



The New Jersey College Affordability Study Commission (CASC)



New Jersey is home to a variety of academic institutions. According to IPEDS Fall 2014 survey, combined enrollment across 67 NJ colleges and universities exceeded 430,000 students. Financial aid administrators throughout the state reviewed FAFSAs, counseled students and families, listened to thousands of financial appeals and awarded just over \$3 billion of financial aid to assist students in making their college education affordable. Despite these efforts, the topic of affordability remains a constant struggle.

On January 27, 2014, the 216th Legislature introduced [Senate Bill S979](#), establishing the College Affordability Study Commission (CASC), to examine academic programs, financial assistance and 20 legislative bills (see page 4). The Commission has been tasked with developing recommendations aimed at increasing affordability of higher education in New Jersey and will issue its report next year.

The CASC is chaired by Dr. Fredrick Keating, the president of Rowan College at Gloucester County. There are [nine other members](#) including one student and they have held [six sessions](#), so far, listening to testimony from key stakeholders of college affordability in New Jersey.

Dr. Keating and Dr. Mercer, President of Ramapo, will be representing the CASC in a general session at **NJASFAA's Fall Conference** Thursday, November 12 from 11:00 a.m. to 12:30 p.m. They will discuss progress to date and their plans moving forward. In

addition to presenting, the CASC needs to hear from the NJASFAA community.

The General Session will address Academic Programs, Financial Assistance and Additional Proposals with emphasis on Financial Assistance. It will be important for the FA community to voice their campus experiences giving the perspective from the front lines. The commission wants to hear more about how NJ Stars compares to [Tennessee Promise](#), Ohio and [Oregon's Promise](#) tuition free programs. What is our perspective on Pay-it-Forward programs? Is financial literacy working? Will advancing prior-prior year change the dynamics of enrollment in New Jersey? How much legislation is too much?

The commission has assembled these topics into three subcommittees:

- Academic Programs**, chaired by Dr. Ali Houshmand, President, Rowan University.
 - Accelerated Degree Programs
 - Affordable Degree Programs

SEE CASC, PAGE 4

NJ Higher Education Student Assistance Authority Update



Academic year 15-16 is off to a running start. The generous state budget approved by the Legislature and signed by Governor Christie allowed the HESAA Board in July to approve a 1.5% across-the-board increase to all TAG awards. This year, \$385.8 million is available for the TAG program and another \$8.7 million is available for the Part-Time TAG for County Colleges program.

Following the adoption of the new TAG tables, HESAA discontinued sending paper Student Eligibility Notices (SENs) and moved to electronic SENs. Most students are reading HESAA's email notification and logging on to the HESAA portal to view their SENs. After two email notifications, those who do not view their SENs are being sent letters via regular mail advising them of the need to log on to the portal. Also, the electronic SENs are now running every evening - as opposed to the weekly processing of the paper SENs - providing

SEE HESAA, PAGE 2

Inside this issue:

NJASFAA and CASC Working Together	1
NJ Higher Education Student Assistance Authority Update	1
Goodbye to Perkins?	2
Financial Literacy	3
CASC: 20 State Bills Current Status	4
Gainful Employment	5
Prior-Prior Year	6-7

NJASFAA 2015 Fall Conference

The Government Relations Committee would like to invite NJASFAA members to attend the fall conference to be held November 11-13, 2015, at the Tropicana Hotel & Resort in Atlantic City, NJ.

The conference provides an excellent opportunity to get the latest State and Federal updates as well as network and exchange ideas with colleagues. Committee chairs will be available to discuss plans for the 2015-2016 academic year and welcome new members. There will be small and large group breakout sessions, so come ready to listen, learn, and ask questions.

Registration is open at www.njasfaa.org.

View the agenda
[NJASFAA Fall Conference Agenda](#)



OTHER NEWS:

REAUTHORIZATION OF THE HIGHER EDUCATION ACT

The last time the Higher Education Act was reauthorized was in 2008. It expired in 2013 and both the Senate and House have been working to reauthorize since then. To stay current with their progress on reauthorization, visit the [Senate](#) or [House](#) committee websites.

DEPT. OF ED. EXPERIMENT: PELL FOR HIGH SCHOOL STUDENTS?

