

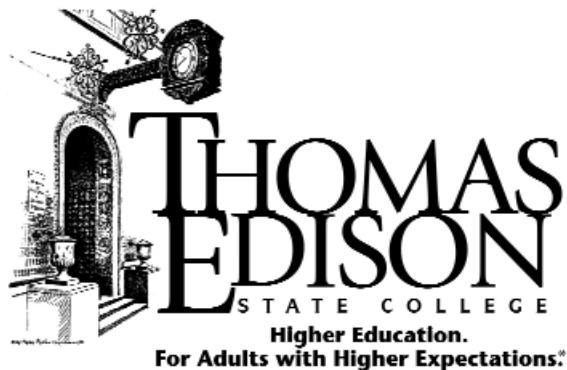
THOMAS EDISON STATE COLLEGE

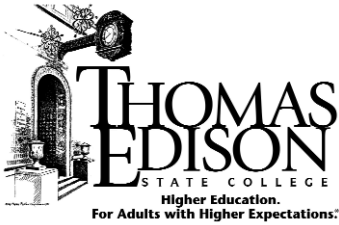
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2009-2010

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# Financial Aid Handbook





101 W. State St.  
Trenton, NJ 08608-1176  
[www.tesc.edu](http://www.tesc.edu)

Dear Financial Aid Applicant:

Attached is the Thomas Edison State College Application for Financial Aid for the 2009-2010 academic year. Please read all the information carefully.

To be eligible for financial aid, you must be a current applicant or enrolled student at Thomas Edison State College. To apply for financial aid, complete the Thomas Edison State College Application for Financial Aid (attached) and also the Free Application for Federal Student Aid (FAFSA). Mail the Thomas Edison State College Application for Financial Aid to the Office of Financial Aid, 101 W. State St., Trenton, NJ 08608-1176 or fax it to (609) 633-6489.

You may access a copy of the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You must indicate Thomas Edison State College's Federal School Code of 011648 on the FAFSA. If you received a Renewal Notice FAFSA, you may use that form in lieu of the initial FAFSA. Again, please remember it is very important to list the College's Federal School Code on your application.

Approximately four weeks after submitting the FAFSA, you will receive a Student Aid Report (SAR) from the U.S. Department of Education. As soon as you receive this SAR, review it for accuracy. Federal financial aid is awarded only for enrollment in Thomas Edison State College Guided Study or online courses. **Financial aid will not be awarded for TECEP® examinations, Prior Learning Assessment (PLA), e-Pack® or FlashTrack courses.**

Read the remainder of the enclosed material to be aware of all deadlines and requirements for financial aid eligibility and review the financial aid process checklist on the next page of this handbook.

Requests for financial aid will not be considered until all of the aforementioned forms have been received by the College's Office of Financial Aid. Once these forms are received, your file will be reviewed. If additional documents are required, you will be notified by e-mail or U.S. mail. Once the review process is complete, you will be notified by means of an award letter that discloses your eligibility for grants and loans. Please note you must also be a current applicant or enrolled student at Thomas Edison State College in order for the College to process your financial aid application.

If you have any questions or require further assistance, please feel free to contact the College at (888) 442-8372 or via e-mail at [finaid@tesc.edu](mailto:finaid@tesc.edu).

I wish you the best in your studies at Thomas Edison State College.

