scholarships (award amounts vary) - Awarded to qualified students who participate in intercollegiate athletics. Information about athletic scholarships can be obtained by contacting the NJIT Athletics Department.

- Academic Department Scholarships (award amounts vary) - Awarded by departmental scholarship committees to students with an outstanding academic record.

- Architecture Design Competition Scholarship (one-half to full tuition) - A five-year scholarship for freshmen sponsored by the New Jersey School of Architecture.

- Martin Tuchman School of Management Excellence Scholarship (awarded amounts vary) - A tuition and fee-based four-year scholarship for freshmen sponsored by NJIT's Martin Tuchman School of Management.

- NJIT Hillier College of Architecture and Design Portfolio Excellence Scholarship (award amounts vary) - A tuition and fee-based five-year scholarship for freshmen sponsored by NJIT's Hillier College of Architecture and Design

Combining Scholarship Awards and Scholarship Over Awards - All applicants

In all cases, the total amount a student is awarded cannot exceed the cost of the tuition bill. In some instances, when tuition-based grants (like NJ TAG Grants) and NJIT academic merit scholarships are part of the College Financing Plan, students are limited to receiving these awards up to the cost of tuition. While other NJIT merit scholarships (like Honors Scholarships and Freshmen Highlander Scholarships) are restricted to tuition and fees, when the combination of other tuition and fee-based awards are awarded, such awards cannot exceed the value of tuition and fees. When there is an overaward, the Office of Student Financial Aid Services will reduce or cancel NJIT merit scholarship aid to reduce the excess. However, a Federal Pell or SEOG Grant is never reduced.

Outside Scholarships (external sources) - All applicants

Outside sources such as external scholarships may also be restricted to specific expenses by the organization awarding it, and the Office of Student Financial Aid will apply the scholarships according to the organization's rules. This could reduce previously awarded funds. Depending on the type of award and the purpose for the fund, institutional and donor-sponsored scholarships will be reduced to correct the excess. For example, if an outside scholarship is received and it specifies the funds should be used for tuition and an NJIT merit scholarship is already

covering tuition, the NJIT merit scholarship will be reduced to factor in the outside scholarship. If the outside scholarship does not have restrictions to a particular charge on the bill, it will be treated as an award that can go up to the billing charges. When the amount exceeds the bill, the NJIT scholarship will be reduced to correct the overaward.

Scholarship Appeals Process

If you do not meet the scholarship's criteria for renewal, you will only have one chance to appeal. If you transfer and cease enrollment at NJIT, you automatically lose the scholarship. If you fail to maintain eligibility, you are only allowed to appeal once. The deadline to submit a scholarship appeal for the 2024-2025 aid year is **August 23, 2024**.

Scholarship Appeals are reviewed by the Scholarship Committee and when applicable consultation is made with one or more of the following individuals: Associate Provost of Enrollment Planning, Associate Dean of Albert Dorman Honors College, and Manager of Alumni Relations and Stewardship.

The following criteria are used to determine whether a scholarship will be reinstated:

- Documented extenuating circumstances.
- How close the cumulative GPA is to what is required by the specific scholarship program.
- Student's action plan to address the deficiency.
- Whether the student has submitted a scholarship appeal in the past.
- Whether the general Satisfactory Academic Progress appeal was approved by the University's Financial Aid Satisfactory Academic Progress Committee, when applicable.

In some instances, the scholarship is reinstated for an academic year and in other cases for one semester (with another review taking place after the fall semester). Students are placed on scholarship probation and typically have either one semester or one year (depending if they were approved for the full year or one semester) to fully regain their eligibility for a scholarship.

Students may also take a leave of absence due to medical, military or some other reason. Scholarship reinstatement consideration will be made on a case-by-case basis depending on the student's reason for leave and the length of absence.

The following are the general criteria for scholarship renewal:

- Continuous full-time enrollment.
- Meet the standards of Financial Aid Satisfactory Academic Progress (SAP) as outlined in the policy.
- Maintain a cumulative 3.0 GPA or 3.2 GPA for upper-class Honors students (at the time of the annual review in June)and attain a minimum 3.0 GPA (or 3.2 GPA for upper-class Honors students) for every semester.
- Not exceed the maximum years of payments (4 years for non-Architect students and 5 years for Architect students), including the number of years/semesters you have already taken. A student can only appeal once to regaintheir scholarship.

Scholarship Appeals for Albert Dorman Honors Scholarship

Scholarships related to the Honors College have their own set of criteria for renewal, which is determined by the Honors College. If and when Honors students' scholarships are not renewed, they can appeal to the Honors College.

The following is the criteria for Honors Scholarship renewal:

- Honors recipients completing the first full academic year must maintain 3.0 GPA.
- Upper-class honors recipients (those completing their sophomore year and beyond) must maintain a 3.2 GPA.

When Honors scholarship recipients do not meet the above-mentioned criteria for renewal, they must submit an appeal letter addressed to the Honors College. The Honors College will review and make a determination. If and when Honors scholarship recipients appeal for other non-Honors scholarships, the SFAS Director forwards the appeal to the Honors College for Honors Scholarship reconsideration.

From Private Donors, Available for all Applicants

- Alumni Scholarships (award amounts vary) - There are several of these private scholarships that have been made available on an annual basis by companies and individuals. Eligibility varies according to the donor's wishes, and not all scholarships are renewable.
- Merit Awards (award amounts vary) - Endowed by NJIT alumni, these scholarships assist students based on their academic performance, leadership, choice of major, or specific criteria determined by the donor.
- Endowments and Memorial Scholarships (award amounts vary) - There are hundreds of grants and scholarships available that have been endowed by a company or individual or are awarded in memory of a family member. Eligibility varies according to the donor's wishes. There are some instances where the funding is not available due to market dynamics. Previous recipients will be informed if the market may have impacted their scholarship renewal.
- Annual Scholarships (award amounts vary) - Companies and individuals have made several dozen private scholarships available to students on an annual basis. Eligibility varies according to the donor's wishes, and not all scholarships are renewable.
- Guttenberg Scholarship ($2,500 minimum) - Can be applied to tuition, fees or housing and food. Preference isgiven to freshmen who are physically challenged. Recipients must be New Jersey residents.

Transfer Students

NJ STARS II

The New Jersey Student Tuition Assistance Reward Scholarship II Program is a continuation of the NJ STARS Program that provides successful county college graduates with an opportunity to pursue a baccalaureate degree at a New Jersey four-year public institution of higher education. The amount of the NJ STARS II will not exceed $1,250 per semester but can be lower than $1,250 depending on the amount of other Federal and State aid received and the tuition charges for up to 18 credits per semester. This award is used toward the tuition of non-tuition aid grant recipients and can pay tuition and fees for tuition aid grant recipients.

Students must complete their associate degree with a cumulative GPA of 3.25 or higher. To be considered for NJ STARS II, students must have been an NJ STARS recipient, and file a FAFSA each year within established Higher Education Student Assistance Authority (HESAA) deadlines.

