

2021-2022 Rutgers Educational Opportunity Fund (EOF) Overview & Application Instructions For New Jersey Residents Only

Mission of EOF

The New Jersey Educational Opportunity Fund was created by law in 1968 to ensure meaningful access to higher education for those who come from backgrounds of economic and educational disadvantage. The Fund assists low-income New Jersey residents who are capable and motivated but lack adequate preparation for college study.

The New Jersey Educational Opportunity Fund program contributes to the development of a college-educated public that reflects the diversity of New Jersey by working in partnership with Rutgers and the K-12 educational system to provide access to higher education for students from families/communities disadvantaged by low income and the lack of access to the quality education preparation necessary to attend college. The Fund partners with established pre-college efforts and seeks to initiate additional opportunities to identify and prepare students for college at the pre-collegiate level. At the postsecondary level, the access and opportunity provided by the Fund is not limited to simply meeting first-year (or transfer) student enrollment goals, but to also focus on student success. In this vein, EOF provides support for educational initiatives, support services, and leadership development activities that assist students to improve their chances of success in specific majors and career fields, and prepares them for the changing world of work and to assume leadership in their communities and the state.

Critical Elements for Institutional Plans

Recruitment, improving student success, developing partnerships with pre-college and the K-12 community, connecting education with the world of work, initiating a research agenda, and enhancing the program's image are linked goals related to the EOF mission and are critical elements established as part of the Rutgers EOF program that will increase students' opportunities for success. For more information about the New Jersey Educational Opportunity Fund (EOF) program, visit the Office of the Secretary of Higher Education website at www.nj.gov/highereducation/EOF/EOF_Eligibility.shtml.

EOF Advising/Counseling/Support

Your EOF advisers will help you plan an academic program to meet your interests and needs. Your undergraduate school will provide you with tutorial services and staff of academic, career, and peer counselors. With this support, you'll be able to identify your academic strengths, overcome limitations, and define career fields that interest you. In addition, all of the university's other resources are available to help you succeed at Rutgers.

EOF Eligibility Requirements & Historical Poverty Criteria

The undergraduate EOF program is intended for students who show potential and exhibit evidence of academic and/or creative promise but who have limited educational and financial resources for college because of inadequate high school preparation and have economic backgrounds that reflect a history of poverty per the New Jersey Office of the Secretary of Higher Education (OSHE)/Educational Opportunity Fund (EOF) Board of Directors as indicated in the state-wide regulations that govern the EOF program under NJAC 9A:11. Several factors are considered in the **EOF Candidate Selection Process**, which includes Historical Poverty Criteria (HPC) as evidenced by at least one of the following:

1. Having attended or graduated from a school district where 40% or more of the enrolled students meet the eligibility criteria for free/reduced-price lunch program;
2. Having resided in a municipality that is a high distress/labor surplus area, or is considered an eligible urban aid municipality;
3. Having resided in an area that historically has been populated by low-income families, commonly called a "pocket of poverty," and has characteristics of a high-distress/labor surplus area, even if the municipality is not formally so identified;
4. Having a sibling who was or is enrolled in an EOF program;
5. Being a first-generation college student (your parent(s) are not four-year college/university graduates) who is or whose family is eligible for government assistance and/or educational programs targeted toward low-income and disadvantaged populations (TRIO Programs, free and reduced breakfast/lunch programs, Supplemental Nutrition Assistance Program (SNAP) – formerly food stamps); or
6. Having successfully completed an NJ GEAR UP State project, NJ College Bound grant program, or TRIO program.

The New Jersey Educational Opportunity Fund (EOF) provides financial assistance and support services (e.g., counseling, tutoring, and developmental coursework) to students from educationally and economically disadvantaged backgrounds who attend participating institutions of higher education in the State of New Jersey. Undergraduate EOF grants of up to \$1,550 annually for Rutgers on-campus resident students and \$1,300 annually for Rutgers commuting students are awarded to qualifying New Jersey residents whose financial need and scholastic background might otherwise prevent them from attending college. These grants are renewable based upon continued eligibility.

