

# AID & SCHOLARSHIPS

## Financial Aid

Ocean County College provides financial assistance to qualified students through various combinations of grants, loans, and part-time employment. Eligibility is determined on an individual basis. Recipients are required to meet program guidelines and maintain good academic standing.

Unless otherwise specified, financial aid is awarded on an annual basis and students must reapply each year.

All students applying for financial aid must file a Free Application for Federal Student Aid (FAFSA). The form can be completed online at <https://studentaid.gov/>

**For State aid, FAFSA** applications to attend Ocean County College must be received by the Federal Processor no later than **September 15** for fall semester and **February 15** for spring semester. Applications submitted after the above State deadlines are considered late and may result in a loss of State aid. Late applicants should expect to pay for their own tuition, fees and books, but those who establish eligibility for financial aid may receive a refund after processing is completed

## Verification

A student's application may be selected for review in a process called Verification. In this process, a school is required to compare information from the application with copies of the Federal IRS tax returns or tax transcripts, W-2 forms, or other financial documents. The law says the school is required to ask the student for this information before awarding aid.

If the student and spouse (if applicable) filed or will file a 2023 IRS income tax return(s) as part of federal student aid eligibility, students and spouses (as appropriate), will be required to consent and approve sharing and importing income and tax information from the IRS to the FAFSA form, even if the attempt to obtain or use such data is ineffective. In other words, if the student and spouse filed separate 2023 IRS income tax returns, both must provide consent and approval to share and import income and tax information from the IRS. In most cases, no further documentation is needed to verify 2023 income information that was transferred into the student's FAFSA using income and tax information directly from the IRS.

If 2023 income tax return information for the student (or spouse, if applicable) was not available or could not be used, the student should provide the institution with a 2023 IRS Tax Return Transcript(s) or a signed copy of the 2023 income tax return and applicable schedules.

Students must maintain academic progress with parameters defined by the U.S. Department of Education. Students must maintain a 2.0 cumulative Federal GPA and complete 67% of classes within a given semester. No distinction is made between "F" grades, "W" grades or "I" grades with regard to Financial Aid Standards of progress. See a financial aid officer for complete details.

## Special Circumstances

If a student experiences financial hardships during the current tax year, they may request a special circumstance review of their application. Students may be required to complete the verification process before their special circumstances are considered. Students should expect to

pay their tuition, fees and books until the review is completed and the student is awarded. Students requesting a special circumstance review after January 1st will be required to provide W-2s and an IRS Tax Return Transcript for the current year before the Financial Aid Office will consider a special circumstance review.

## Financial Aid Deferments

The Director of Financial Aid is the official responsible for granting financial award or scholarship related deferments. Under most situations there is no additional charge to the student.

Financial Aid Programs and Scholarships available at OCC:

### Federal

- Pell Grants (PELL)
- Supplemental Educational Opportunity Grants (SEOG)
- Iraq and Afghanistan Service Grants
- Federal Work-Study (FWS)
- Federal Direct Loans
- PLUS loans

### State of New Jersey

- Community College Opportunity Grant (CCOG)
- Governor's Urban Scholarship (GUS)
- Educational Opportunity Fund (EOF) Grant
- Law Enforcement Officer Memorial Scholarship (LEOM)
- NJ CLASS Loans
- NJ Alternative Financial Aid Application
- NJ Governor's Industry Vocations Scholarship for Women and Minorities (NJ-GIVS)
- NJ Stars Program
- NJ World Trade Center Scholarships (WTC)
- Survivor Tuition Benefits Program (STB)
- Tuition Aid Grant (TAG)

## Other Programs

Other educational benefits are available to eligible students through the Veterans Administration, New Jersey Rehabilitation Commission and the Ocean County College Foundation. Applications and additional information can be obtained by contacting the Financial Aid Office, located on the first floor in the Administration Building.

## Veterans

Veterans, dependents of veterans, and other military personnel may apply to receive educational assistance from the Veterans Administration while enrolled at Ocean County College. All new students should contact the Veterans' Coordinator, located on the second floor of the Student Center for guidance and any questions. The Financial Aid Office assists with applications to federal and State programs and scholarships. VA processing takes about four to six weeks to complete financial benefit certification.

Students must enroll in a degree program or Approved Certificate program specified to the certification approved from the VA. Certificate programs are limited and must be verified for benefits. Ocean County College is a partner to many colleges and universities. Students may take courses at OCC and transfer the credits to an institution where we have an articulation agreement to continue their education through the

bachelor's degree. This occurs upon receiving a VA agreement letter from the university partner.

VA benefits are paid only for courses that are required for the completion of the student's degree program. Student must make satisfactory academic progress in order to maintain eligibility for VA educational benefits. While the transition from military to civilian life can be one of the most difficult challenges Veterans face, Ocean County College's Veteran and Military Resource Center (V.M.R.C.) is committed to making this transition as seamless as possible. The V.M.R.C. provides social, educational, recreational, and leadership engagement opportunities, as well as academic support services, designed to ensure the well-being and success of Veterans, Service Members, and family members.