Need-Based Grants

Federal Pell Grant annual awards range from $767 - $7,395. Award is based on financial need if you are an undergraduate enrolled for at least 1 credit and have not yet received a first bachelor's degree. In addition to many other requirements, you must also be a U.S. citizen or an eligible non-citizen and have a high school diploma or GED, or demonstrate the ability to benefit from the program offered. Dollar amounts awarded depend on your reported Cost of Attendance (COA), Student Aid Index (SAI), and whether you plan to attend full-time or part-time. (SAI is derived from the information provided on the FAFSA). Pell-eligible students with a credit on the account will be issued a refund by the first day of each semester for the purchase of books. A notice will be sent out to all Pell-eligible students. To be eligible for this refund, a student must have a complete file, and have aid in excess of charges.

Federal Supplemental Educational Opportunity Grant (SEOG) (awards range from $200 - $1,000) You are eligible to receive the SEOG if you are a Pell-eligible, undergraduate student pursuing your first bachelor's degree, and you demonstrate "exceptional financial need," typically equated with a 0 Student Aid Index (SAI) as indicated on your FAFSA Submission Summary (FSS). Because funding is limited, priority is given to applicants meetingthe **February 15** FAFSA filing deadline.

NJ Tuition Aid Grant (TAG) (annual awards range approximately from ($2,716 - $12,724) - You can receive the NJ TAG if you are a full-time undergraduate with financial need, do not have a first bachelor's degree, and are a legal resident of New Jersey. The New Jersey Higher Education Student Assistance Authority (HESAA) determines eligibility and will notify you of any awards through an electronic notice; however, before TAG can disburse, the office of SFAS must confirm your eligibility by certifying that you meet all eligibility requirements of the program.To be considered annually for TAG, the state must receive your processed FAFSA by the following deadline dates:

April 15, 2024 - Renewal students – for fall and spring
September 15, 2024 - New and non-renewal students – for fall and spring
February 15, 2025 – New and non-renewal students, spring term only

Please see all applicable HESAA deadlines.

NJ Educational Opportunity Fund (EOF) annual award is $1,950.
You are eligible for the EOF grant if you are a New Jersey resident, and a full-time student who has been designated through the Educational Opportunity Program at NJIT to receive funds from the New Jersey Higher Education Student Assistance Authority (HESAA) after completion of the FAFSA application and your ability to "demonstrate an educationally and economically disadvantaged background." This award can be used toward the payment of books, fees, housing, and food. There are also limited NJ EOF Summer Grants available. Contact the EOP Office at 973-596-3690 for additional information.

Graduate NJ Educational Opportunity Fund Graduate Grants

The New Jersey Educational Opportunity Fund provides financial assistance and support for a small graduate program. The objective of the graduate EOF program is to increase participation in graduate and professional study of New Jersey residents from backgrounds of historical poverty. Students who received EOF grants as undergraduates shall be given priority consideration for EOF graduate grants. These students are presumed to have met the financial eligibility criteria for graduate EOF as long as they continue to demonstrate financial need. Graduate grants range from $200 annually to $4,900 annually depending on the type of institution and financial need. These grants are renewable based upon continued eligibility. Students who received EOF grants as undergraduates shall be given priority consideration for EOF graduate grants. This award can be used toward the payment of books, fees, housing, and food. Contact the EOP Office at 973-596-3690 for additional information.

Graduate Eligibility

- Must demonstrate an educationally and economically disadvantaged background
- Must be a New Jersey resident 12 consecutive months prior to receiving the award
- Must apply and be accepted to a participating New Jersey college or university
- Must be a full-time graduate student as defined by the institution
- Must meet the financial eligibility criteria as defined in the undergraduate section above
- Must be in a degree/certificate program with a minimum requirement of 24 equivalent semester hours and be at least one academic year in duration.

New Jersey Gaining Early Awareness and Readiness for Undergraduate Programs (NJ GEAR UP) - (No new applicants are currently being accepted) Given to students who have continually participated in the GearUp Program beginning in grade 6 and ending in grade 12. The student would have needed to complete anapplication for the Gear Up scholarship application while enrolled in the Gear Up program. The student is notified of their eligibility for the award by the Office of the Secretary of Higher Education (OSHE). The student must complete the FAFSA application every year and be a New Jersey

resident, enrolled in an Associate or Bachelor's degree program at New Jersey Institute of Technology. The student may be awarded up to the student's Cost of Attendance. The student can receive up to 8 semesters of funding, and the amount cannot exceed the Pell grant maximum annually. The student must be a United States citizen or eligible non-citizen and meet the university's Satisfactory Academic Progress standards. For additional information, please contact the Center for Pre-College Programs at 973-596-6445.

Survivor Tuition Benefit Program The New Jersey Higher Education Student Assistance Authority (HESAA) determines student eligibility. This award provides tuition to surviving children or spouses of New Jersey firefighters, emergency service workers or law enforcement officers killed in the line of duty. The recipient must be a United States citizen or eligible non-citizen and enrolled at least half-time in an undergraduate program. The recipient must also meet the university's Satisfactory Academic Progress standards.

Law Enforcement Memorial Scholarship (LEOMS) The New Jersey Higher Education Student Assistance Authority(HESAA) determines student eligibility. This award covers the recipient's Cost of Attendance (tuition, fees, books, housing, food, transportation, and miscellaneous) minus any other scholarships, grants, benefits and assistance received. The recipient must be a dependent child of a New Jersey law enforcement officer killed in the line of duty. The recipient must be a United States citizen or eligible non-citizen and enrolled full time in an undergraduate program. The recipient must also meet the university's Satisfactory Academic Progress standards.

NJ Foster Care Scholars The New Jersey Department of Children and Families determines student eligibility for this award. This award covers remaining tuition, fees, housing, food and transportation amounts at a New Jersey Public School after federal and state aid have been applied. The student must be between 16 to 23 years of age, received a high school diploma or GED, and be admitted into a degree or certificate program. The recipient must be a United States citizen or eligible non-citizen, complete an FAFSA application every year, and meet the university's Satisfactory Academic Progress standards. To apply for this award please go online to www.fafsonline.org or call 800-222-0047.

Garden State Guarantee

The Garden State Guarantee (GSG) is New Jersey's promise to make a college degree more accessible and affordable. By reducing out-of-pocket costs for students and families, New Jersey is limiting the amount of debt that residents must borrow to attend an in-state, public college, or university. This program further builds on Governor Phil Murphy's commitment to improving college affordability.

The Garden State Guarantee (GSG) program will provide up to four semesters of free tuition and mandatory fees for undergraduate, New Jersey resident students who attend in-state, public four-year institutions. The grant is available to third and fourth-year students defined as having earned 60-89 credits for the third year and 90-128 earned credits for the fourth year. Once 128 credits are earned, the student is not eligible for GSG.

Under this program, New Jersey residents who attend an in-state, public, four-year institution and have an annual adjusted gross income (AGI) between $0 and $65,000 will pay a net price of $0 for tuition and mandatory fees during their third and fourth years of study. Students who have AGIs between $65,001 and $80,000 will pay a discounted net price of no more than $7,500 for tuition and mandatory fees, while those with an AGI of $80,001 and $100,000 will pay a discounted net price of no more than $10,000 for tuition and mandatory fees. GSG funds are applied as a last-dollar award to cover the cost of tuition and fees that are not already covered by federal and state financial aid or institutional or outside scholarships. Students must be enrolled full-time (at least 12 credits per semester) and must be working toward completing their first Bachelor's degree. More information is available here.

