

WILLIAM PATERSON UNIVERSITY

WELCOME

FINANCIAL AID

&

STUDENT ENROLLMENT SERVICES

Will. Power.

# FINANCIAL AID

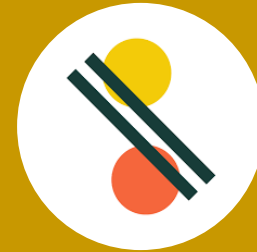
In addition to implementing federal & state regulations for institutions, we serve three primary functions:



Evaluate a family's  
ability to pay for  
educational costs



Distribute limited  
resources in an  
equitable manner



Provide a balance  
of gift and self-help  
aid where possible



# Applying for Financial Aid

## Step 1: Create an FSA ID & Password

This is a Username & Electronic signature used to sign your FAFSA and access [www.studentaid.gov](https://www.studentaid.gov)

In some cases, a Parent(s) OR Spouse may also be required to create an FSAID & Password.

## Step 2: Who should complete the FAFSA?

The 2024-2025 Free Application for Federal Student Aid (FAFSA) is required for a student to be considered for federal, state and some forms of institutional aid. This is inclusive of Direct Student loans, PLUS Loans and Private Education Loans. The application is open until June 30, 2025.





# Applying for Financial Aid

## Step 3: Filing a FAFSA


1. A maximum of 46 questions in the application.
2. Roles = Student (Applicant), Parent/Spouse, and Preparer. Once all required data has been provided and all sections have been signed, any role can submit the FAFSA form.
3. Student's and (where applicable) parent/spouse 2022 Federal tax information
4. WPU school code number **002625**


### A Better 2024–25 FAFSA® Form

The 2024–25 FAFSA form is now available. We've started sending submitted applications to colleges and states. [Learn more about 2024–25 FAFSA updates.](#)

2024–25 FAFSA® Form


[Start New Form](#) [Access Existing Form](#)





#### Who should complete the FAFSA® form?


Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.



1 hr

#### How long will it take?

It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.



#### What do I need?

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)



# Verify My FAFSA

<http://wpunj.verifymyfafsa.com/>

- *Verify My FAFSA is an online portal for submitting requested documentation to the Financial Aid Office.*
- Verify My FAFSA allows for you and your parent(s) (if you are a dependent student) to electronically sign (e-sign) your Financial Aid documents instead of having to print them out and sign them. In order to do this, you will need to set up a PIN number which will be used in place of your hardcopy signature on the documents.
- Receive automated reminders about outstanding tasks and next steps

# Verify my FAFSA, You'll be able to:

Complete financial aid forms on your phone, tablet or computer

Securely upload documents from any device

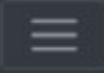


E-Sign documents - for students and parents























Manage your financial aid tasks online

Receive automated reminders about outstanding tasks and next steps



# WPConnect Student Portal



<div><b>My Schedule</b></div> <div><div> My Schedule</div><div> Registrar Calendar</div></div> <div><b>Billing and Payments</b></div> <div><div>Click here to view your balance</div><div><div> 1098-T Tax Information</div><div> Bill and Payment Home</div><div> Enroll into a Payment Plan</div><div> Enrollment &amp; Housing Deposits</div><div> Make a Payment</div><div> Sign up for E-Refunds</div><div> View E-Statements</div></div></div>	<div><b>Financial Aid and Scholarships</b></div> <div><div> Verify My FAFSA</div><div> Financial Aid Awards / Status</div><div> Apply For Financial Aid</div><div> Apply for Summer Financial Aid</div><div> Financial Aid Authorization (Title IV)</div><div> Loan Cancellation / Reduction Form</div><div> Loan Reinstatement Form</div><div> WP Scholarship Application</div><div>HEERF III Emergency Grant Program</div></div>	<div><b>My Registration</b></div> <div><div> Add/Drop Courses</div><div> Course Repeat Request</div><div> Look Up Course Offerings</div><div>&gt; My Registration Status and Permits</div><div>Pass/No Credit Request Form</div><div> Registration Information</div><div> Registration Timetables</div><div>Attendance Tracking</div><div>Request a Review of Distance Learning Fees</div><div>&gt; View Holds</div></div>
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# Higher Education Student Assistance Authority (HESSA)

