The Financial Aid Process

Understanding the Steps for a Smoother Transition
The WESS (Web Enrollment Student Services) account is Montclair State’s primary way of contacting students.

**After mid-April everything is posted on WESS only!**

It is the student’s responsibility to regularly check their WESS account and Montclair State email for any updates. We will NOT send information to the parents.
The WESS Account

WESS is the primary way students can keep track of their accounts.

- Financial Aid
- Billing
- Registration
- Holds
- Direct Deposit
- Class Schedule
- Grades
Logging into WESS

Montclair State University

Enter Student Services
Register for classes, review your financial aid, and personal information; view your schedule, grades, and account information, and make online payments.

Apply for Admission
Apply for admission to our institution.

Financial Aid Application and Information Links
Access General Financial Aid information and links to other financial sites.

Course Sections
View course sections that are available for a specific term.

Online & Hybrid Courses List
Access links to Online & Hybrid Courses List.

Support & rallies...
Students are responsible for establishing an MSU email account and checking it frequently. Once you visit [https://netid.montclair.edu](https://netid.montclair.edu), please go to: [http://www.montclair.edu/oit/documentation/configure](http://www.montclair.edu/oit/documentation/configure) to configure it for a device.

Students are also responsible for making sure that their addresses on file are up to date by selecting the appropriate items in the Personal Info section.

<table>
<thead>
<tr>
<th>Term</th>
<th>Registration</th>
<th>Payment Options</th>
<th>Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select Term</td>
<td>Drop and Add Classes</td>
<td>Pay Housing Application Fee</td>
<td>Course Section Search</td>
</tr>
<tr>
<td>Personal Info</td>
<td>Student Schedule</td>
<td>Account Summary and Pay Online</td>
<td>Course Sections</td>
</tr>
<tr>
<td>Addresses</td>
<td>Detailed Schedule</td>
<td></td>
<td>Online &amp; Hybrid Courses List</td>
</tr>
<tr>
<td>Change PIN</td>
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<td>Change Name</td>
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<td>Unofficial Transcript</td>
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<td>IRS Form 1098-T Information</td>
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<td>Advisor</td>
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<td>Official Transcript Request</td>
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Financial Aid
- Financial Aid Summary
- Account Summary and Pay Online
- Change/Decline Awards
- Award Information by Year
- Student Requirements
- Cost of Attendance
- Academic Progress
- Application and Information Links
- E-mail to Financial Aid Office
- Select Award Year
Students are responsible for establishing an MSU email account and checking it frequently. Once you have activated your NetID at: https://netid.montclair.edu, please go to: http://www.montclair.edu/oit/documentation/configure-email/ to learn how to access Webmail or configure it for a device.

Students are also responsible for making sure that their addresses on file are up to date by selecting Addresses under Personal Info.
Financial Aid Summary

To view more details about your financial aid, select the corresponding link.

Financial Aid

Award Year: 2014

You have unsatisfied student requirements for this aid year at this time.

You may view information about your $7,500.00 in total financial aid.

Based on your academic performance, the status of your academic progress is satisfactory as of Academic Yr, 2013-14.
# View Financial Aid

## Award Information by Year

### Financial Aid

**Award Year: 2014**

> The financial aid award presented is an estimated award. Award amounts may be updated based on changes to federal or state government program guidelines and funding levels or based on a further review of your financial aid application. If changes occur an email will be sent to you and you will be directed to review those changes on WESS account.

Proceed to [Accept Awards](#) to take action on your financial aid awards.

Your financial aid award package was last modified on 03/12/13 by the Financial Aid Office.

<table>
<thead>
<tr>
<th>Award</th>
<th>Award Message</th>
<th>Offered Amount</th>
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<tr>
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<td>0.00</td>
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**Award Year Total**

5,500.00  5,500.00  0.00
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Explanation of Awards

Grants- Do not need to be paid back

- Eligibility determined from the FAFSA
- NJ Tuition Aid Grant (NJ TAG) – Students must complete the State Application
  - Application can either be completed from the FAFSA confirmation page or www.hesaa.org
- NJ TAG, EOF, NJ Stars

Work Study

- Given out based on EFC eligibility and awarded on a first come first awarded basis
- Students must get a job on campus to receive these funds
- Paid to the student, not to the bill
- If student does not apply for a job, the award may be cancelled
Federal Direct Stafford Loans – Loans are in the student’s name. Loans go into full repayment 6 months after a student is no longer enrolled at least half time

**Subsidized**
- Interest does not accrue while student is enrolled
- Interest rate to be determined upon graduation

**Unsubsidized**
- Interest accrues while student is enrolled. Interest can be deferred or paid while student is in school.
- Fixed rate of 6.8%

**For loan(s) to pay to student’s account, the student must go to www.studentloans.gov and sign their Master Promissory note and complete entrance counseling**
What is www.studentloans.gov?