Loan Programs

When you apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA, you automatically apply for all of the aid programs for which you may be eligible, including Federal Direct Subsidized and Unsubsidized Loans.

NJIT participates in the Federal Direct Loan program and private loan programs. The U.S. Department of Education offers Federal Direct Loans without the use of a third party (e.g., a bank). If you are a first-time loan recipient, you must sign a Master Promissory Note (MPN) and complete loan Entrance Counseling before the loan credits to your account. Both the MPN and Entrance Counseling requirements may be completed at StudentAid.gov.

William D. Ford Federal Direct Loans

NJIT administers these need-based and non-need-based student loans on behalf of the U.S. Department of Education. If the William D. Ford Federal Direct Stafford Loan (Subsidized or Unsubsidized) has been offered to you, it will appear in your College Financing Plan. You can accept or reject these loans or accept a partial loan amount.

Interest Rates for 2023-2024 Federal Direct Loans (For Loans First Disbursed on or after July 1, 2023 and Prior to July 1, 2024)

Loan Type	Borrower Type	Interest Rate
Federal Direct Subsidized Loan	Undergraduate Students	5.50%
Federal Direct Unsubsidized Loan	Undergraduate Students	5.50%
Federal Direct Unsubsidized Loan	Graduate/Professional Students	7.05%
Federal Direct PLUS Loans	Parents of Dependent Undergraduate Students	8.05%

Loan Fees for 2023-2024 Federal Direct Loans

Loan with the First Disbursement	Federal Direct Subsidized Loans Federal Direct Unsubsidized Loans	Federal Direct PLUS Loans
On or after October 1, 2022 and before October 1, 2023	1.057%	4.228%
On or after October 1, 2023 and before October 1, 2024	1.057%	4.228%

Annual and Aggregate Federal Direct Loan Limits

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual loan Limit	$5,500 – No more than $3,500 of this amount may be in subsidized loans.	$9,500 – No more than $3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual loan Limit	$6,500 – No more than $4,500 of this amount may be in subsidized loans.	$10,500 – No more than $4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual loan Limit	$7,500 – No more than $5,500 of this amount may be in subsidized loans.	$12,500 – No more than $5,500 of this amount may be in subsidized loans.
Graduate or Professional Students Annual Loan Limit	Not Applicable (all graduate and professional students are considered independent)	$20,500 (unsubsidized only)
Subsidized and Unsubsidized Aggregate Loan limit	$31,000 – No more than $23,000 of this amount may be in subsidized loans.	$57,500 for undergraduates – No more than $23,000 of this amount may be in subsidized loans. $138,500 for graduate or professional students – No more than $65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

To be eligible for a loan of this type, you must be enrolled at least half time (a minimum of 6 credits). The awarded loan amount is applied to your account each semester. The interest rate and fees for loans may be subject to change annually on or before July 1. For the most current interest rates and loan fees for the applicable aid year, please see Interest Rates.

- **Federal Direct Subsidized Loan**

  Federal Direct Subsidized Loans are available to you as an undergraduate student if you still have financial need after receiving grants, scholarships and work-study. Maximum eligibility for the loan is specified in your College Financing Plan. As of July 1, 2013, first-time Federal Direct Loan borrowers may not receive Federal Direct Subsidized Loans for more than 150% of the published length of program (6 years if enrolled in a 4-year program).

  Principal and interest are deferred while you maintain at least half-time enrollment. The maximum yearly amount that you can borrow at each grade level is as follows: Freshman = $3,500; Sophomore = $4,500; Junior or Senior = $5,500.

  Federal regulations require Federal Direct Loan borrowers to receive the full amount of the Federal Direct Subsidized Loan prior to receiving Federal Direct Unsubsidized Loan funds; for example, as a freshman, students are required to accept the full Subsidized Loan amount ($3,500) prior to accepting any Unsubsidized Loan amount. Read more on Federal Direct Subsidized Loans including repayment options.

- **Federal Direct Unsubsidized Loan**

  Federal Direct Unsubsidized Loans are available to both undergraduate and graduate students — as well as to those who do not qualify for — a need-based Subsidized Loan. The maximum that dependent students can borrow at each grade level is $2,000 plus any remaining amount that they were not eligible to receive in a Subsidized Loan. Principal payment is deferred while you maintain half-time enrollment; interest accrues on the loan balance, but, by capitalizing the interest, those payments can be postponed as well. The maximum that independent students or dependent students whose parent's PLUS loan was denied can borrow at each grade level: Freshman or Sophomore = $6,000; Junior or Senior = $7,000; plus the remaining amount not eligible to receive in a Subsidized Loan. Graduate students can borrow up to $20,500 annually, not to exceed the Cost of Attendance.

  You must have eligibility within the Cost of Attendance after all other financial aid awards are considered. Maximum eligibility for the loan is specified in your College Financing Plan.

  Read more on Federal Direct Unsubsidized Loan including repayment options.

Entrance Counseling (Subsidized and Unsubsidized)

Funding your education through federal student loans is a major investment in your future. To ensure that you understand the responsibilities of borrowing a Federal Direct Loan the U.S. Department of Education (USDOE) requires all first-time borrowers to participate in loan Entrance Counseling. As a part of Entrance Counseling, you will receive information about the federal loans, budgeting your expenses, repayment options, and your rights and responsibilities as a borrower. An Entrance Counseling session takes about 20-30 minutes to complete. Click on Entrance Counseling to complete counseling. You must have a U.S. Department of Education FSA ID to complete the session.

If you completed Direct Loan Entrance Counseling at another school, they may have that Entrance Counseling record sent to NJIT by following the steps below:

- Log on to Entrance Counseling site using your FSA ID.
- Click on your name at top right corner and select Documents from drop down.
- Under My Documents, filter by Loan Counseling.
- Click the down arrow Sub/Unsub/PLUS Entrance Counseling.
- Click the Notify Additional School link to send notification about completed Entrance Counseling to NJIT.
- Select New Jersey. Under "search school by name," select New Jersey Institute of Technology.
- Click Submit.

Master Promissory Note (Subsidized and Unsubsidized)

If you are a first-time loan recipient, you must sign a Master Promissory Note (MPN) before the loan is credited to your account. The MPN generally allows subsequent loan disbursements to credit without delay.

- **Federal Direct Parent PLUS Loan (Undergraduate Students)**

  If you are a dependent, undergraduate student, your parents are eligible for a Federal Direct Parent PLUS Loan and can borrow up to the Cost of Attendance minus other aid. A FAFSA needs to be filed, and loan approval is subject to a credit check. Federal Direct Parent PLUS Loans disbursed on or after July 1, 2008 provide the borrower with the option of beginning repayment on the PLUS Loan either 60 days after the loan is disbursed or six months after the dependent student ceases to be enrolled on at least a half-time basis; however, interest will accrue. You can complete a Federal Direct Parent PLUS Loan application online. You must be enrolled at least half-time in order to receive the loan proceeds.