- Additional Information Requests
- Separate from federal regulations
- May duplicate federal requests for information.
- Students must respond directly to the state directly by completing/uploading requested documents online.
- September 15<sup>th</sup> FAFSA filing deadline in your first year
- April 15<sup>th</sup>\*\* FAFSA filing deadline after first year





# State Student Portal

- <https://njfams.hesaa.org>



The screenshot shows the login page for NJFAMS. At the top, there are logos for HESAA (Higher Education Student Assistance Authority) and NJFAMS, alongside a photo of three smiling students. The main content area is a white box with a light gray border. It contains instructions for logging in, links for new and returning users, a list of troubleshooting steps, a login form with fields for User Name and Password, a Login button, and a link to the main page. A note at the bottom states that JavaScript and Cookies are required for full functionality.

**HESAA**  
HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

**NJ FAMS**

**Log in to your account.**  
**Please identify yourself with a valid User Name and Password.**

**New to NJFAMS?** Click [here](#) to create your student account and login credentials.

**Returning Users**

1. Click [here](#) if you forgot your User Name or Password.
2. Your Password will expire after 90 days. When it has expired after 90 days and you log in with your old Password you will be presented with a screen where you must change your Password.
3. If you are still having trouble logging in, send an email with your full name, date of birth, and a description of the problem to [customercare@hesaa.org](mailto:customercare@hesaa.org).

**IMPORTANT:** AFTER FIVE FAILED ATTEMPTS TO LOG IN WITHIN 60 MINUTES, YOUR ACCOUNT WILL BE LOCKED. After 24 hours your account will be unlocked and you can try again. If you do not remember your login credentials, [CLICK HERE](#).

User Name:

Password:

[Login](#)

To return to the main page of the NJ HESAA Grants webpage, [click here](#).

Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.

# Direct vs Indirect Costs

- **Direct Costs:** are those charges paid directly to William Paterson University. These include tuition, fees and room and board if you reside on campus.

## What Will it Cost to Attend? ?

Direct Costs	Fall	Spring	Total
Tuition	\$7,602	\$7,602	\$15,204
Fees	\$250	\$250	\$500

\*This is not your bill. Bills will be viewable to all new students after Orientation & Registration.

<b>Total Direct Cost:</b>	<b>\$7,852</b>	<b>\$7,852</b>	<b>\$15,704</b>
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## What Will it Cost to Attend? ?

Direct Costs	Fall	Spring	Total
Tuition	\$7,602	\$7,602	\$15,204
Fees	\$250	\$250	\$500
Housing	\$4,320	\$4,320	\$8,640
Food	\$2,575	\$2,575	\$5,150

\*This is not your bill. Bills will be viewable to all new students after Orientation & Registration.

<b>Total Direct Cost:</b>	<b>\$14,747</b>	<b>\$14,747</b>	<b>\$29,494</b>
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# Direct vs Indirect Costs

- **Indirect Costs:** are those costs you may incur while attending William Paterson University but not paid directly to the university (not billed to you). These include transportation to and from the university, miscellaneous expenses and room and board if you commute to campus or have your own independent off-campus housing .

## What Other Expenses Should I Budget For? ?

Indirect Expenses	Fall	Spring	Total
Books and Supplies	\$800	\$800	\$1,600
Transportation	\$458	\$458	\$916
Miscellaneous	\$1,125	\$1,125	\$2,250
<b>Total Indirect Expenses</b>	<b>\$2,383</b>	<b>\$2,383</b>	<b>\$4,766</b>

## What Other Expenses Should I Budget For? ?

Indirect Expenses	Fall	Spring	Total
Housing	\$4,481	\$4,481	\$8,962
Food	\$1,471	\$1,471	\$2,942
Books and Supplies	\$800	\$800	\$1,600
Transportation	\$1,376	\$1,376	\$2,752
Miscellaneous	\$1,125	\$1,125	\$2,250
<b>Total Indirect Expenses</b>	<b>\$9,253</b>	<b>\$9,253</b>	<b>\$18,506</b>

# TYPES OF AID

## GRANTS:

- Federal PELL Grant: eligibility determined by FAFSA.
- Federal Supplemental Educational Opportunity Grant (FSEOG): for undergraduate students with exceptional financial need .
- Federal Teacher Education Assistance for College & Higher Education (TEACH) Grant: for students enrolled in certain teaching education programs
- NJ Tuition Aid Grant: eligibility determined by the FAFSA & NJ.