In an announcement last week the Department of Education published a [Fact Sheet](#) describing a new experimental initiative to provide Pell Grants to high school students taking college courses for credit. The [Federal Register](#) and [Invitation to participate](#) are available online.

THE END OF QUALITY ASSURANCE VERIFICATION

It was announced in late August by the Secretary of Education that the QA Program would end with the conclusion of the 2016-17 award year on June 30, 2017.

THE COLLEGE SCORECARD REINTRODUCED

The [college scorecard](#) was an initiative to bring better information to students and families. There has been a lot of interpretation surrounding the collection and presentation of the data, so be sure to visit you college scorecard.

HESAA Update

(CONT. FROM PG. 1)



students and aid offices with more real time notification.

Of course, some students have not yet received SENs because their files are still going through HESAA's verification process. In May, the Internal Revenue Service's computer system was hacked. For security reasons, following this breach, the IRS prohibited tax filers from downloading their tax return transcripts requiring them to wait for paper copies to be sent via postal mail. This in turn caused a number of delays for state grant recipients as HESAA requires tax return transcripts from students selected for state verification. HESAA Grants and Scholarship staff are working weekends and evenings to clear the backlog and process these students as quickly as possible. A number of staff members from the Client Services and

Audits and Quality Assurance units have been temporarily assigned to Grants and Scholarships to lend a helping hand.

While HESAA is actively addressing current issues with verification, they are also working on a long term and systemic solution. The data match agreement HESAA signed with the New Jersey Division of Taxation should alleviate the verification pressures that inevitably emerge each year for the **vast** majority of aid applicants, provided they filed a New Jersey tax return. HESAA also hopes that this partnership with the State Division of Taxation will immunize HESAA from some of the federal decisions/problems that are completely out of our control but have a disproportionate impact on HESAA, NJ students and institutions. HESAA is working diligently to implement this initiative as quickly as possible, and they expect to have a more definitive timeline for implementation by the Fall NJASFAA conference.



Goodbye to Perkins?

For the past year, many in the financial aid community have watched and wondered as the Federal Perkins Loan program, an important need-based loan program that has been around since 1958, suffered through what appeared to be its' death throes, as it was set to end on October 1. According to the US Department of Education, in the 2013-2014 academic year, more than a half million students received funding from this program. Despite some last minute attempts to save Perkins, the program has expired. It now appears that students who depended on it will have to look to unsubsidized loans or private loans to make up the difference.

In the final days leading up to October 1, a bipartisan effort appeared likely to swoop in and save the program. A one-year extension of the program passed in the House of Representatives, and a Senate vote seemed safe, given the bipartisan support it had in that chamber. However,

in a procedural move, Senator Lamar Alexander, a former Secretary of Education, exercised a "unanimous consent" procedure, which requires unanimous support in order to move the bill forward. Senator Alexander has opposed extending Perkins, instead favoring a "one grant/one loan" approach that others in Congress have also supported. Without congressional support, the bill failed.

Although the program officially expired on October 1, students may potentially continue to receive funding from the program for 5 more years. Grandfather provisions will allow those students who received money from the Perkins Loan program prior to June 30, 2015, to continue to receive Perkins funding for the next five years as needed to finish their current program of study.

For more information about these provisions, see the related Dear Colleague Letter at <http://ifap.ed.gov/dpcletters/GEN1503.html>.

SEE PERKINS, PAGE 3

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"...in the 2013-2014 academic year, more than a half million students received funding from this program"
.....

Perkins (CONT. FROM PG. 2)

It is also possible that Reauthorization, if completed, could bring the Perkins Loan program back. Since an extension of the program had bipartisan support, it is clear that some in Congress see the program's value. But on that topic, we will have to wait and see. In the meantime, contact your Congressional representatives, and let them know how you feel about the expiration of the Perkins Loan program. Perhaps we will see it again.

REMINDERS:

REPORTING NJ TAG GRADUATION RATES

Last year, HESAA held a series of sessions related to a new regulation that requires the annual reporting of graduation rates for all TAG recipients. The first data collection is due Monday, November 16, 2015. For FAQ's and step by step directions, visit www.hesaa.org, and log into the e-access portal. Click on the TAG Data Collections link.