Sincerely,

James Owens  
Director of Financial Aid

## FINANCIAL AID PROCESS CHECKLIST

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- ✓ Complete the 2009-2010 Free Application for Federal Student Aid (FAFSA). You may access it online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or use the 2009-2010 Renewal Application. Make sure you list the Thomas Edison State College School Code (011648) on your application.
- ✓ Complete the 2009-2010 Thomas Edison State College Application for Financial Aid (FA), listing the semester that you plan to start. Both the Thomas Edison State College FA application and the FAFSA may be accessed by visiting the College Web site at [www.tesc.edu/finaid](http://www.tesc.edu/finaid) and clicking the on the "Financial Aid Forms" link.
- ✓ You should receive a Student Aid Report (SAR) in the mail or online from the U.S. Department of Education. This indicates that your FAFSA has been processed.
- ✓ Respond to any requests made by the College for additional documents. Your SAR will list any other paperwork the College may need (such as signed copies of 2008 federal income tax return, copy of Social Security card, etc.).
- ✓ Once your application is processed, the College will send you an award letter. Accept the awards you prefer; choose either the Comprehensive Tuition Plan or the Enrolled Options Plan; sign the award letter and mail it to the Office of Financial Aid. You may also fax your signed award letter to (609) 633-6489. Once the College receives this document, your account will be coded, and you may begin the registration process.
- ✓ If you are applying for a federal student loan, you also need to submit a Master Promissory Note (MPN) to your lender. The College will process your federal loan from your lender of choice. Please note that you must be at least a half-time student per term to be eligible for student loans. First-time borrowers must complete an online entrance interview at <https://mappingyourfuture.org>. For more information, please see page 5 (Student Loans). Half-time is considered 6 credits of online or Guided Study courses per term for undergraduate and 5 credits for graduate.
- ✓ If you have a credit balance after your financial aid has been disbursed, you will receive a voucher check with the credit balance approximately 45 days after the start of the semester.
- ✓ If you have any questions, please contact the Office of Financial Aid at (888) 442-8372, via e-mail at [finaid@tesc.edu](mailto:finaid@tesc.edu) or visit the College Web site at [www.tesc.edu/finaid](http://www.tesc.edu/finaid)
- ✓ Scholarship Programs Available for Undergraduate and Graduate Students: Ten scholarship programs have been established at Thomas Edison State College to assist students with the financial costs of obtaining their education. These programs are available to the enrolled student population. Students can learn more about individual scholarship programs, eligibility criteria, access an online scholarship application and learn application deadlines and award dates by visiting the College Web site at [www.tesc.edu/scholarships](http://www.tesc.edu/scholarships).

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 THOMAS EDISON STATE COLLEGE APPLICATION FOR FINANCIAL AID
 

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Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Student ID (if already applied to College) \_\_\_\_\_ e-mail \_\_\_\_\_

Phone (Day) \_\_\_\_\_ Phone (Evening) \_\_\_\_\_

 Do you have a High School Diploma or GED?  Yes  No

Name of Graduating High School \_\_\_\_\_ Year of Graduation \_\_\_\_\_

If GED, date of completion \_\_\_\_\_

 With which semester do you intend to start the 2009-2010 award year?  
 (The award year runs from July 2009 to May 2010; ex: September 2009) \_\_\_\_\_

 If you are planning on a student loan, who is your lender? \_\_\_\_\_  
 (Please see the "Student Loans" section on page 5 of this packet for more information.)

Please note that if you enroll for online or Guided Study courses, your award letter will place you in an attendance pattern where the terms awarded will be three months apart (i.e., July/October/January/April). Also, you need to be enrolled for at least 6 credits per term to be eligible for most federal aid. Please note that to be eligible for federal aid you must be enrolled in online and/or Guided Study courses.

The deadline for applying for a particular term is two months prior to the start of the term. For example, if you wish to start in September, you must have a completed financial aid file by July 1. Completed files are comprised of A) a federally processed FAFSA, B) Thomas Edison State College FA application and C) receipt of all required documents. All required forms must be submitted to the Office of Financial Aid.

Only one educational institution per term may award financial aid. Thomas Edison State College may process financial aid for its students attending other federally approved institutions, but you must notify the financial aid office of your intention and complete an Ad Hoc Consortium Agreement.

I CERTIFY THAT:

- a) The information on this application is true and correct.
- b) I will be responsible for any institutional charges not covered by financial aid.
- c) I am not receiving financial aid for the same period at another educational institution.
- d) I am not in a federal, state, local or military correctional institution.
- e) I have read the 2009-2010 Financial Aid Handbook and understand my rights and responsibilities.

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 STUDENT'S SIGNATURE

DATE

# FINANCIAL AID POLICY AND PROCEDURES

## Important Notes:

- Federal financial aid will be awarded only for enrollment in Thomas Edison State College Guided Study or online courses, but not for TECEP® examinations, Prior Learning Assessment (PLA) or e-Pack® courses.
- Students are not eligible for federal financial aid if they are incarcerated in a federal, state or military correctional institution. To review other federal eligibility requirements, students may visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to access the federal student guide.
- Once you register for courses in your established attendance pattern, as stated in your award letter, you must register for all subsequent semesters in that pattern. If you are unable to do so, you must contact the financial aid officer.