EOF grants are generally available to students from families with a background of poverty whose annual income and assets fall within the **EOF Income Eligibility Scale with Asset Cap Calculation** as established by the OSHE/EOF Board. Families who demonstrate long-term economic hardship, such as **the accumulation of assets that do not exceed 20 percent of the EOF Income Eligibility Scale per household size**, and the inability to provide more than the basic needs of family members, may qualify for financial assistance through the EOF program.

To be considered for participation in the Rutgers EOF program, candidates must apply for undergraduate admission to Rutgers, The State University of New Jersey, file a Free Application for Federal Student Aid (FAFSA) for U.S. citizens and eligible noncitizens, or a New Jersey Alternative Financial Aid Application (NJAFSA) for NJ DREAMers, as appropriate, and meet all **EOF Eligibility Requirements** and **Conditions of Enrollment** as an **EOF Scholar**. Rutgers has multiple but distinct EOF programs operating at various schools within the Rutgers University system. Because EOF is a campus-based program throughout the State of New Jersey, each individual school is responsible for student recruitment, selection, program services, and **its own specific criteria for EOF admission and program participation**.

EOF Income Eligibility Scale with Asset Cap Calculation 2021-2022

Household Size (including applicant)	Gross Income Not to Exceed:	Asset Cap Calculation Not to Exceed (Based on Household Size):
1	\$25,520	\$5,104
2	\$34,480	\$6,896
3	\$43,440	\$8,688
4	\$52,400	\$10,480
5	\$61,360	\$12,272
6	\$70,320	\$14,064
7	\$79,280	\$15,856
8	\$88,240	\$17,648
For each additional member of the household add	\$8,960	\$1,792

If your (*independent student*) and your family's (*dependent student*) income and assets fall within the financial criteria as shown on the EOF Income Eligibility Scale with Asset Cap Calculation above and you wish to be considered for participation in the Rutgers EOF program, you must meet all **EOF Eligibility Requirements, which include:**

- ✓ Demonstrating an educationally and economically disadvantaged background.
- ✓ Being a New Jersey resident for at least 12 consecutive months before the first semester of Rutgers enrollment.
- ✓ Graduating from high school **or** receiving the equivalent of a high school diploma by the time you register at Rutgers.

Financial Assistance

Rutgers Admissions Pre-Screen Process: EOF applicants are eligible to have the **\$70** Rutgers Undergraduate Application fee deferred pending confirmation of financial eligibility. Students who participate in the National School Lunch Program receive a waiver of the application fee. Admitted EOF Scholars are also eligible to receive the fee waiver for the **\$150** enrollment fee when they acknowledge their plans to enroll at Rutgers.

Rutgers Residence Life Post-Admit Process: If interested in residing on campus in University Housing, in addition to completing the online housing application, students must submit a \$200 non-refundable deposit for housing. Full scholarship and full financial aid recipients, as well as EOF students, are not required to submit the deposit. Therefore, EOF Scholars qualify for the **\$200** housing deposit waiver.

Rutgers Financial Aid Post-Admit Process: Confirmed Eligible EOF Scholars will receive an EOF grant each semester (**\$775** for Rutgers on-campus resident students and **\$650** for Rutgers commuting students) as part of their financial aid package. Program compliant EOF Scholars can also apply to receive financial assistance for summer session courses as continuing students and other academic opportunities to enhance their experience.

Although the EOF program can provide financial help, you and your family are asked to contribute toward the educational expenses as determined by a federally mandated formula and/or state needs analysis, which uses the information you provide on the FAFSA or NJFAAA to calculate the amount of your Expected Family Contribution (EFC) and/or New Jersey Eligibility Index (NJEI). EOF Scholars receive both the Tuition Aid Grant (TAG) and EOF grants from the State of New Jersey. In addition, qualified students are eligible to receive grant assistance from the federal government and Rutgers. Financial assistance will vary depending upon your need and eligibility as determined by the FAFSA or NJFAAA and the availability of funds. **The Rutgers priority date for financial aid application submission is December 1, 2020.**

Male students (ages 18-25) must register for Selective Service and can do so either by mail, by completing the registration process on the Selective Service (SSS) website at www.sss.gov, or by requesting to register when filing the FAFSA or NJFAAA.

