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

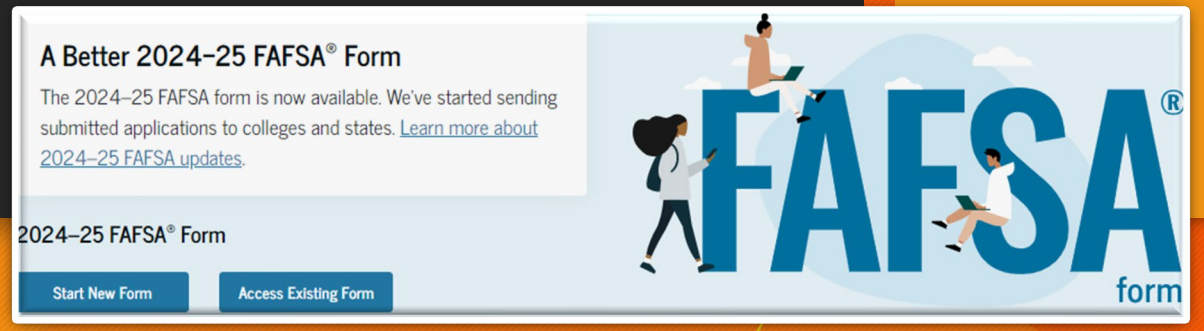
Step 1: Create an FSA ID & Password

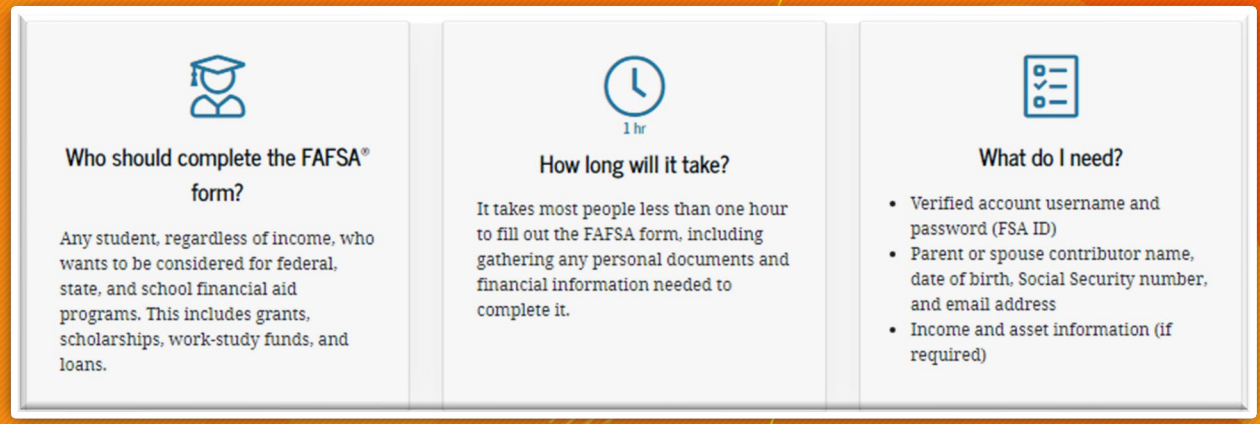
This is a Username & Electronic signature used to sign your FAFSA and access www.studentaid.gov
In some cases, a Parent(s) OR Spouse may also be required to create an FSAID & Password.