## Institutional & External Scholarships:

- Institutional Scholarships: Merit based scholarships awarded by admissions and/or other departments on campus (Honors college, Music Department, etc.).  
<https://www.wpunj.edu/admissions/undergraduate/scholarships/scholarshipsinstitutional.html>
- External/Private Scholarships: made available by external organizations and may be individually resourced by the parent or student. More information on additional scholarship opportunities is available at: <https://wpunj.edu/financial-aid/additional-scholarships/>



# LOANS

- *Federal Subsidized & Unsubsidized Loans*: eligibility determined by FAFSA & Institution.
- *Federal PLUS Loans*: a credit based loan available to the parent(s) of dependent undergraduate students.

Direct Subsidized Loans and Direct Unsubsidized Loans	Undergraduate	5.50%
Direct Unsubsidized Loans	Graduate or Professional	7.05%
Direct PLUS Loans	Parents and Graduate or Professional Students	8.05%

- *Private Education Loans*: credits based loans offered from non-federal sources such as banks, credits unions, private education loan servicers, etc.

# Federal Work Study



This program provides students with the opportunity to work up to 20 hrs/week during the academic year and 40 hours per week during breaks and holidays, if funds are available, and earn a paycheck.

The current pay rate for work-study is \$15.13/hr and \$17/hr for Community Service positions.

Funds for this Federal program are extremely limited, students are awarded on a first-come, first-serve basis.

Students must attend a Student Employment Workshop to be considered for a Federal Work Study position. The dates of the workshops can be found on the Financial Aid home page under "Student Employment."

Jobs are not guaranteed. Placement depends on student schedules, skills, Federal or departmental funding, student initiative and job availability.

Prior to starting employment, students must contact the Student Employment Coordinator in Financial Aid and submit additional application materials.



# Tuition-Free Opportunities

## Pledge for Success

- William Paterson University offers pathways to help qualifying New Jersey students with significant financial need to earn their bachelor's degree at little to no cost—through the University's own Pledge 4 Success program (for 1<sup>st</sup> and 2<sup>nd</sup> year students)
- **Pledge 4 Success:** William Paterson's Pledge 4 Success\* program provides eligible first-year and sophomore students with the opportunity to earn a degree without having to worry about the cost of tuition and mandatory fees. For a student with a family adjusted gross income of \$65,000 or less, the program covers the full cost of tuition and mandatory fees that are not already covered by other grants and/or scholarships
- New Jersey students with family adjusted gross income between \$65,001 to \$80,000 can receive assistance so that their net cost for tuition and mandatory fees is no more than \$7,500 annually.
- Students will automatically be considered for both programs when they've completed the Free Application for Federal Student Aid (FAFSA) before the April 15<sup>th</sup> filing deadline (September 15<sup>th</sup> for first year students).



# Garden State Guarantee



- The program will provide up to four semesters of free tuition for New Jersey students in their third and fourth years whose family's adjusted gross income (AGI) is between \$0 and \$65,000 annually.
- New Jersey students in their third and fourth years with family adjusted gross income between \$65,001 to \$80,000 can receive assistance so that their net cost for tuition and fees is no more than \$7,500 annually.
- New Jersey students in their third and fourth years with family adjusted gross income between \$80,001 to \$100,000 can receive assistance so that their net cost for tuition and fees is no more than \$10,000 annually.
- Garden State Guarantee covers the cost of tuition and fees that are not already covered by other grants and/or scholarships awarded.



# Special Circumstances

- If you have had changes in your family financial situation after you have filed your FAFSA, you may want to submit a **Special Conditions Request** form, located on the Financial Aid website, under the “Forms” tab.
- Filing and submitting this form with all appropriate documentation **does not** guarantee additional financial aid eligibility.



**Will.Power**

# Satisfactory Academic Policy



To be eligible for federal and state student aid funds a student must be making satisfactory academic progress.