Government website used by students to sign promissory note and complete entrance counseling for the Stafford loan. Also used to apply for PLUS (Parent Loan for Undergraduate Students) loans.

Students and parents will need their own information to log into this website.

To Login you need:
- Social Security Number
- Your FAFSA PIN
- Your name

*If the parent applying for the loan is not the parent that completed the FAFSA or you have lost your pin number please go to www.pin.ed.gov to create or retrieve your PIN.
### Sign In

Social Security Number | 
| First Two (2) Characters of Last Name | 
| Date of Birth (mm/dd/yyyy) | 
| PIN | 

Anyone signing in to this Web site must use his/her own Federal Student Aid PIN to sign in and complete the following processes:

- Counseling (Entrance, Financial Awareness, Exit)
- Master Promissory Notes (MPNs)
- Direct PLUS Loan Requests
- Direct PLUS Loan Endorser Addendums
- Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Requests
- Repayment Estimator

Use of another person's PIN constitutes fraud. Use only your own PIN information.

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### Learn More

- **Find Information about Student Aid Programs**
- **Recent Changes to the Student Aid Programs**
- **Impact of Sequestration on Federal Student Aid Programs**
- **Direct Loan Overview**
- **What You Need**
- **What To Expect**
- **Grad Aid**

### Tools and Resources

- **Apply for PIN**
- **FAFSA**
- **Counseling Demo**
- **Direct Loan Consolidation**
- **My Financial Aid History**
- **TEACH Grant**
  - Initial and Subsequent Counseling
  - Agreement To Serve (ATS)
  - Exit Counseling
- **Repayment Your Loans**
- **Repayment Plans & Calculators**
- **Trouble Making Payments?**
- **Loan Discharge**
- **Public Service Loan Forgiveness**
- **Teacher Loan Forgiveness**
- **Loan Servicers**
Entrance counseling
Choose Loan Counseling Type

A counseling session will take about 20 - 30 minutes to complete.

- **Entrance Counseling**
  - **Who is this for?**
    Students borrowing federal subsidized/unsubsidized student loans or PLUS loans for the first time.
  - **Why?**
    Entrance counseling is required before you can receive your first federal subsidized/unsubsidized student loan, or your first PLUS loan as a graduate/professional student.
  - **What do I need?**
    Useful Information to Have

- **Financial Awareness Counseling**
  - **Who is this for?**
    Student borrowers attending school.
  - **Why?**
    Financial awareness counseling provides tools and information while in school to help you understand your financial aid and assist you in managing your finances.
  - **What do I need?**
    Useful Information to Have

- **Exit Counseling**
  - **Who is this for?**
    Student borrowers graduating, leaving school, or dropping below half-time enrollment.
  - **Why?**
    Exit counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you will need as you prepare to repay your federal student loan(s).
  - **What do I need?**
    Useful Information to Have

Start
Students must (1) select the state and school, (2) add the school.
Once the school is added it will appear at the top.
Student must also select their student type.
Includes cumulative loan amounts for each student and average debt for a college student.
Entrance Counseling Questions are in the “Check Your Knowledge” boxes throughout the counseling.
Master Promissory Note

Welcome to StudentLoans.gov

Before you begin, verify that your personal information is up to date and select your preference for future correspondence.

The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.

Once you have confirmed your information, select what you would like to do:

- Complete Entrance Counseling
- Request a Direct PLUS Loan
- Complete Master Promissory Note
- Endorse a Direct PLUS Loan
- I am not sure (we will ask you a series of questions to direct you)
The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

Parent borrowers must complete an MPN for each student using their own Federal Student Aid PIN.

The entire MPN Process must be completed in a single session. Each MPN takes approximately 30 minutes to complete.

View What You Need

Select the type of Direct Loan you would like to receive

- **Subsidized/Unsubsidized**
  (Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

- **Graduate PLUS**
  (Direct PLUS Loans available to eligible graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

- **Parent PLUS**
  (Direct PLUS Loans available to eligible parents of eligible dependent students.)
Before beginning this process, verify with the school’s financial aid office that this is the process it wants you to use; some schools have their own process for requesting Direct PLUS Loans. You may also verify that your school participates in this process after you select a loan type below.