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***

Verify My FAFSA

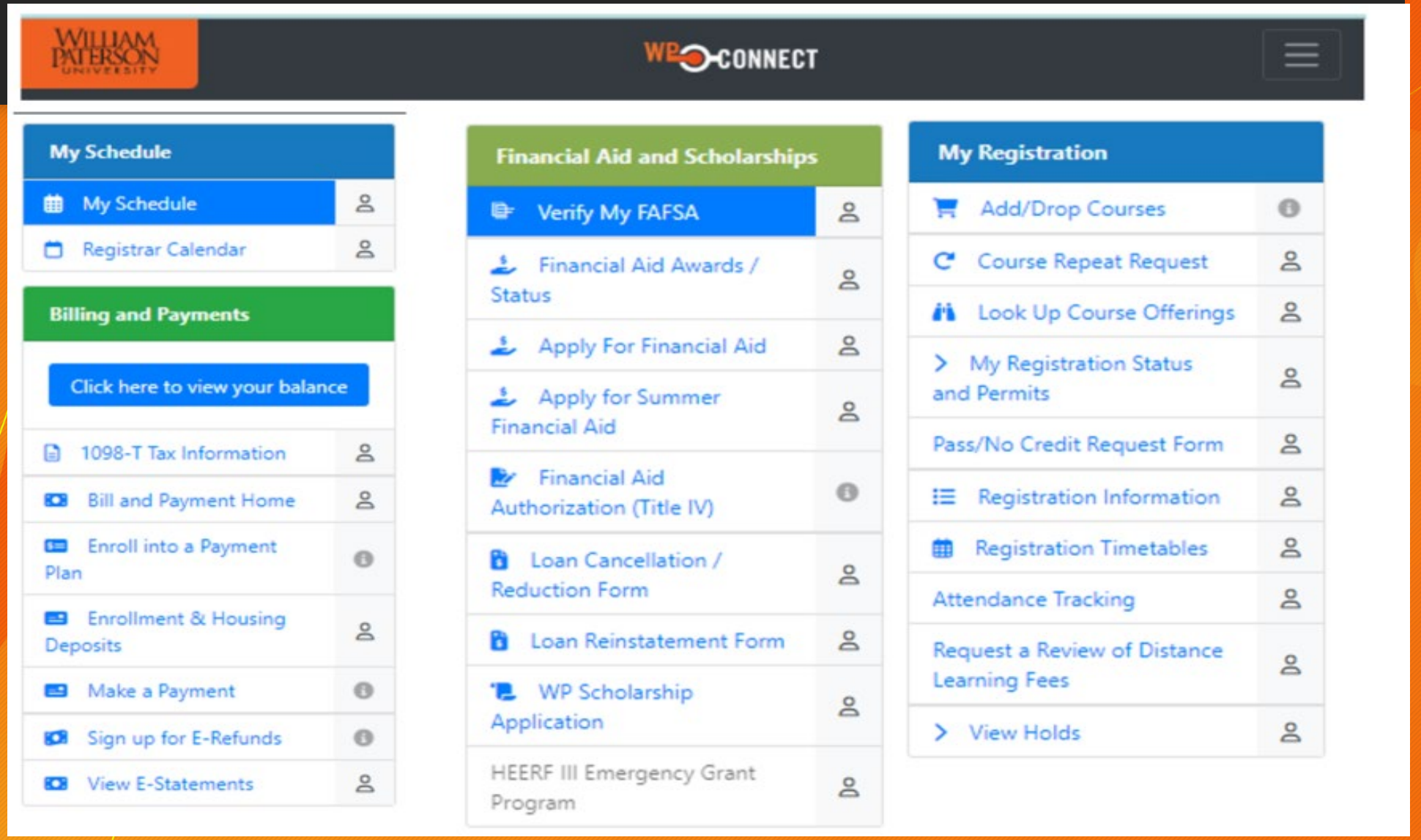
http://wpunj.verifymyfafsa.com/

- *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



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 15th FAFSA filing deadline in your first year
- **April 15th** FAFSA filing deadline after first year

State Student Portal

- https://njfams.hesaa.org

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.

Total Direct Cost:	$7,852	$7,852	$15,704

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.

Total Direct Cost:	$14,747	$14,747	$29,494

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
Total Indirect Expenses	**$2,383**	**$2,383**	**$4,766**

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
Total Indirect Expenses	**$9,253**	**$9,253**	**$18,506**

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 1st and 2nd 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 15th filing deadline (September 15th for first year students).

Garden State Guarantee

New Jersey College Promise

- 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.