## Priority Deadlines for Applying for Financial Aid

Please note the deadlines for aid is two months prior to the start date of the first term of your award year. The Office of Financial Aid & Veterans' Affairs will continue to process all financial aid applications received after the priority dates and, if possible, process your financial award up to three weeks prior to the start of your intended semester start date. Completed files received after this date will be reviewed for the following semester set. Please note that you must reapply for financial aid every year.

## Comprehensive Tuition for Financial Aid Students

The Comprehensive Tuition Plan covers Thomas Edison State College enrollment tuition, fees and course tuition. Please refer to the Thomas Edison State College Guide to Tuition and Fees brochure for more detailed information. Please note that the Comprehensive Tuition Plan fee must be paid in full before any excess funds will be disbursed to the student. In most cases, students will not receive a voucher check until the second semester of enrollment. Please note the Comprehensive Tuition Plan does not apply to per credit programs such as MDCP, etc.

## Veterans' Benefits

Students' may receive veterans' benefits as well as federal financial aid. Students interested in this should refer to our Veteran's Benefits handbook. You may request one by calling 1-888-442-8372 or visiting [www.tesc.edu/finaid](http://www.tesc.edu/finaid), and clicking on the "Veterans' Benefits" link. Students who receive G.I. benefits from any chapter should see the section on Student Loans to see how these benefits impact the unsubsidized Stafford Loan.

## National Guard Waiver

In addition to the Commander's Certificate, students who intend to pay for courses at Thomas Edison State College with a New Jersey National Guard waiver must also file a Free Application for Federal Student Aid (FAFSA) to determine Pell grant eligibility. If the student is Pell eligible, all requested documentation must be delivered to the Financial Aid Office. Once the grant is finalized, the College will process your waiver. If not Pell eligible, no other documentation is needed if the student does not plan to pursue federal student loans. Please

note that the College will apply your Pell grant to your tuition and fees first. Any balance afterwards will be covered by your waiver. Commander Certificates must be presented to the Office of Records and Registration with the semester's registration form for each term the waiver is requested. Recipients of the New Jersey National Guard waiver must also meet the College's Satisfactory Academic Progress requirements.

## Financial Aid Awards

The following are typical costs\* for students who have taken Thomas Edison State College courses. Costs will vary and depend upon the number of credits taken.

Example of Educational Costs\* for Financial Aid Recipients Who Take 12 Credits Per Semester/24 Credits Per Year of Guided Study and online courses.

	IN STATE	OUT OF STATE
Comprehensive Tuition	\$4,695	\$6,720
Books and Supplies	1,670	1,670
TOTAL	\$6,365	\$8,390

Example of Educational Costs\* for Financial Aid Recipients Who Take 6 Credits Per Semester/12 Credits Per Year of Guided Study and online courses.

	IN STATE	OUT OF STATE
Course Tuition	\$1,632	\$2,160
Annual Enrollment Tuition	1,390	2,520
Fees	118	118
Books and Supplies	1,670	1,670
TOTAL	\$4,810	\$6,468

The financial aid package that is calculated for students attending Thomas Edison State College is sufficient to cover the aforementioned costs as well as other miscellaneous expenses directly related to the cost of education at this institution, and includes a \$7,992 allowance for living expenses.

\*Estimated costs are for the 2009-2010 Award year. Current tuition costs may also be viewed on the College Web site at [www.tesc.edu](http://www.tesc.edu).

## FINANCIAL AID POLICY AND PROCEDURES

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### Course Materials and Textbooks

Students at Thomas Edison State College registering for Guided Study or online courses will be given access to their course through myEdison. The courses contain the course manuals, syllabi, assignments and any forms needed. Students who have registered for e-Pack® courses will find all their course materials available in an online format as well. You may purchase your textbooks, study guides, telecourse guides and any DVDs used in the course by contacting MBS Direct, the College's textbook supplier, at (800) 325-3252. You will be responsible for paying for these materials but will be reimbursed for the cost by the Office of the Bursar 45 days after the start of the semester if there is enough financial aid remaining in your account. The Office of the Bursar will send you an accounting of the disposition of your financial aid

### Financial Aid Programs

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Thomas Edison State College participates in the Federal Pell Grant, subsidized and unsubsidized Federal Stafford Loans, Tuition Aid Grant for New Jersey residents and private loan programs. All applicants for financial aid must complete the financial aid application process and qualify economically. Private loan applicants only need to complete the Thomas Edison State College Application for Financial Aid. Students must meet the following eligibility criteria:

- Be admitted to or enrolled in a degree program at Thomas Edison State College;
- Be a U.S. citizen or eligible noncitizen;
- Not be in default on a federal loan or owe a refund on a federal grant at any institution;
- If required, be registered with Selective Service;
- Be making satisfactory academic progress toward a degree; and
- Provide all requested documentation.

