

# Financial Aid

County College of Morris (CCM) recognizes that the responsibility of meeting college expenses can be difficult for many families. In keeping with CCM's mission, the college attempts to provide financial assistance to full-time and part-time students who would otherwise be unable to attend. Student financial aid is available in the form of scholarships, loans, grants and part-time employment. Aid also may be available to assist those students participating in an approved consortium agreement with other area colleges (**Domestic** (<https://www.ccm.edu/wp-content/uploads/financialaid/Financial-Aid-ccm-CONSORTIUM-Domestic.pdf>)) or the Study Abroad (**Mobility** (<https://www.ccm.edu/wp-content/uploads/financialaid/Financial-Aid-Consortium-study-abroad.pdf>)) program.

## Application Process

**At-a-Glance** (view application process)

To apply for need-based federal financial aid (Pell, SEOG, Loans and College Work Study), New Jersey state grants or scholarships (TAG, EOF, CCOG and NJSTAR), and most CCM scholarship programs, one must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA can be accessed online <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>) and is **available each year starting on October 1st. The FAFSA must be filed annually.** To allow ample time for processing and eligibility notification, applicants are urged to file their FAFSA by March 1. Students and parents who want to apply for Federal Student Aid (<https://studentaid.gov/h/apply-for-aid/fafsa/>) must **apply for a FSA ID** (<https://studentaid.gov/fsa-id/create-account/launch/>). The FSA ID allows them to sign electronically upon completion of the FAFSA, in addition to accessing information at a later date if needed.

The **County College of Morris Federal School Code is 007106.** This code must be entered on the application when filing, ensuring the college's receipt of processed applications. Additionally, federal Stafford loan borrowers (subsidized, unsubsidized or parental PLUS loans) must complete an online Direct Master Promissory Note (Loan Application) and an online Entrance Counseling by visiting <https://studentaid.gov>.

**Financial Aid Resources for New Jersey Dreamers** – New Jersey Dreamers are eligible for State financial aid assistance only. Complete the **NJ Alternative Financial Aid Application** (<https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>) **Only** for eligibility determination. To qualify, NJ Dreamers must have attended a New Jersey High School for at least three (3) years.

For additional assistance with the aid application process or downloading forms, visit [www.ccm.edu/admissions/FinancialAid](http://www.ccm.edu/admissions/FinancialAid) (<http://www.ccm.edu/admissions/FinancialAid/>). The Office of Financial Aid is located in the Student Community Center, Room 210 and can be reached by emailing [finaid@ccm.edu](mailto:finaid@ccm.edu).

NOTE: The primary method of communication by the Office of Financial Aid is electronic through the college's student email system. Students may also view their awarded aid and/or documents that may be requested by the Financial Aid Office, online by way of **TITANS DIRECT**. All items requested must be clear, readable copies, indicating the CCM student's identification number

on each page. Documents requested may be downloaded from our forms and worksheets (<http://www.ccm.edu/admissions/financialaid/forms-worksheets/>) link.

## Requirements for Receiving Federal and New Jersey State <sup>1</sup> Assistance

To receive financial assistance, a student must meet the following eligibility requirements:

- a. Be a citizen of the United States or eligible non-citizen.
- b. Demonstrate financial need (except for unsubsidized federal direct Stafford loans).
- c. Be accepted as a matriculated student, enrolled in a degree granting program or financial aid eligible certificate program at CCM.
- d. Applicants must have Graduated from high school, receiving one of the following:
  - i. **High School diploma** or a
  - ii. **General Education Development (GED) Certificate** or
  - iii. **Home School Study equivalency** from an authorized US Department of Ed. Accrediting Agency
- e. Not owe a refund on a federal grant or be in default on a Federal educational loan.
- f. Maintain satisfactory academic progress ([https://www.ccm.edu/wp-content/uploads/financialaid/Financial-Aid-SAP\\_Policy\\_eng.pdf](https://www.ccm.edu/wp-content/uploads/financialaid/Financial-Aid-SAP_Policy_eng.pdf)) according to federal, state and institutional guidelines.
- g. Have class attendance verified for all term registered credits prior to the release of all expected funds.
- h. Register for courses "required" toward your current major or have approval of substitution course(s) from your academic dean or department chairperson. See your program evaluation on TITANS Direct and/or your academic advisor. *Attention: Financial aid amounts are subject to change based on courses and credit total registered for each term.*
- i. Submit all requested documents to the Office of Financial Aid. Failure to do so timely will result with the office's inability to continue its determination of your eligibility for financial aid assistance. This may result with the cancellation of all unofficially awarded aid, including you having to pay your college expenses out-of-pocket.
- j. An official withdrawal from individual classes or from the college is required. Failure to do so may result in the cancellation or reduction of your awarded aid.
- k. Enrolled Full-time (12 or more credits) or three-quarter-time (9-11 credits) or Part-time (6-9 credits) or Less than half-time (5-3 credits) per semester. *Note: eligibility may vary based on award type (i.e PELL, SEOG, Federal Direct Loans, TAG, CCOG, etc.)*

**Special Note:** Non-matriculated students (certificate and general credit courses) and students auditing courses **are not** eligible for state or federal assistance, including the **Federal Direct Stafford Loans** (<https://studentaid.gov/understand-aid/types/loans/>).