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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

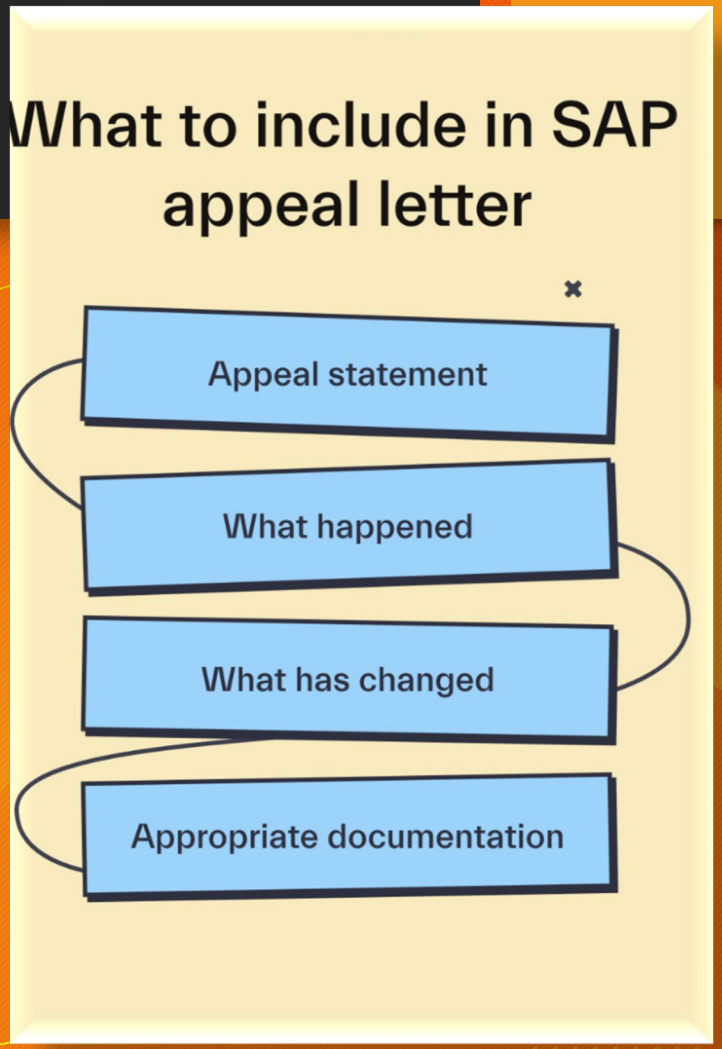
3. Maximum Credits Attempted – Maximum Time Frame
   150% of degree credits required for degree =maximum of 180 credits

Tips for Maintaining SAP

- See your Academic Advisor regularly
- Review your WPConnect/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.**



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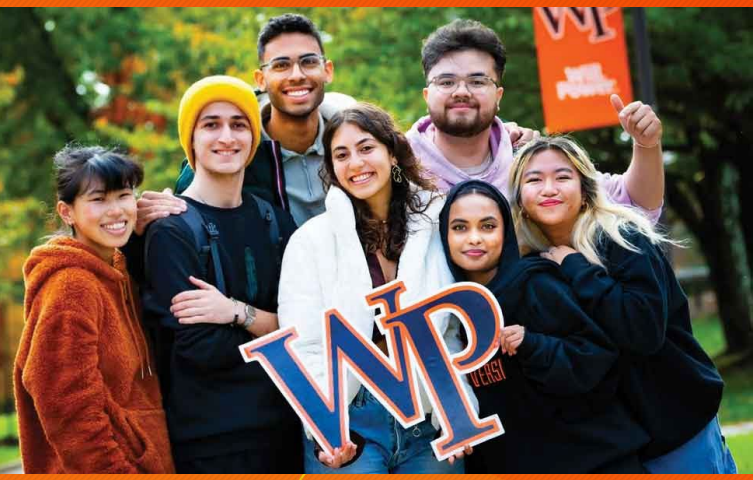
Your College Education.

POWERED BY FINANCIAL AID



Stacy-Ann Brown, Director

Stella James, Sr. Associate Director

Morrison Hall 101

Phone: (973) 720-3945

Email: finaid@wpunj.edu

www.wpunj.edu/finaid

WILLIAM PATERSON UNIVERSITY

STUDENT ENROLLMENT SERVICES

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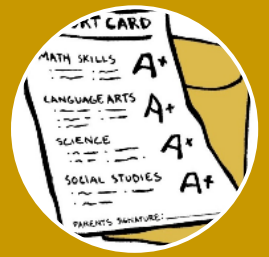
STUDENT ENROLLMENT SERVICES

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

WILLIAM PATERSON UNIVERSITY

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

WILLIAM PATERSON UNIVERSITY

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.