A description of how each of the aforementioned programs applies at Thomas Edison State College is discussed in the following paragraphs.

#### • FEDERAL PELL GRANTS

Pell Grants are awards that are based on financial need and are used to help you pay for a portion of your educational expenses. If you are eligible and enrolled in the College, and take at least 3 credits of Guided Study and online courses per semester, you may be considered for a Pell Grant. If you complete the financial aid process by the specified deadlines, the grant may be credited to your account when you register for courses. You may obtain a *Registration Bulletin* by calling the College's Information Center at (888) 442-8372 or via e-mail at [info@tesc.edu](mailto:info@tesc.edu). It may also be viewed on the College Web site at [www.tesc.edu/publications](http://www.tesc.edu/publications) and clicking on "Registration Bulletin" link. Please note that the Pell Grant will be one quarter of the maximum full-time award per term. For example, if your maximum award is \$4,050, your actual award will be \$1,012 per semester if you take 6-12 credits per term.

#### • STUDENT LOANS

The College participates in both the subsidized Federal Stafford Loan and the unsubsidized Federal Stafford Loan as well as private loan programs. The government pays the interest on the subsidized Stafford Loan while you are in school. Under the unsubsidized Stafford Loan, you are responsible for the interest while you are in school. Conditions of private loans vary with the lender.

To be eligible for the subsidized Federal Stafford Loan, you must qualify economically. The unsubsidized Federal Stafford Loan is available regardless of one's income. You are required to be enrolled for a minimum of half-time status in order to be eligible for both subsidized and unsubsidized loans. Half-time status indicates that the student is enrolled in 6 credits of Guided Study and online courses per semester if undergraduate, and 5 credits per semester if graduate. If you receive Chapter 30 MGIB (Montgomery G.I. Benefits), your unsubsidized loan will be reduced by the amount of the stipend you receive in the award year.

To apply for the Stafford Loans, you must first complete the financial aid application process. Your eligibility for the Federal Stafford Loans will automatically be determined and disclosed to you in the award letter. You will not need to submit a separate application for these student loans, as you will be

## FINANCIAL AID POLICY AND PROCEDURES

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provided information and the forms needed to complete the loan application. You must provide your lender with a signed Master Promissory Note (MPN). In accordance with federal regulations, student borrowers may choose the lender from which they will borrow for any Federal Family Education Loan Program (FFELP). The College will process your federal loan from your lender of choice, which you should have listed on the Thomas Edison State College Financial Aid application. We suggest you contact them regarding your MPN. Please notify the Office of Financial Aid and Veterans' Affairs of your choice. Your federal loan may not be processed until your lender has received your MPN. Also, first-time borrowers with the College must complete an entrance interview. A questionnaire will be mailed to you or may be completed online at <https://mappingyourfuture.org>. Please note that the College does not participate in the Federal Direct Student Loan Program, only the FFELP Program.

Students applying for loans in addition to or in lieu of federal Stafford loans must ensure their lender supplies the certification forms, whether via paper or electronic formats. These loans can only be awarded up to cost of attendance, and must take into account all other financial aid received during that award year. Borrowers under the NJ CLASS loan program must be matriculated students.

### • NEW JERSEY TUITION AID GRANT (TAG)

If you are a New Jersey resident, qualify economically and take at least 12 credits per eligible semester, you may qualify for a TAG award. The TAG covers tuition costs for Thomas Edison State College courses, proficiency examinations, Prior Learning Assessment (PLA) courses, TECEP® examinations and courses at other traditional New Jersey colleges. Awards may not exceed tuition costs. Students relying on tests and other methods of credit earning should contact the Office of Financial Aid & Veterans' Affairs. The TAG may be awarded a maximum of eight semesters. Courses taken at consortium colleges for traditional fall semesters must coincide with Thomas Edison State College's September and October terms. Likewise, spring semesters must match up with our January and February terms. Please note our deadlines for course registrations.