This is a request for supplemental information in connection with your application for a Federal Direct PLUS Loan (Direct PLUS Loan) through the William D. Ford Federal Direct Loan (Direct Loan) Program. The information that you provide will be sent to the school(s) that you identify in the School and Loan Information section of the request, and will be used by the school(s) to process your application for a Direct PLUS Loan. You should complete this Direct PLUS Loan Request for Supplemental Information (Direct PLUS Loan Request) only if you are instructed to do so by the school. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

This Direct PLUS Loan Request is used for the purpose of collecting information that will be used by the school(s) you identify to process your application for a Direct PLUS Loan and provides you the option of completing other actions as described below. Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Application and Master Promissory Note (Direct PLUS Loan MPN). The Direct PLUS Loan MPN explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. If you have not previously completed a Direct PLUS Loan MPN, you may do so on this site after you complete the Direct PLUS Loan Request.

The Direct PLUS Loan Request gives you the option of authorizing the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

If you are a parent borrower, the Direct PLUS Loan Request also allows you to:

- Designate whether the school pays any credit balance to the student or to you.
- Request a deferment while the student is in school
- Request an additional deferment for 6 months after the student ceases to be enrolled at least half time.

View What You Need

Select the loan type

- **Graduate PLUS**
  (Direct PLUS loan available to eligible graduate/professional students. Students must be signed in with their own Federal Student Aid PIN.)

- **Parent PLUS**
  (Direct PLUS loans available to eligible parents of eligible dependent undergraduate students. Parents must be signed in with their own Federal Student Aid PIN.)
Students are responsible for establishing an MSU email account and checking it frequently. Once you have activated your email, please go to: http://www.montclair.edu/oit/documentation/configure-email, and configure it for a device.

Students are also responsible for making sure that their addresses on file are up to date by selecting Address Information from the Site Map.

Table of contents:
- Change/Decline Awards
- Site Map
- Term
  Select Term
- Personal Info
  Addresses
  Change PIN
  PIN Question and Answer
  View Ethnicity and Race
  Update Ethnicity and Race
  Change Name
  Change Social Security Number
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The financial aid award presented is an estimated award. Award amounts may be updated based on changes to federal or state government funding levels or based on a further review of your financial aid application. If changes occur an email will be sent to you and you will be directed to changes on WESS account.

If you have any questions, [E-mail the Financial Aid Office](mailto:financialaid@university.edu)

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<td>3,500.00</td>
<td>0.00</td>
<td>No Action</td>
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**Award Year Total:**

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**Attachments**

[Select Here]
Parent PLUS loan (Federal Loans) – loan is in the parent’s name

- To apply go to www.studentloans.gov
- Loan is determined based on credit check
- Parent can get an endorser (co-signer) if necessary
- Parents can choose to either start paying the loan back right away or they can defer the payment to when their student graduates or is no longer enrolled. Must be done prior to the parent signing the Master Promissory note
**Private loans** – private loans are through lenders such as banks or educational loan lenders.

- Can be borrowed by student and/or parent
  - Student will most likely need a co-signer
- Check both the interest rates and the repayment terms to ensure the loan is right for you
- Truth in Lending Act – requires a number of steps to be taken by the borrower and the lender before a loan can be disbursed
  - Because of the mandatory time needed by the law, private loans can take up to a month to process
  - Because of this, once the school determines that the loan is needed, you may have to go back to your lender and accept the loan

Scholarships

- Merit based scholarships were awarded by the Undergraduate Admissions Office.
- Many majors have scholarships that students can apply for after 1st semester or Freshman year.
- Outside scholarships are accepted.
- [www.montclair.edu/financial-aid/scholarships/](http://www.montclair.edu/financial-aid/scholarships/)
- Contact companies you frequently do business with (ie: Pepsi, Kraft foods, supermarkets, etc)
Verification

Two types of Verification

**Federal**
- IRS tax transcript – 800-908-9946
- parent and student
- Dependent verification worksheet
- All information sent to Montclair State

**State**
- whatever the State (NJ Higher Education Student Assistance Authority) asks for must be sent directly to them, NOT to Montclair

Aid will not be awarded until Federal Verification is completed.
TAG grant will not be awarded until State Verification is completed.
Student Requirements for Verification

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Students are also responsible for making sure that their addresses on file are up to date by selecting Address: Change Pin/Question and Answer, View Ethnicity and Race, Update Ethnicity and Race, Change Name, Change Social Security Number.

