

NEW JERSEY · STATE AID REFERENCE

New Jersey State Aid Cheat Sheet

Everything a family needs on one sheet: what the state pays, who decides, and the two deadlines that end eligibility.

Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year. New Jersey runs almost all of its aid through two doors. Door one is the FAFSA, or the New Jersey Alternative Financial Aid Application for NJ Dreamers, which puts a student in front of every state program at once. Door two is NJFAMS, the state portal, where HESAA posts a To Do List that has to be empty before the state finishes deciding. Filing on time and skipping door two costs the whole year. **What changed:** the Community College Opportunity Grant and the Garden State Guarantee now stop at \$65,000 of adjusted gross income. The tiers reaching \$80,000 and \$100,000 were eliminated for new students starting in 2025-2026.

The Programs at a Glance

Program	What it pays, and who qualifies
Tuition Aid Grant (TAG)	\$2,176 to \$14,404 a year full-time for 2026-2027, by New Jersey Eligibility Index band and college type. Highest awards go to students at independent non-public colleges, not public ones. No GPA, no test score, no separate application. Ceiling of 9 semester payments for a bachelor's degree, including any taken at a county college .
Community College Opportunity Grant (CCOG)	Remaining tuition and approved fees at a county college, after all other grants, up to 18 credits a term. Adjusted gross income \$0 to \$65,000, first associate degree, at least 6 credits a semester. In-county rates only . Maximum 5 payments.
Garden State Guarantee (GSG)	A net price of \$0 for tuition and mandatory fees in the third and fourth years at an in-state public four-year college. Adjusted gross income \$0 to \$65,000, full-time, first bachelor's degree. Maximum 4 semesters or 128 accumulated credits , whichever comes first. AP and dual enrollment credits count toward the 128.
NJ STARS / NJ STARS II	County college tuition only for up to 5 semesters, then up to \$1,250 per semester for up to 4 semesters after transfer to a New Jersey four-year. Top 15.0% of the class at the end of junior or senior year . No income test for NJ STARS. STARS II needs an associate degree with a 3.25 and family income under \$250,000.
Governor's Urban Scholarship (GUS)	Award amount is set by the annual state budget and HESAA does not publish it. Top 5.0% with a 3.0 at the end of junior year, in one of 33 designated municipalities, NJEI below 10,500. No application exists . HESAA notifies the student.
Educational Opportunity Fund (EOF)	\$200 to \$3,050 a year plus counseling and tutoring, at 40 participating campuses. Educationally and economically disadvantaged background on a published income and asset scale. Campus-based and seat-limited . Contact the campus EOF director directly; the FAFSA alone does not get a student in.

Deadlines to Post on Your Wall

Who	FAFSA or NJ Alternative App processed by	NJFAMS State Record complete by
Seniors, first-time college students, and anyone who did not get TAG in the prior year	September 15	October 1 , or 30 days from HESAA's first notice
Students renewing a TAG award	April 15 , five months earlier	October 1 , or 30 days from HESAA's first notice
Spring-only applicants	February 15	March 1, or 30 days from notice

Processed, not submitted. HESAA uses the date the federal processor finished the FAFSA, after every signature and consent is in, and advises allowing at least three days. These are the recurring dates. As of August 2026, HESAA had not yet posted the 2027-2028 calendar, so confirm at hesaa.org before telling a family a date is official.

The Rules That Trip Families Up

- **Two deadlines, not one.** A family that filed the FAFSA in August and never opened NJFAMS can lose the year. HESAA does not extend deadlines for incomplete documents.
- **TAG pays more at private colleges.** The 2026-2027 maximum is \$14,404 at an independent non-public college and \$10,964 at a public research university. Families who rule out private schools are often ruling out the larger state award.
- **We make too much is usually wrong.** TAG is keyed to the NJEI, not to income directly, and the published table still pays at an NJEI as high as 10,499 in the independent column. NJ STARS has no income test at all.
- **Free community college is not free.** CCOG covers tuition and approved fees at in-county rates. NJ STARS covers tuition only. Books, transportation, and out-of-county surcharges are the family's.
- **Renewals file April 15.** Families learn September 15 as seniors and keep using it. From year two forward the date moves five months earlier.
- **Residency is 12 consecutive months, and it applies to the parent too.** For a dependent student, both the student and the parent must have lived in New Jersey for at least 12 months in a row before the academic period. The alternate route, under the 2018 law, is three years at a New Jersey high school plus a New Jersey diploma or equivalent, which is also the route for NJ Dreamers filing the state's Alternative Application.

Three Mistakes That Cost New Jersey Students Money

- **Assuming the rank report happened.** A student who belongs in the top 15.0% but was never reported is invisible to both merit programs, and nothing on the FAFSA fixes it.
- **Dropping to 11 credits.** NJ STARS, NJ STARS II, GSG, and GUS all require full-time enrollment. On GUS, a semester without a payment ends eligibility **permanently**.
- **Treating AP and dual enrollment credit as free money.** GSG counts accumulated credits from every source and stops at 128, so a student arriving with 24 can cross the ceiling before using all four GSG semesters.

