



Bergen County Technical High School – Paramus Campus

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October 1, 2024

Dear Parents/Guardians:

Beginning in 2025, each high school student is required by law, as part of New Jersey's new graduation requirement P.L. 2023, c.295, to complete the Free Application for Federal Student Aid (FAFSA) or the NJ Alternative Financial Aid Application (NJAFSA) in order to be eligible to receive a diploma.

The FAFSA gives students access to the largest source of financial aid to pay for college or vocational school. Through completing the FAFSA, students can be considered for federal financial aid, including Pell grants, work-study programs, and loans. In addition, many states and colleges, as well as some private financial aid providers, use FAFSA information to determine students' eligibility for aid.

The FAFSA is an opportunity to have access to the resources that are needed to consider and enter postsecondary education – whether it be 2-year, 4-year, or technical school. In addition, students who are NJ residents but do not meet the requirements for FAFSA, may consider the NJAFSA as an option. The NJAFSA enables students to receive state financial assistance to support their post-secondary college and career goals.

FAFSA completion benefits ALL students:

The U.S. Department of Education's Office of Federal Student Aid provides more than \$120 billion in grants, loans, and work-study funds each year to help pay for college or career school. Visit StudentAid.gov today to learn how to pay for your higher education. The FAFSA must be completed to apply for grants, loans, and work-study. All financial information is kept confidential. Many students are eligible to receive financial aid from the federal government to help pay for college or career school. Age, race, or field of study will not affect eligibility for federal student aid.

Many college/university websites and FAFSA provide a financial aid estimator to estimate how much financial assistance students may receive. Financial need increases with college cost and some colleges can cost more than \$65,000 a year. Many of these colleges, state agencies, and scholarship foundations require the FAFSA to award scholarships and grants to middle- and upper-middle-class students attending expensive schools. The most generous private colleges, for example, award need-based aid to some students from families earning more than \$200,000 a year. FAFSA is a prerequisite for Direct Unsubsidized Loans, Grad PLUS Loans, and Parent PLUS. These loans are available without regard to demonstrated financial need and have lower interest rates than private loans.

The NJAFSA may be an option for some students who may not be eligible to complete the FAFSA:

Complete the NJAFSA application if you are not a United States citizen or eligible noncitizen and meet all of the following criteria:

- Attended a New Jersey high school for at least three (3) years
- Graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey
- Registered for Selective Service (male students only)
- Are able to file an affidavit stating that you have filed an application to legalize your immigration status or will file an application as soon as you are eligible to do so

If you do not qualify for the FAFSA/NJAFSA or you wish to request that your student be waived from this graduation requirement parents/guardians should complete the FAFSA/NJAFSA Waiver Form (linked below). The form must be submitted to your student's school counselor by May 1st of your student's senior year.

Important Links:

General FAFSA information: <https://studentaid.gov/>

FAFSA filing and eligibility requirements: <https://studentaid.gov/understand-aid/eligibility/requirements>

FAFSA Application: <https://studentaid.gov/h/apply-for-aid/fafsa>

NJAFSA Application: <https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>

Higher Education Student Assistance Authority: <https://www.hesaa.org>

FAFSA/NJAFSA Waiver Form: https://nj.gov/education/finaid_waiver.shtml

Please contact your student's School Counselor for more information.

Thank you,

Diane Boyle, Lead School Counselor, diaboy@bergen.org

Chris Caroselli, School Counselor, chrcar@bergen.org

Katie Koziol, School Counselor, kaikoz@bergen.org

Jacqui Lepinski, School Counselor, jaclep@bergen.org

