



# New Jersey Community College Opportunity Grant [CCOG] FAO's

#### What are the Eligibility Requirements?

- 1) To qualify for a CCOG award a student must meet the following eligibility requirements:
  - a) For the Spring 2019 CCOG award, all students (renewal and new students) must complete and file the FAFSA or New Jersey Alternative Application;
  - b) Have been a resident of Union County for one year;
  - c) Have an AGI of no less than \$0 and no more than \$45,000 ["AGI" means adjusted gross income per the United States I.R.S. tax return, which can be filed using either a Social Security Number (SSN) or an Individual Taxpayer Identification Number (ITIN)]:
    - i) for a dependent student AGI refers to parental AGI as reported on the financial aid application
    - ii) for an independent student AGI refers to the AGI reported on the financial aid application for the student and, if applicable, the student's spouse;
  - d) The grant shall cover full cost of tuition and approved educational fees (see acceptable and excluded fees below) for a minimum of 6 credits and up to 18 credit hours.

## How does a student apply for CCOG?

- 1) For the Spring 2019 CCOG award, all students (renewal and new students) must complete and file the FAFSA or New Jersey Alternative Financial Aid Application by February 15, 2019, in order to apply for all other available forms of federal and state need-based grants and merit scholarships.
- 2) This includes the student satisfying all requirements to determine his or her eligibility to receive payments of these state and federal grants and scholarships within established state deadlines. The FAFSA can be completed at <a href="www.fafsa.gov">www.fafsa.gov</a> or for the NJ Alternative Financial Aid Application at <a href="https://www.hesaa.org/Pages/NJAlternativeApplication.aspx">https://www.hesaa.org/Pages/NJAlternativeApplication.aspx</a>.

#### What fees are acceptable to be paid under the CCOG award?

- 1) Fees that are covered include:
  - General fees
  - Registration fees
  - Facility fees
  - Technology fees
  - Lab fees
  - Program/Course fees
  - Student Activity fees
- 2) Fees that are not covered include:
  - Books (purchase or rental fees)
  - Equipment/Supplies/Uniforms (purchase or rental fees)
  - insurance/health fees

- application fees
- library fees
- late fees/fines
- testing/portfolio audit fees
- licensing/certification fees
- criminal background check fees
- parking fees
- gym/fitness center fees
- flight time fees
- change fees
- graduation/diploma fees
- transcript fees
- international fees
- out-of-state or out-of-county fees
- curriculum review fees
- payment plan fees
- 3) CCOG is a last-dollar scholarship, therefore, the full amount of all state, federal, institutional, and community aid received by the student shall be applied to the tuition and approved educational fee charges to reduce the amount of the CCOG award.

# If a student chooses to attend an out-of-county college, would those students be eligible for CCOG awards?

- 1) Pursuant to N.J.S.A. 64A-23, institutions have developed partnerships and agreements with one another to allow out-of-district students to receive in-district rates under special circumstances. This guidance seeks to clarify the instances under which students who live outside of the service area of an institution may be eligible for CCOG awards.
  - (a) CCOG is available for eligible students enrolled in the county college that serves the student's county of residence.
  - (b) The **sole exception** in which students are eligible for CCOG awards at a county college that does not serve their county of residence is when the student had already been enrolled and approved to attend an out-of-county program for the fall of 2018. The student must have provided the institution with a letter from the New Jersey county college serving their county of residence stating that the institution did not offer the curriculum that the student chose to study, or that the institution could not admit the student into the desired program of study due to lack of available space, which was expected to exist for at least one academic year.
  - (c) In cases fitting the parameters of section (b) above, the CCOG award amount for a student attending a county college serving a county other than the student's county of residence shall be computed as though the student were a resident of the county served by that college.

#### Are students eligible for CCOG if they are taking remedial courses?

- 1) "Remedial or developmental curriculum" means a non-credit course or a course for which credits earned are not applicable to minimum credit requirements leading to a degree or certificate.
- 2) A student is considered eligible for State financial aid, including CCOG, provided s/he meets the institution's published definition of part time to full time enrollment in accordance with N.J.A.C. 9A:9-2.10 Verification of Enrollment and Academic Performance.
- 3) **TAG** recipients who are required to enroll in remedial, bilingual, and/or developmental courses to increase the probability of success in college-level work may not be receiving credit toward a degree for these courses. These students are, however, considered eligible for TAG and CCOG if they meet the institution's definition of part-time or full-time enrollment.

#### Are students eligible for CCOG if they are in a dual enrollment program?

1) Students who are in a dual enrollment program and still in high school would **not** be eligible for CCOG. They must be matriculated students with a high school diploma or GED.

# If a student previously earned an Associate or Bachelor's degree, are they eligible for the Community College Opportunity Grant?

1) Students who have already earned either degree are not eligible for the Community College Opportunity Grant.

## Do students have to meet the Satisfactory Academic Progress requirements?

- 1) To remain eligible for State financial aid, including CCOG, students must meet the minimum standards for academic performance and progress as defined by the college or university in the institution's catalog.
- 2) For purposes of CCOG, students must be making Satisfactory Academic Progress in the semester immediately prior to receiving an award. Students who failed to make Satisfactory Academic Progress in a semester other than the semester immediately prior to applying for a CCOG award will regain CCOG eligibility.
- 3) Students who fail to meet institutional standards for academic performance and progress are not eligible to receive State financial aid through the programs administered by HESAA until such time as the institution is able to certify they are in good academic standing and are making satisfactory academic progress.

### How will the student be notified of eligibility of the CCOG award?

1) The New Jersey county college the student attends shall notify the student of eligibility as part of the financial aid award information, as well as any supplemental methods the college determines appropriate. Such notification by the county college will include the amount of the scholarship.

#### How will the CCOG be calculated?

**Example 1:** Student who is a CCOG award recipient attending Union County College receives a \$1,000 Pell Grant, a \$600 TAG award and \$150 SEOG Grant. The calculation for the semester CCOG award will be as follows:

CCOG Award	\$2,250
SEOG Grant:	(\$150)
TAG Grant:	(\$600)
Federal Pell Grant:	(\$1,000)
2019 Spring Tuition and Educational Fees:	\$4,000

**Example 2:** Student who is a CCOG award recipient attending Union County College receives no grant or scholarship aid but receives a \$1,500.00 Federal Direct Student Loan. The calculation for the semester CCOG award will be as follows:

2019 Spring Tuition and Educational Fees:	\$4,000
Federal Pell Grant:	(\$0)
TAG Grant:	(\$0)
Federal Direct Subsidized Loan	\$1,500
CCOG Award	\$4,000

**Note:** Student loans and Federal Work Study are NOT deducted from the Tuition and Fees.

**Example 3:** Student who is a CCOG award recipient attending Union County College receives \$1,000 institutional scholarship, \$2200 in Federal Work Study and \$1,900.00 Federal Plus Loan

The calculation for the semester CCOG award will be as follows:

2019 Spring Tuition and Educational Fees:	\$4,000
Scholarship:	(\$1,000)
Federal Work Study:	\$2000
Federal PLUS Loan:	\$1,900
CCOG Award	\$3,000

**Note:** Student loans and Federal Work Study are NOT deducted from the Tuition and Fees.

\*Note: Students receiving federal grants, state grants, institutional and community grants and scholarships which cover either their full tuition or full cost of attendance, are not eligible to receive the CCOG award.

Questions about the Community College Opportunity Grant Program? Email: tuitionfree@ucc.edu



