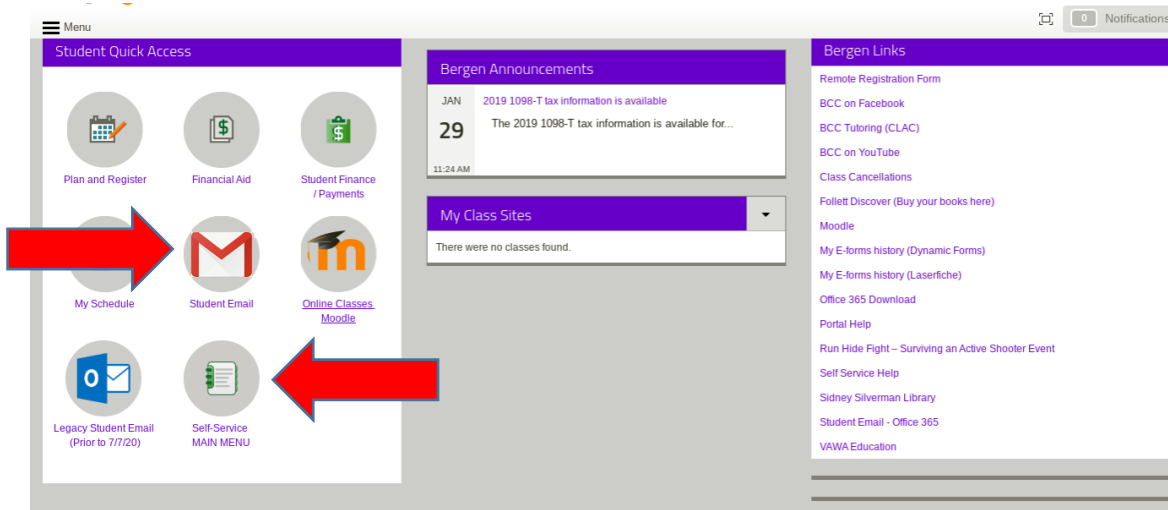


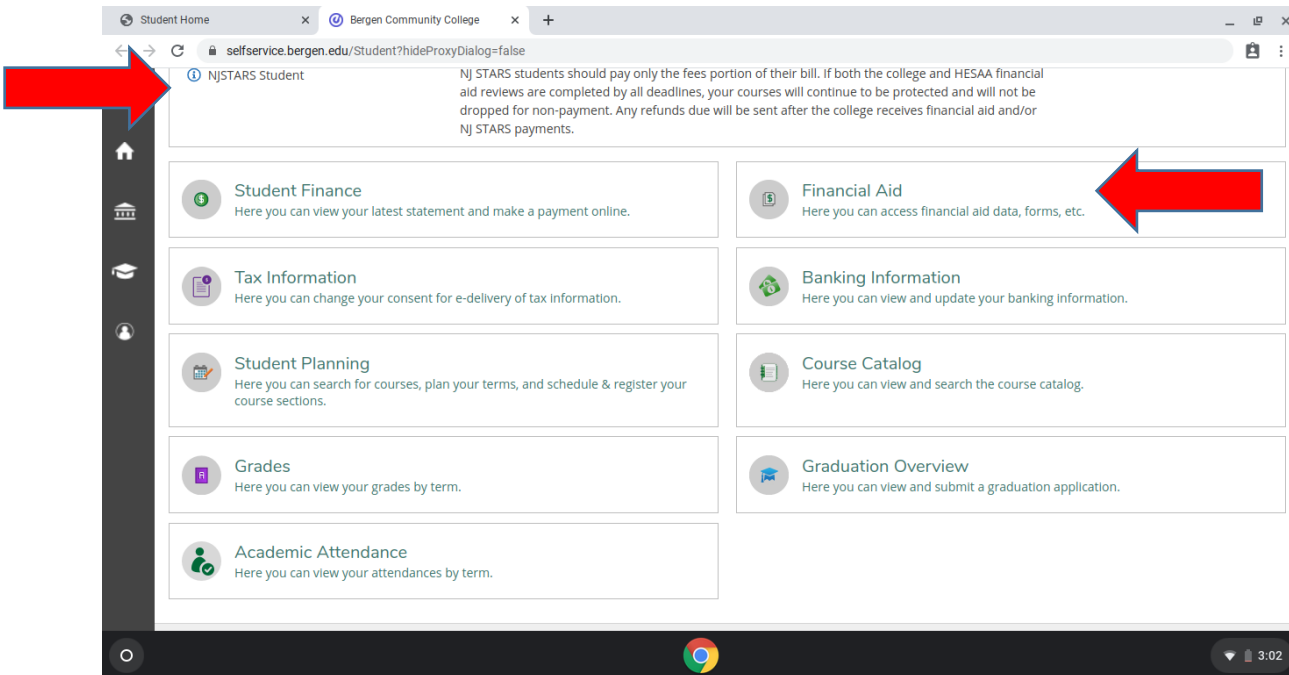
Federal Financial Aid

Part 2- Bergen Community College Review

Log in to your [BCC student portal](#) homepage at my.bergen.edu and click **Self Service Menu**. Remember to check your student email to see if the Office of Financial Aid or anyone else is requesting documents or information from you.