Three criteria used for evaluating SAP:

1. Grade Point Average - GPA:  
2.0 or better GPA required
2. Completion Rate:  
Must complete 67% of attempted credits
3. Maximum Credits Attempted - Maximum Time Frame  
150% of degree credits required for degree = maximum of 180 credits



# Tips for Maintaining SAP

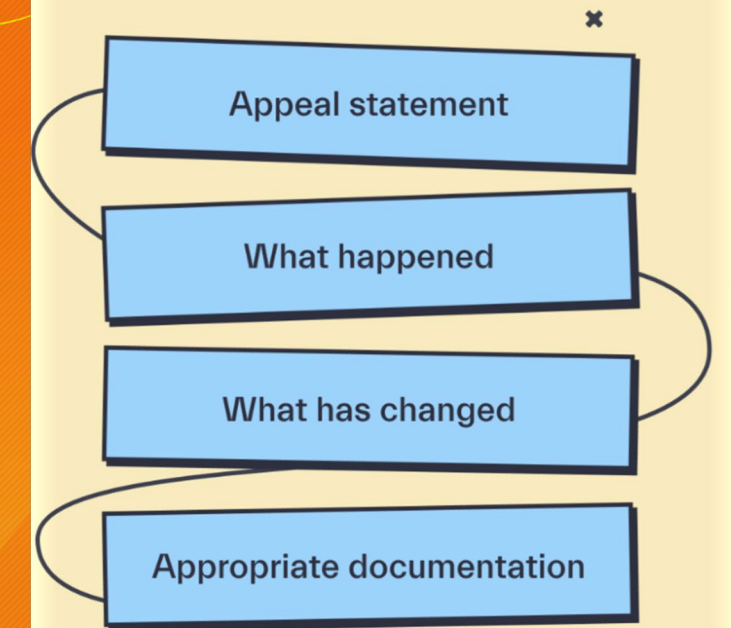
- See your Academic Advisor regularly
- Review your WConnect/DegreeWorks as frequently as you can to ensure you are on track and completing required course curriculum.
- Focus on your degree/graduation requirements by taking only courses that pertain to your degree while also completing your general electives
- Educate yourself on SAP criteria by regularly visiting the Financial Aid Services web page on the WPU website and by meeting with your FA Advisor.



# SAP Appeal

- Evaluation of student academic performance occurs annually at the end of the spring semester. Students identified as not making SAP will receive correspondence at their campus e-mail address in the month of June.
- Students not making SAP at the end of the spring semester are not eligible for summer financial aid.
- Students have the right to appeal the decision by submitting an online appeal. Generally, the SAP Appeals Committee will consider appeals that involve circumstances beyond the student's control that have had an impact upon the student's academic performance.
- A committee will review the appeal and a response will be provided within fifteen (15) business days. Students will be notified of the committee's decision in writing (personal email announcement at their WPU Connect account). **The decision of the SAP Appeals Committee is final.**

## What to include in SAP appeal letter

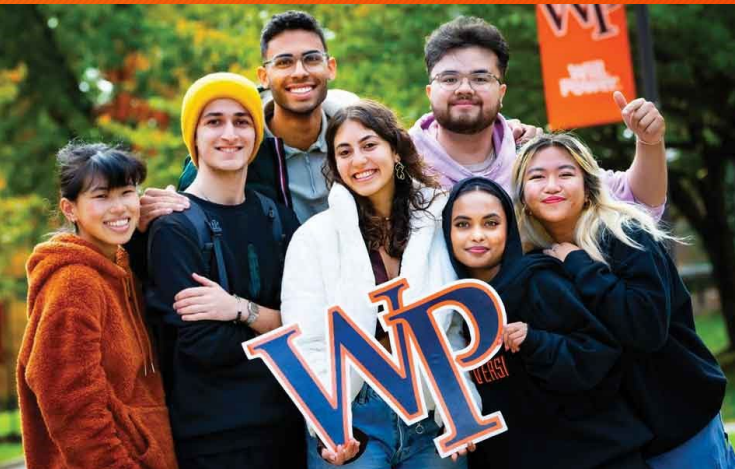




**WILLIAM  
PATERSON**  
UNIVERSITY

Your College Education.