Financial Literacy

One does not have to look very far to see the dire need for financial literacy in this country. In fact, our very own national debt is more than \$18 trillion. In order to determine the missing pieces in financial education, however, an overview of what is currently being done is helpful. And while tackling the issue on the federal level may be overwhelming, we will break it down and look at a small sliver of the pie and review what is already being offered in the good old garden state.



First, it is necessary to underscore the importance of financial literacy education for those who may doubt its relevance to making more sound financial decisions. According to a study by TIAA-CREF, those with a high degree of financial literacy are more likely to plan for retirement and in doing so will more than double their wealth compared to people that don't. On the contrary, those that have low degrees of literacy in financial matter, incur avoidable charges such as fees from late payments on credit cards and other such creditors.

Unfortunately, it took an economic meltdown but in 2009 New Jersey created high school requirements in personal finance. In order to graduate public high schools, students must take at least 2.5 credits in

at high schools throughout New Jersey serving to enhance the personal finance course that is now mandatory. In addition to high schools, HESAA frequents college campuses throughout New Jersey and speaks with students to answer their questions, especially when it comes to student loan repayment. Beginning in the 2013-2014 academic year, HESAA generously sponsored EVERFI's online financial literacy program to 28 public high schools in New Jersey. Their learning platform, which includes videos, animation, and games, helps make these complex financial concepts more exciting.

Also worth mentioning is the [New Jersey Coalition for Financial Education \(NJCFE\)](#), which strives to improve the personal financial literacy of New Jersey's citizens. With over 500 members, the NJCFE offers an annual symposium, quarterly meetings and free year round webinars geared towards educating the community in personal finance.

New Jersey is also proud to be home to [Junior Achievement \(JA\)](#). JA is a nonprofit dedicated to educating young people about business economics and free enterprise. One JA program is Finance Park, where students put together weeks of classroom lessons during a culminating experience at a real life simulation at a designated location. Using a tablet; students are required to make very adult decisions ranging from type of residence to mode of transportation. With the help of mentors, each group of students must make decisions that fit into their given budget.

"...there are at least 20 states that have no financial literacy requirements"

financial, economic, business and entrepreneurial literacy. Schools can meet this requirement by implementing a stand-alone, half-year course or integrating the content into another course. It is a district decision as to whether or not these courses are taught via Internet based platforms or traditional classroom led instruction or some combination thereof.

The New Jersey Higher Education Student Assistance Authority (HESAA) offers an array of financial literacy topics ranging from Budgeting and Money Management to Credit and Debt Management and Time Management. These workshops are free and HESAA staff often speaks

Currently, there are only four states in the nation that require financial literacy as a stand-alone semester long course and New Jersey is not among them so there is plenty of room for improvement. On the other hand, there are at least 20 states that have no financial literacy requirements, so from that angle New Jersey is ahead of the curve.

Considering the national student loan debt is over \$1 trillion and that 30% of college students (with loans) drop out without a degree, we can all agree that financial literacy education must increase. There absolutely must be more young people of all ages in every state becoming financially literate.



2. **Financial Assistance**, chaired by Dr. Peter Mercer, President of Ramapo
 - Pay It Forward
 - [NJ Better Educational Savings Trust \(NJBEST\)](#)
 - [NJ College Loans to Assist State Students \(NJCLASS\) Loan Program](#)
 - [NJ STARS](#)
 - Education Opportunity Programs

3. **Additional Proposals**, chaired by Dr. Tim Haresign, Professor, Stockton University
 - These include the [20-bill](#) legislative package and any other proposals that could increase affordability of higher education in New Jersey.

College Readiness:

A2800- Requires high school students to be assessed using college placement cut scores to determine their readiness for college-level course work and the Commissioner of Education to develop plans to improve college and career counseling for students.

College Completion:

A2801- Provides that no more than 120 credits will be required for a bachelor degree awarded by a public institution and no more than 60 credits for an associate degree.

A2802- Establishes a statewide reverse transfer agreement under which at least 30 credits that a student earns towards a bachelor degree at a four-year public institution are transferrable to any county college for credit toward an associate degree to help encourage re-enrollment and degree completion and help a student know their time and money was not wasted.

A2803- This bill will mandate transparency by requiring four-year public institutions to provide information on their website regarding cost of attendance, graduation rates and information on faculty. Four-year public and independent institutions will also be required to report on their website regarding the number of students required to take remedial instruction and the graduation rates for those students.