**Note:** Challenge and/or standardized exams may not be used to satisfy part or full-time status in determining financial aid eligibility. Fees for credit-by-exam options will not be paid by financial aid.

Federal and state financial aid awards are based on financial need as determined by the application for assistance and are awarded without regard to race, religion, creed, age, gender or disability.

## Scholarships

The college offers a number of scholarships granted on the basis of academic performance and related achievements through the General Scholarship program. Applications for institutional scholarships are available online at <https://www.ccm.edu/financial-aid/scholarships-online-application/>

## Federal and New Jersey State Financial Aid Programs

Students may be eligible for need-based financial aid available through New Jersey state and federal programs. These awards may come from more than one source and are called financial aid packages. A package may consist of grants, scholarships, loans and campus employment assistance, including external awards.

- A grant or scholarship is financial aid that does not have to be repaid.
- Loans are borrowed monies that must be repaid with interest, after the student graduates, withdraws or is enrolled less than half-time (6-11 credits per term) at the college. For more information, visit <https://studentaid.gov/manage-loans/repayment/plans> (<https://studentaid.gov/manage-loans/repayment/plans/>)
- Student Employment (FWS) consists of on and off-campus jobs which provides an excellent opportunity for students to meet and work with faculty, staff and fellow students or career employment interest, while learning skills that could impact positively on their future. This award is not applied to tuition charges. Wages are paid directly to the student in the form of a paycheck or direct deposit (if opted) once the required biweekly time-sheet is processed by the Payroll Office..
- External awards (non CCM awards, grants or stipend) are based on the conditions and terms of disbursement of the awarding agencies.

## New Jersey State Grants (partial listing)

**Tuition Aid Grant (TAG)** is awarded to students who are enrolled as undergraduates with at least 6 college credits. Applicants must demonstrate financial need. For complete listing go to <http://www.hesaa.org/Pages/NJGrantsHome.aspx>

**Attention: FAFSA** (US Citizen and Eligible non-Citizen) and NJ Alternative Application for **NJ DREAMers** (<https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>) must be filed by **State deadlines** for eligibility. For current deadline dates visit <https://www.hesaa.org/Pages/stateapplicationdeadlines.aspx>. (<http://www.hesaa.org/Pages/StateApplicationDeadlines.aspx>) Additionally, students may view their NJ State eligibility, processing status and their 'To Do List', upload additional documents if

requested, responding to 'Additional Questions' by way of <https://njfams.hesaa.org> **NJFAMS system**.

<sup>1</sup> **Applicants must be legal New Jersey residents for at least 12 consecutive months prior to receiving New Jersey state grants.**

2025-2026 **NJ State Higher Education Student Assistance Authority (HESAA) FAFSA Filing Deadlines** (<http://www.hesaa.org/Pages/StateApplicationDeadlines.aspx>) -The FAFSA must be RECEIVED by the Federal processor (not postmarked) by the dates below to be considered for the Tuition Aid Grant (TAG), Governor's Urban Scholarship, NJ STARS and NJ STARS II programs.

### Renewal Students -

Students who have received state financial aid during the 2024-25 academic year and want to renew their aid for the 2025-26 academic year must meet the following deadlines:

#### Fall 2025 and Spring 2026:

Submit FAFSA by April 15, 2025

Complete State Records in NJFAMS by October 1, 2025

#### Spring 2026:

Submit FAFSA by February 15, 2026

Complete State Records in NJFAMS by March 1, 2026 or 30 days from initial notification.

### New Students and Non-Renewal Students:

All high school seniors, first-time college students and students that did not receive state financial aid in academic year 2025-26 are to meet the following deadlines:

#### Fall 2025 and Spring 2026:

Submit FAFSA by September 15, 2025

Complete State Records in NJFAMS by October 1, 2025

#### Spring 2026:

Submit FAFSA by February 15, 2026

Complete State Records in NJFAMS by March 1, 2026 or 30 days from initial notification.