Click on **Financial Aid** in the top right corner of the Self Service homepage (see screenshot below).



Please note that if you are an NJ STARS student, you should see the **Notification** at the top of the Self Service homepage which means that **your courses are protected** by the NJ STARS Representative. Prospective NJ STARS students' courses will only be protected until they either sign their NJ STARS Application/Contract or until their first semester begins.

Once NJ STARS students sign their contracts, the NJ STARS Representative will extend protection on their courses until sometime at the end of the semester when the tuition should be paid. On the end date, the notification will disappear.

The NJ STARS Representative will add protection to all current students each semester that students remain NJ STARS students.

If the first time you click on Financial Aid in Self Service you receive a message, **There is no Financial Aid information for the selected year, or you see the screenshot below and you never completed Step 4, “Review and accept your Financial Aid Award Package,”** even though it says your Financial Aid Checklist is complete, it probably isn’t.

Select an Award Year: 2020-2021 AWARD YEAR

Financial Aid Checklist Complete!
 Congratulations! You've completed your Financial Aid checklist.
 You successfully completed all the items on your Financial Aid checklist.

Amount Due	\$0.00
Amount Overdue	\$2,975.75
Total Amount Due	\$2,975.75

[Go to Account Summary](#)

Checklist

✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓ Completed	Complete required documents
✓ Completed	Your application is being reviewed by the Financial Aid Office
✓ Completed	Review and accept your Financial Aid Award Package

The only way you will know for sure if your Financial Aid Checklist is complete is to click on “Review and accept your Financial Aid Award Package.” If you see the screen below, **You do not have any Financial Aid awards at this time, please contact your Financial Aid Office**, email financial.aid@bergen.edu, or contact the NJ STARS Representative.

Select an Award Year: 2020-2021 AWARD YEAR

You do not have any Financial Aid awards at this time. Please contact your Financial Aid Office if you need more information.

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The Financial Aid Checklist consists of four or six steps.

1. If Step 1 is not checked off and it says, **Action Needed: Submit Free Application for Federal Student Aid (FAFSA)** as shown below, your FAFSA is not in your student record. This means that your financial aid process has not even begun. The most common reasons your FAFSA may be missing from your student record are the following:
 - a. You just completed your FAFSA or added Bergen Community College to your FAFSA.
 - b. Bergen Community College might not be one of your school choices on your FAFSA. If that is the case, you must correct your FAFSA and add Bergen Community College as one of your school choices. See Guide to Federal Financial Aid- Part 1: FAFSA.
 - c. Your Social Security number may be missing from your student record in the college database, or it may be incorrect. Please advise the NJ STARS Representative to check your student record to confirm it for you, and add or correct your Social Security number, if necessary.
 - d. If the above reasons do not apply, the Office of Financial Aid may have to look further to find the cause.

Select an Award Year: 2020-2021 AWARD YEAR

FAFSA Application
 Currently, we have no federal financial aid application from you for the current year. If you are interested in applying for financial aid you must first:
[Submit a Free Application for Federal Student Aid \(FAFSA\)](#)

Amount Due	\$0.00
Amount Overdue	\$2,854.00
Total Amount Due	\$2,854.00

[Go to Account Summary](#)

Checklist

⚠ Action Needed	Submit a Free Application for Federal Student Aid (FAFSA)
ⓘ Not Available	Complete required documents
ⓘ Not Available	Your application is being reviewed by the Financial Aid Office
ⓘ Not Available	Review and accept your Financial Aid Award Package

Resources

Helpful Links

- [Bergen Foundation Scholarship](#)
- [FAFSAidCaster](#)
- [Net Price Calculator](#)
- [Important Dates](#)

- In the screenshot below, if Step 1 is checked off as completed, the FAFSA was received and step 1 is complete. If it says, **You have missing documents** at the top and Step 2 says, **Action Needed: Complete required documents**, click on the **“Complete required documents”** link to see what you need to do next.

Select an Award Year: 2020-2021 AWARD YEAR

You have missing documents!

In order to complete your financial aid application some additional documentation is required before the Financial Aid office can evaluate your information.