A2804- Mandates that county college presidents develop a plan to graduate 33 percent of students by 2020 to help increase graduation rates.

A2805- Directs the Secretary of Higher Education to oversee the development of a common core course numbering system for general education core classes leading to an associate or bachelor degree.

Cost:

A2806- Establishes the NJ School Counts County College Scholarship Program, modeled after a similar program that has worked at Cumberland County College, in which qualifying students will receive a two-year scholarship at a county college.

A2807- Freezes tuition and fees at the same rate for nine semesters following a student's initial enrollment at a four-year public or independent institution, potentially saving some students upwards of \$10,000 over the course of a six-year degree completion program.

A2808- Directs the Secretary of Higher Education to study the prevalence and cost of online courses and if any cost savings achieved are passed onto students.

A2809- Requires higher education institutions to develop open online textbooks available to students at no charge and requires the buyback of used textbooks at 50 percent of the purchase price as a remedy for the growing costs of college textbooks, which have gone up in price 82 percent in 10 years.

A2810- Establishes a state income tax deduction for student loan interest paid equivalent to the federal levels. This would apply to all loans for New Jersey residents as remedy to what has been labeled the "brain drain."

A2811- Prohibits four-year public and independent institutions from requiring students to purchase meal plans.

Data Collection:

A2812- Requires the development of a longitudinal statewide data system capable of retaining individual-level information starting when a student enrolls in pre-school through entry into the workforce to better inform education and labor policies.

Accountability:

A676- Performance-based funding plans for public higher education institutions

A2813- Closes four-year public institutions that fail to achieve a six-year graduation rate of at least 50 percent for full-time undergraduate students.

A2814- Directs the Secretary of Higher Education to revoke a proprietary school's license to award academic degrees if the school fails to achieve a six-year graduation rate of at least 75 percent for full-time students enrolled in a four-year degree program.

A2815- Requires NJ Educational Facilities Authority to annually prepare report on debt held by public institutions of higher education.

A2816- Directs State Auditor to conduct audit of fees charged by public institutions of higher education in order to tell how these fees are being distributed and how they are benefiting the college student.

Pathways to Success:

A2817- Requires institutions participating in dual enrollment programs to charge a reduced tuition rate to high school students participating in the program.

A2818- Requires undergraduate students enrolled in a four-year degree program to file a degree plan with the institution by the completion of 45 credit hours of course work and requires degree-seeking county college students to file a degree plan upon entering the institution. Also requires public institutions of higher education to develop pathway systems that establish graduation progress benchmarks for each major.

References:

http://www.nj.com/politics/index.ssf/2014/03/nj_lawmakers_unve_il_20-bill_package_to_overhaul_college_costs_accountability.html

Gainful Employment

On August 29, the Department of Education sent warning letters to institutions stating they had not provided sufficient information for at least one 2014-2015 origination record to the Common Origination and Disbursement (COD). The record indicated that the award was for a student enrolled in a GE program, but the institution did not submit GE data to the National Student Loan Data System (NSLDS) by the July 31, 2015, GE reporting deadline. Noted, with a few exemptions, all non-degree programs at nonprofit and for profit institutions are GE Programs. See [Gainful Employment Electronic Announcement #53](#).

Following the warning letters the institutions contacted the Department notifying them they did not have any GE programs to report on. After researching a number of cases the Department determined the institutions were submitting the incorrect Program Credential Level code of "08", of which is a graduate certificate for students enrolled in more than 100 different programs. In fact, the programs are master's degree programs which should have been reported to COD with a Program Credential Level code of '05' master's degree. A program that awards a graduate certificate is a GE program therefore, misinterpreting the results and causing warning letters to be sent to the institution president.

Due to these findings many institutions must review all their COD reporting for 2014-2015 and 2015-2016 award years using the guidance below and correct both NSLDS and COD where any Program Credential codes are in error. The institutions (including third party servicers) should also determine how the incorrect reporting occurred and how they can fix the process immediately.