The Top 15 Percent List: Check These Things Early

New Jersey's two merit scholarships have no application. The high school's class rank report to HESAA is the application. Everyone on the top 15.0% list is potentially eligible for NJ STARS. HESAA then narrows to the top 5.0% with a 3.0, living in a designated municipality, for the Governor's Urban Scholarship, and mails those notices itself.

- **Junior year or senior year.** Either one qualifies. A student outside the top 15.0% in June of junior year gets a second read after senior year.
- **15.0% means 15.0%.** HESAA applies a hard cutoff with no rounding. There is no appeal at 15.1.
- **No test score anywhere.** No New Jersey state aid program reads an SAT or ACT. Rank, GPA, and income are the only inputs.
- **Home county college, full-time, within five semesters of graduation.** Exceptions only if the home county college does not offer the program or it has been oversubscribed for a year.
- **Renewal:** cumulative 3.0 at the start of the third semester for NJ STARS, 3.25 for NJ STARS II. Summer courses count toward that GPA.

The TAG Award Ladder, Full-Time, 2026-2027

NJEI band	County colleges	State colleges	Public research	Independent non-public
Under 1,500	\$3,098	\$9,496	\$10,964	\$14,404
1,500 to 2,499	\$2,546	\$7,922	\$9,174	\$11,522
2,500 to 3,499	\$2,206	\$6,706	\$8,168	\$10,134
3,500 to 4,499	\$1,720	\$5,554	\$7,044	\$9,078
4,500 to 5,499	\$1,280	\$4,604	\$6,142	\$8,016
5,500 to 6,499	\$0	\$3,594	\$5,238	\$6,968
6,500 to 7,499	\$0	\$2,616	\$4,392	\$5,914
7,500 to 8,499	\$0	\$0	\$3,480	\$4,850
8,500 to 9,499	\$0	\$0	\$2,396	\$3,834
9,500 to 10,499	\$0	\$0	\$0	\$2,176

Source: HESAA TAG award table for 2026-2027, released July 27, 2026. Over 10,499 pays \$0 everywhere; county college figures are an 18-college average. New Jersey resets these amounts annually, and the 2027-2028 table was not published as of August 2026. Do not quote these as the Class of 2027's awards.

Counselor Calendar: What to Tell Students When

When	What to say
Sophomores and juniors	Class rank at the end of junior year is what New Jersey reads for both merit programs. A student near the 15.0% line should know that spring semester grades decide it. Confirm with your own office that junior class rank was reported to HESAA, because that report is the only application NJ STARS and GUS have and families cannot file it themselves.
Senior fall	File the FAFSA or NJ Alternative Application as soon as it opens, then create the NJFAMS account the same week: personal email, not the school one, and the name exactly as it reads on the Social Security card. College merit deadlines land first and most are earlier than the state's. Rutgers reads December 1, NJIT December 15, Rider and Seton Hall January 15.
Senior winter and spring	Rowan reads January 31 and Monmouth March 1. Students interested in EOF should be contacting campus EOF directors now, because seats are capped and admission to the college does not admit them to EOF. County college students should confirm that college's own admission steps.
Senior summer, before September 15	Check NJFAMS weekly until the State Record reads complete. FAFSA corrections can create new tasks after a family thought it was finished.

New Jersey's Signature Trap: The Payment Counter

New Jersey does not fund years. It funds a fixed number of semester payments, and every program counts differently: **TAG 9** for a bachelor's degree (5 for an associate), **CCOG 5**, **GSG 4 with no exceptions**, **NJ STARS 5**, **NJ STARS II 4**, **GUS 8** at a four-year. The TAG count is the one that surprises people: it includes payments taken at a county college, so a 2 plus 2 student arrives at the four-year with roughly five left, not nine. No award letter shows the remaining count. Tell families to ask the financial aid office for it once a year.

Free Resources: No Account, No Cost, No Data Collection

Resource	Where
This sheet, and the full New Jersey guide behind it	collegereadyparent.org/new-jersey/
HESAA grants and scholarships, deadlines, TAG award table, TAG estimator	hesaa.org
NJFAMS state aid portal, where the To Do List lives	njfams.hesaa.org
Educational Opportunity Fund eligibility scale and campus directory	nj.gov/highereducation/EOF
HESAA Customer Care, for award amounts and deadline confirmation	609-584-4480, Mon to Thu 8:30 to 8, Fri 8:30 to 5
NJ Transfer, for course-by-course county college transfer equivalencies	njtransfer.org

Counselors and educators: you may freely copy, print, and distribute this sheet. No paywall, no accounts, no lead forms, no student data collection. Found an error? Email leo@collegereadyparent.org and it gets fixed. Verified August 27, 2026 against HESAA and the New Jersey Office of the Secretary of Higher Education. Two figures are deliberately absent because New Jersey has not published them: the 2027-2028 TAG award amounts and the dollar value of the Governor's Urban Scholarship. State rules and amounts change with the annual budget, so confirm current details on the official pages before making a financial decision. This sheet is information, not financial advice.