To receive confirmation of eligibility for participation in the Rutgers EOF program and an official offer of financial assistance from Rutgers that includes the EOF grant, TAG, and other need-based aid programs if qualified, you must do the following:

If you are a U.S. citizen or eligible noncitizen (permanent U.S. resident with a valid Permanent Resident Card I-551 or I-551C, I-94, T-visa or other qualified status for federal aid eligibility):

- ✓ You must submit your completed **2021–2022** Free Application for Federal Student Aid (FAFSA) to the federal processor. To submit your FAFSA online at fafsa.ed.gov, you and your parent must each create an FSA ID, which is used to confirm your identity when accessing your financial aid information, and electronically sign your federal student aid documents at fsaid.ed.gov. Ensure that Rutgers receives your FAFSA from the federal processor by including the Rutgers federal school code 002629 in Section 1 (online) or Step Six (PDF). The PDF FAFSA is available for you to print and fill out manually or is screen-fillable if you select “FAFSA Filing Options” at fafsa.ed.gov.
- ✓ You and your parent(s) must use your filed **2019** federal IRS tax return and nontaxable income statements to complete the **2021-2022** FAFSA and answer NJ State-specific questions. The IRS Data Retrieval Tool (IRS DRT) is an easy and secure way to access and transfer tax return information directly onto the FAFSA form, saving time and improving accuracy. Although the IRS Data Retrieval Tool is an option when completing the FAFSA, you and your parents may be unable or choose not to use it. If you have already submitted a FAFSA and would like to use the IRS DRT, you must log in as a returning user at fafsa.ed.gov. For help completing the FAFSA, contact the Federal Student Aid Information Center at 1-800-433-3243 or visit studentaid.ed.gov.

If you are a NJ DREAMer (Development, Relief, and Education for Alien Minors who meets all of the eligibility requirements for NJ State aid):

- ✓ You must submit your completed **2021-2022** New Jersey Alternative Financial Aid Application (NJFAAA) to the Higher Education Student Assistance Authority (HESAA). To submit your NJFAAA online at www.hesaa.org, you must read and follow full instructions as detailed on the “Financial Aid Resources for New Jersey DREAMers” page and click on “Apply Now”. You must register and create a user ID and password to apply. Ensure that Rutgers receives your NJFAAA from HESAA by including the Rutgers federal school code 002629.
- ✓ You and your parent(s) must use your filed **2019** federal IRS tax return and nontaxable income statements to complete the **2021-2022** NJFAAA and answer NJ State-specific questions within the form. You and your parent who provided the information listed on the NJFAAA must sign the form. For help completing the NJFAAA, contact HESAA Customer Care at 1-800-792-8670 or visit www.hesaa.org.
- ✓ You must have attended a New Jersey high school for at least three (3) years; you must have graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey; you must be able to file an affidavit stating that you have filed an application to legalize your immigration status **or** will file an application, as soon you are eligible to do so, in compliance with the **New Jersey Non-Resident/Out-of-State Tuition Exemption Policy**. The policy, pursuant to S-2479 and S-699, allows certain students, including undocumented immigrants, who meet certain criteria to qualify for in-state tuition at public institutions of higher education and state financial aid.
- ✓ You must submit your official high school transcript(s), including all courses and grades to date, along with your completed **Application and Affidavit for Non Resident/Out of State Rutgers Tuition Exemption** to our Office of University Undergraduate Admissions *Operations Center*, 65 Davidson Road, Room 202, Piscataway, NJ 08854-8097.