Using the NSLDS GE Program Tracking List Page

Institutions must log into the [NSLDS Professional Access](#) website and review the entries on the GE Program Tracking List page. This page includes a listing of the institution's programs that, based on COD reporting, appear to be GE programs. Refer to [Gainful Employment Electronic Announcement #59](#) and the instructions in Chapter 4 in the recently-revised [NSLDS Gainful Employment User Guide](#) for assistance with NSLDS GE Program Tracking functionality. If the Program Credential Level code that appears on the GE Program Tracking List page for the program is not correct due to inaccurate COD reporting, select 'I2' (Program Was Not Title IV Eligible) for a status code.

Correcting Data in the COD System

If an institution determines that it had reported a Program Credential Level Code value to the COD System incorrectly, the data must be corrected, by either:

1. Sending a maintenance record that contains the updated values for the <ProgramCredentialLevel> tag in the award information using a Common Record document from the school's software
2. Making the appropriate updates to the Program Credential Level code values online using the COD website. For online corrections, an authorized user must complete the following steps:

Locate the Direct Loan award

- ◇ Log in to the COD website.
- ◇ Search for the Borrower on the Person Search Page, located under the "Person" link in the blue navigation bar.
- ◇ Click on the "Direct Loan" link in the left-side navigation panel.
- ◇ Select the award year from the "Award Year" drop down menu.
- ◇ Select the appropriate award from the Person Direct Loan Information page by clicking on the "Award ID".

Update Program Credential Level

- ◇ From the Award Detail Information page, click on "Update Award."
- ◇ Update the Program Credential Level value as applicable and click on "Submit."

Note: All updates made to the COD System will be validated for errors upon submission. Any errors resulting from the attempted changes will need to be corrected. When making corrections to the data in the COD System, it is only necessary to correct entries that are inaccurate, such as a student being reported at the wrong credential level, not entries that have changed, such as a student beginning one program and switching to another program between disbursements.

Accurate Reporting Reminder

As was noted in the gainful employment warning letters, the information for GE programs that are listed as unreported on the NSLDS GE Program Tracking List page must be resolved, either by reporting on the program or by correcting errors such as those described in this announcement. Whether an institution is subject to sanctions, and the severity of those sanctions, will be partially dependent on how quickly the institution becomes compliant by properly reporting to NSLDS. Therefore, institutions that have not yet reported their GE information to NSLDS, those that did not report completely, and those that have not resolved discrepancies on the GE Program Tracking List page must do so without any further delay.



Contact Information

The [Gainful Employment Information Page](#) on the IFAP Web site contains publications and resources on GE as well as Frequently Asked Questions (FAQs). If you have a question about the GE regulations that is not addressed in the FAQ section of the GE Info Page, please submit the question to ge-questions@ed.gov.

Are We Ready For Prior-Prior Year (PPY)?

Why the change and looking ahead to the 2016-17 and 2017-18 academic years

There are three major areas that students and families are assessing in the college decision making process: academic, environment and financial. Any questions they might have about an institution will be valued for importance and fall into one of these three areas. It is difficult to make a good college choice without having critical and accurate information across them.