**New Jersey Dreamers** (<https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>): *NJ Dreamers are also required to meet the same deadlines as above for Renewal or New Students. NJ Dreamers must complete the NJ Alternative Application for Financial Aid. To apply, select here* (<https://www.hesaa.org/CustAuth/jsp/login/DreamerEntry.jsp>).

**Educational Opportunity Fund (EOF)** grants are awarded to students from educationally and economically disadvantaged backgrounds with demonstrated financial need. Students must complete the FAFSA application to be considered. For additional information about EOF visit <https://www.ccm.edu/student-support/educational-opportunity-fund-eof/>. For NJ State EOF eligibility **Select here** ([https://www.state.nj.us/highereducation/EOF/EOF\\_Eligibility.shtml/](https://www.state.nj.us/highereducation/EOF/EOF_Eligibility.shtml/)).

**NJ STARS - Tuition Free Scholarships:** The New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS ([http://www.hesaa.org/Documents/NJSTARS\\_program.pdf](http://www.hesaa.org/Documents/NJSTARS_program.pdf))) is awarded to entering students who graduated in the top 15 percent of their graduating class. Completion of FAFSA by the state deadline

is required each school year. Students must enroll full-time in a degree seeking program per term. Out-of-county residents must obtain a “charge-back” from their residential county college to be eligible. Continuing students must earn a minimum 3.0 cumulative grade point average at the end of each term to remain eligible. For the complete NJ STARS requirements, visit [www.hesaa.org/](http://www.hesaa.org/). (<https://www.hesaa.org/Pages/Default.aspx>)

**Public Tuition Benefits Program** awards dependents of emergency service personnel and law enforcement officers killed in the line of duty, who are enrolled in a New Jersey college or university on at least a half-time basis, the actual cost of tuition up to the highest tuition charged at a New Jersey college or university.

## New Jersey (NJ) CLASS Loan Program

The New Jersey College Loans to Assist State Students (NJCLASS (<http://www.hesaa.org/Pages/NJCLASSHome.aspx>)) is a loan program designed to assist middle-income New Jersey families with financing higher education. It is available to U.S. citizens or permanent resident students attending at least half-time or to their parents. The FAFSA must be submitted. The NJCLASS loan is designed as a supplemental source of funding after application for financial assistance through sources such as grants or other loans. This loan has an administrative processing fee, which is deducted from the proceeds on the approved amount. For a complete listing of New Jersey State Financial Aid Programs call 1-800-792-8670 or visit <http://www.hesaa.org/> (<http://www.hesaa.org>).

## Federal Grants

The **Federal Pell Grant** (<https://studentaid.gov/understand-aid/types/grants/pell/>) (PELL) is awarded to eligible undergraduate students who are enrolled (3 or more credits per term) and demonstrate financial need and do not have a bachelor's degree. The **Federal Supplemental Educational Opportunity Grant** (FSEOG) (<https://studentaid.gov/understand-aid/types/grants/fseog/>) is awarded to undergraduate students who demonstrate exceptional financial need. Awarding is done on a first-come, first-served basis. Limited funds are available.

## Federal Stafford Loan Program

(Financial aid application (FAFSA) required - <https://studentaid.gov/h/apply-for-aid/afsa>. (<https://studentaid.gov/h/apply-for-aid/afsa/>))

Subsidized Stafford loans are based on financial need, which is determined by using a federal formula. A loan is subsidized when the government pays the interest for the student under certain defined circumstances.

Unsubsidized Stafford loans are not based on federal need and are available to all students regardless of income. Because the government does not subsidize the interest, the student is responsible for all interest, which accrues during in-school, grace and deferment periods.

In addition to completing the FAFSA, student loan applicants must complete the online federal direct loan Master Promissory Note (Application) and the online Entrance Counseling. Visit <http://studentaid.gov> (<https://studentaid.gov/h/complete-aid-process/>). Once students complete these steps, the Office of Financial Aid will certify the loan application through the U.S. Department of

Education which in turn will disburse the awarded amount directly to the college. Student loans are disbursed in two installments, one per term, upon verification of class attendance. Repayment for borrowed amount is required six months after separation from the college. Failure to repay your loan may result in **Default** (<https://studentaid.gov/manage-loans/default/>).

**Attention Federal Stafford loan borrowers** - Students wishing to cancel their loan must do so in writing (paper or CCM email) to the Financial Aid Office, preferably prior to disbursement. **Note:** Completion of the loan application and entrance counseling may be applicable for approximately 5 to 10 years after completion and therefore you may be awarded annually.

## Federal PLUS Loan Program

PLUS Loans are non-need based and are available to parents of eligible dependent undergraduate students who are enrolled at least half-time. This loan cannot be used to defer tuition charges without the lender's approval on the amount applied for because this loan is based on a credit check by the lender. Completion of the FAFSA is also required.