WILLIAM PATERSON UNIVERSITY

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

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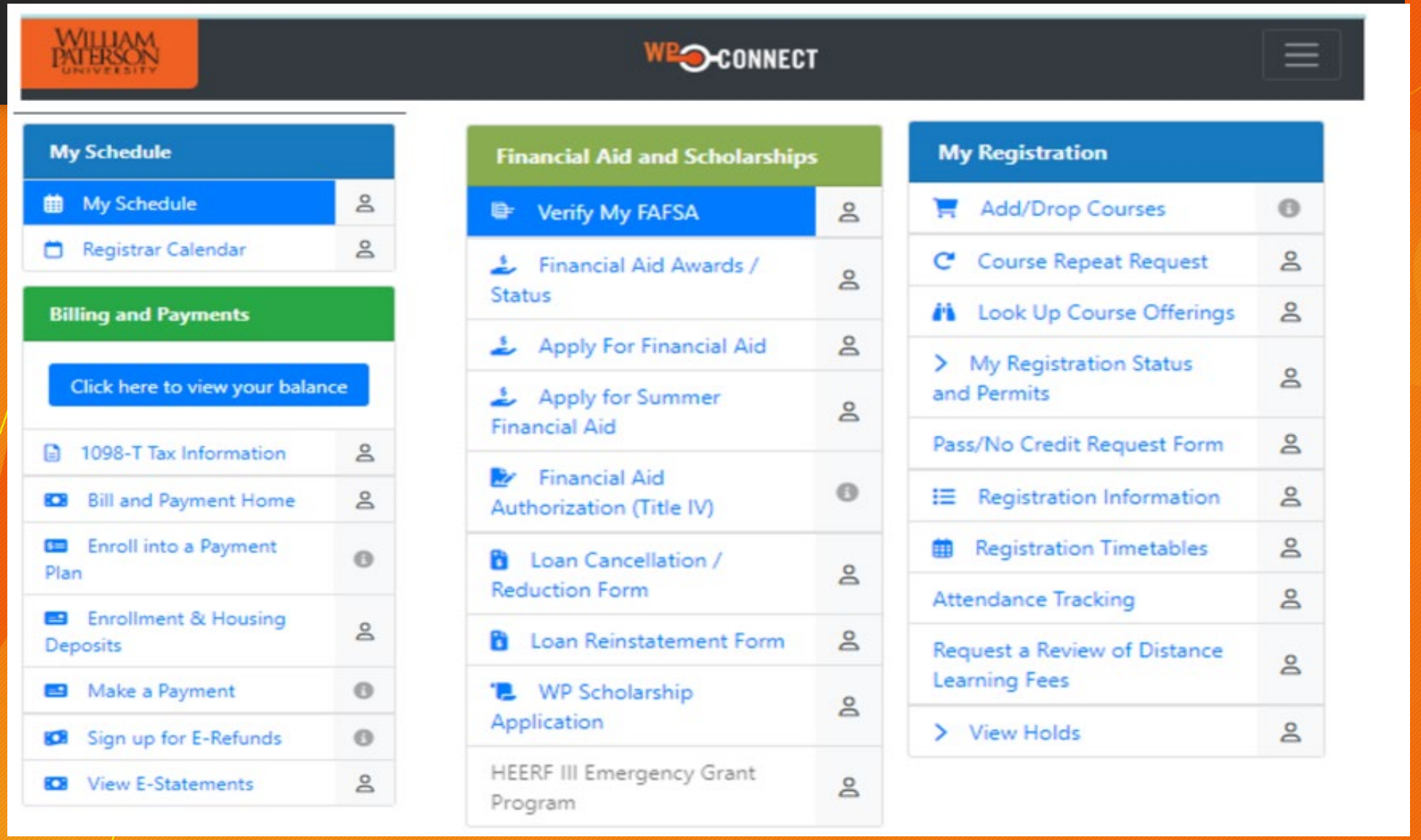
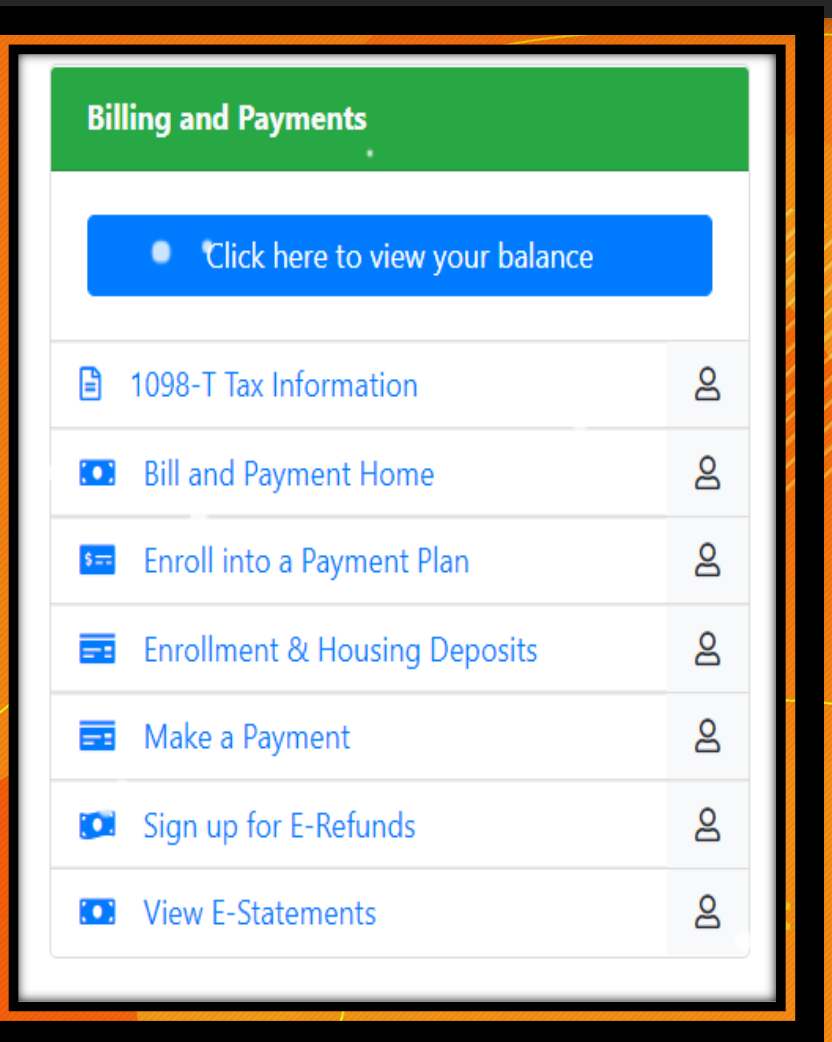
WPConnect Student Portal