**POWERED BY  
FINANCIAL AID**



**Stacy-Ann Brown, Director**  
**Stella James, Sr. Associate Director**  
**Morrison Hall 101**

**Phone: (973) 720-3945**

**Email: [finaid@wpunj.edu](mailto:finaid@wpunj.edu)**

**[www.wpunj.edu/finaid](http://www.wpunj.edu/finaid)**





# WILLIAM PATERSON UNIVERSITY

## STUDENT ENROLLMENT SERVICES

**Will. Power.**



# STUDENT ENROLLMENT SERVICES



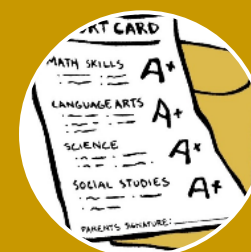
## Financial Aid

- Status of Awards
- Submit Documentation
- Status of disbursements



## Billing/Payment

- Payment Plan Options
- Balance Inquiries
- Render Payments
- Status of refunds



## Records

- Transcripts
- Verifications
- Form completion

# Understanding Registration/Bills

## Fall: Registration in March

- Bills generated in July
- Payment due early-August

## Spring: Registration in October

- Bills generated in late November
- Payment due early January



# Fall 2024 and Spring 2025 Tuition and Fees - **Main Campus**

Flat rate between 12-19 credits

Full Time UG  
In State

\$7,852.00 per  
semester

Full Time UG  
Out of State\*

\$12,672.00 per  
semester\*

\*Out of State Waiver scholarship  
reduces cost to In-State Rates



Out-of-State Waiver Scholarship: Must meet minimum criteria to qualify  
The rate for registration in excess of 19 credits is estimated at \$503.90 per  
credit for NJ in state rates.



# Fall 2024 & Spring 2025 Average Room/Meal Rates

## Per semester



Double Room (varied  
according to hall)

- \$4,320.00- \$4,450.00

Apt/Suite: \$4,970.00  
9 Month \$5,300.00



Single rooms available at  
an additional cost



Skyline

- \$4,710.00

Meal Plan Avg. (15 meals +  
\$400.00 cash)

- \$2,705.00

Monday-Friday line dining hall is closed 2:00pm-4:00pm

Monday—Friday	
Breakfast	7:30am - 11:00am
Lunch	11:00am - 2:30pm
Dinner	4:00pm - 8:00pm
Saturday—Sunday	
Brunch	9:00am - 4:00pm
Dinner	4:00pm - 7:00pm



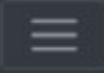


SUNDAY-THURSDAY  
9:00PM-12:00AM

For More Information Visit Our Website  
Keep up with menus, meal plan info, catering, and more!


WILLIAM  
PATERSON  
UNIVERSITY




# WPConnect Student Portal




**My Schedule**


 My Schedule


 Registrar Calendar


**Billing and Payments**


Click here to view your balance


 1098-T Tax Information


 Bill and Payment Home

 Enroll into a Payment Plan


 Enrollment & Housing Deposits


 Make a Payment


 Sign up for E-Refunds


 View E-Statements


**Financial Aid and Scholarships**


 Verify My FAFSA


 Financial Aid Awards / Status


 Apply For Financial Aid

 Apply for Summer Financial Aid

 Financial Aid Authorization (Title IV)