Except in the case of Thomas Edison State College courses, TAG awards are disbursed to you at the end of the semester, after you have furnished proof that you have successfully completed 12 credits. You are responsible for the initial payment of your tuition and fees.

Please note that the TAG award reported on your State Student Eligibility Notice (SEN) may not be the actual amount you will receive at Thomas Edison State College. The maximum TAG award equals the first year in-state comprehensive tuition rate. Awards will vary based on the TAG eligibility and whether the student is paying first or second year annual enrollment tuition. This amount will be indicated on your award letter.

To be eligible for TAG for the fall, students should be registered for Guided Study, online, PLA and e-Pack® courses (CLEP credits do not count toward TAG eligibility) before September 8. TECEP® examinations must be taken, and grades must be posted prior to November 1, and the winter (spring) deadline is March 1. Please note that all financial aid paperwork must be received before these dates in order to qualify for TAG. Fall TAG awards are for September and October terms, and winter TAG is for the January and February terms.

### • VERIFICATION

The U.S. Department of Education may select you for a process called "verification." This means you will need to prove that your FAFSA is correct by supplying the College with additional documentation.

As part of the "verification" process, you will have to provide signed copies of your 2008 federal income tax return, documentation of household size, number of family members enrolled in post-secondary education at least half time, etc. The College will be unable to process your application until this information is received. Other documents may be required. Aid will not be granted until the "verification" process is completed.

If you received federal financial aid because you reported incorrect information, you will have to repay any portion of aid you should not have received. Also, any person who intentionally makes false statements or misrepresentations on a federal aid application is violating the law and is subject to fine, imprisonment or both.

### Loan Deferments and Enrollment Certification

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If you are enrolled half time per semester in a degree program taking Thomas Edison State College Guided Study and online courses, you may be eligible to have payments deferred on previous loans. Only Thomas Edison State College courses may apply to deferments (not TECEP®, e-Pack®, PLA or FlashTrack courses). All courses must be approved by an academic advisor and applied to

## FINANCIAL AID POLICY AND PROCEDURES

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the degree program being pursued to qualify for a deferment.

### Course Extensions

Students completing course extensions need to keep in mind that they will not be considered an enrolled student at the College during the time they are completing the course extension. If you are completing course extensions during a particular semester and have registered for and are taking new courses during that same semester, you will have enrolled student status. Course extensions are much like incomplete grades at other schools in that they provide the student with additional time to complete course requirements. Financial aid may pay for course extensions. The request must be in writing and there must be financial aid available to cover the charges.

### Certificate Programs

Thomas Edison State College offers undergraduate and graduate level certificates as well as noncredit professional certificates. Students who are matriculated and pursuing an undergraduate or graduate certificate as well as a degree may have some financial aid eligibility if the courses in the certificate program can also be applied to their degree program. Students enrolled in only these certificate programs and not in a degree program would not be eligible for Federal financial aid, but may have Veterans' Education benefits eligibility. Many of the College's professional certificates are eligible for Veteran Educational benefits, but they are not eligible for Federal financial aid funds such as the Stafford Loan.

### Financial Aid for Attendance at Other Schools

Students currently enrolled at Thomas Edison State College may receive financial aid for courses at other regionally accredited institutions when there are no Thomas Edison State College credit earning options available to complete a degree requirement. Exceptions to this policy will be considered by the Thomas Edison State College academic advisement staff. The course(s) must be financial aid eligible at the other institution in order to apply to the consortium agreement. Students must first request an Ad Hoc Consortium Agreement form from the Thomas Edison State College Office of Financial Aid or may download it from [www.tesc.edu](http://www.tesc.edu). Part I of the form must be completed by a Thomas Edison State College advisor. Part II of the form must be completed by the institution you will be attending. You will be responsible to pay that institution's tuition costs

according to its policies and procedures. Once the agreement is finalized, your financial aid will be processed.

### Class Standing for Financial Aid Programs

Below is a table listing class standing according to the number of credits completed.

