

William Paterson University



OFFICE OF FINANCIAL AID
RAUBINGER HALL , LOWER LEVEL
300 POMPTON RD
WAYNE , NEW JERSEY 07470

Student Aid Handbook

William Paterson University
Financial Aid Office

TABLE OF CONTENTS

I. Mission Statement..... 2

II. Student Rights & Responsibilities.....2

III. Your WPU E-Mail Account.....3

IV. Application Procedures.....4

V. Processing Schedule & Deadlines..... 6

VI. Understanding Financial Aid Packaging.....7

VII. Special Circumstances.....11

VIII. Verification & Eligibility Confirmation12

IX. Cross-Registration/Enrollment at Other Institutions.....13

X. Satisfactory Academic Progress (SAP) Policy.....13

XI. Types of Financial Aid.....16

 * Student Employment24

XII. Student Refund from a Credit Balance.....32

XIII. Withdrawals or Failure to Enroll.....33

XIV. Location & Office Hours..... 35

XV. Telephone & Website Directory..... 35

I. MISSION STATEMENT

Purpose of Financial Aid

The primary purpose of financial aid is to provide assistance to students for expenses related to educational needs. The primary responsibility for meeting college costs lies with students and parents. Federal, state, and institutional programs are available for students who meet eligibility requirements. The Financial Aid Office has developed a philosophy of awarding aid to accomplish several objectives given the resources available.

These objectives are:

- to meet the needs of as many students as possible
- to award each student a combination of funds including a certain amount of self-help (loan or employment) in each package
- to spend the total amount of funds available during the award period
- to limit the amount borrowed by students to a reasonable level

STUDENT RIGHTS & RESPONSIBILITIES

In accepting a financial aid award from William Paterson, you acknowledge certain rights and responsibilities. This information is provided to you in your initial financial aid award letter packet.

You have the right to:

- *know what financial assistance is available, including all federal, state, and institutional aid programs and what policies or regulations govern these programs.
- *know the deadlines for submission of applications for aid and the procedures to be followed.
- *know the cost of attendance at William Paterson and the university's refund policy.
- *know how the Office determines your financial need, including the determination and amount of the expected family contribution.
- *know the source and amount of each type of financial aid offered to you.
- *know the method by which aid is determined and disbursed or applied to your account.
- *apply for additional assistance when increased financial need can be demonstrated and funds are available.
- *expect and receive complete confidentiality about financial aid awarded by our office.

You have the responsibility to:

- *complete all application forms accurately as well as thoroughly know and comply with enrollment requirements related to financial aid eligibility. You must be enrolled at least half-time to receive aid consideration, but you should be aware that some programs require full-time enrollment (see specific program descriptions for more information)
- know and comply with priority dates for application for aid in order to receive preferential consideration.
- *know and comply with the University's refund procedures.
- *read and understand all information sent to you and all forms you are asked to sign, keeping copies for your records.
- *accept responsibility for all agreements you sign.

*Use funds awarded to you solely for educational expenses incurred while attending William Paterson.

*repay all educational loans according to the repayment provisions agreed upon at the time the loan was accepted and the promissory note signed.

*return in a timely manner all corrections, additional information, or documentation requested by our office or the agency to which you submitted your application.

*report any change in your financial situation from that which you reported on the Free Application for Federal Student Aid (FAFSA).

*report any wages, loans, grants, or scholarships received from sources external to the university.

*know and comply with the policies for satisfactory academic progress.

III. YOUR WPU E-MAIL ACCOUNT

As a student, it is very important that you check your student e-mail daily. All correspondence from University offices will be sent to this e-mail address and professors often use this e-mail to notify students of class cancellations. Your student e-mail can be accessed through WPconnect or by clicking 1) Enrolled Students 2) Communication and Electronic Services" and then 3) E-mail Login." Your login ID is usually your last name and first initial and your password is your student id number (beginning with 855). This information is provided in your welcome packet or non-degree registration e-mail.

WPconnect

WPconnect is William Paterson University's web portal. By logging onto WPconnect, you can access your student e-mail, Blackboard, view/pay bills, view academic transcripts, and access other important William Paterson information. Your user ID is usually your last name and first initial and your password is your student id number (beginning with 855). Your login and password information is provided in your welcome packet, sent out after you have been accepted into a degree program. For non-degree students this information is provided in your registration e-mail. Access WPconnect at <http://wpconnect.wpunj.edu>

IV. APPLICATION PROCEDURES

General Application Procedures

A student interested in applying for financial aid at William Paterson University must submit annually a Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA. You may apply online at www.fafsa.ed.gov. William Paterson University's Federal School Code number is 002625. No other application is required.

It is advised that you prepare and file your federal income tax returns early to the Internal Revenue Service (IRS) so the family can accurately complete the FAFSA. Financial aid is based on a student's financial need and the funds available to the University. Additional information such as federal income tax returns or citizenship documentation may be required. Be sure to keep copies of all

federal income tax forms you submitted to the IRS. (You may be required to submit copies of tax returns to the school.) All documents are confidential and are used only to calculate eligibility for student aid programs. Please file your FAFSA by April 1st of every year. To be considered for a New Jersey Tuition Aid Grant, you must apply by June 1st for renewal students and October 1st for new students. The William Paterson filing deadline to be considered for full financial aid funding is April 1st.

Summer Term

Students applying for financial aid for the summer are continuing students. Students must be accepted and matriculated in order to participate. Special admits or non-matriculated students are not eligible for funding.

Since all campus-based funds are usually exhausted during the academic year, summer term awards consist primarily of student loans and remaining Federal Pell Grant eligibility not used during the academic year.

To apply for summer financial aid you must complete the following by July 1st:

- William Paterson University Summer Application for Financial Aid.
- Free Application for Federal Student Aid (FAFSA).
- Register for at least six (6) credits as an undergraduate or five (5) credits as a graduate
- Maintain minimum credits throughout the summer
- Your file must be in "completed" status (i.e.; all documents are in and processed)
- Be accepted in a matriculated program at William Paterson University

Summer aid will not be processed for files that are still incomplete as of July.

*****Please Note: Your summer application will remain unprocessed until you formally register for summer classes.**

Winter Term

Financial is not available for Winter Session!

Transfer Information

If you are an incoming transfer student to William Paterson, you need to be aware of several processes and facts. The first is, Financial Aid does not transfer from institution to institution.

- You must complete/update existing Free Application for Federal Student Aid (FAFSA at www.fafsa.ed.gov. List WPUNJ as one of your ten college choices. William Paterson's Federal School Code is 002625.
If you have already completed a FAFSA but did not request that the data be sent to William Paterson University you can have the information forwarded to the University by calling

1.800-4FEDAID and request that WPUNJ be added or make the correction online. No other application is required.

- If you received a New Jersey Tuition Aid Grant (TAG) or State scholarship, you must notify the Higher Education for Student Assistance Authority (HESAA) of your plan to transfer. This will allow your State awards to be sent to WPUNJ. You may notify them by calling 1.800.792.8670 Monday through Friday during normal business hours or by correcting your Student Eligibility Notice (SEN) as indicated.
- If you received a Stafford Loan at your former school you should contact them to complete Exit Counseling. Additionally, if your previous school gave you a Perkins loan, contact their loan collections office to complete an in-school deferment form.
- If you were chosen for federal verification at your previous college and completed the process, you would still need to complete William Paterson's Verification Procedures as well.

V. PROCESSING SCHEDULE & DEADLINES

You may continue to file a Free Application for Federal student Aid (FAFSA) after the deadline and submit any required documentation; 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, **our office must receive all requested documentation**. These deadline allow processing and authorization of disbursements within timeframes defined by regulations pertaining to 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. Please contact our office for specific deadline dates.

