Applying for Financial Aid

To apply for any type of financial aid, including loans, students must file the Free Application for Federal Student Aid (FAFSA), available as early as Oct. 1 online. Early filing of the FAFSA is recommended by April 1 for fall semester and September 1 for spring semester.

Eligible students will receive a letter or email via their college Buccaneer email account from Atlantic Cape's Financial Aid and Veterans Services office indicating how to access their award notification on the Student Self Service system.

Semester tuition and fees are deducted from eligible aid. If a student has remaining eligibility, a book credit at Follett Bookstore may be issued, generally during the first week of the semester. Remaining aid will be disbursed and refunded mid-semester. To be considered for a book credit, the Financial Aid and Veterans Services Office must have received processed financial aid forms and all other required documentation 30 days prior to the first day of the semester.

Atlantic Cape's code number is 002596. All students interested in New Jersey State aid must also complete additional questions on the FAFSA for the New Jersey Higher Education Student Assistance Authority (NJ HESAA) to see if they are eligible for the Tuition Aid Grant (TAG) from the State of New Jersey. The Student Eligibility Notice (SEN) will alert you if you appear eligible. When you receive this notice, check that Atlantic Cape is the school listed on it.

Students have the right to know:

- The criteria used to select recipients.
- · The method used to determine financial aid.
- · The components of the cost of attending Atlantic Cape.

Students must notify the Financial Aid and Veterans Services Office of withdrawals or leaves of absence from College. Withdrawal may result in a prorated adjustment of students' awards. Students who receive a grade of "NA" (never attended) or receive all grades of "F," may also have their financial aid awards adjusted. It is required that students adhere to the following during the time of withdrawal or leave of absence:

- · Repay any overpayments.
- Provide all information and documentation requested while still enrolled.
- Notify the Financial Aid and Veterans Services Office and Enrollment Services of any changes in name, address, email address or telephone number(s).
- Read, understand and respond to (in a timely manner) any correspondence received from Atlantic Cape or any other
 agency involved in the financial aid process, such as the PELL grant; and attending an entrance and an exit interview
 (student loan borrower).*

The Financial Aid and Veterans Services Office reserves the right to place a hold on any financial aid transcripts, college transcripts or college diplomas until the exit interviews are completed. Students are also required to notify the Financial Aid and Veterans Services Office prior to graduating, transferring to another college, or when leaving Atlantic Cape.

New Jersey and federal student aid programs have provisions that allow special consideration for students who have encountered death of a parent or spouse; reduction or loss of employment resulting in loss of wage earnings; divorce or separation; disability; loss of unemployment benefits; or retirement. Visit the Financial Aid and Veterans Services Office for details.

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^{*} Stafford Loan recipients are required to complete an exit interview to review rights and responsibilities as borrowers. Student must also apply and accept their loan using the Student Self Service system.