PLUS Credit Counseling for Federal Direct Parent PLUS Loan

PLUS Credit Counseling will help parents understand the obligations associated with borrowing a PLUS Loan and assist them in making careful decisions about taking on student loan debt. PLUS Credit Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have:

- Obtained an endorser or
- Documented extenuating circumstances to the satisfaction of the U.S. Department of Education.

Complete PLUS Credit Counseling if requested.

Master Promissory Note for Federal Direct Parent PLUS Loan

Parents of a dependent student who have applied for a Federal Direct Parent PLUS Loan must sign a Master Promissory Note (MPN) before the loan is credited to the student's account. The MPN generally allows subsequent loandisbursements to credit without delay. Parents must complete a separate PLUS MPN for each dependent child.

Read more on Federal Direct Parent PLUS Loan including repayment options.

- **Federal Direct Graduate PLUS Loan**

  As a graduate or professional student, you are eligible to borrow under the Federal Direct PLUS Loan Program up to your Cost of Attendance minus other estimated financial assistance. The requirements include a determination that you do not have an adverse credit history and loan approval is subject to a credit check. To apply for this loan, you must complete the Free Application for Federal Student Aid (FAFSA). You also must have applied for your annual loan maximum eligibility under the Federal Direct Unsubsidized loan program. You can apply online for Graduate PLUS Loan.

PLUS Credit Counseling for Federal Direct Graduate PLUS Loan

PLUS Credit Counseling will help graduate students understand the obligations associated with borrowing a PLUS Loan and assist them in making careful decisions about taking on student loan debt. PLUS Credit Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have:

- Obtained an endorser or
- Documented extenuating circumstances to the satisfaction of the U.S. Department of Education.

Complete PLUS Credit Counseling if requested.

Master Promissory Note for Federal Direct Graduate PLUS Loan

Graduate student who have applied for a Federal Direct Graduate PLUS Loan must sign a Master Promissory Note (MPN) before the loan is credited to the student's account. The MPN generally allows subsequent loan disbursements to credit without delay. Read more on Federal Direct Graduate PLUS Loan including repayment options.

Loan Servicers

Loan servicers are assigned by the U.S. Department of Education to handle billing and servicing of your federal loans. Please see Loan Servicers.

Private Loans

Private loans, involve a third party (namely, a bank or a lending institution) in the borrowing process. Private loans are available for U.S. citizens, eligible non-citizens and to international students with an eligible U.S. citizen or permanent resident co-signer. For more information, see Private Loans.

We encourage students to borrow the federal loans before resorting to private loans because they are more expensive and we want to ensure students receive the best loans available. Differences between Federal and Private Student Loans.

Student Employment Programs

Student Financial Aid Services offers programs that allow you to earn money to help finance your college expenses and acquire practical work experience through part-time employment. You must be accepted into a degree-granting program and be attending classes to apply for such jobs. Student-employment programs provide opportunities for eligible students for on-campus and off-campus employment in many academic and administrative offices. You may be eligible to participate in the following programs:

- **Federal Work-Study** (FWS) program is available to you if you are either an undergraduate or a graduate student who is a U.S. citizen or permanent resident and have an FWS award as part of your College Financing Plan. You can earn up to the amount specified in your College Financing Plan when you are hired foremployment. Jobs are available both on and off campus. FWS employment includes community-service tutoringand literacy-project positions. FWS earnings are excluded from income on your subsequent year's financial aid application (FAFSA).

- **Institutional Work-Study** (IWS) provides on-campus employment opportunities for NJIT students not eligible for the FWS program. If you are a U.S. citizen or a permanent resident, you must be enrolled at least half-time to participate. (If you are an international student, you must be enrolled full-time or certified as a full-time student). Refer to "Section XV. Student Employment Procedures" for more information about NJIT student employment procedures. You do not have to be meeting the SAP standards to work in an IWS position.

To search and apply for jobs, students log into their my.njit.edu account, click on Discover More -> Under "On-Campus Employment" Card, and select "On-campus jobs - by Cornerstone". You will be screened for initial eligibility and if you pass, you will be directed to the Cornerstone website to search for available jobs. If you fail the initial check, you will be given detailed instructions as to why you failed and how to remedy it.

XII. COSTS FOR THE ACADEMIC YEAR

Student Financial Aid Services constructs yearly Cost of Attendance (COA) budgets that include tuition, fees, housing and food (or living expenses), books, supplies, transportation, and miscellaneous expenses (such as computers for first-time students). Additionally, your COA may include expenses related to studying abroad, additional supplies, equipment needed to accommodate a disability, or some other educational expense such as costs for child care whileyou attend school. You must contact Student Financial Aid Services if you would like to have additional expenses considered. Documentation of each expense is required.

The tables below contain the estimated COA budgets for the 2023-2024 academic year for full-time (12 credits) non-architecture undergraduate and graduate students. (Architecture majors are provided more than indicated in the charts below for books & supplies allowance). For the past several academic years, tuition, and housing and food charges have increased between 3% and 9%. Please plan accordingly. Keep in mind that the actual cost of living on campus varies according to the room type and meal plan you choose. (For more information about residence halls, or for information on meal plans, please contact the Office of Residence Life at (973-596-3039).

Undergraduate Students

Cost of Attendance(COA)	In-State (Living with Parents)	In-State (Living on Campus)	In-State (Living off Campus)	Out-of-State (Living with Parents)	Out-of-State (Living on Campus)	Out-of-State (Living off Campus)
Tuition & Fees	$19,022	$19,022	$19,022	$35,934	$35,934	$35,934
Housing and Food	$9,800	$15,000	$17,200	$9,800	$15,000	$17,200
Books & Supplies	$2,750	$2,750	$2,750	$2,750	$2,750	$2,750
Transportation	$3,300	$1,200	$3,300	$3,300	$1,200	$3,300
Miscellaneous	$3,380	$3,380	$3,380	$3,380	$3,380	$3,380
Total	$38,252	$41,352	$45,652	$55,164	$58,264	$62,564

Graduate Students

Cost of Attendance(COA)	In-State (Living with Parents)	In-State (Living on Campus)	In-State (Living off Campus)	Out-of-State (Living with Parents)	Out-of-State (Living on Campus)	Out-of-State (Living off Campus)
Tuition & Fees	$25,918	$25,918	$25,918	$36,702	$36,702	$36,702
Housing and Food	$9,800	$15,000	$17,200	$9,800	$15,000	$17,200
Books & Supplies	$1,700	$1,700	$1,700	$1,700	$1,700	$1,700
Transportation	$3,300	$1,200	$3,300	$3,300	$1,200	$3,300
Miscellaneous	$3,380	$3,380	$3,380	$3,380	$3,380	$3,380
Total	$44,098	$47,198	$51,498	$54,882	$57,982	$62,282

XIII. THE PAYMENT PROCESS

Student Bill (Invoice)

Tuition statements will be available in the Highlander Pipeline account no later than 30 days before the start of the semester. The bill reflects any scholarships, grants and loans as estimated financial aid if you filed the FAFSA by February 15, submitted all requested documentation to Student Financial Aid Services by April 15, and met the requirements of the student aid programs itemized on your student bill. Please note that the financial aid listed is estimated until your eligibility is confirmed upon completion of verification of your financial aid application and upon review of your enrollment status on the 15th day of the semester. Before aid can be disbursed, we will confirm that you started attending your classes. Please see Verification of Presence.