January-March

Complete the Free Application for Federal Student Aid; make certain all data is accurate. Your most recent federal income tax returns are needed to complete the form accurately. For priority consideration the form must be received by the federal processor by **April 1**.

April

You should receive the results of your FAFSA, the Student Aid Report (SAR). Review the SAR to verify all information is correct. If corrections are required, make the changes online. If the SAR indicates that you have been chosen for verification, a signed copy of you and your parent's federal income tax returns (all pages and schedules) along with our Verification Worksheet must be submitted to the Financial Aid Office.

March-June

Financial Aid Award Notifications will be mailed indicating eligibility for all federal, state and institutional aid including the Stafford Subsidized and Unsubsidized Loans and the Parent Loan. The student must notify the Financial Aid office if they wish to decline all awards; Students accepting Stafford Loans are required to complete a Master Promissory Note, new borrowers must also complete Entrance Counseling online.

July

You will receive an e-billing statement via your WPU email address in early July which will be due the first week of August. E-billing statements will be generated weekly thereafter for students who

complete the registration process from July through September. All financial obligations must be satisfied by the payment due date to secure your classes. The spring semester bills will be available in late November and will be due the first week of January.

August

Federal loan promissory notes are required to be signed and completed online. Be sure your bill is satisfied to avoid cancellation of your classes or late penalties.

September

Student enrollment, residence and housing status are verified prior to disbursement. Students are notified of any changes or adjustment of aid via a follow-up award letter.

October

Fall term financial aid refund checks mailed, based on a credit balance existing on the student's account.

November-December

Registration for spring classes begins.

VI. UNDERSTANDING FINANCIAL AID PACKAGING

Awarding Aid on the Basis of Hours Enrolled

Your financial aid award will be finalized based on the number of credits for which you are registered. Initially, when determining your need for financial assistance, we assume that you will be enrolled 12 credits (full-time) per semester. This is reflected in the original award notification, which outlines the types and amounts of aid to be received for the period of enrollment.

Financial aid based on enrollment (i.e., Federal Pell Grants, N.J. State Aid (TAG), Federal Loans) will be adjusted during the official drop/add period. If you are enrolled less than 12 credits at the conclusion of the drop/add period, your student expense budget and awards will be reduced accordingly, possibly resulting in the cancellation/adjustment of financial aid funds previously awarded and/or disbursed. It is recommended that you consult with a financial aid administrator before you make enrollment changes. Federal programs require at least half-time enrollment and State programs require full-time enrollment.

Full-time Half-time

Undergraduate 12 credits 6 credits

Graduate 9 credits 5 credits

Award Notification

Entering freshmen who apply for aid on or before April 1 should receive an initial award notification in April or May outlining the amount and types of aid to be received.

All upper-class and transfer students who submit their FAFSA on or before April 1 should receive an initial award notification in June.

Please review the financial aid award letter carefully. It indicates the types and amounts of aid offered by William Paterson and any additional action required on your part. It provides important guidance for receiving and maintaining your financial aid.

The awards indicate the most equitable offer that can be made to you based upon the information provided and funds available to the university. The awards are subject to verification requirements and may be adjusted as tax returns and other documentation are received. Please refer to our Verification Procedures if you are notified that you have been selected.

The availability of funds from federal and state programs is subject to congressional and NJ General Assembly appropriations and to changes in federal and state legislation and regulations.

Understanding Your Award Letter/Definitions

The Award Letter displays the financial aid you are eligible to receive for the academic year. These awards are based on **Full-Time** attendance. Direct Loans require 6 or more credits for Undergraduate students and 5 or more credits for Graduate students. All NJ State Awards require 12 or more credits.

"First Notice" refers to the first or initial award letter sent to you; an electronic "FOLLOW-UP LETTER" indicates a change or adjustment from a previous award letter.

Financial aid awards are divided into two equal semester amounts and will be applied as *estimated aid* to your semester bill.

If you are eligible for a Stafford Loan your award letter will indicate the recommended amount you can borrow based upon your class level. Information and instructions on how to sign the respective Master Promissory Notes will be enclosed.

Any remaining financial aid due you after your university charges have been satisfied will be sent to within fourteen days after disbursement of these funds to your account. Disbursement generally occurs 30 days after the semester begins. You may reserve the right to pay the University directly for any and all charges on your bill in which case all remaining financial aid will be reimbursed to you within the time frames previously noted.

Student Employment

The award letter typically does not include work study awards initially. If you have expressed interest in our employment programs, please attend the mandatory workshop. Please view the Student Employment section of the FINAID website.

Award adjustments are contingent on eligibility according to program regulations and the availability of funds. Earnings already received from the Federal Work-Study program must be counted when making award adjustments.

Adjustments to Financial Aid Awards/Over awards

Receipt of outside awards will result in a review of your financial aid package to ensure that no over-awarding of federal or state funds has been made.

In accordance with university policy, any student who receives a combination of outside, government and institutional gift aid assistance that exceeds the cost of attendance for the academic year will have institutional funds reduced or canceled so that the total award does not exceed the cost of attendance.

To Decline or Reduce a Direct Loan complete the Loan Cancellation/ Adjustment Form at: www.wpunj.edu/financial-aid/. Semester amounts must be equal. Be sure to check that any award changes will not result in a balance due on your term Bill. You will receive a revised award letter each time a change is made that affects the dollar amount of your award.

The Billing Statement

Each semester, you will receive an e-billing statement via your WPU email address in early July and which will be due the first week of August. E-billing statements will be generated weekly thereafter for students who complete the registration process from July through September. All financial arrangements must be satisfied by the payment due date to secure your classes. The spring semester bills will be sent out in late November and will be due the first week of January.

This statement will list the amount of tuition and fees for the semester, room and board charges for students living in residence halls, and other miscellaneous charges you owe to the university. As long as you have met all program requirements, financial aid to be received for that semester will be posted as *estimated aid* on the bill.

If your plans change and you decide not to attend William Paterson, you must cancel your registration. Please contact the Registrar's office to obtain a Withdrawal/Leave of Absence Form.

If charges exceed the amount of *estimated financial aid*, you may take advantage of one of the University's payment options listed in the next section.

If aid is not credited to your account, check to be sure that:

*You have completed all of the program requirements. Loan recipients must have completed an Entrance Interview at studentloans.gov and completed Stafford Loan Master Promissory at studentloans.gov. * You are registered for the necessary number of credit hours to receive the funds awarded. Most funds require at least 6 credit hours a semester; however, some scholarships and state grants require 12 credit hours a semester.

The above steps must be completed before disbursement of these awards to your account. Should your enrollment change before disbursement, you may lose eligibility for certain programs and, consequently, lose funding. If your account is not correct by the time of arrival on campus for classes, you should come to the Financial Aid Office to resolve the problem. When the problem is resolved, aid will be issued to you, provided you meet all eligibility requirements.

After Financial Aid: Payment Options

Payments for tuition and fees, room and board are due each semester by dates determined by the Student Accounts Office. You can pay your portion of the bill not covered by financial aid for the semester in one payment or use one of the University's payment plan.

Monthly Payment Option

The University is offering the Tuition Installment Plan (TIP) as the new interest free installment payment plan. Enrollment is quick, easy and affordable for students and families. The TIP plan enables students or their families to pay interest-free monthly installments on their account toward their tuition, fees, and housing. Many students and families find monthly installments more manageable than one lump payment each semester. The payment plan is not a loan. Therefore, there are no credit checks. It is available for the fall and spring semesters for five, four or three monthly installments (this payment plan is not available for summer charges). You can schedule automatic monthly payments right from your personal checking or savings account. Students need to enroll each semester for the payment plan. There is a small enrollment fee of \$25 each semester. Late payments may result in additional fees.