All EOF candidates will also need to log onto the New Jersey Financial Aid Management System (NJFAMS) at njfams.hesaa.org and create a username and password. EOF candidates should view the “To-Do List” to complete the State Grant Record. You must monitor this account throughout the academic year for status updates and document requests from the Higher Education Student Assistance Authority (HESAA) for state aid eligibility. If you are selected for state verification by HESAA, you must also submit all requested documents directly to HESAA to ensure eligibility for both TAG (Tuition Aid Grant) and EOF (Educational Opportunity Fund) grants. For more information about state aid eligibility, you may contact HESAA at 1-800-792-8670 or visit www.hesaa.org.

Rutgers EOF Application Instructions & Rutgers EOF Candidate Selection Process

The Educational Opportunity Fund (EOF) program is open to eligible New Jersey residents. ***The Rutgers EOF Application is designed for FIRST-YEAR applicants only.***

If you are a TRANSFER applicant who would like to be considered for participation in the Rutgers EOF program, you SHOULD NOT complete the 2021-2022 Rutgers EOF Application Form.

All transfer applicants seeking participation in the Rutgers EOF program, with or without prior EOF status, will be considered on space- and funding-available basis using specific criteria established by the school at Rutgers where you plan to enroll.

Transfer EOF candidates should review the Undergraduate Admissions requirements at admissions.rutgers.edu/applying/more-for-transfer-applicants for your specific Rutgers, The State University of New Jersey school of application, submit your transfer admission application along with all supporting academic credentials, and meet the Rutgers selection criteria and conditions for transfer admission and enrollment. We encourage you to take the following steps for the Rutgers EOF program consideration:

- ✓ Submit the Free Application for Federal Student Aid (FAFSA) or New Jersey Alternative Financial Aid Application (NJAFSA), as appropriate.
- ✓ Contact the EOF Director at the Rutgers undergraduate school you plan to attend to inform them of your intent to transfer.

Any transfer student who has previously participated in the New Jersey EOF program at another New Jersey college and/or has received a prior NJ EOF grant should select the prior EOF option on the Rutgers Undergraduate Admission application. Students selecting the prior EOF option on the admissions application should then provide an **EOF Transfer Form** from your sending institution or provide a statement from your previous EOF Counselor/Director on your former NJ college's letterhead certifying prior EOF participation.

If you are a FIRST-YEAR applicant who would like to be considered for participation in the Rutgers EOF program, you MUST complete the 2021-2022 Rutgers EOF Application Form.

First-year, first-term fall 2021 EOF candidates should review the Undergraduate Admissions requirements at admissions.rutgers.edu/applying/more-for-first-year-applicants for your specific Rutgers, The State University of New Jersey school of application, submit your first-year admission application along with all supporting academic credentials, and meet the Rutgers selection criteria and conditions for first-year admission and enrollment. Students selecting the EOF option on the admissions application should then continue to the separate online Educational Opportunity Fund (EOF) Application.

The information on the EOF Application is used to make a **preliminary** determination of your eligibility for the New Jersey EOF program in the **Rutgers Admissions Pre-Screen Process**. Please do not leave any items blank on the application form. If you and/or your parent(s) completed a federal tax return in **2018**, you will need to refer to copies of this tax return and most recent asset documents as of today in order to complete the application. If you and/or your parent(s) received nontaxable income during **2018**, you will need to refer to copies of those benefits statements to complete the application.

Rutgers reserves the right to request copies of these documents with all schedules and worksheets at any time during the preliminary eligibility pre-screen process. You may either:

- ✓ Submit required items electronically and upload paper documentation through your **Rutgers status screen**. You will find the link to the online portal under the *Required for Application Review* section of your status screen.
- ✓ Mail the completed EOF Application and requested documents to: Office of University Undergraduate Admissions *Operations Center*, 65 Davidson Road, Room 202, Piscataway, NJ 08854-8097; or

Conditional Admission for Preliminarily Eligible EOF Scholars (For First-Year Students, New Jersey Residents Only)

EOF Summer Institute

If you are conditionally admitted to one of Rutgers' undergraduate schools as a first-year EOF Scholar, you must attend and successfully complete an EOF Summer Institute that can run for up to six weeks and is designed to smooth your transition from high school to college and sharpen your English, math, and/or science skills. The summer program includes everything from workshops on career planning and stress management to a variety of social and recreational activities. You'll meet new friends, and your EOF Summer Institute tuition and other educational expenses will be paid for. Attendance and successful completion of the EOF Summer Institute, which begins toward the end of June 2021, is a requirement for fall semester enrollment at Rutgers.