[Complete required documents](#)

Student Finance Account Summary

Amount Due	\$0.00
Amount Overdue	\$2,560.50
Total Amount Due	\$2,560.50

[Go to Account Summary](#)

Checklist

✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)
⚠ Action Needed	Complete required documents
ⓘ Not Available	Your application is being reviewed by the Financial Aid Office
ⓘ Not Available	Review and accept your Financial Aid Award Package

After clicking on the **Complete Requested Documents** link, if you see **Additional Information Needed: To determine the additional documentation required to complete your Financial Aid file, please visit the link below: Bergen’s Verification Team Link** as in the screenshot below, click on the link to provide additional information.

If the parent must provide additional information, the student will need to provide an email address for the parent. An email will be sent to the parent to set up their own username and password.

Similar to the FAFSA, the student and parent may have to provide information separately. During working hours, there is a chat box available where students or parents can get help from a live representative.

Select an Award Year: 2020-2021 AWARD YEAR

Document	Explanation	Due Date	Status
Additional Information Needed	To determine the additional documentation required to complete your financial aid file, please visit the link below. BERGEN'S VERIFICATION TEAM LINK		Incomplete
Fafsa Received	We have received your Student Aid Report for the current year. Please allow us a few days to review and update you on our ... more	07/16/2020	Received
Fafsa Received	We have received your Student Aid Report for the current year. Please allow us a few days to review and update you on our ... more	07/01/2020	Received

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- After Step 2, Complete Required Documents is checked off as completed, Step 3 will show **In-Progress: Your application is being reviewed by the Financial Aid Office** (see screenshot below). Just keep checking the Financial Aid section Self Service in your student portal until Step 4 is checked off as completed.

Select an Award Year: 2020-2021 AWARD YEAR

Financial Aid Application Being Reviewed

Currently your financial aid application is being evaluated by the Financial Aid office to determine if you are eligible to receive any financial aid awards. You will receive a notification once this evaluation has been completed.

Student Finance Account Summary

Amount Due	\$0.00
Amount Overdue	\$3,180.50
Total Amount Due	\$3,180.50

[Go to Account Summary](#)

Checklist

✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓ Completed	Complete required documents
🔄 In-Progress	Your application is being reviewed by the Financial Aid Office
ⓘ Not Available	Review and accept your Financial Aid Award Package

Resources

Helpful Links

[Bergen Foundation S](#)

[FAFSAidCaster](#)

[Net Price Calculator](#)

[Important Dates](#)

- At the top of the screenshot below, it shows **Your Financial Aid Package is now ready!** Step 4 will say, **Action Needed: Review and accept your Financial Aid Award Package.** Click on the **Review and accept your Financial Aid Award Package** link to accept your grants and scholarships, and accept or decline your student loans.

The screenshot shows a student portal interface. At the top, a notification box states: "Your Financial Aid Package is now ready! Your financial aid award package is now ready for your review and acceptance. [Review and accept your Financial Aid Award Package](#)". To the right, a "Student Finance" summary shows: Amount Due \$0.00, Amount Overdue \$2,975.75, and Total Amount Due \$2,975.75, with a link to "Go to Account Summary". Below this is a "Checklist" table:

Progress	Item
✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓ Completed	Complete required documents
✓ Completed	Your application is being reviewed by the Financial Aid Office
⚠ Action Needed	Review and accept your Financial Aid Award Package
⚠ Action Needed	Complete Direct Loan Entrance Counseling
⚠ Action Needed	Sign a Direct Loan Master Promissory Note

A red arrow points to the "Review and accept your Financial Aid Award Package" link in the checklist.

After your financial aid award is ready to review and accept, Steps 5 and 6 will appear as **Action Needed** steps and will only have to be completed if you decide to accept any student loans offered to you. Just remember that any loans accepted and used must eventually be paid back.

If you decline your student loans, Steps 5 and 6 will disappear and your Financial Aid checklist is Complete as shown at the top of the screenshot below.

The screenshot shows the same student portal interface but with a different notification: "Financial Aid Checklist Complete! Congratulations! You've completed your Financial Aid checklist. You successfully completed all the items on your Financial Aid checklist." A red arrow points to this notification. The "Student Finance" summary remains the same. The "Checklist" table now shows all items as completed:

Progress	Item
✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓ Completed	Complete required documents
✓ Completed	Your application is being reviewed by the Financial Aid Office
✓ Completed	Review and accept your Financial Aid Award Package

- Complete Direct Loan Entrance Counseling:** click on the link to register and complete your Direct Loan Entrance Counseling.
- Sign a Direct Loan Master Promissory Note:** click on the link to sign a Direct Loan Master Promissory Note in which you promise to pay back any student loans you accept and use.