You will be able to enroll in **TIP** once your billing charges appear on your student account. You will be billed for the Fall semester in July after tuition, fee, room and board rates are approved. You will be billed for the Spring semester in November. You will be able to enroll directly on-line in the Bill+Payment Student Account Center at <http://www.wpunj.edu/ebill>. To login, please enter your student-id# [855#] as your University ID and your student PIN and select "Enroll in a Payment Plan". If you need assistance logging in, please contact the HELP desk at 973-720-HELP.

Credit Card Payments

In addition to all the above forms of payment, William Paterson University students have the option to make credit card payments via WPCconnect. Payment can be made utilizing MasterCard and American Express cards. Processed by TouchNet, the cardholder will be charged a convenience fee of 2.75%. Please contact the Center for Student Services for more information.

VII. SPECIAL CIRCUMSTANCES

Change in Family Status/Circumstance

If your status or your family's circumstances change because of a separation, divorce, unemployment or death, we may be able to help. Please pick up a "Request for Special Condition" at the Office.

The Form must be submitted with all required supporting documentation. Any adjustment in aid resulting from this request is contingent upon your eligibility according to program regulations and the availability of funds to the University at the time of review.

Determining Independent Status

To determine Independent Status the Financial Aid Office is required to adhere to the standard definition of independent status as mandated by Congress and outlined by the United States Department of Education.

According to this definition, you will be considered an automatic independent student if you meet one of the following criteria:

- reached 24 years of age
- an orphan or legal ward of the court (or was prior to their 18th birthday) *requires documentation
- a veteran of the Armed Forces *may require documentation
- married at the time of filing
- enrolled in a graduate or professional program (beyond bachelor's degree)
- Have legal dependents other than a spouse for whom YOU provide at least 50% support *requires documentation

Students who qualify as automatically independent are not required to provide parents' information on the Free Application for Federal Student Aid (FAFSA). The Financial Aid Office does reserve the right, however, to request additional documentation to verify your dependency status.

If you believe you have specialized circumstances that warrant being considered independent beyond the above reasons, please call and request a "Dependency Status Appeal Form". Students must meet with a financial aid counselor and provide required documentation to proceed with a specialized appeal.

VIII. VERIFICATION & ELIGIBILITY CONFIRMATION

Federal

Verification is a process where the Financial Aid office checks the accuracy of information the student provided on the Free Application for federal Student Aid (FAFSA). In this process, WPU will be comparing information from your application with signed copies of your (and your parents/and or spouse's, if you are married) Federal tax forms, or with W-2 forms or other financial documents. You must submit this information before your Federal aid is disbursed. If there are differences between your application information and your financial documents WPU will submit corrections, and adjust your aid based on your eligibility.

State

If you are a New Jersey resident receiving state aid, the NJ Tuition Aid Grant (TAG) program or other state programs, the state may select you for state verification. If you receive an "Applicant Information Request" (AIR) from the New Jersey Higher Education Student Assistance Authority (HESAA), you must forward all requested information and financial documents directly to HESAA in Trenton. In some cases, HESAA may request the same information that was requested by WPU Financial Aid Office. You must forward the same information and documentation to HESAA to avoid a delay in awarding, disbursement or loss of your state aid altogether. To ensure that your financial aid funds disburse as scheduled please submit all required documentation before state deadlines.

Who is Eligible?

Your status at the University will determine the extent to which you are eligible for the financial aid programs. Your enrollment as a full or part time student, undergraduate or graduate, is particularly critical in determining your eligibility for government programs, and the extent to which you can be funded.

Additionally you must:

- have a valid Social Security number
- U.S. citizen, national, or permanent resident
- High school diploma or GED
- Enrolled as a regular student in a matriculated program
- Make satisfactory academic progress
- Not in default in any loan program
- Programs does not exceed the allowable limits (ie: completion of credits in a timely manner)
- Males between 18-26 need to register with Selective Service System

Undergraduate Students

Undergraduate students pursuing their first four year undergraduate degree (Bachelors) may be eligible for the full array of financial aid programs from the federal and state governments. Those students wishing to obtain a second four year degree or a program certificate may only qualify for federal loans, excluding Perkins loans

IX. CROSS-REGISTRATION/ENROLLMENT AT OTHER INSTITUTIONS

Occasionally students want to spend a semester or academic year at another domestic institution and transfer the hours earned back to the WPU. Students often enroll simultaneously at WPU and a community college and want to combine the hours at both institutions for financial aid purposes. It is possible to receive financial aid under these circumstances as long as certain requirements are met.

*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 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 WPU and the other institution. (For more information regarding this topic, contact Financial Aid Office directly.)*

You may download a copy of WPU consortium agreement;
<http://cms.wpunj.edu/dotAsset/147670.pdf>

X. SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

In order to receive federal, state or institutional financial aid, students must demonstrate satisfactory academic progress toward the attainment of a degree. At William Paterson University, the satisfactory academic progress is determined annually at the time the student applies for financial aid. All financial aid applicants are subject to the standards outlined here regardless if aid was received or not in the past. These standards have been developed in accordance with regulations that govern financial aid programs.

There are three distinct dimensions to the satisfactory academic progress standards: completing the degree requirements within an established timeframe, maintaining the minimum required grade point average (GPA), and attaining a completion rate. These standards also include an opportunity to appeal the denial of financial aid if the student has faced special circumstances which prevented the student from attaining the minimum standards described in this document.

Students who have been deemed ineligible in a prior year, but who have since improved their performance, are encouraged to submit an appeal for the reinstatement of their aid; the Satisfactory Academic Appeals Committee will not automatically reinstate a student's aid. It is of the utmost importance to recognize that this policy is different from the University standards of academic performance.



PART I: Program Guidelines

A. Credits required

The minimum number of credit hours needed to complete an undergraduate program is 128 (approximately). A student is eligible to receive funding up to 192 attempted credit hours. Some programs limit funding on a semester basis. Students that attempt/complete only the minimum amount of credit hours required will run out of eligibility for certain state financial aid programs prior to completing their degree.

Each year, a student's progress will be measured by comparing the number of attempted credit hours with the credit hours earned. This includes any course for which the student has remained enrolled past the Drop/Add period. A student must complete sixty seven percent (67%) of cumulative credits attempted after attempting 24 credits to maintain satisfactory academic progress.

B. Grade point average required

Undergraduate students must maintain at least a 2.0 GPA after attempting 48 credits. The University requires at least a 2.0 GPA for graduation.

PART II: General Information

A. Withdrawal from courses

WD (Withdrawn officially)

Credits remain in the total number of attempted hours but are not added to the earned credits. This may have a negative effect on the total number of earned credits needed per year. The GPA is not affected by these grades.

B. Incomplete courses

INC (Incomplete)

Courses will be counted when determining the number of credits attempted. When a passing grade is received, the grade will be added to the number of credits earned.

C. Repeated courses

These courses are counted each time the course is taken and will be included in the total number of attempted hours. When a course is completed, the credits are added to the total number of earned credits hours.

D. Transfer credits

Transfer credits, accepted by the University, will be added to the attempted/earned hours in order to arrive at the maximum number of credits a student may attempt and earn.

E. Failing Grades

These grades may have a serious negative impact on the student's academic record: F (Failing), N (Unacceptable, must repeat) and M (Missing, no grade submitted)

PART III: Graduate Program Guidelines

A. Credit and GPA requirement

Graduate students must complete seventy percent (70%) of their attempted credits and maintain at least a 3.0 GPA after attempting 12 or more credits.