Payment Policy for Tuition, Fees and Housing & Food

All students are responsible for tuition and fees associated with their registered courses. Failure to attend or properly withdraw does not release the student from this financial obligation; please refer to the Academic Calendar for withdrawal deadlines. Payments will be due on the Wednesday prior to the first day of classes. Payments are defined

as: Payment in full, Enrollment in a payment plan, Payment via financial aid, Third party contract or waiver. If you register after the payment due date, payment is due immediately upon registration. A $500 late fee will be assessed to any unpaid account on the day immediately following the 100% refund day, as shown on the NJIT Academic Calendar.

If you are depending on financial aid to cover all of your charges, you must file your FAFSA, submit all required documentation for verification and eligibility, and, if applicable, sign a promissory note for any student loans by the required deadlines to prevent assessment of the $500 Payment Penalty Fee.

NJIT accepts credit card payments online only for tuition and fees with a 2.85% convenience fee. And electronic check payment may be made at no additional cost with a checking/savings account and routing number through the "Account Summary and Pay by Credit Card" link on the Student Services page of the Web for Students (Highlander Pipeline). We will accept personal checks, cash and money orders in person. Additionally, NJIT offers payments plans, described below.

Monthly Payment Plan

In lieu of paying your bill in full, you can pay it in monthly installments (partial payments made in intervals) through the NJIT payment plan. The Payment Plan provides the option to divide your financial obligation into installments. See additional information on payment plans and How to Enroll in a Payment Plan.

Strategies for Paying Down Your Bill

To help you ensure you get the most financial aid for which you are entitled, we have put together the following strategies for paying down your bill. There is some flexibility aid administrators have when recalculating a package due to special circumstances.

Questioning your package

Awards are calculated early spring, and you may have encountered special circumstances that have affected your financial situation between then and the time school starts. There is some flexibility in recalculating your award eligibility based on an income reduction as the result of circumstances such as unemployment, disability, divorce or even death. Items that can be considered in the recalculation include the amount of your expenses not covered by insurance, the amount paid out of pocket for prescription drugs, and the like. If you or your family has experienced the above-mentioned circumstances, complete and submit the Appeal for Income Reduction.

XIV. STUDENT REFUND FROM A CREDIT BALANCE

If your total assistance for the semester exceeds the direct charges (tuition, fees, housing and food) on your account, you are entitled to a refund of the difference for use toward other educational expenses. Please note that a combination of grants and scholarships may not exceed the direct charges. The Bursar's Office issues refunds to students after final enrollment status has been determined (after add/drop) and the funds have disbursed. Refund checks are generally sent to the recipient in the mail or through Direct Deposit. For more information, contact the Bursar's Office at bursar@njit.edu.

XV. STUDENT EMPLOYMENT PROCEDURES

If you have been awarded Federal Work-Study (FWS) or Institutional Work-Study (IWS) as a part of your Financial Aid Package, you can apply for various jobs on the NJIT campus through Cornerstone NJIT's web-based on-boarding system. Jobs are available in almost every administrative office and academic department at NJIT. Some job responsibilities are general, while others require a certain level of skill or knowledge. You can access Cornerstone from your Highlander Pipeline account Student Services Tab.

Types of Positions

The following is a sample of the types of jobs available through the NJIT Student Employment program:

Job Title	Hiring Office
Student Assistant	Administrative and Academic Depts., Student Services
Lifeguard	Intercollegiate Athletics
Accounting/Data Entry	Bursar's Office
Recreation Attendant	Campus Center
A/V Assistant	Media Services
Lab Attendant	Computer Services, Science Labs
Tutors	Learning Center, Community Service
Desk Attendant	Residence Halls, Campus Center
Research Assistant	Faculty, Academic Departments

Finding a Job

Employers with available positions advertise them through Cornerstone, NJIT's hiring system. Cornerstone is a user-friendly system that provides equal access to job information, including a complete list of job opportunities on campus. To access Cornerstone, you must have an NJIT UCID. Once you log in to your Highlander Pipeline account make sure to select On-Campus Employment under the Student Services Tab. You can apply for positions, will receive email notifications if selected for an interview, and be notified of any employment offers.

Approval to Work

Once you have been hired for a job(s), you must have your employment paperwork processed by Student Financial Aid Services and get clearance to work before you can begin working. Be aware that you must provide original documents; photocopies are not acceptable. Employment eligibility verification and payroll processing also require that you complete a Form I-9 (Employment Eligibility Verification) and a Form W-4 (Employee's Withholding Allowance Certificate). Online links (URLs) to both of these forms will be sent to you in an email from Student

Financial Aid Services when the processing of the job for which you have applied has been finalized. Additionally, all students will need to complete a Confidentiality Form and international students will need to submit a Foreign National Information System Form; links to both will be included in your Offer Letter email.

Please refer to the following "Lists of Acceptable Documents" to determine what is acceptable as proof of work eligibility.

LISTS OF ACCEPTABLE DOCUMENTS

All documents must be UNEXPIRED.
Employees may present one selection from List A or a combination of one selection from List B and one selection from List C.

LIST A

Documents that Establish Both Identity and Employment Authorization

OR

1. U.S. Passport or U.S. Passport card

2. Permanent Resident card or Alien Registration Receipt card (Form I-551)

3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa

4. Employment Authorization Document that contains a photograph (Form I-766)

5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status:
   a. Foreign passport; and
   b. Form I-94 or Form I-94A that has the following:
      (1) The same name as the passport; and
      (2) An endorsement of the alien's nonimmigrant status

LIST B

Documents that Establish Identity

AND

1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color and address

2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color and address

3. School ID card with a photograph

4. Voter's registration card

5. U.S. Military card or draft record

6. Military dependent's ID card

7. U.S. Coast Guard Merchant Mariner card

LIST C

Documents that Establish Employment

1. A Social Security Account Number card, unless the card includes one of the following restrictions:

(1) NOT VALID FOR EMPLOYMENT
(2) VALID FOR WORK ONLY WITH INS AUTHORIZATION
(3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION

2. Certification of report of birth issued by the Department of State (Forms DS-1350, FS-545, FS-240)

3. Original or certified copy of birth certificate issued by a State, county, municipal authority or territory of the United States

as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.

6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI

8. Native American tribal document

9. Driver's license issued by a Canadian government authority

For persons under age 18 who are unable to present a document listed above:

10. School record or report card

11. Clinic, doctor or hospital record

12. Day care or nursery school record

bearing an official seal

4. Native American tribal document

5. U.S. Citizen ID card (Form I-197)

6. Identification card for Use of Resident Citizen in the United States (Form I-179)

7. Employment authorization document issued by the Department of Homeland Security

Examples of many of these documents appear in Part 13 of the Handbook for Employers (M-274). Examples of Form I-9 Acceptable Documents.