If later you change your mind, you can always go to www.bergen.edu/fa, click on **Financial Aid Forms**, and then click on the **2020-2021 Loan Request Form** and complete the form requesting to borrow some or all of the student loans that were offered to you during the particular academic year. Once the loan is put back in your student portal, you will have to complete Steps 5 and 6.

Financial Aid Award Package Samples

The student below was awarded Federal Financial Aid from the Pell Grant which is enough aid to pay their full tuition. This student is considered an “unfunded NJ STARS student” because they did not need their NJ STARS scholarship to pay their tuition, however, they still have to be identified as NJ STARS students in order to qualify for NJ STARS II scholarships.

NJ STARS students who graduate within five semesters (six semesters if they are in the nursing or engineering programs) and have a cumulative GPA of 3.25 or greater will qualify for NJ STARS II scholarships.

If the student received the Pell Grant but did not receive enough aid to pay all of their tuition, the NJ STARS scholarship would have paid the balance of the tuition. This student accepted their student loans but shouldn't have any reason to use them.

If State financial aid is awarded to this student such as the New Jersey Tuition Aid Grant (NJ TAG) or the Community College Opportunity Grant (CCOG), it will show in the student's portal after the semester beings. Students who receive grants that total more than the amount they need to pay their tuition and fees will be sent a refund sometime during the semester.

Select an Award Year: 2020-2021 AWARD YEAR [Contact Financial Aid Office](#)

You have the following Awards

Your award package assumes you will be enrolled full-time. If you enroll less than full-time, the financial aid you actually receive may be less than what is stated here. Please contact your Financial Aid counselor if you have questions about your enrollment status.

[View Disbursement Info](#)

Scholarships and Grants Money you don't have to pay back		\$2,695.00		
Award	Status	Total Awarded Amount	2020 FA	2021 Spring
Federal Pell Grant View award	Accepted	\$2,695.00	\$1,348.00	\$1,347.00

Loans Money you have to pay back		\$5,500.00		
Award	Status	Total Awarded Amount	2020 FA	2021 Spring
Subsidized Loans View loan	Accepted	\$3,500.00	\$1,750.00	\$1,750.00
Unsubsidized Loans View loan	Accepted	\$2,000.00	\$1,000.00	\$1,000.00

If an NJ STARS student does not qualify for Federal Financial Aid, their NJ STARS scholarship will pay their full tuition, however, the NJ STARS scholarship will not show in their student portal until the NJ STARS Financial Aid representative has added estimated NJ STARS payments to all current students, and then to all new students to the NJ STARS roster for payment.

This student below will eventually have an Estimated Award in NJ STARS Estimated Award in their student portal and was only offered student loans. The student declined the student loans which shows in the student portal as Rejected.

Select an Award Year: 2020-2021 AWARD YEAR [Contact Financial Aid Office](#)

You have the following Awards

Your award package assumes you will be enrolled full-time. If you enroll less than full-time, the financial aid you actually receive may be less than what is stated here. Please contact your Financial Aid counselor if you have questions about your enrollment status.

Loans Money you have to pay back		\$0.00		
Award	Status	Total Awarded Amount	2020 FA	2021 Spring
Subsidized Loans View loan	Rejected	\$0.00	\$0.00	\$0.00
Unsubsidized Loans View loan	Rejected	\$0.00	\$0.00	\$0.00

Award Total		\$0.00		
Award	Status	Total Awarded Amount	2020 FA	2021 Spring
Total Awards Accept or Decline All		\$0.00	\$0.00	\$0.00

In the screenshot below, an NJ STARS award was placed in the students' student portal but the amount of the award is estimated until the exact amount that will be awarded to the student is determined, at which time the estimated award will change to Awarded, and the final amount of tuition to be paid will be shown. The student below also declined their student loans.

Select an Award Year: 2020-2021 AWARD YEAR [Contact Financial Aid Office](#)

Your most recent Satisfactory Academic Progress (SAP) evaluation has a(n) Satisfactory status. Please contact your Financial Aid Counselor if you need further assistance.

You have the following Awards

Your award package assumes you will be enrolled full-time. If you enroll less than full-time, the financial aid you actually receive may be less than what is stated here. Please contact your Financial Aid counselor if you have questions about your enrollment status.

Scholarships and Grants Money you don't have to pay back		\$2,490.00		
Award	Status	Total Awarded Amount	2020 FA	2021 Spring
NJ STARS View award	Estimated	\$2,490.00	\$2,490.00	\$0.00
Loans Money you have to pay back		\$0.00		
Award	Status	Total Awarded Amount	2020 FA	2021 Spring
Unsubsidized Loans View loan	Rejected	\$0.00	\$0.00	\$0.00
Award Total				
Award		Total Awarded Amount	2020 FA	2021 Spring
Total Awards		\$2,490.00	\$2,490.00	\$0.00