PART IV: Appeal Procedures

Students identified as not making progress toward the degree will receive correspondence at their campus e-mail address upon completing the Free Application for Federal Student Aid (FAFSA). Students have the right to appeal the decision by submitting an online appeal to the Financial Aid Office. Generally, the Satisfactory Academic Appeals Committee will consider appeals that involve circumstances **beyond** the student's control that have had an impact upon the student's academic performance.

The appeal must include a narrative of the extenuating circumstances (e.g., the student or an immediate family member suffered a serious illness or injury, death of a close relative, separation or divorce) that prevented the student from meeting the minimum requirements, and reasonable explanation of the expectation that the event/ circumstances will not re-occur; furthermore, students are expected to describe their academic plan to succeed in their program of study as well as carefully review their academic history before submitting the appeal.

The appeal will be reviewed by a committee and a response will be provided within fourteen (14) business days. All committee decisions are final. The deadline to appeal for the entire award year (fall, spring and summer) is October 1, and for the spring semester (including summer) only is February 1 of each year. It is, therefore, imperative that students monitor, read and respond appropriately to University communications.

The committee only accepts appeals submitted online; access the following link to submit your appeal: <http://ww2.wpunj.edu/finaid/famain.htm>

Appeals in the form of hard copy or e-mail will be returned to the sender.

Any student with an approved appeal will have their aid reinstated (within ten business days of approval); check your WPCconnect account and make sure to submit all requested documents. Future aid eligibility will be based on completing and meeting the stated conditions of this policy.

Students who do not wish to appeal or whose appeal is denied may receive alternative/private loans. Visit the WPU Financial Aid homepage Alternative loan link for further information.

XI. TYPES OF FINANCIAL AID

Financial aid is funding for your college education that comes from sources outside of your family. *Gift aid* and *selfhelp 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 alternative loans and work study. Financial aid at WPU is awarded based on financial need, and merit. You may receive a combination of grants, scholarships, loans, and work study in your Financial Aid Package.

The Office of Financial Aid coordinates several different types of financial aid for students attending WPU, 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 WPU. In some cases, you may also receive assistance from certain student aid programs while studying at an institution of higher education other than WPU if a consortium or contractual agreement has been approved.

Note: The following information on the student aid programs is current as of the publication date of this guide. WPU 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.

Federal Programs

Federal Pell Grant Program

Eligibility for a Pell Grant is based on the Expected Family Contribution that is calculated from the information provided on the Free Application for Federal Student Aid (FAFSA). The Central Processor sends the student a Student Aid Report in response

to the submission of a FAFSA. The Expected Family Contribution is listed on the Student Aid Report if the FAFSA was properly completed. A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are restricted to students pursuing their first undergraduate degree and are prorated if a student is enrolled for fewer than 12 credits each semester. A student may not receive a Pell Grant from more than one college for the same period of time. Funding for the Pell Grant program is subject to congressional appropriations. Therefore, the range of specific award amounts may change each academic year.

Federal Supplemental Educational Grant (FSEOG)

Institutions are given a restricted amount of SEOG funds each academic year by the U.S. Department of Education. William Paterson University awards undergraduate students SEOG based upon exceptional financial need as demonstrated through the Free Application for Federal Student Aid (FAFSA). Priority is given to students who receive Federal Pell Grants. Since funds are limited, the University's Priority filing deadline for FAFSA is April 1st.

Academic Competitiveness Grant (ACG)

An Academic Competitiveness Grant will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students. Students must have completed a rigorous secondary school program to be eligible. Second year students must maintain a cumulative grade point average (GPA) of a least 3.0. The Academic Competitiveness Grant award is in addition to the student's Pell Grant award.

SMART Grant

The National SMART Grant will provide up to \$4,000 for each of the third and fourth years of undergraduate study to full-time students. The student must maintain a cumulative grade point average (GPA) of a least 3.0 in coursework required for the major and must be pursuing an eligible major in physical, life or computer sciences engineering, technology, mathematics or a critical-need foreign language. The National SMART Grant is in addition to the student's Pell Grant award.

[Grants Program Fact Sheet \(pdf\)](#)

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program

A federal grant of up to \$4000 per year for students who intend to teach in a public or private elementary or secondary school that serves students from low income families. If you receive a TEACH grant, but do not complete the required teaching service, you will be required to repay the grants as a Federal Unsubsidized Stafford Loan, with the interest charged from the date of each TEACH Grant disbursement. Students must be admitted into the Teacher Education program to qualify for the grant. Students seeking a TEACH Grant must complete a Free Application for Federal Student Aid (FAFSA) annually. Financial Aid related questions should be sent to FA-TEACH@WPUNJ.EDU. If you would like to discuss a teaching career, please contact Dr. Ana Maria Schuhmann, Interim Dean - College of Education, at schuhmanna@wpunj.edu or by calling 973-720-2137.

Federal Direct Stafford Loan Program

Federal Stafford Loans are the department's major form of self-help aid and are available through the Federal Direct Loan Program. **You must have a valid FAFSA on file, be enrolled at least half-time in a degree granting program and maintaining satisfactory academic progress to receive Stafford loans.**

Origination Fee

An amount payable by the borrower and deducted from the principal of a loan prior to disbursement to the borrower. Federally-backed loans, the origination fee is paid to the federal government to offset the cost of the interest subsidy to borrowers. This fee may be up to 1.5%. The exact amount will be reported to you on the "Disclosure Statement".

Loan Limits

Dependent Students	Annual Loan Limits
Freshmen	\$5,500 (\$3,500 subsidized/\$2,000 unsubsidized)
Sophomores	\$6,500 (\$4,500 subsidized/\$2,000 unsubsidized)
Juniors & Seniors	\$7,500 (\$5,500 subsidized/\$2,000 unsubsidized)

Independent Students	Annual Loan Limits
Freshmen	\$9,500 (\$3,500 subsidized/\$6,000 unsubsidized)
Sophomores	\$10,500 (\$4,500 subsidized/\$6,000 unsubsidized)
Juniors & Seniors	\$12,500 (\$5,500 subsidized/\$7,000 unsubsidized)
Graduate or Professional	\$20,500 (\$8,500 subsidized/\$12,000 unsubsidized)

Lifetime Limits	
Undergraduate Dependent	\$31,000 (Up to \$23,000 may be subsidized)
Undergraduate Independent	\$57,500 (Up to \$23,000 may be subsidized)
Graduate or Professional	\$138,500 (Up to \$65,000 may be subsidized) or \$224,000 (for Health Professionals)
For loans first disbursed on or after July 1, 2008.	

Federal Direct PLUS Loan Program

Federal PLUS loans are available to parents of dependent undergraduate students who have a **valid FAFSA on file, are enrolled at least half-time, and are maintaining satisfactory academic progress.** Parents must be a U.S. Citizen or eligible non-citizen and must have not adverse credit history. The interest rate is fixed at 7.9% and borrowers are responsible for all interest on the loan. Please be advised that there is a 4% origination fee which includes a 1.5% up-front interest rebate on these loans. Repayment begins 60 days after the second disbursement on this loan.

Graduate PLUS Loan

As a graduate or professions student, you are now eligible to borrow under the PLUS Loan Program up to the cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Parent PLUS Loans (above) also apply to Graduate and Professional PLUS Loans. The requirements include determination that you do not have an adverse credit history, repayment beginning on the date of the last disbursement of the loan and a fixed interest rate of 7.9%. As of July 1, 2008, graduate and professional students are required to complete entrance counseling; to do so, go to www.studentloans.gov.