EOF Post-Admit Financial Aid Application Verification Process

Preliminarily eligible, first-year EOF Scholars offered conditional admission to Rutgers must file the Free Application for Federal Student Aid (FAFSA) or New Jersey Alternative Financial Aid Application (NJAFSA), as appropriate, must submit all requested documents to the Rutgers Office of Financial Aid, and be **confirmed financially eligible** for EOF program participation prior to the start of the EOF Summer Institute to complete the post-admit FAFSA or NJAFSA verification process. Selected EOF Scholars **will be required** to submit a copy of their family's **2019** IRS federal tax return transcript, nontaxable income statements, and asset verification documents to Rutgers. The EOF Scholar's full name and 9-digit Rutgers University Identification (RUID) number must be written on the income documents and forms. Final acceptance into the New Jersey EOF program will be contingent upon the results of the required financial aid application and NJ State grant questions. Visit the Rutgers Office of Financial Aid online at financialaid.rutgers.edu for more information.

EOF Application Form Certification

Upon completion of the Rutgers EOF Application Form (whether online or in PDF), all first-year EOF candidates will be required to certify all information contained within the document along with supporting credentials prior to certified submission. The certification language addresses the following:

By submitting this form, I certify that:

- I have read and I meet all the EOF eligibility requirements and I understand that the information on the EOF Application is used to make a *preliminary* determination of my eligibility for the New Jersey EOF program.
- This application, including supporting credentials and documents, is complete, factually correct, and honestly prepared.

I understand that:

- I must check the **Rutgers status screen** regularly and respond to requests for additional information to complete the Rutgers Undergraduate Admissions Application and EOF Application pre-screen process by visiting admissions.rutgers.edu.
- I must submit the Free Application for Federal Student Aid (FAFSA) for U.S. citizens and eligible noncitizens or a New Jersey Alternative Financial Aid Application (NJAFSA) for NJ DREAMers as soon possible to meet the Rutgers priority filing date of December 1, 2020. Rutgers' federal school code is 002629. Once my financial aid application is submitted, I must log in to NJFAMS to view my "To-Do List" to complete my State Grant Record.
- I must submit my and my family's **2019** IRS federal tax return transcript (including all schedules and worksheets) and/or nontaxable income statements along with asset verification documents to the Rutgers Office of Financial Aid for the FAFSA or NJAFSA verification process upon request. Visit financialaid.rutgers.edu for more information.
- I must submit any and all required documents to the Rutgers University Undergraduate Admissions Office, Rutgers Office of Financial Aid, Rutgers EOF Office, and New Jersey Higher Education Student Assistance Authority as requested prior to the start of the EOF Summer Institute.
- **My conditional admission to the Rutgers EOF program is contingent upon the results of the financial aid application (FAFSA or NJAFSA) verification process confirming my final financial eligibility and is contingent upon my participation and successful completion of the required EOF Summer Institute, which can run for up to six weeks. If I am conditionally admitted to Rutgers as a preliminarily eligible, first-year EOF Scholar but I am determined to be ineligible through the FAFSA or NJAFSA verification process and/or I do not attend and successfully complete the EOF summer program, I will be disqualified for EOF and my undergraduate admissions application will be reevaluated without EOF eligibility.**
- The willful omission of information or misrepresentation in any part of this application or failure to comply with all conditional admissions requirements will be grounds for removal from the EOF program and denial or revocation of admission and/or cancellation of enrollment.