Understanding Registration/Bills



Viewing your bill

- Charges
- Payments
- Amount Due
- Payment Due Date
- Health Insurance- waive
  - www.wpunj.edu/studentaccounts

WILLIAM PATERSON UNIVERSITY

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

WILLIAM PATERSON UNIVERSITY

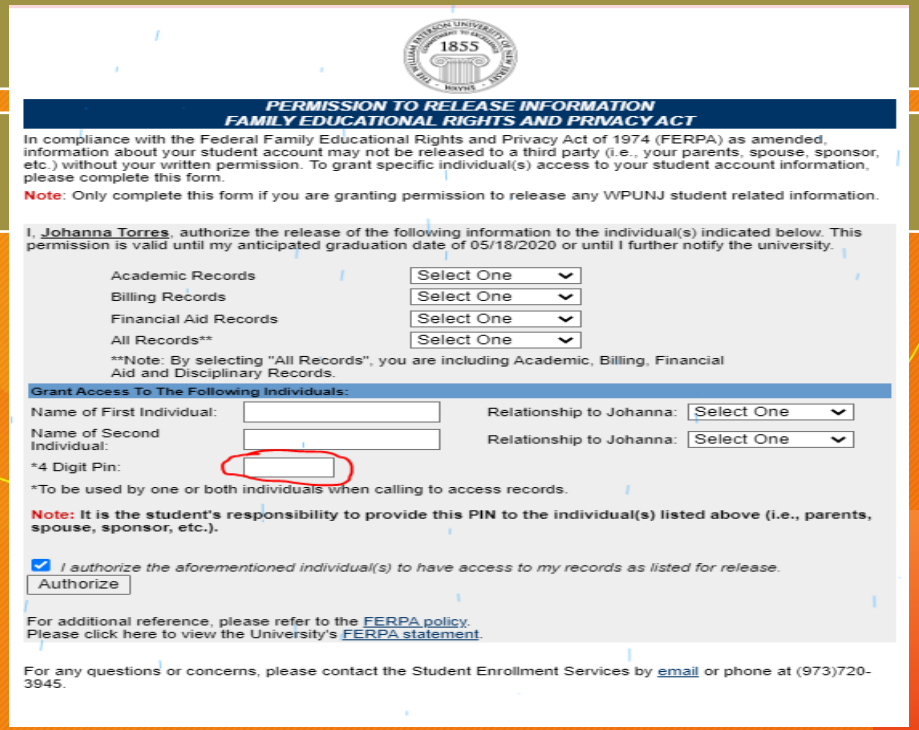
FERPA

After the 1st day of classes

Student have to provide us with permission to discuss information about their account with a 3rd party.

Form On WPConnect:

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



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: Select One
Name of Second Individual: Relationship to Johanna: Select One
*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.

WILLIAM PATERSON UNIVERSITY

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

WILLIAM PATERSON UNIVERSITY

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

WILLIAM PATERSON UNIVERSITY

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.

WILLIAM PATERSON UNIVERSITY

3rd 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 provide to establish criteria for disbursement

Third Party Payment/ Company Sponsorship:

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

WILLIAM PATERSON UNIVERSITY

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

WILLIAM PATERSON UNIVERSITY

University Records

Official Transcripts

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

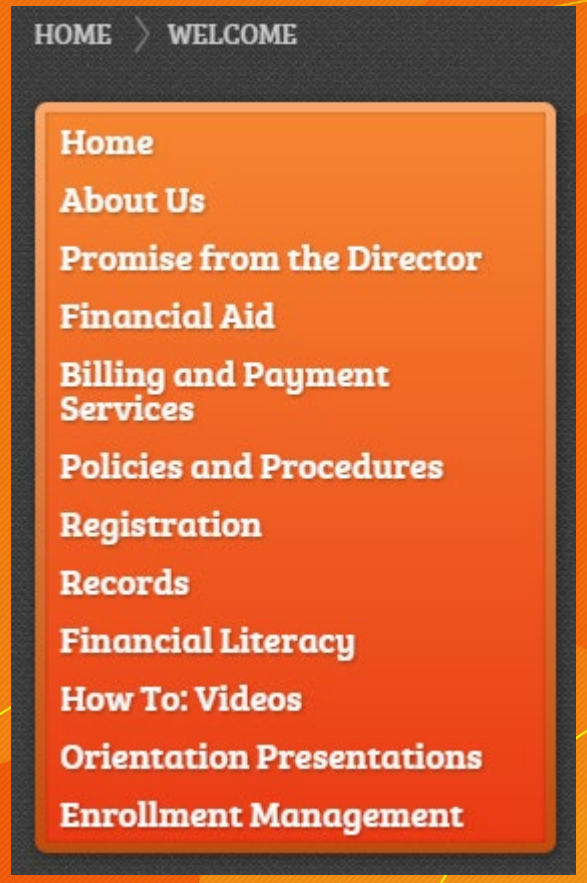
Enrollment Verifications

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

WILLIAM PATERSON UNIVERSITY

Student Enrollment Services

Questions? Contact us!



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