## Federal Work-Study Program

The Federal Work-Study (<https://studentaid.gov/understand-aid/types/work-study/>) Program provides part-time employment on-campus and in non-profit agencies off-campus to students with financial need. A few non-profit opportunities include participation as a mentor or tutor as part of the “America Reads” or the “America Counts” programs. Students work about 19.5 hours per week and are paid on a bi-weekly basis. If awarded, visit CCM's Office of Career Services for job placement. **Note:** This award is not deferred against tuition charges as employment is required. For additional information on the federal financial aid programs, call 1-800-4-FED-AID (1-800-433-3243). The U.S. Department of Education also maintains a financial aid website at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) (<https://studentaid.gov/>), and [www.hesaa.org/](http://www.hesaa.org/) (<http://www.hesaa.org/>).

## Withdrawal Policy for all Financial Aid Recipients

All financial aid recipients are required to follow the college's withdrawal procedures to ensure an “official” withdrawal. This applies to those students withdrawing from a single course or the college entirely.

Those students who fail to “officially” withdraw may have their financial aid cancelled and, therefore, would be responsible for their tuition charges out-of-pocket. Or, if aid has already been disbursed, students would be required to repay a percentage of their refund or possibly the entire amount to the college.

The date of the institution's determination that the student withdrew varies depending on the type of withdrawal. For example, if a student begins the official withdrawal process or provides official notification to the college of his or her intent to withdraw, the date of the institution's determination that the student withdrew would be the student's withdrawal date or the date of the student's notification, whichever is later. The withdrawal date may also be determined by the date the faculty informs the college that the student stops attending classes and did not officially withdraw. Based on the student's unofficial withdrawal from the course, he or

she will be assigned the grade of F. Please refer to the Academic Information section for additional information on the college's withdrawal policies. For Withdrawal information for Financial Aid Recipients, please visit <http://www.ccm.edu/admissions/records-and-registration/withdrawal-individual-course/>

## Cost of Attendance/Student Budgets

Student budgets reflect average institutional costs and are adjusted according to federal guidelines and other miscellaneous institutional fees. The estimated annual cost of education (<https://www.ccm.edu/admissions/financialaid/estimated-annual-cost-of-enrollment/>) (search) for a Morris County resident who registered full-time (12 or more credits per term) and dependent is as follows:

Tuition and Fees	\$5,874
Books and Supplies	\$2,000
Personal and Misc.	\$1,220
Room/Board and Travel	\$10,908
Total	\$20,002

Tuition and fees (*based on an estimated 27 annual credits (13.5 crs per term)*) are higher for out-of-county and out-of-state students. The tuition and fees listed above are subject to change by the college's Board of Trustees.

## Consortium Agreement Procedures

Information regarding the domestic and study abroad consortia application and conditions may be obtained online at <https://www.ccm.edu/financial-aid/forms-worksheets/>.

Students wishing to take course(s) at another institution as part of their program of study at CCM should take the following steps.

The fully executed Consortium Agreement and all paperwork related to the processing of financial aid must be completed and on file at CCM at least 14 days prior to the enrollment period in which you plan to study. Consortium students are responsible for all "visiting" college charges out-of-pocket. Once confirmation of class attendance from the "visiting" college is received by the CCM Office of Financial Aid, the student may receive a refund check of their semester eligible financial aid, mailed by the Bursar Office..

## Return of Title IV (Federal) Aid Policy

Federal financial aid recipients withdrawing from CCM are subject to the following return of federal financial aid refund policies ([https://www.ccm.edu/wp-content/uploads/financialaid/Financial-Aid-CCM\\_Return-of-Federal-Funds-Policy.pdf](https://www.ccm.edu/wp-content/uploads/financialaid/Financial-Aid-CCM_Return-of-Federal-Funds-Policy.pdf)) required by federal regulation:

- Federal aid must be returned to the appropriate program in the following order:

Unsubsidized/Subsidized Federal Direct Stafford Loan, Federal Plus Loan, Federal PELL Grant, Federal SEOG, other Title IV Aid Programs, other federal sources of aid, state, private or institutional aid.

## Federal Refund Calculation

(For all federal financial aid recipients.)

Refund of federal funds to the college is based on a formula percentage, which is calculated according to the last date of attendance recorded by the college when the student was enrolled.

Note: New Jersey state and federal financial aid regulations are subject to change without notice. Additionally, changes in enrollment once awarded is also subject to change, therefore it is recommended that you contact the Financial Aid Office ([finaid@ccm.edu](mailto:finaid@ccm.edu)) prior to change.