<u>Credits</u>	<u>Classification</u>
0-27	Freshman
28-57	Sophomore
58-85	Junior
86-120	Senior

### Financial Aid and Credits Needed for Program Completion

Financial aid can be awarded only up to the number of credits needed for completion of a student's academic program. For example, if a student is in an undergraduate program of study that needs 120 credits to complete the degree, and the student has completed 117 credits that go towards that degree, then the student in this example would only have financial aid eligibility for 3 credits and would not be eligible for a loan (6 credits needed per term). If the student had completed 114 credits towards the degree, then that would leave 6 credits remaining and could get a student loan for one term (provided they were guided study or online classes).

### Academic Policies for State and Federal Financial Aid Recipients

Thomas Edison State College state and federal financial aid recipients must maintain a cumulative average of at least 2.0 (C) to meet the minimum standards for satisfactory academic performance. In addition, the student must complete 66 percent of all courses attempted. Satisfactory academic progress will be monitored at the end of each academic year. If a student's cumulative average falls below 2.0 (C) or does not meet the 66 percent criteria, the student is not maintaining satisfactory academic performance. (Ws are not considered complete.) Students will be notified in writing if they fail to comply with this policy. Students will not be reviewed for academic progress until they have attempted two semesters of course work. Please note, extensions are not considered completed until grades are posted. Grades of NC will be considered an F for GPA calculations. There is also a maximum time frame during which the College may award federal aid. Sixty

## FINANCIAL AID POLICY AND PROCEDURES

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credits are required to earn an associate degree. The maximum attempted credit hours that may be attained in this degree program are 90 credit hours. For the baccalaureate degree (120 credits), the maximum attempted credit hours that may be accumulated in this degree program is 180. All credit hours attempted, whether or not they are completed or passed, are counted toward the maximum time frame in the aforementioned program. If a student exceeds the maximum number of credits in a degree program, he or she will not be eligible for state or federal student financial aid. This limit includes credits that have been transferred toward a degree.

Financial aid will pay for a repeated course only once.

Students not making satisfactory academic progress will be placed on Financial Aid Probation for the next semester. Financial aid will be processed for that semester to give the student an opportunity to regain satisfactory progress as determined by College policy. Students may either regain satisfactory academic progress after their probationary grades are in, or at least complete all the probationary term's courses with grades of C or better.

### Appeals

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Students who do not meet the satisfactory academic progress requirements after the probation period will be denied additional financial aid. If, because of a mitigating circumstance (such as loss of income, death in the family, etc.) a student falls below the required standards, he or she may appeal by explaining the circumstances to the Financial Aid Appeals Committee within 30 days of notification concerning his or her academic performance. All appeals should be in writing and forwarded to:

Thomas Edison State College  
Financial Aid Appeals Committee  
Office of Financial Aid  
101 W. State St.  
Trenton, NJ 08608-1176

If an appeal is granted, the student must regain satisfactory academic progress after the end of the appealed semester to be considered for further aid.

If progress is not made at the end of the appealed semester, but the student completes all courses attempted with grades of C or better in that semester, an additional semester may be awarded. Students should contact the Office of Financial Aid after the results of the appealed semester are posted.

### Institutional Refund Policy

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#### • ENROLLMENT TUITION REFUND SCHEDULE

Fifty percent of the Annual Enrollment Tuition may be refunded if the request is submitted no more than 30 days after payment has been received. All requests for refunds must be submitted in writing to the Office of the Registrar. Depending upon the circumstances, the Comprehensive Tuition may be refunded within 30 days of payment or within 30 days of signing your award letter if paying by financial aid. No appeals for refunds of either tuition plan will be considered after the 30-day period.

#### • GUIDED STUDY AND ONLINE COURSES REFUND SCHEDULE

Withdrawal requests must be postmarked, e-mailed or fax dated according to the following schedule for the corresponding tuition refund.