### Site Map

#### Term
- Select Term

#### Personal Info
- Addresses
- Change PIN
- PIN Question and Answer
- View Ethnicity and Race
- Update Ethnicity and Race
- Change Name
- Change Social Security Number

#### Financial Aid
- Financial Aid Summary
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#### Registration
- Drop and Add Classes
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- Detailed Schedule
- Registration Status

#### Payment Options
- Pay Housing Application Fee
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#### Courses
- Course Section Search
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- Schedule Of Courses Book
- Course Catalog
# Student Requirements for Verification

## Award Year: 2014

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<tr>
<th>Required Form</th>
<th>Date Received</th>
<th>Status</th>
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<tbody>
<tr>
<td><strong>2013/14 Dependent Verification Worksheet</strong></td>
<td>Not received</td>
<td></td>
<td>Select Here</td>
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Complete the 2013-2014 Dependent Verification Worksheet. All pages should be completed. Remember you and your parents must sign the form where indicated.

**Pell Lifetime Limit**

**NOTIFICATION OF PELL LIFETIME LIMIT REVIEW**

**THIS IS NOT A REQUEST FOR DOCUMENTS**

According to the PELL history as reported on a Federal Student Aid Report you have reached or will reach your PELL lifetime limit.

This information will be reviewed by the Financial Aid Office.

**Parents' 2012 Federal Tax Transcript**

Not received  Select Here

Please submit a copy of your parents' 2012 federal income tax return transcript. A copy of the 1040 is not acceptable. If your parents are not required to file a tax return, complete the 2012 Parent Non_Filing Statement and provide copies of W2 forms. A TAX RETURN TRANSCRIPT can be obtained by calling the IRS at 800/908-9946 or requesting a copy online at www.irs.gov. You may prefer to transfer income data from the IRS by using the Data retrieval tool available on the FAFSA. You will need to make a correction to your FAFSA to use this option.

**Student 2012 Federal Tax Transcript**

Not received  Select Here

Please submit a copy of your 2012 federal income tax return transcript. (A copy of the 1040 is not acceptable.) If you are
Where Do I Submit My Information?

Fax – 973-655-7712 (please note that just because you faxed it and it was ok on your end, it may not be on our end. Check WESS account 48 hours after submitting paperwork)

Email – financialaid@mail.montclair.edu

Address – Montclair State University, Office of Student Financial Aid, 1 Normal Avenue, Montclair, NJ 07043

Campus location – College Hall Room 208

Include the student’s CWID on all correspondence
A student may see the Cost of Attendance on their WESS account.

- This is **NOT A BILL**
- It is a budgeting tool to see how much money you may or may not need for the academic year
- If you do not need an item on the Cost of Attendance, please ignore it
## Cost of Attendance

### Site Map

Students are responsible for establishing an MSU email account and checking it frequently. Once you have activated [https://netid.montclair.edu](https://netid.montclair.edu), please go to: [http://www.montclair.edu/oit/documentation/configure-email](http://www.montclair.edu/oit/documentation/configure-email) to configure it for a device.

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<th>Term</th>
<th>Registration</th>
<th>Payment Options</th>
<th>Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select Term</td>
<td>Drop and Add Classes</td>
<td>Pay Housing Application Fee</td>
<td>Course Section Search</td>
</tr>
<tr>
<td>Personal Info</td>
<td>Student Schedule</td>
<td>Account Summary and Pay Online</td>
<td>Course Sections</td>
</tr>
<tr>
<td>Addresses</td>
<td>Detailed Schedule</td>
<td></td>
<td>Online &amp; Hybrid Courses List</td>
</tr>
<tr>
<td>Change PIN</td>
<td>Registration Status</td>
<td></td>
<td>Schedule Of Courses Book</td>
</tr>
<tr>
<td>PIN Question and Answer</td>
<td>Financial Aid</td>
<td></td>
<td>Course Catalog</td>
</tr>
<tr>
<td>View Ethnicity and Race</td>
<td>Financial Aid Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Update Ethnicity and Race</td>
<td>Account Summary and Pay Online</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change Name</td>
<td>Change/Decline Awards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change Social Security Number</td>
<td>Award Information by Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Records</td>
<td>Student Requirements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grades</td>
<td>Cost of Attendance</td>
<td></td>
<td></td>
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<tr>
<td>Bank Account Information</td>
<td>Academic Progress</td>
<td></td>
<td></td>
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<tr>
<td>Account Summary and Pay Online</td>
<td>Application and Information Links</td>
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<td></td>
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<tr>
<td>Analysis of Academic Progress</td>
<td>E-mail to Financial Aid Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holds</td>
<td>Select Award Year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
This is **NOT** a Bill!!!