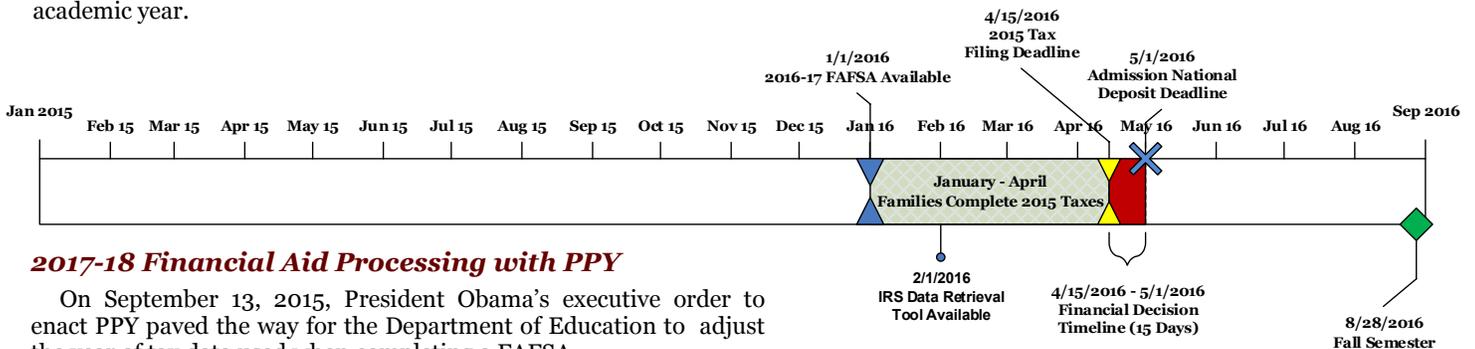
2016-17 Financial Aid Processing

Every year financial aid administrators strive to provide students and families with the best financial information and counseling as early as possible to help in their overall college decision. Unfortunately, the standard Prior Year FAFSA process, which will still be used for the 2016-17 academic year, limits families to academic and environment information leaving financial answers until late in the decision timeline. This causes the financial process for families to feel rushed and demanding. Because IRS regulations allow businesses until January 31st to provide taxpayers documents like W-2's, 1099's, etc., the IRS data retrieval tool is not available until February 1st and many families are racing to gather their tax information to complete their taxes or they are putting pressure on their accountant to do so. Many initial financial aid award letters are based on estimated tax data and for those who complete their taxes at the final tick of the clock on April 15th each year, students need to update their FAFSA with final tax information and institutions try to quickly provide a revised financial aid award letter. This creates a very short financial decision timeline (see 2016-17 graph).



With the adjustment to Prior-Prior Year (PPY) tax data, all of that will change for the 2017-18 academic year.

2016 – 2017 Standard Prior Year FAFSA Processing



2017-18 Financial Aid Processing with PPY

On September 13, 2015, President Obama's executive order to enact PPY paved the way for the Department of Education to adjust the year of tax data used when completing a FAFSA.

For the 2017-18 academic year students and parents will use their completed tax return data from calendar year 2015 (two years prior to the academic year of enrollment) and starting October 1, 2016, the 2017-18 FAFSA will become available. Additionally, the IRS Data Retrieval Tool (DRT) will be available immediately. Therefore, students and parents will have no wait time to begin filing an accurate FAFSA. Since the IRS DRT is already available, it should reduce the number of FAFSA corrections.

“Since DRT is already available it should reduce the number of FAFSA corrections.”

Impact on High School Guidance Counselors

High school guidance counselors throughout New Jersey and the nation are attempting to understand what PPY means to them. In early October, the College Board and HESAA both held their annual High School Guidance Counselor Workshops. During both presentations there was considerable apprehension among high school counselors about this change and how it will impact their cycle. Current juniors in high school will be the first class to use PPY when filing the FAFSA and current high school seniors will be using the same tax year information for 2016-17 and when they file the FAFSA for 2017-18 (see chart below).

When a Student Is Attending College (School Year)	When a Student Can Submit a FAFSA	Which Year's Income Information Is Required
July 1, 2015–June 30, 2016	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016

Chart courtesy of [Federal Student Aid](#)

PPY: 2017–2018

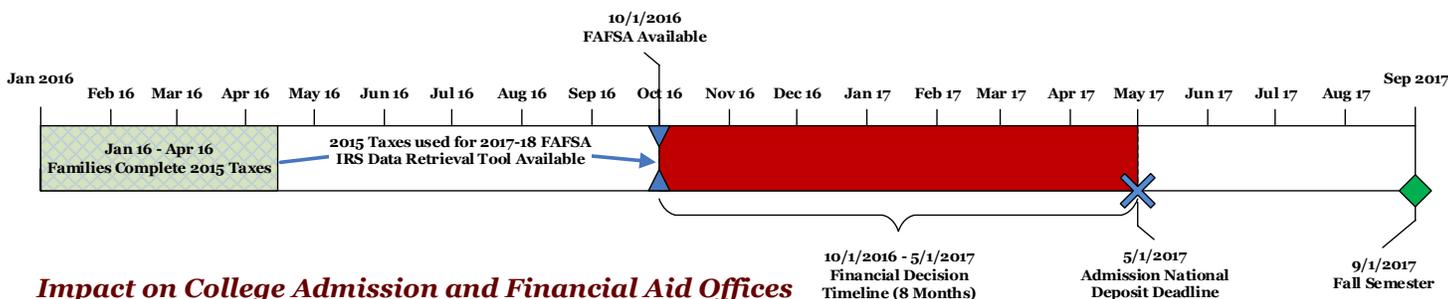
(CONT. FROM PG. 6)

What can FA Administrators do to help?