Qualifications & Restrictions

In addition to getting approval to work, there are academic-year employment qualifications and restrictions that you must meet:

- You must be making Satisfactory Academic Progress (SAP) as described earlier in this guide in order to participate in the Federal Work-Study program; SAP is not required for participation in the IWS program.
- You must be matriculated (i.e., admitted to a degree program and taking classes toward it).
- During fall/spring semesters, you must be enrolled for at least 3 credits to participate in FWS and 6 credits for IWS. International students must be full time or certified as full-time students to participate in IWS.
- You can work a maximum of 8 hours per day.
- You can work a maximum of only 20 hours per week while school is in session (and 40 hours per week during any breaks and summer, if not enrolled).

Pay Ranges

Hiring departments determine the pay rates for student jobs within established guidelines. Your work-study award, along with the number of employment hours available, determine the maximum number of hours you can work and amount you can earn. All work must be scheduled during the employing department's normal hours of operation unless specified otherwise.

Undergraduate Students

Undergraduate students can earn $15.13/hour as desk attendants, office assistants,etc., and up as computer programming assistants, web developers, etc.

Graduate Students

Graduate students can earn from $15.13/hour and up depending on position responsibilities.

Timesheets

You are responsible for keeping track of your hours worked and submitting the hours to your supervisor. Your supervisor should provide a sign-in sheet for this purpose. Lunch and other breaks are unpaid; however, after you work five consecutive hours, you must take a 30-minute break.

Your employer submits your hours worked via either online timesheets or paper payroll timesheets every two weeksfor hours worked in that period. Misrepresenting hours worked is grounds for immediate termination and suspensionof student-employment opportunities, and possible charges of misconduct.

Paychecks

If you participate in the Student Employment process, you are paid every two weeks — typically on a Friday — but you receive a paycheck only if you have worked hours during the corresponding two-week payroll period, which is not the immediately preceding two weeks. (There is typically a two-week delay.)

Students are strongly encouraged to enroll in direct deposit; enrollment instructions and additional information can be found at Direct Deposit.

NJ Earned Sick Leave Law

The NJ Earned Sick Leave Law allows part-time employees (including students) to earn paid sick leave. A summary of the law is below:

- Students earn 1 hour of paid sick leave for every 30 hours worked, up to a maximum of 40 hours of earned sick leave per benefit year (NJIT has defined the benefit year as July 1 through June 30).
- Students begin accruing paid sick leave upon date of hire; however, there is a 120-day wait before they can begin to use the time.
- Students can carry over up to 40 hours of earned paid sick leave into the next benefit year, but they are still

limited to the use of only 40 hours of earned sick leave in any given benefit year.

Pursuant to the New Jersey Earned Sick Leave Law, students may use earned sick leave for the reasons below:

1. Student or a family member needs diagnosis, care, treatment or recovery from an illness, or preventative medical care.
2. Student or a family member have been the victim of domestic or sexual violence and needs time for treatment, counseling or to prepare for a court proceeding.
3. Student needs to attend school-related conferences, meetings or events regarding their child's education or to attend a school-related meeting regarding their child's health.
4. Student needs to care for their child if their school or child-care provider is closed due to a public health emergency.
5. The university closes due to a public health emergency.

Please note that sick leave accrued under the New Jersey Earned Sick Leave Law may not be used for bereavement or to bond with a newborn, newly adopted or foster child.

XVI. WITHDRAWALS OR FAILURE TO ENROLL

You could jeopardize receipt of some types of aid if you are not properly enrolled at the time the funds disburse. If you fail to enroll or begin attendance for the award period indicated on your College Financing Plan, Student Financial Aid Services must cancel all financial aid awards offered to you. Upon re-enrollment, you can request assistance again, but, because some awards are based on the availability of funds, funding may be limited.

If you plan to withdraw from any of your courses during an academic term, you must consult with a Student Financial Aid Services counselor for proper advice regarding your financial aid. Withdrawing from courses can also prevent you from making Satisfactory Academic Progress (SAP) and affect eligibility for future assistance. Students who cease attendance of all courses must follow the official withdrawal procedure as defined by the Registrar's Office to obtain an official withdrawal date.

When you withdraw from all courses on or before the 60% point in time of an academic term, Student Financial Aid Services reviews your aid awards to determine whether funds must be adjusted in accordance with university, state and federal policies governing total withdrawals, and the Bursar's Office calculates your tuition refund accordingto the university tuition-refund policy. The policies on treatment of financial aid for total withdrawals, however, are specific to each designated aid program, and are applicable only if you have received those particular kinds of funds. If you received various types of financial aid, more than one policy may apply when determining revised aid eligibility.

Treatment of NJIT Aid for Total Withdrawal

Adjustments to institutional financial aid follow NJIT's Policy on Refunds for Tuition Due to Withdrawal. The chart below describes how institutional financial aid is treated whenever a student withdraws:

Period of Withdrawal During a Semester	Percentage of NJIT Aid Returned to Program
Week 1	100%
Week 2	90%
Weeks 3 and 4	50%
Weeks 5, 6, and 7	25%

Treatment of State Aid for Total Withdrawal

Adjustments to New Jersey State Aid follow the state refund policy for withdrawals. The formula below the chart determines the amount of state aid that must be returned to the state program when a recipient withdraws.

Period of Withdrawal During a Semester	Percentage of Tuition Refund
Week 1	100%
Week 2	90%
Weeks 3 and 4	50%
Weeks 5, 6, and 7	25%

(Tuition Charges x % Refund) x (State Aid ÷ Total Aid) (indicated in chart) (except work-study)

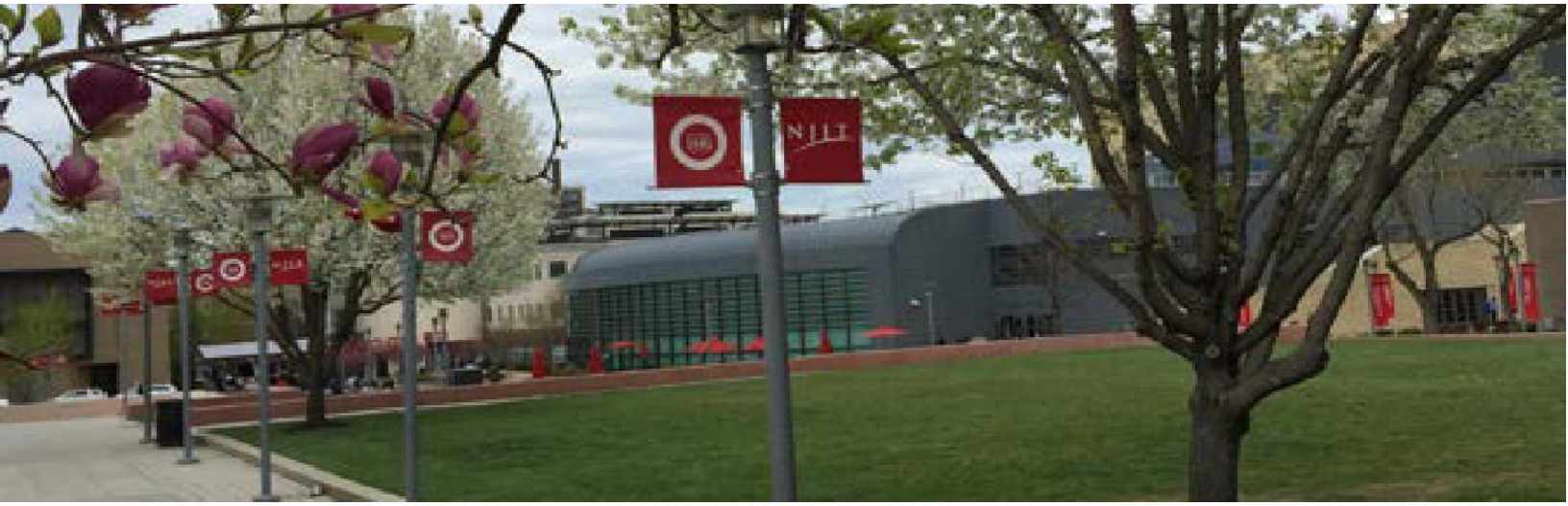
Example: If you withdraw in the 2nd week of the semester, with $3,959 tuition charges, a $2,350 TAG award, and $5,200 in aid (excluding work-study), your refund would be calculated as follows:

($3,959 x .90) x ($2,350 ÷ $5,200)
$3,563 x . 45
= $1,610 returned to NJ (TAG program)

Treatment of Federal Aid (Title IV) for Total Withdrawal

The percentage of time that you have attended an academic term determines the amount of federal aid that must be returned to the federal government. The Federal Return of Title IV Funds policy entitles you to retain only that portion of federal aid that you have earned based on your time in attendance and confirmation of attendance by faculty before withdrawal; this is a federally mandated policy and is independent of NJIT's institutional refund policy for tuition.

The policy determines, on a pro rata basis, the amount of federal assistance that you have earned up to the point of total withdrawal. For example, if you complete 30% of an academic term, you earn 30% of the federal student aid that you were originally entitled to receive. Once you have completed more than 60% of the payment period or academic term, you have earned all of your federal financial assistance, and no federal aid would need to be returned. The charts below and on the following page illustrate how unearned federal financial aid is calculated if you withdraw from NJIT.



Fall 2024 - R2T4 Refund Schedule

Day	Date	% Unearned Title IV Aid	% Earned Title IV Aid	Day	Date	% Unearned Title IV Aid	% Earned Title IV Aid
1	9/3/2024	99.1%	0.9%	34	10/6/2024	69.1%	30.9%
2	9/4/2024	98.2%	1.8%	35	10/7/2024	68.2%	31.8%
3	9/5/2024	97.3%	2.7%	36	10/8/2024	67.3%	32.7%
4	9/6/2024	96.4%	3.6%	37	10/9/2024	66.4%	33.6%
5	9/7/2024	95.5%	4.5%	38	10/10/2024	65.5%	34.5%
6	9/8/2024	94.5%	5.5%	39	10/11/2024	64.5%	35.5%
7	9/9/2024	93.6%	6.4%	40	10/12/2024	63.6%	36.4%
8	9/10/2024	92.7%	7.3%	41	10/13/2024	62.7%	37.3%
9	9/11/2024	91.8%	8.2%	42	10/14/2024	61.8%	38.2%
10	9/12/2024	90.9%	9.1%	43	10/15/2024	60.9%	39.1%
11	9/13/2024	90.0%	10.0%	44	10/16/2024	60.0%	40.0%
12	9/14/2024	89.1%	10.9%	45	10/17/2024	59.1%	40.9%
13	9/15/2024	88.2%	11.8%	46	10/18/2024	58.2%	41.8%
14	9/16/2024	87.3%	12.7%	47	10/19/2024	57.3%	42.7%
15	9/17/2024	86.4%	13.6%	48	10/20/2024	56.4%	43.6%
16	9/18/2024	85.5%	14.5%	49	10/21/2024	55.5%	44.5%
17	9/19/2024	84.5%	15.5%	50	10/22/2024	54.5%	45.5%
18	9/20/2024	83.6%	16.4%	51	10/23/2024	53.6%	46.4%
19	9/21/2024	82.7%	17.3%	52	10/24/2024	52.7%	47.3%
20	9/22/2024	81.8%	18.2%	53	10/25/2024	51.8%	48.2%
21	9/23/2024	80.9%	19.1%	54	10/26/2024	50.9%	49.1%
22	9/24/2024	80.0%	20.0%	55	10/27/2024	50.0%	50.0%
23	9/25/2024	79.1%	20.9%	56	10/28/2024	49.1%	50.9%
24	9/26/2024	78.2%	21.8%	57	10/29/2024	48.2%	51.8%
25	9/27/2024	77.3%	22.7%	58	10/30/2024	47.3%	52.7%
26	9/28/2024	76.4%	23.6%	59	10/31/2024	46.4%	53.6%
27	9/29/2024	75.5%	24.5%	60	11/1/2024	45.5%	54.5%
28	9/30/2024	74.5%	25.5%	61	11/2/2024	44.5%	55.5%
29	10/1/2024	73.6%	26.4%	62	11/3/2024	43.6%	56.4%
30	10/2/2024	72.7%	27.3%	63	11/4/2024	42.7%	57.3%
31	10/3/2024	71.8%	28.2%	64	11/5/2024	41.8%	58.2%
32	10/4/2024	70.9%	29.1%	65	11/6/2024	40.9%	59.1%
33	10/5/2024	70.0%	30.0%	66	11/7/2024	40.0%	100.0%