Note: For both Parent and Graduate PLUS loans, forbearances and deferments are available if you qualify; contact DL Servicing at 1-800-848-0979 for more information.

Federal Perkins Loan Program

A Federal Perkins Loan is a low-interest (5%) loan awarded to students with exceptional financial need as determined by William Paterson University. First consideration is given to those that have filed by the priority deadline of April 1, are Pell eligible and are residing in the dorms at William Paterson University. Your school is your lender and the loan is made with government funds. You must repay this loan to your school. The repayment period begins and interest starts to accrue on the loan at the end of your grace period.

Loan Program Fact Sheet (pdf)

Teacher Loan Forgiveness Program - FFEL and Direct Loan Programs

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the [teaching](#) profession. Under this program, individuals who teach [full time](#) for five consecutive, complete [academic years](#) in certain [elementary and secondary schools](#) that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their FFEL and/or Direct Loan program loans. (Note: As of August 14, 2008, an otherwise eligible borrower may qualify for forgiveness if the borrower has provided qualifying teaching services at one or more locations that are operated by an educational service agency.)

Federal Work Study Program (FWS)

College Work Study provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. Visit our Student Employment link from our home page for more information

State Programs

Higher Education Student Assistance Authority

HESAA is the State Agency that runs the Tuition Aid Grants program (TAG), Education Opportunity Fund Grants (EOF), New Jersey College Loans to Assist State Students (NJCLASS) and various scholarship programs. They also have online services, tools and other resources.

The Tuition Aid Grant (TAG)

The Tuition Aid Grant is awarded to NJ residents of at least twelve (12) consecutive months. The parent(s) of a dependent student must also be New Jersey Residents for the prescribed period of time. In addition, recipients must be or intend to be enrolled as full-time undergraduates at a state institution of higher learning and must demonstrate financial need.

TAG awards are renewable annually and range from \$1,600 to \$6,000. Students are notified of their award by the HESAA. You may receive the award for nine (9) semesters if financial need is demonstrated. You must reapply to HESAA for funds each year by submitting a Free Application for Federal Financial Aid (FAFSA) by June 1 for renewal students and October 1 for new students. You must be working on a first undergraduate degree.

William Paterson Tuition Aid Grants (WPTAG)

This award is made annually to those students who qualify for the New Jersey Tuition Aid Grant Program (TAG) and are not receiving a full tuition scholarship from the University. Currently Awards are \$616 for the maximum TAG award and \$310 for all others.

Educational Opportunity Fund Grants (EOF)

Established by the New Jersey Legislature in 1968, Educational Opportunity Fund Grants (EOF) are awarded to undergraduates from educationally disadvantaged backgrounds who also demonstrate financial need. Applicants must contact the University EOF Director in order to be admitted into the program. Students and the parent(s) of dependent students must be residents of New Jersey for 12 consecutive months prior to receiving this award and maintain full-time attendance. Graduate students may also be eligible if they were EOF participants as undergraduates. The application deadline is October 1 for the academic year and March 1 for Spring only. Grants range from \$1,150 to \$1,400 a year.

NJ STARS II

The amount of the NJ STARS II award for the first two semesters of study at a New Jersey four-year public college or university will be based on a student's cumulative

grade point average (GPA) upon graduation from a county college. NJ STARS who graduated from a county college with a GPA equal to or greater than 3.25 and less than 3.50 may receive an NJ STARS II award of up to \$3,000 per semester. Those graduating with GPAs of 3.50 or higher may receive up to \$3,500 per semester. The amount of the award for the third and fourth semesters of study will be based on the cumulative GPA attained at the four-year public institution at the start of the third semester of study.

The NJ STARS II award will be based on tuition only, except for Tuition Aid Grant recipients who will receive NJ STARS II awards based on tuition and approved fees. The amount of the NJ STARS II award will be determined after all other State and Federal grants and scholarships are applied to these charges. The State funds 50% of the NJ STARS II award, while 50% is provided by the four-year public institution. Students will be responsible for any remaining balance. NJ STARS II awards are dependent upon annual State appropriations.

NJ World Trade Center Scholarship

Recipients of this scholarship are the dependent children and surviving spouses of New Jersey residents who died as a result of the terrorist attacks against the United State on September 11, 2001. Student may attend an eligible post-secondary school in New Jersey or may also attend on out-of -state institution of higher learning. You must be a full time undergraduate student.

Survivor Tuition Benefits

This scholarship benefits the dependent children and surviving spouses of New Jersey, firefighters, emergency service workers, or law enforcement officers who were kill in the line of duty. The scholarship will cover the cost of tuition of any New Jersey public college or university. Those students enrolled at an independent New Jersey college or university may receive up to the highest tuition charged at a New Jersey public institution. Half-time students as well as full-time student are eligible.

Law Enforcement Officer Memorial Scholarship

The dependent children of New Jersey law enforcement officers who were killed in the line of duty are eligible for this scholarship. The scholarship is renewable for up to four years and covers the cost of attendance, less other scholarships, grants, benefits and other assistance awarded.

Edward J. Bloustein Distinguished Scholars and Urban Scholars

Recipients are awarded \$970.00 each year to full-time students based upon their high school records and SAT scores at the conclusion of their junior year. Notification from

the state of New Jersey and the University is automatic. The scholarship is automatically renewed for up to four years based on maintained minimum GPA of 3.0, satisfactory academic progress toward graduation, and full-time undergraduate status.

Teaching Fellows Program

The Teaching Fellows Program rewards teachers that have accepted positions in selected school districts in New Jersey with an offer of student loan redemption.

New Jersey College Loan to Assist State Students (NJCLASS)

This is a loan program designed to assist New Jersey families with financing higher education or for those families outside of New Jersey who have children attending New Jersey schools. Borrowers can apply online. Application must be completed and submitted along with required supporting documents to the New Jersey Office of Student Assistance for approval. A credit check is performed to determine the borrower's ability to repay the loan. If approved, the Financial Aid Office receives a request to certify enrollment and other eligibility factors. Students are able to borrow up to the cost of attendance minus the Subsidized loan.

Alternative Loans

Alternative student loans can be used if you have received the maximum in all other Programs. Less than half-time matriculated students and non-matriculated students in Academic Progress failure and/or while you wait financial aid funding can apply for this type of loan. All students who apply for an alternative loan after February 14, 2010 must complete the Private Education Loan Application Self Certification. This form must be submitted to your lender. To view your cost of attendance and estimated financial award please log on to your WPCconnect account.

Unemployment Waiver Program

What are the rules for registration?

- Enrollment is limited to available courses subject to space-availability. Permits of any kind at any time are not allowed and are a forfeiture of your Waiver/Referral.
- Students are to meet with their academic advisor prior to the registration date.
- Registration before assigned dates will result in automatic forfeiture of Waiver.

- Students are to schedule their appointment with their Employment Counselor in a timely fashion to receive a signed unemployment Certificate/Tuition Waiver (workforce NJ Certification/Referral) within the timelines above. Counselors cannot sign a Referral until the opening date of the program per semester and before the closing date.
- All documentations and requirements are to be met by the deadline date.

Student Employment Programs

One way of assisting with the cost of higher education is through student employment. This employment may be through a job on or off campus. Students can work up to 12 hours a week during the academic year and 20 hours a week. Students determine their work schedule based on their academic commitments and availability of funds. A variety of jobs are available, including positions as peer counselors, building managers, typists, clerical workers, and tutors. The Office of Student Employment is housed in the Financial Aid Office in Raubinger Hall, the telephone number is x3294 and email is finaid@wpunj.edu.