Prior-Prior Year creates an early opportunity for prospective students and families to get accurate answers and evaluate financial affordability. For high school students and their families to take advantage of PPY, educating them on the financial aid process needs to begin earlier. Historically, the typical target audience has been seniors and the time frame for these presentations is typically November through January. Since the 2017-18 FAFSA will be available beginning in October 2016, high school guidance counselors may want to begin educating juniors about the financial aid application process in the spring each year. Many institutions, NJASFAA members, and NJHESAA staff already work with high school guidance offices providing resources and presentations to high schools throughout the state. It will be critical to establish short term and long term plans to support, educate and coordinate PPY changes among high school guidance counselors, students and their families.



2017-2018 Prior Prior Year FAFSA Processing Timeline



Impact on College Admission and Financial Aid Offices

A lot of questions remain related to prior-prior year. With PPY expanding the financial decision timeline to eight months, both Admission and Financial Aid Offices along with private scholarship providers will have a longer cycle of interactions with prospective students and each other. It is anticipated that financial aid appeals and professional judgement cases may increase which will have a correlating increase in re-packaging financial aid awards. While the feds haven't quantified a potential reduction in verifications we know that with the immediate availability of the IRS DRT, the need for federal verifications should decrease. Cost of Attendance at most institutions is typically determined in the spring of each year so it will be critical for financial aid offices to have earlier projections to begin awarding. It is expected that more information will be provided from the Department of Education as institutions begin to establish best practices over the next few months.

Impact on HESAA Programs and Education Opportunity Funds?

There is no indication that anything is going to change on HESAA's end. HESAA plans to use PPY and has done some legal research with respect to the PPY initiative and has determined that no statutory or regulatory changes are required to the state in order for HESAA to be able to utilize PPY. Students will still receive estimated TAG awards but the estimates will not change based on PPY but may change based on how much is actually appropriated in the budget that is signed into law. The EOF program will be following HESAA's lead and also be using PPY. Those institutions that do not rely solely on the definition of historical poverty outlined in N.J.A.C. 9A:11-2.2 should use prior-prior-year (PPY). However, please note that the EOF financial eligibility criteria as outlined in N.J.A.C. 9A:11-2.3 may change annually based on the federal poverty guidelines.

RESOURCES FOR PRIOR-PRIOR YEAR

NASFAA TOOLS:

[Great Expectations: Implications of Implementing Prior-Prior Year Income Data on the FAFSA A Tale of Two Income Years](#)

EDUCATIONAL VIDEOS

[Short PPY Educational Video](#)
[Long PPY Educational Video](#)

WHITE HOUSE AND DEPARTMENT OF EDUCATION TOOLS:

[The President's Plan for Early Financial Aid](#)

[FAFSA Changes Fact Sheet \(for students\)](#)

[FAFSA Changes FAQ's \(for HS counselors\)](#)

[White House Fact Sheet \(for the general public\)](#)



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Federal & State Resources

NJ Legislature

<http://www.njleg.state.nj.us/>

U.S. Congress

<https://www.congress.gov/>

U.S. House of Representatives

<http://www.house.gov/>

U.S. Senate

<http://www.senate.gov/>

Education & the Workforce Committee

<http://edworkforce.house.gov/>



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Financial Aid Shore to Succeed Auction

At this Fall's NJASFAA conference we will hold the annual gift auction and 50/50 raffle. The proceeds of the auction and 50/50 will benefit the NJASFAA Scholarship Fund, which awards scholarships to deserving New Jersey students!

Interested in making a donation to the gift auction? You may donate items including unused birthday or holiday gifts, or even something from your school such as a sweatshirt, mug, gift basket or basketball tickets. All donations are tax deductible and all contributors will receive a verification letter from NJASFAA for the full amount of the donation.

Don't forget to participate in the 50/50 raffle with two chances to win! The first drawing will be on Wednesday evening at the President's Reception and the second drawing will be on Thursday evening at the "Cuba Libre" dessert reception.

For additional information or to confirm your donation, please contact Kristen Isaksen at (732) 263-5562, or kisaksen@monmouth.edu.