It is a budgeting tool. If something does not apply please ignore it.

### Financial Aid

**Award Year:** 2013

**Award Period:** Academic Yr, 2012-13

<table>
<thead>
<tr>
<th>Component Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Tuition and Fees</td>
<td>8,075</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>3,104</td>
</tr>
<tr>
<td>Room and Board</td>
<td>13,355</td>
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<tr>
<td>Books</td>
<td>1,300</td>
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<tr>
<td>Travel</td>
<td>1,100</td>
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<tr>
<td>Dependent Care</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>1,500</td>
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</tbody>
</table>

**Total:** 28,434
Satisfactory Academic Progress (SAP)

Federal Regulation that monitors students progress toward obtaining a degree.

Students must:

* Maintain a 2.0 GPA
* Complete 67% of their attempted credits
* Obtain a degree within 150% of the time needed for a degree (180 credits)

If a student is not maintaining SAP they can lose their financial aid eligibility.

***Important for students to realize that academics and financial aid go together.***

For more information please go to: www.montclair.edu/financial-aid/satisfactory-academic-progress-regulations
Family Educational Rights and Privacy Act (FERPA)

* This Federal Law prohibits our office from sharing information with parent’s regarding their student’s account without the student’s consent once the student is enrolled.

* It is the policy of Montclair State University, to have both a parent and the student sign the form in front of a Financial Aid Counselor AND that a form must be signed for each instance being discussed.

* If your student wants you to be able to discuss their account, you will need to complete this form in our office with a counselor. Please note that this form needs to be completed for each office your student wants to give you access to.
What If I Need To Speak To Someone?

- You can come to our office (with your student) to discuss any financial aid questions
- If parents call or email us without this form or without their student, we can only answer basic questions. Nothing student specific as it would be a violation of FERPA

Specific questions will need to be asked with the student present, on the phone or copied on the email
I Can’t Get A Hold Of Anyone!

Peak times in Financial Aid
- Summer Session and Fall Semester
  - May through October
- Add/Drop period
  - Fall and Spring semesters
- Spring Semester
  - January
- End of the Academic Year
  - March - April

We are answering the phones but it may take some time. Also emails will have a delay. Please read the email bounce back to know how long and to get answers to many frequently asked questions.
Financial Aid vs. Student Accounts

Financial Aid
- Loans
- Grants
- University granted scholarships

Student Accounts
- Billing
- Payments
- Health insurance waivers
- Tax forms
- Loan/Aid refunds
- Outside scholarships
All Aid is first paid to the University balance. Leftover funds can be moved to Red Hawk Dollars to purchase books. For more information go to the Card Services office in the Student Center.
Financial aid can assist in paying for University Housing and meal plans.

Aid will disburse to your student’s account and pay towards their University balance which would include any Housing selections and Meal Plans.

*Please note that aid cannot be used to pay the Housing deposit*
Living on Campus?

To Move into Housing you must get a Golden Ticket. What does this mean?

1) Pay your bill in full or be enrolled in a Sallie Mae Payment plan

2) Complete and turn in all Immunization (especially Meningitis) paperwork

3) Complete your emergency contact info in WESS
Living on Campus?

- The Office of Residential Education does not issue keys to students unless they have a way to pay their balance. What does this mean?

- If you wish to receive Federal and State aid, your student must have a completed FAFSA on file
  - If your student was selected for verification they must have all of their documents submitted in a timely fashion. Verification can take up to 5-6 weeks to complete once all documents have been submitted

- Are you applying for a PLUS loan or a private loan?
  - Most loans can take up to 4-5 weeks to get to the University. Please be mindful of this when applying.

- Signing up for a payment plan with the Student Accounts office?
  - You should look into the payment plan now because the 4 and 5 payment options start in the summer
The FAFSA is completed but Aid has not been awarded

If Financial Aid does not have your student’s FAFSA there could be many reasons:

- Incorrect Social Security number
- Parent AND/OR student did not sign it
- You did not put that school’s code on the FAFSA
- Your student did not answer the drug conviction question

It is important that Students go back to the FAFSA 48 hours after completing it to ensure that it was fully processed

- MSU normally receives the FAFSA within 1 week of it being processed. All aid is awarded approximately 1 week after that
What are the ways to contact Financial Aid?

Email – financialaid@mail.montclair.edu
Campus location – College Hall Room 208
Phone – 973-655-4461

*If you are emailing or on the phone, please have the CWID for your student
Questions?