Assistance in finding a job is available through The WP JOB Connect website for on-campus jobs and for off-campus opportunities. The procedures for obtaining employment (for those students who never worked) are as follows:

- Complete and submit a Free Application for Federal Student Aid (FAFSA) (Verification, if required, must be completed).
- **Attend one scheduled 45 minute employment seminar.** Students must attend one scheduled 45 minute employment seminar at the beginning of the semester. A schedule of seminars is found below. It is important to note that funds and/or jobs may be limited and, consequently, jobs are awarded on a first-come, first-served basis.
- After selecting a job of interest on EWP JOB Connect, schedule an interview with that Department and obtain your Selection Form from Financial Aid Office prior to proceeding to the interview. If approved, the department (or off-campus agency) will have you return to the Financial Aid Office to complete the hiring process.
- Returning students who are restarting an assignment must stop by the Financial Aid Office to pick up their first timesheet. You cannot begin to work nor be paid without being cleared by the Financial Aid Office.

Please note: Once you have been placed in a job, you will not be permitted to change positions for the year without extenuating circumstances, so choose your job carefully. If you cannot find a job when you apply, revisit E-Recruiting or the Career Development and Advisement Center to check on the availability of jobs.

Workshops

Check the FINAID webpage of time, date and location

All students will be given a Selection Form to be filled out and returned at the end of the workshop. Students should be prepared to have 2 SIGNED COPIES of their Social Security card and 2 COPIES of a picture I.D. which can be the University ID card or a Driver's License.

Students employed on campus are paid every two weeks. Earnings are not applied to student's accounts but are issued as checks and distributed by the Payroll Office, located in College Hall.

Description of the Employment Programs is as follows:

Federal Work-Study

Federal Work-Study, which is funded partially by the federal government and William Paterson University, provides jobs on and off-campus for students who demonstrate financial need. Need is determined from the information reported on the Free Application for Federal Student Aid (FAFSA).

Part-time work-study employment is available both on and off campus during the academic year, and awards are made for one academic year only. Jobs are also available during the summer terms. Students may work as many as 20 hours a week and do not need to be enrolled in summer classes.

Only undergraduate students who are United States citizens, nationals, or permanent residents are eligible for this program. You must be admitted to William Paterson University as at least a half-time student (carrying 6 or more credit hours each semester).

The advantages of qualifying for Federal Work-Study is work-study earnings are deducted from income when applying for financial aid for the next academic year. Consequently, your eligibility next year will not be harmed.

If you are unable to find employment after a reasonable attempt or cannot work because of schedule conflicts or class loads, you should contact the Office for a review of your financial aid award.

Employment Limits

Federal Work-Study: Once you have been approved for placement, your financial aid award letter will be updated to show a Federal Work Study award. That award specifies the total amount that you can earn from the Federal Work-Study program. Your employer will be notified of the limit and consequently, requires that you monitor your earnings so that you do not exceed this amount.

Once your Federal Work-Study limit has been reached, your department/employer should not allow you to continue working. Under certain circumstances, your work-study limit may be increased by contacting our office for a possible award adjustment.

Student Assistant Program

This program is identical to the Federal Work Study program except that it is funded completely by William Paterson University. Some students who do not qualify for work study may be placed on a job through this program.

The Community Service Program

The Community Service Program is an option for eligible students in the FWS program. Students may be employed in services off-campus which can enhance their educational program. They are designed to improve the quality of life for community residents, particularly low income individuals, or to solve particular problems related to community needs in such areas as:

- Child care
- literacy
- education, including tutorial services
- counseling, including career counseling.

Those wishing to participate or find out more about the Community Service Program should visit the [Career Development and Advisement Center](#) website.

Awarded through the Undergraduate Admissions Office)

William Paterson University offers merit based scholarships to incoming freshmen and students transferring to William Paterson after beginning their studies at another college or university (more detailed description outlining criteria, deadline, application (*only required for University Honors College Scholarships), and supporting documentation can be found on the Admissions Office web page under Scholarships for first-year and transfer students), [click here to go to Admissions](#).

SCHOLARSHIPS – for a complete listing contact the Office of Scholarships at
<http://www.wpunj.edu/scholarships>

Freshmen Awards

- *Trustee Scholarships*: \$4,000 to \$11,000 scholarships awarded to high-achieving high school students for their academic accomplishments, high school record and SAT (critical reasoning and math).
- *Talent Trustee Scholarships*: \$1,000 to full tuition scholarships, awarded to high-achieving high school students, merit based with an emphasis on enrollment of students who demonstrate an exceptional level of potential, creative talent in their art portfolio or music audition.
- *University Honors College Scholarships*: \$2,000 scholarships awarded to high-achieving high school students, who are admitted to and enroll in the William Paterson University Honors College (University Honors College application required).
- *Academic Excellence Scholarships*: (15) four-year \$1,000 scholarships, based on academic achievement and extracurricular activities, high school record and SAT (critical reasoning and math).
- *Educational Enrichment Grants*: (30) four-year \$1,000 awards, based on academic profiles, extracurricular activities and demonstrated leadership. Preference is given to students attending New Jersey high schools in an ABBOTT school district.
- *Edward J. Bloustein Distinguished Scholars*: \$1,000 matching scholarships, based upon selection as an Edward J. Bloustein Distinguished Scholar for demonstrated high academic achievement as indicated in their high school record and SAT scores. Note: Edward J. Bloustein Distinguished Scholar should notify the Office of Admissions upon acceptance at WPUNJ.

Transfer Awards

- *Transfer Presidential Scholarships*: \$3,000 to \$4,000 scholarships, awarded to transfer students, based on number of credits or earned associate degree and college grade point average.
- *University Honors College Scholarships*: \$2,000 scholarships, awarded to high-achieving transfer students, who are admitted to and enroll in the William Paterson University Honors College (University Honors College application required).
- *New Jersey Residents Attending New Jersey Community Colleges: NJ STARS II* – the amount of the NJ STARS II award will be based on a student's cumulative grade point average (GPA) upon graduation from the county college. NJ STARS I who graduated from a county college with a GPA equal to or greater than 3.0 and less than 3.50 may qualify for an NJ STARS II award up to \$3,000 per semester. Those graduating with a GPA of 3.50 or higher may qualify for an NJ STARS II award up to \$3,500 per semester.
- *New Jersey Residents Attending New Jersey Community Colleges: Phi Theta Kappa Scholarships* – full tuition scholarships, awarded to transfer students, who have earned an associate's degree from a New Jersey community college, have a

cumulative grade point average of 3.50 or higher and are members of Phi Theta Kappa honor society.

Academic Departmental Scholarship Awards

These Foundation Scholarships and Awards are offered annually by the following academic departments, pending renewal by the donors.

