

QUICK FACTS — RETAIN FOR FUTURE USE

WHAT YOU NEED TO DO NEXT

Read all the information in this booklet. You may view your award letter any time by visiting

www.centenarycollege.edu/online_financial_aid

1. Complete your Federal Stafford Master Promissory Note (MPN), if needed at www.opennet.salliemae.com
2. Complete mandatory student loan counseling at [http:// mapping-your-future.org/OSLCSchoolPages/?SchoolPageID=7586&SchoolID=1086](http://mapping-your-future.org/OSLCSchoolPages/?SchoolPageID=7586&SchoolID=1086).

Loan funds cannot be disbursed to your tuition account until this is completed.

FEDERAL SCHOOL CODE: 002599.

Centenary College's priority deadline for financial aid is April 1st. Respond promptly to all requests for further information.

WHAT HAPPENS NEXT?

Your financial aid award indicates the estimated amount of financial aid (need and non-need aid, and non-need scholarship) you may be eligible to receive. With the exception of a work study award you may have received, all amounts of assistance offered are credited to your student account in the Student Billing Office once you have submitted all the documents required for each type of aid program awarded and you meet all attendance requirements.

If your financial aid does not cover your entire bill, you will be responsible for the difference. You can either make interest free monthly payment plans at www.afford.com or by calling 800-356-8329 or pay your bill in full. In addition to Federal Loans, students and parents can choose from a variety of private loans to help finance the student's education.

NJCLASS www.hesaa.org

Salliemae Signature Loan www.SallieMae.com/Signature

Chase Select www.chaseselectloans.com

StuFund www.stufund.com/private.html

Your final bill may contain additional charges for special programs for which you have registered.

PLEASE NOTE THAT YOU WILL NEED TO BRING MONEY FOR BOOKS AND SUPPLIES WHEN YOU COME TO CAMPUS TO START YOUR SEMESTER.

SHOULD YOU DECIDE TO DECLINE ANY AWARD

We have awarded the maximum amount of student loan and College work study you are eligible to receive. If you wish to reduce or decline any award amount, please indicate the change on the award letter by crossing it out and initialing the change. Please return this award letter to the Financial Aid Office.

If you do not make changes to the loan amount, we will certify your student loan in the amount awarded.

STUDENT RESPONSIBILITIES

The student needs to inform the Financial Aid Office if:

- You change your enrollment status to less than 12 credits.
- You change your housing status.
- You change enrollment status to less than 6 credits.
- You receive any additional aid that is not on your Award Letter.
- If you are withdrawing. (Please check the catalogue regarding the school's refund policy.)
- If you change your address or phone number.

If required the student must:

- Submit to the Financial Aid Office any required documents for verification or other information regarding your financial aid award.
- Complete a Loan Entrance Counseling Interview.
- Complete a Loan Exit Counseling Interview.
- File the Free Application for Federal Student Aid (FAFSA) each year.
- Maintain satisfactory academic progress as outlined in the Centenary College Catalog.

Once you are in school, visit the Centenary College BlackBoard site Financing Your Education for more financial aid information.

STUDENT REFUND POLICY

Students are entitled to a refund of EXCESS financial aid (usually from a student loan) for other educational expenses such as books, supplies, or off-campus housing. If students wish to use their refund to pay for books, a Book Store Voucher may be completed in the Student Billing Office. It is the policy of Centenary College to issue student refunds in a timely manner after the Financial Aid Office has confirmed the student's aid eligibility, the student's enrollment in class, and the College has received the student's aid fund(s) from the aid source(s).

Loan refund checks will not be available until one week after the loan disbursement date. Refund checks are to be picked up in the Student Billing Office.

WHEN A STUDENT WITHDRAWS

A student who wishes to withdraw must give notice to the Office of Student Services. When a student withdraws during a payment period, the amount of financial aid that you have earned up to that point is determined by the Federal Return to Title IV Calculation. If you received more assistance than you earned, the excess funds must be returned to the government program.

QUICK FACTS — RETAIN FOR FUTURE USE

SATISFACTORY ACADEMIC PROGRESS POLICY

An official review of your academic record will be made at the end of each Academic year. At that time your eligibility for continued financial aid will be determined.

Satisfactory Academic Progress for a full-time student stipulates that you must earn a minimum of 24 credit hours each academic year. In addition, a minimum grade point average must be maintained.

Total Number of Credit Hours Earned	Minimum Cumulative Grade Point Average
1-12 credits	1.60
13-23 credits	1.70
24-39 credits	1.80
40-55 credits	1.90
56 and above	2.00

Students experiencing academic problems should contact the Academic Support Center at extension 2353.

APPLYING FOR FINANCIAL AID NEXT YEAR

RENEWAL FAFSA

When you apply for financial aid after your first year, you can complete the Renewal FAFSA at www.fafsa.ed.gov. This application has fewer questions because most of the information on the form is rolled over from last year. You will only need to update information that has changed from last year, especially financial information.

WHEN TO REAPPLY

Submit your FAFSA as soon after January 1st as possible. You must complete the FAFSA every year. Our priority deadline is April 1st.

If you received TAG in your first year, you must submit your FAFSA no later than June 1st. We recommend no later than May 25th. Failure to submit your FAFSA by this deadline will mean that you will forfeit your TAG award for the entire year.

Renewal awards are based on the availability of funds, demonstration of financial need, and the student having satisfactory academic progress according to federal guidelines and the Centenary College Catalog.

WEB SITES

Net Partner	www.centenarycollege.edu/online_financial_aid
Centenary College	www.centenarycollege.edu
Financial Aid Email	fnaid@centenarycollege.edu
BlackBoard	https://blackboard.centenarycollege.edu
US Dept of Education	www.ed.gov/studentaid
NJ Higher Education Student Assistance Authority	www.HESAA.org
FAFSA	www.FAFSA.ed.gov
PIN	www.pin.ed.gov
Personal Financial Aid History	www.nsls.ed.gov
Selective Service Registration	www.sss.gov
Scholarship Search (see BlackBoard too)	www.FASTWEB.com

THE FINANCIAL AID OFFICE STAFF

Michael Corso , Director	ext. 2207
Ruth Novello , Associate Director	ext. 2240
Devon Vialva , Loan Counselor	ext. 2176
Caitlin Tuzzio , Financial Aid Counselor/CAPS	ext. 2351
Jessica Parciak , Financial Aid Counselor	ext. 2208
Alison Grenon , Administrative Assistant	ext. 2350

The Financial Aid Office is located in the Lower Level of the SEAY building. Our hours are 8:30 to 4:30 pm.



400 Jefferson Street • Hackettstown, NJ 07840-2100
(908) 852-1400, ext. 2350 • Fax: (908) 813-2632

Email: fnaid@centenarycollege.edu
Website: www.centenarycollege.edu/financial_aid