 Loan Cancellation / Reduction Form


 Loan Reinstatement Form


 WP Scholarship Application

HEERF III Emergency Grant Program

**My Registration**

 Add/Drop Courses

 Course Repeat Request

 Look Up Course Offerings

> My Registration Status and Permits

Pass/No Credit Request Form

Registration Information

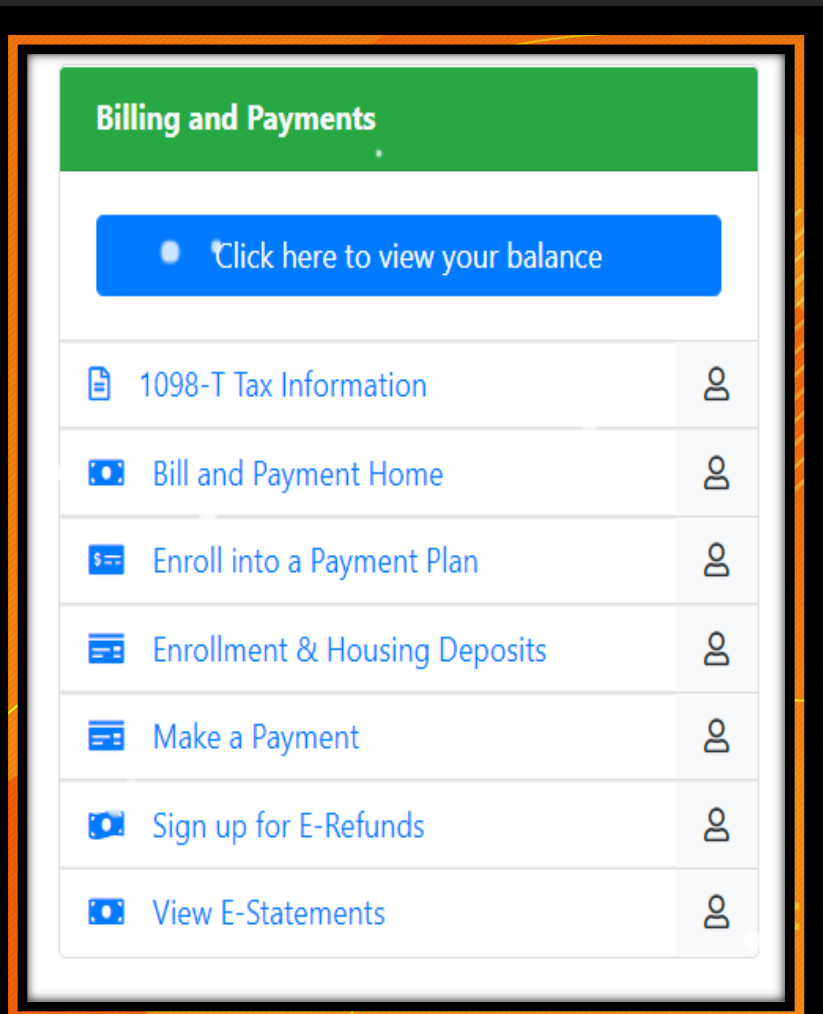
Registration Timetables

Attendance Tracking

Request a Review of Distance Learning Fees

> View Holds

# Understanding Registration/Bills

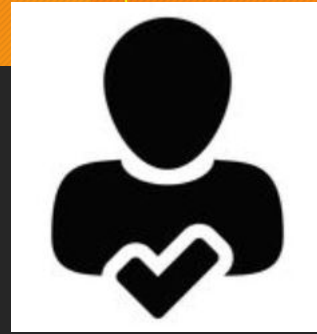


## Viewing your bill

- Charges
- Payments
- Amount Due
- Payment Due Date
- Health Insurance- waive
  - [www.wpunj.edu/studentaccounts](http://www.wpunj.edu/studentaccounts)



# Authorized Users



Students can authorize a parent or third party direct access to view their E-statement

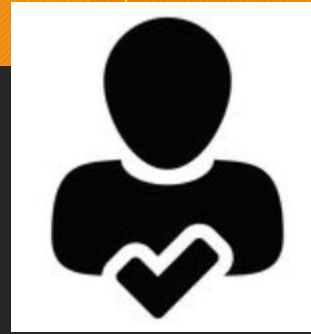
Authorized users receive their own access with a unique username/password

Provides Access to:

- 1098T tax statements
- E-statements and make payments
- Enroll in TIP plans

Does not provide access to grades or other confidential information

# FERPA



After the 1<sup>st</sup> day of classes

Students have to provide us with permission to discuss information about their account with a 3<sup>rd</sup> party.

## Form On WPCConnect:

- Billing
- Academic
- Financial Aid
- All of the above- includes Disciplinary Records

The screenshot shows a "PERMISSION TO RELEASE INFORMATION" form from William Paterson University. The form is titled "FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT" and includes a university seal with the year 1855. It explains that in compliance with FERPA, information about a student's account may not be released to a third party without written permission. The form is for Johanna Torres, who is authorizing the release of information to a third party. The form includes sections for selecting the type of records to be released (Academic, Billing, Financial Aid, or All Records), granting access to specific individuals (Name of First Individual, Name of Second Individual, and \*4 Digit Pin), and a final authorization checkbox. A note states that the student is responsible for providing the PIN to the individual(s) listed. The form also includes a link to the FERPA policy and contact information for Student Enrollment Services.

**PERMISSION TO RELEASE INFORMATION  
FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT**

In compliance with the Federal Family Educational Rights and Privacy Act of 1974 (FERPA) as amended, information about your student account may not be released to a third party (i.e., your parents, spouse, sponsor, etc.) without your written permission. To grant specific individual(s) access to your student account information, please complete this form.