COLLEGE OF ARTS AND COMMUNICATION

Mae and Fletcher Fish Music Scholarship

One \$2,000 scholarship awarded to an incoming graduate Music major who demonstrates either outstanding music performance skills or outstanding scholarship. **For more information, contact Cameron MacManus, Director of Music Admissions (973) 720-3466 or Dr. Jeffrey Kresky (973) 720-3470.**

MUSIC FACULTY AWARDS

Ten to fifteen awards funded by the Music faculty and ranging from \$150 to \$400, awarded annually to outstanding music students. **For more information, contact the William Paterson University Music Department (973) 720-2315.**

MUSIC DEPARTMENT TALENT AWARDS

Awards are provided for incoming and continuing students based on outstanding musical talent ranging from \$300-\$500. Awards are granted for one year, and may be renewable each year through the Music Department. Applications are available through the Music Department and must be submitted at the time of application or early in the spring semester. **For more information, contact Cameron MacManus, Director of Music Admissions (973) 720-3466 or Dr. Jeffrey Kresky (973) 720-3470.**

TAMI COTSAKOS '71 MUSIC SCHOLARSHIPS

A number of scholarships ranging from \$2,000 to \$3,000 have been created by alumna Tami Cotsakos for classical music students in recognition of their outstanding musical talents. Recipients are expected to meet the normal expectations of the Music Department. Scholarships may be renewable for up to four years with full-time status and a minimum cumulative GPA of 3.0. **For more information, contact the William Paterson Music Department (973) 720-2315.**

Thad Jones Memorial Scholarships

Awards are granted to full-time students majoring in the Jazz Studies Program who demonstrate outstanding jazz performance. Each scholarship will be no less than the tuition for 3 credits and no more than 6. Scholarship awards are renewable upon meeting requirements specified by the Music Department. Scholarship applications are available through the Music Department. Students must submit the application with an audition tape of approximately 20

minutes of a recent musical performance. **For more information, contact Dr. David Demsey, Jazz Studies Coordinator (973) 720-2268.**

COLLEGE OF EDUCATION

PATERSON TEACHERS FOR TOMORROW

Several full tuition and fees scholarships have been created through the generosity of the Henry and Marilyn Taub Foundation, Raymond Miller, the John Victor Machuga Foundation and others. Recipients are graduates of the Paterson school district and members of the Future Teachers Club who want to return to Paterson to teach in an urban district. Award is net financial aid. Students are recommended through collaboration between the College of Education and the Paterson Public Schools. **For more information, contact the College of Education (973) 720-3748.**

COLLEGE OF HUMANITIES AND SOCIAL SCIENCES

CHATTERJEE SCHOLARSHIPS

Three \$2,000 scholarships are awarded to full-time students majoring in Asian Studies. Applicants must submit, for review and consideration by the Asian Studies Scholarship Committee; a scholarship application, including a 250 word essay explaining their interest in Asian Studies and at least one letter of recommendation, preferably from a faculty member/teacher. Chatterjee recipients are eligible to re-apply each year, by May 1st, for renewal of the scholarship with a letter of interest (a new letter of recommendation is not required). Recipients' academic progress will be reviewed at the end of the year to determine eligibility for renewal. Requirements include a minimum cumulative GPA of 3.2 in the major and an overall cumulative GPA of 3.0 or higher, enrollment in at least one course on South Asia beginning the second semester and henceforth, and continued enrollment in an Asian language course for at least 4 semesters while receiving the scholarship. The Chatterjee scholarships are intended primarily for new majors and preference will be given to incoming first-year students. Students who are currently Asian Studies minors and those who are not yet affiliated with Asian Studies (including transfer students) may also apply. The scholarship committee reserves the right to solicit applications from qualified students who meet the outlined criteria. The application deadline is June 1st. **For more information, contact Dr. Pixy Ferris, Department of Communication (973) 720-3338.**

DESAI SCHOLARSHIPS

Three \$1,000 scholarships are awarded to full-time students majoring or minoring in Asian Studies. Applicants must submit, for review and consideration by the Asian Studies Scholarship Committee; a scholarship application, including a 250 word essay explaining their interest in Asian Studies and at least one letter of recommendation, preferably from a faculty member/teacher. Desai recipients are eligible to apply each year, by May 1st, for renewal of the scholarship with a letter of interest (a new letter of recommendation is not required). Recipients'

academic progress will be reviewed at the end of the year to determine eligibility for renewal. Requirements include a minimum cumulative GPA of 3.2 in the major and an overall cumulative GPA of 3.0 or higher, enrollment in at least one course on South Asia beginning the second semester and henceforth, and continued enrollment in an Asian language course for at least 4 semesters while receiving the scholarship. Students who are currently Asian Studies minors and those who are not yet affiliated with Asian Studies (including transfer students) may also apply. The scholarship committee reserves the right to solicit applications from qualified students who meet the outlined criteria. The application deadline is June 1st. **For more information, contact Dr. Pixy Ferris, Department of Communication (973) 720-3338.**

COLLEGE OF SCIENCE AND HEALTH / C. KENT WARNER SCHOLARSHIP

Five awards of \$1,000 are presented to full-time Biology and Biotechnology undergraduate students each year. Scholarship awards are renewable based on a maintained cumulative GPA of 3.0 and continued undergraduate status as a Biology major. Applications are available in the Biology Department Office and require an essay to be included with submission. The deadline is March 15th. **For more information, contact the William Paterson University Chairperson of Biology (973) 720-2245.**

IMPROVING STUDENT SUCCESS IN BIOLOGY AND BIOTECHNOLOGY

SCHOLARSHIPS (ISSBB) - Ten to twelve scholarships made available by a generous grant from the National Science Foundation. Scholarship awards will vary based on financial need, with a maximum award of \$9,000, and will be given each year to full-time WPUNJ students pursuing a B.S. in Biology or Biotechnology. These scholarships are renewable for up to four years given the student maintains a minimum cumulative GPA of 3.0 in science and math and a cumulative GPA of 2.8 or higher. Applicants must submit a completed scholarship application; two letters of recommendation, at least one of which must be from a science, math or technology instructor; and a personal statement outlining goals, financial need, education plans and career objectives. Scholarship Committee will review student college transcript and high school transcript for those applicants who have earned less than 24 college credits. **NOTE:** To be eligible for an ISSBB Scholarship, the applicant must: provide documentation of U.S. citizenship, national or alien classification as a refugee; and have a current FAFSA on file with the Financial Aid Office. The application deadline is February 15th. **For more information, contact Dr. Eileen Gardner, Biology Department (973) 720-3441.**

Foundation Scholarships

The following scholarships were made possible through the generosity of donors to the William Paterson University Foundation. Scholarships are subject to renewal by donors and actual amounts may vary depending on donations and accrued interest.

For consideration of the below Foundation Scholarships, please forward a letter of interest to the Office of Scholarships. The letter should indicate the following: why you feel you are deserving of a scholarship opportunity and list your academic accomplishments and community and extracurricular involvement. Our Foundation Scholarship committee meets in the summer to review and award these scholarships annually. For additional information on these scholarship opportunities, you may contact the Office of Scholarships at (973) 720-3720.

AUDREY AND ALBERT PELHAM SCHOLARSHIPS

One \$500 scholarship funded by Sally Hand. Scholarship is awarded to an African American student who is a graduate from a city high school or is returning to college to complete his/her degree. Scholarship is renewable for up to four years if the student has a minimum cumulative GPA of 2.5 or higher the first year and 2.75 for subsequent years.

FRED C. RUMMEL SCHOLARSHIPS

Multiple \$2,500 scholarships funded by the Rummel Foundation. Scholarships are awarded to full-time undergraduate students with a preference for financially needy students enrolled in the University Honors College. Students should demonstrate academic achievement, leadership and character through community service or activities and reside in Essex or Union counties. Scholarships may be renewable if a minimum cumulative GPA of 3.0 or higher is maintained. For more information, contact Dr. Susan Dinan, University Honors College (973) 720-3658.

JOHN VICTOR MACHUGA SCHOLARSHIPS

Multiple full tuition and fees scholarships created by the John Victor Machuga Foundation. Scholarships are awarded to graduates of a Passaic county high school who demonstrate significant financial need, qualify for financial aid and exhibit leadership traits that bring recognition to the University and/or the community.

RUSSELL AND ETHEL MUTER SCHOLARSHIP

One \$250 scholarship funded by Russell and Dr. Ethel Muter '73. Scholarship is awarded to a student who has an associate's degree from a community college in New Jersey, with preference given to Raritan Valley Community College. Recipient must be either a Math or accounting major, have maintained satisfactory academic progress, and have a minimum cumulative GPA of 3.2 or higher.