- ▶ Withdrawals before the first day of the term =  
100 percent tuition refund minus the  
\$10 administrative withdrawal fee

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- ▶ Withdrawals between the first and the seventh day  
of the term = 75 percent tuition refund

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- ▶ Withdrawals between the eighth and 14th day of  
the term = 50 percent tuition refund

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- ▶ Withdrawals between the 15th and 21st day of the  
term = 25 percent tuition refund

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- ▶ Withdrawals after the 21st day of the term =  
No refund

Course registration fees and late registration fees are nonrefundable. All requests for refunds must be submitted in writing to:

Thomas Edison State College  
Office of the Registrar  
101 W. State St.  
Trenton, NJ 08608-1176  
Fax: (609) 777-0477

## FINANCIAL AID POLICY AND PROCEDURES

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### Return of Title IV Funds

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In order for students to retain 100 percent of their federal Title IV funds, they must be enrolled through 60 percent of the semester. Students who totally withdraw or drop out before this period may only receive a prorated portion of their financial aid for that semester. The financial aid percentage is determined by dividing the number of completed days by the total days in the semester. The number of completed days is calculated by subtracting the start of the semester from the day that the student withdrew from the school by written notification. The earned percentage is multiplied by the amount that the student was eligible to receive to determine the amount of aid that the student has earned.

If financial aid is disbursed prior to the student's withdrawing from school, the excess financial aid disbursement is returned; the student is billed for any funds owed to the College and is notified on how the calculation was performed. If financial aid is not disbursed when the student withdraws from school, the student is notified of the amount of financial aid that has been earned. The earned financial aid is subsequently disbursed, and any excess money that is owed to the student is disbursed within 14 days.

The aforementioned refund and repayment policy does not apply to you if you withdraw from some classes but continue to be enrolled in other classes for the same semester. This only applies when you:

- Fail to register for the period of enrollment for which you were charged; or
- Withdraw, drop out, take an approved leave of absence, are expelled or otherwise fail to complete the period of enrollment for which you are charged.

### Withdrawal Process

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Your written withdrawal should be made either on the Request for Withdrawal form found in your Course Manual or in a letter addressed to:

Thomas Edison State College  
Office of the Registrar  
101 W. State St.  
Trenton, NJ 08608-1176  
Fax: (609) 292-1657

Your letter must contain your course name, number and mentor's name as well as your name and student identification number. The postmark or fax date will constitute your official withdrawal date. Failure to withdraw as stated above will result in the forfeiture of any refund and may result in a failing grade.

# FINANCIAL AID POLICY AND PROCEDURES

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## Student Rights and Responsibilities

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You have the right to ask the College the following:

- The names of its accrediting or licensing organizations;
- About its programs;
- What is the cost of attending, and what is its policy on refunds to students who drop out;
- What financial assistance is available, including information on all federal, state, local, private and institutional financial aid programs;
- What are the procedures and deadlines for submitting applications for each available financial aid program;
- What criteria are used to select financial aid recipients;
- How the College determines your financial need. This process includes how costs for tuition and fees, books and supplies, and personal and miscellaneous expenses are considered in your cost of education;
- How much of your financial need, as determined by the institution, has been met;
- How and when you will be paid;
- To explain each type and amount of assistance in your financial aid package;
- What the interest rate is on any student loan, the total amount you must repay, the length of time to repay and what cancellation or deferment provisions apply;
- To reconsider your aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed;
- How the school determines whether you are making satisfactory progress and what happens if you are not; and
- What services and information are available for people with disabilities.

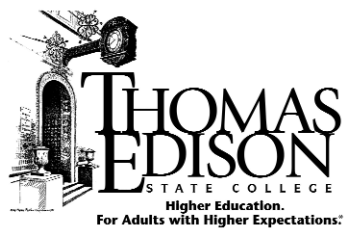
It is your responsibility to do the following:

- Review and consider all information about a school's program before you enroll;
- Pay special attention to your application for student financial aid; complete it accurately and submit it on time to the right place. Errors may delay or prevent you from receiving aid;
- Meet all deadlines for applying or reapplying for aid;
- Provide all additional documentation, verification, corrections and/or new information requests made by either the Office of Financial Aid or the agency to which the application was submitted;
- Read, understand and keep copies of all signed forms; comply with the provisions of any promissory note and all other signed agreements;
- Notify the College of any change in your name, address or attendance status (half-time, three-quarter or full-time). If you have a loan, you must also notify your lender of these changes; and
- Understand the College's refund policy.

## Drug Abuse Prevention

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Upon request, Student Special Services will refer you to agencies in your area that offer drug abuse counseling. Contact the College's Special Services Coordinator at (609) 984-1141, ext. 3445 for assistance.



101 W. State St.  
Trenton, NJ 08608-1176  
(888) 442-8372  
[www.tesc.edu](http://www.tesc.edu)