Spring 2025 - R2T4 Refund Schedule

Day	Date	% Unearned Title IV Aid	% Earned Title IV Aid	Day	Date	% Unearned Title IV Aid	% Earned Title IV Aid
1	1/21/2025	99.1%	0.9%	38	2/27/2025	64.8%	35.2%
2	1/22/2025	98.1%	1.9%	39	2/28/2025	63.9%	36.1%
3	1/23/2025	97.2%	2.8%	40	3/1/2025	63.0%	37.0%
4	1/24/2025	96.3%	3.7%	41	3/2/2025	62.0%	38.0%
5	1/25/2025	95.4%	4.6%	42	3/3/2025	61.1%	38.9%
6	1/26/2025	94.4%	5.6%	43	3/4/2025	60.2%	39.8%
7	1/27/2025	93.5%	6.5%	44	3/5/2025	59.3%	40.7%
8	1/28/2025	92.6%	7.4%	45	3/6/2025	58.3%	41.7%
9	1/29/2025	91.7%	8.3%	46	3/7/2025	57.4%	42.6%
10	1/30/2025	90.7%	9.3%	47	3/8/2025	56.5%	43.5%
11	1/31/2025	89.8%	10.2%	48	3/9/2025	55.6%	44.4%
12	2/1/2025	88.9%	11.1%	49	3/10/2025	54.6%	45.4%
13	2/2/2025	88.0%	12.0%	50	3/11/2025	53.7%	46.3%
14	2/3/2025	87.0%	13.0%	51	3/12/2025	52.8%	47.2%
15	2/4/2025	86.1%	13.9%	52	3/13/2025	51.9%	48.1%
16	2/5/2025	85.2%	14.8%	53	3/14/2025	50.9%	49.1%
17	2/6/2025	84.3%	15.7%	54	3/15/2025	50.0%	50.0%
18	2/7/2025	83.3%	16.7%	**Spring Break**	3/16/2025	50.0%	50.0%
19	2/8/2025	82.4%	17.6%		3/17/2025	50.0%	50.0%
20	2/9/2025	81.5%	18.5%		3/18/2025	50.0%	50.0%
21	2/10/2025	80.6%	19.4%		3/19/2025	50.0%	50.0%
22	2/11/2025	79.6%	20.4%		3/20/2025	50.0%	50.0%
23	2/12/2025	78.7%	21.3%		3/21/2025	50.0%	50.0%
24	2/13/2025	77.8%	22.2%		3/22/2025	50.0%	50.0%
25	2/14/2025	76.9%	23.1%		3/23/2025	50.0%	50.0%
26	2/15/2025	75.9%	24.1%	55	3/24/2025	49.1%	50.9%
27	2/16/2025	75.0%	25.0%	56	3/25/2025	48.1%	51.9%
28	2/17/2025	74.1%	25.9%	57	3/26/2025	47.2%	52.8%
29	2/18/2025	73.1%	26.9%	58	3/27/2025	46.3%	53.7%
30	2/19/2025	72.2%	27.8%	59	3/28/2025	45.4%	54.6%
31	2/20/2025	71.3%	28.7%	60	3/29/2025	44.4%	55.6%
32	2/21/2025	70.4%	29.6%	61	3/30/2025	43.5%	56.5%
33	2/22/2025	69.4%	30.6%	62	3/31/2025	42.6%	57.4%
34	2/23/2025	68.5%	31.5%	63	4/1/2025	41.7%	58.3%
35	2/24/2025	67.6%	32.4%	64	4/2/2025	40.7%	59.3%
36	2/25/2025	66.7%	33.3%	65	4/3/2025	39.80%	100.0%
37	2/26/2025	65.7%	34.3%				

Unofficial Withdrawals

As per federal and state regulations, the New Jersey Institute of Technology must determine whether federal and state aidrecipients completed the semester. Students who do not earn any passing grade due to a combination of F, W, or I grades are assumed to have unofficially withdrawn from the university and their aid must be adjusted accordingly.

If you are assumed to have unofficially withdrawn, we will reach out to the faculty members to confirm your last date of attendance or academic activity. Your federal and state aid will be recalculated and reduced based on your last date of attendance or using the semester midpoint. As a result, any unearned aid will be returned to the source (federal or state). Should it become necessary for you to cease attendance in all courses, it is in your best interest tofollow the official withdrawal procedure through the registrar, but you are highly encouraged to speak with yourfinancial aid counselor to receive counseling on the impact of your withdrawal.

XVII. ACCESS TO FINANCIAL AID RECORDS

Students and parents of dependent students (if authorized by the student in writing by completing the Information Release Consent Form) have the right to review student financial aid records by making a request in writing to Student Financial Aid Services. (See “Section XIX. Location & Office Hours.”)

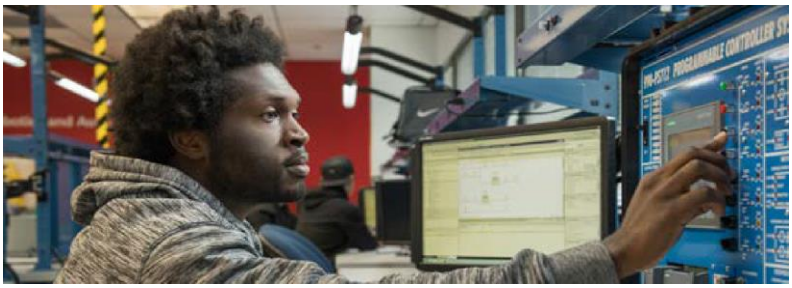
XVIII. HAVE A QUESTION?

Please direct any questions you may have regarding your financial aid status, award determination, or other related concerns to your financial aid counselor. For example, contact Student Financial Aid Services if any of the following are true:

- You or your family has circumstances that may affect your ability to pay (e.g., unusual medical or dental costs not covered by insurance; a student, spouse, or parent with a recent loss of income or benefits; divorce; or deathof a wage earner).
- You are considering dropping a class or totally withdrawing from the university.
- You are having difficulty paying your bill.
- You want to review your Satisfactory Academic Progress (SAP) status.
- You are interested in working on campus.
- You are curious about anything related to your financial aid or student employment.

Staff is available to assist you and your parents with a variety of questions and concerns. All you need to do is to call or visit the Student Financial Aid Services office (see “Section XX. Telephone & Website Directory”), located in the lower level of the Student Mall, below the Parking Deck. You can also consult with a financial aid counselor by phone or on a walk-in basis. Financial aid counselors rotate their availability according to a weekly on-duty schedule. While there are counselors on duty each day, it may not necessarily be the one you want to see. To see a specific counselor, call ahead for his or her on-duty schedule or to request an appointment.

Student Financial Aid Services also reaches out to students at key points throughout the year. For example, staff members are available for one week in January or February at a convenient campus location to answer questions and hand out new FAFSAs. Student Financial Aid Services will also provide information and training for student employment. Look for announcements through email or Highlander Pipeline bulletins, or in the student newspaper (*The Vector*).



XIX. LOCATION & OFFICE HOURS

Student Financial Aid Services is located in the lower level of the Student Mall along with the Bursar's and the Registrar's Offices. The address is as follows:

Student Financial Aid Services (SFAS)
NJIT - Student Mall
University Heights
Newark, NJ 07102

When classes are in session, the SFAS office is open Monday, Tuesday, Thursday and Friday from 8:30 a.m. to 4:30 p.m., and Wednesday from 8:30 a.m. to 6 p.m. During the summer, from early June until mid-August, the SFAS office is open Monday through Friday from 9 a.m. to 4 p.m. (*OFFICE HOURS SUBJECT TO CHANGE*).

XX. TELEPHONE & WEBSITE DIRECTORY

NJIT
Bursar
973-596-2877
bursar@njit.edu

EOF/EOP
973-596-3690

Underdgraduate Admissions
973-596-3300
admissions@njit.edu

Graduate Admissions
973-596-3300
admissions@njit.edu

Registrar
973-596-3236
registrar@njit.edu

Residence Life
973-596-3039
reslife@njit.edu

Student Financial Aid Services (SFAS)
973-596-3479
973-596-2460 (fax)
finaid@njit.edu

Other
Federal Student Aid Information Center
1-800-433-3243
1-800-730-8913 TTY

Student Loan Support Center
1-800-557-7394

Default Resolution Group
1-800-621-3115
1-877-825-9923 TTY

NJ Higher Education Student Assistance Authority (HESAA)
NJ grants, scholarships and NJCLASS loans
1-800-792-8670

Important Websites

College Navigator
College Scorecard
Federal Direct Loan Program
Federal Student Aid
Financial Aid Deadlines
Financial Literacy Tool
Free Application for Federal Student Aid
FSA ID
Glossary
Net Price Calculator
NJ Financial Aid Management System (NJFAMS)
NJ Higher Education Student Assistance Authority (HESAA)
Scholarship Universe
Student Consumer Information