SARA J. LONGENDYKE SCHOLARSHIP

Scholarship funded by Daniel Terhune, the Longendyke family and friends in memory of Sara Longendyke. Awarded to a student who graduated from Clifton High School, 80th percentile with a minimum of 1000 SAT score (critical reasoning and math). Preference is given to a female student.

XIV. STUDENT REFUND FROM A CREDIT BALANCE

If your total assistance for the semester exceeds the direct charges (tuition, fees, room & board) on your account, you are entitled to a refund of the difference for use toward other educational expenses. The Bursar's office issues refunds to students after final enrollment status has been determined and the funds have disbursed. Refund checks are generally sent to the recipient in the mail. For more information, contact the Students Account Office.

Refund Policy: Financial Aid Recipients (Title IV*)

Consistent with federal regulations, the amount of federal aid that must be returned to the federal government is based upon the percentage of time the student remained in attendance during an academic term. Students are entitled to retain only that portion of federal student aid they earned based on the time in attendance.

If a student is dismissed, withdraws or stops attending before the first day of classes, all Federal aid is returned to the appropriate program.

Students who remain enrolled through at least 60% of the payment period (semester) are considered to have earned 100% of the aid received and will not owe a repayment of Federal Title IV grant funds.

When a student has received Federal Title IV funds in excess of their eligibility, it is the student's responsibility to return the unearned funds. William Paterson University policy is to return the unearned funds for the student to the appropriate programs. The Higher Education Act (484) (b)(2)(c), however, requires that only 50%, (one-half), of grant aid received be returned. The University will calculate this amount for student notification.

Any Loan funds borrowed must be repaid according to the terms of the Promissory Note.

*Title IV funds include, for the purposes of this policy: Subsidized and Unsubsidized Stafford Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grant, and Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant and National Smart Grant. Federal Work-Study (FWS) funds are not included because wages are earned and cannot be returned once earned.

PROCEDURES TO RETURN REFUND CHECK

Notification of Disbursement

Policy

A school must notify the student or parent in writing (paper or electronic) when Perkins, Stafford or PLUS loan funds are being credited to a student's account. This notification must be sent no earlier than 30 days before and no later than 30 days after crediting the student's account. The notification must include the:

- Date and amount of the disbursement.
- Student's (or parent's) right to cancel all or part of the loan or disbursement.
- Procedures and the time by which the student (or parent) must notify the school that he/she wishes to cancel the loan or disbursement.

Students (or parent) have 14 days from the date of disbursement to cancel all or part of the loan or disbursement.

Under the Federal Department of Education regulations, you have the right to cancel all or part of the loan(s) within 14 days of the date of this notice.

If you wish to cancel all or part of the loan(s) **prior** to a refund being generated (if eligible), click on the [Loan Cancellation/Reduction Form](#) and complete the form online. If you decide to cancel all or part of the loan(s) **after** you received a refund check or direct deposit (if eligible), you must complete a Return of Refund form which is available at the Center for Student Services at Morrison Hall, Pompton Road (Entry 2).

XVI. WITHDRAWALS OR FAILURE TO ENROLL

Contact the Office of the Registrar to obtain a Withdrawal / Leave of Absence Form.

Withdrawing from Class - "Official Withdrawal" Procedures

Official Withdrawals are students who complete an online [Withdrawal Form](#) (instructions can be found on the Registrars web page) and drop **all** courses.

- Last date for 100% refund from Student Accounts Office

- Entire bill is cancelled by Student Accounts
- Entire financial aid award is cancelled by FAO if requested by student.
- Federal refund calculation required to determine student's eligibility for post-withdrawal disbursement.

- If student received a loan in a prior semester, loan exit interview is recommended. No action is necessary if a loan disbursement was never made.

- Student Accounts 50% refund period & before 60% for federal refund policy

- Bill reflects 50% tuition & fee adjustment
- Counseling is required (re: bill payment, loan exit interview & SAP).
- Federal refund calculation required
- State calculation required if funds were disbursed
- Revised aid will be reflected on RPAAWRD with a note on RHACOMM
- Revised award letter will be sent to student
- Assume Student Accounts Office will send a revised bill

- Before 60% for federal refund policy

- Bill does not change
- Counseling is required (re: bill payment, loan exit interview & SAP).
- Federal refund calculation required
- State Aid must be cancelled if not disbursed
- Revised aid will be reflected on RPAAWRD with a note on RHACOMM
- Revised award letter will be sent to student
- Assume Student Accounts Office will send a revised bill

- Beyond 60% federal refund policy

- Bill does not change
- Counseling is required (re: bill payment, loan exit interview & SAP).
- Federal calculation required for Aid that wasn't disbursed
- Student may be eligible for 100% of Federal Aid as Post-Withdrawal Disbursement
- State Aid must be cancelled if not disbursed
- Revised aid will be reflected on RPAAWRD with a note on RHACOMM
- Revised award letter will be sent to student
- Assume Student Accounts Office will send a revised bill

**The Formula for calculating the percentage of period completed is as follows:
Percentage of Period Completed= Number of calendar days completed in the period /
Total number of calendar days in the period**

Excluding 5 or more consecutive days of institutionally scheduled breaks.

Unofficial Withdrawals

WPU must establish whether federal financial aid recipients, whose term record shows zero (0) earned credits because of a grade of F or W, have unofficially withdrawn from the university. If they have, 50% of the student's federal student aid is considered *unearned* and could result in a reduction of federal aid for the award period. Should it become necessary to cease attendance in all courses, it is in your best interest as an aid recipient to follow the official withdrawal procedure through the Registrar's office.

XIX. LOCATION & OFFICE HOURS

The Financial Aid Office located in the lower level of Raubinger Hall at
300 Pompton Road, Wayne, New Jersey 07470.

During the academic year, the Financial Aid Office open **Monday & Thursday** from **8:30 A.M. to 6:00 P.M.**, and **Tuesday, Wednesday & Friday** from **8:30 A.M. to 4:30 P.M.** During the summer, from early June until mid August, the Financial Aid Office is open Monday thru Friday from 8:00 AM to 5:15 PM the University is *closed* on Friday during the summer.

XX. TELEPHONE & WEBSITE DIRECTORY

Phone Numbers

Location, Hours and Contact Information

William Paterson University
300 Pompton Road
Raubinger Hall LL
Wayne, NJ 07470

Telephone: 973-720-2202

Fax: 973-720-3133

Email: finaid@wpunj.edu

Students: Responses to WPUNJ student email addresses ONLY

Parents: Students will be cc'd on responses

Office Hours: Monday - Friday 8:30 - 4:30

Evening Hours: Monday and Thursday 4:30 to 6:00

Summer Hours: Monday - Thursday 8:00 - 5:15 (University is closed on Friday)

Financial Aid Staff

Customer Service Staff

Agnes Hill 973-720-3294

Kathy Kroh 973-720-2187

Office Assistants

Caitlin Tuzzio 973-720-3877

Jennifer Marrero 973-720-2186

Technical Assistants

Erick Gonzales 973-720-2928

Financial Aid Counselor

Aaron Garfinkel 973-720-2485

Assistant Directors

Zoya Barry 973-720-2185

Keyana Darby 973-720-2926

Joyce Heavey 973-720-3116

Olga Ricaldi 973-720-2922

Susan Rienstra 973-720-2925

Elizabeth Riquez, Director 973-720-2928

Stella James, Associate Director 973-720-3876

Diane Ackerman, Information Specialist 973-720-2917