**Note:** Only complete this form if you are granting permission to release any WPUNJ student related information.

I, **Johanna Torres**, authorize the release of the following information to the individual(s) indicated below. This permission is valid until my anticipated graduation date of 05/18/2020 or until I further notify the university.

Academic Records	Select One
Billing Records	Select One
Financial Aid Records	Select One
All Records**	Select One

\*\*Note: By selecting "All Records", you are including Academic, Billing, Financial Aid and Disciplinary Records.

**Grant Access To The Following Individuals:**

Name of First Individual:	Relationship to Johanna:
Name of Second Individual:	Relationship to Johanna:
*4 Digit Pin:	

\*To be used by one or both individuals when calling to access records.

**Note:** It is the student's responsibility to provide this PIN to the individual(s) listed above (i.e., parents, spouse, sponsor, etc.).

☒ I authorize the aforementioned individual(s) to have access to my records as listed for release.

**Authorize**

For additional reference, please refer to the [FERPA policy](#).  
Please click here to view the University's [FERPA statement](#).

For any questions or concerns, please contact the Student Enrollment Services by [email](#) or phone at (973)720-3945.



# Student Health Insurance



Students will automatically be enrolled (and billed) for Student Health Insurance, Fall \$2,704.00.

If a student has health insurance coverage, a waiver application must be completed before the deadline:

- **Fall 2024: September 27, 2024**

Health Insurance information, waiver application and deadlines will be available on the Student Accounts website:

[www.wpunj.edu/studentaccounts](http://www.wpunj.edu/studentaccounts)



# Payment Options



## Cash:

- In-Person at Student Enrollment Services, Morrison Hall

## Check/Money Order:

- Mail to Lockbox at WPUNJ, PO Box 60051, Newark, NJ 07101-8084 address or
- Accepted in person at Student Enrollment Services, Morrison Hall

## Important:

Student's ID number must be on all check payments



# Online Payment Options



## Payments can be made Online

- Via WP Connect Student portal
- Billing and Payment link

## Credit and Debit Cards:

- Visa, MasterCard, Amex and Discover
- The cardholder will be charged a convenience fee of 2.95%

## E-Checks

Free:

- There are NO additional fees charged for payments by e-check.

# 3<sup>rd</sup> Party Payments & Scholarships



## Outside Scholarships:

*\*All checks must include student I.D. number*

Check made payable to student only: Student may cash

Check made payable to WPU: Bring to SES

Check made payable to both WPU & Student: Student endorse check and bring to SES.

## 529 College Savings Plan:

The account holder needs to contact their 529 plan provider to establish criteria for disbursement

## Third Party Payment/ Company Sponsorship:

Need initial "Letter of Credit" on company letterhead, from department with contact information.



# Tuition Installment Plans (TIP)



Interest free monthly installment plans  
Fall and/or Spring semester educational expenses spread  
over equal monthly installments

Fall

- 5 month TIP starts in July
- 4 month TIP starts in August

Spring

- 5 month TIP starts in December
- 4 month TIP starts in January

We are here for you!

Visit SES if you  
require an Alternative  
Payment Option.

\* No interest fees. Only a \$25.00 TIP enrollment fee is  
charged, per semester

# University Records



## Official Transcripts

- \$10.00 fee
- Paper-Processed next Business day
- Electronic transcripts- Same day

## Enrollment Verifications

- Free
- Also available through WP Connect, linking to the National Student Clearinghouse



# Student Enrollment Services

Questions?  
Contact us!

HOME > WELCOME

- Home
- About Us
- Promise from the Director
- Financial Aid
- Billing and Payment Services
- Policies and Procedures
- Registration
- Records
- Financial Literacy
- How To: Videos
- Orientation Presentations
- Enrollment Management

**Johanna Torres, Director**  
**Dayana Nunez, Associate Director**  
**Joan Baguidy, Assistant Director**

Morrison Hall 100/104

Phone: (973) 720-3945

Email: [studentservices@wpunj.edu](mailto:studentservices@wpunj.edu)

**[www.wpunj.edu/centerss](http://www.wpunj.edu/centerss)**

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PATERSON  
UNIVERSITY