

2023-2024 Rutgers Educational Opportunity Fund (EOF) Program Overview, Applicant Instructions and Candidate Selection Process (New Jersey Residents Only)

OVERVIEW (For First-Year and Transfer Candidates)

Educational Opportunity Fund (EOF) Program

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.

Mission of EOF

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 educational 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 careers 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 statewide New Jersey Educational Opportunity Fund (EOF) program, visit the Office of the Secretary of Higher Education (OSHE) website at https://www.nj.gov/highereducation/EOF/EOF_Vision.shtml.

If you wish to be considered for participation in the Rutgers EOF program, you must meet all EOF Eligibility Requirements, which include:

- ✓ Demonstrate an educationally and economically disadvantaged background
- ✓ Be a New Jersey resident for at least 12 consecutive months prior to first semester of Rutgers enrollment
- ✓ **Apply to Rutgers** and meet academic criteria set by the Rutgers school you plan to attend
- ✓ Graduate from high school or receive the equivalent of a high school diploma by the time you register at Rutgers
- ✓ File a Free Application for Federal Student Aid (FAFSA) or the New Jersey Alternative Financial Aid Application (NJFAAA)
- ✓ Have your and your family's **gross income and assets** fall within the criteria shown on the scale below:

EOF Income Eligibility Scale with Asset Cap Calculation for 2023-2024

Household Size (including applicant)	Gross Income Not to Exceed:	Asset Cap Calculation Not to Exceed (Based on Household Size):
1	\$27,180	\$5,436
2	\$36,620	\$7,324
3	\$46,060	\$9,212
4	\$55,500	\$11,100
5	\$64,940	\$12,988
6	\$74,380	\$14,876
7	\$83,820	\$16,764
8	\$93,260	\$18,652
For each additional member of the household add	\$9,440	\$1,888

EOF Eligibility Requirements & Historical Poverty Criteria (HPC)

The undergraduate EOF program is designed to provide an opportunity for higher education to disadvantaged New Jersey residents who would be unable to attend and/or succeed academically in college without the financial assistance and special services that are part of this program. The 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.

The New Jersey Office of the Secretary of Higher Education (OSHE)/Educational Opportunity Fund (EOF) Board of Directors details in the regulations that govern the statewide EOF program under **N.J.A.C. 9A:11** that a student must demonstrate a history of poverty, which generally includes documented, long-term economic hardship of the family, 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.

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; such an area, commonly called a “pocket of poverty”, 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 a NJ GEAR UP State project, NJ College Bound grant program, or TRIO program.

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 a special 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.

Although the EOF program can provide academic support and financial assistance, 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 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 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, 2022.**

Financial Assistance

Families who have an accumulation of assets or have ownership of corporations do not qualify for financial assistance through the EOF program, but may qualify for other types of financial aid.

To establish historical poverty and document long-term economic hardship of the family, Rutgers requires at least **2 years** of verifiable taxable and/or nontaxable income to determine eligibility for participation in the Rutgers EOF program. Verification documents include but are not limited to: federal IRS income tax returns (IRS form 1040 or 1040-SR) with all schedules and worksheets, federal tax return transcripts, nontaxable income statements (for social security benefits, welfare/TANF, child support, etc.), asset verification documents, W-2 forms, unemployment benefits statements (form 1099-G), and Verification of Non-filing (using form 4506-T), which is proof from the IRS that you and/or your parents did not file a return for the year.

For First-year applicants: (First-year, first-time, fall term)

- Rutgers Admissions Pre-Screen Process - **2020 tax year documentation**
- Rutgers Financial Aid Post-Admit Process - **2021 tax year documentation**

For Transfer applicants: (With or without prior EOF)

- Rutgers Financial Aid Post-Admit Process - **2020 tax year and 2021 tax year documentation**

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 range in dollar amount statewide. Rutgers, The State University of New Jersey is a Public Research University where EOF grants are awarded as follows:

- **Rutgers Financial Aid Post-Admit Process:** Confirmed Eligible EOF Scholars will receive an academic year award for EOF grants as part of their financial aid package. EOF grants are disbursed each semester: The award for Rutgers on-campus resident students is **\$1650 academic year/\$825 per semester**. The award for Rutgers commuting students is **\$1,400 academic year/\$700 per semester**. 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.

Rutgers also provides a waiver of administrative fees throughout the admissions and enrollment process as follows:

- **Rutgers Admissions Pre-Screen Process:** First-year EOF applicants are eligible to have the **\$70** fee to process their Rutgers Undergraduate Admissions application 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 a waiver for the **\$150** enrollment fee when they acknowledge their plans to enroll at Rutgers. Transfer EOF applicants who submit an **EOF Transfer Form** are eligible for the **\$70** application fee waiver. Transfer EOF Scholars with confirmation of prior EOF grant payment & current financial aid eligibility qualify for the **\$150** enrollment fee waiver.
- **Rutgers Residence Life Post-Admit Process:** If interested in residing on-campus in University Housing, admitted Rutgers students who have already accepted their offer of admission and have activated their Network Identification (NetID) can access the Rutgers housing application. 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, enrolling EOF Scholars qualify for the **\$200** housing deposit waiver.

EOF APPLICANT INSTRUCTIONS *(For First-Year and Transfer Candidates)*

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**.

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 US citizens and eligible noncitizens, or a New Jersey Alternative Financial Aid Application (**NJFAAA**) for NJ DREAMers as appropriate, and meet all **EOF Eligibility Requirements and Conditions of Enrollment** as an **EOF Scholar**.

All EOF candidates will also need to login to the New Jersey Financial Aid Management System (NJFAMS) at **njfams.hesaa.org** and create a user name and password. EOF candidates should view your "To Do List" to complete your State Grant Record. You must monitor this account throughout the academic year for status updates and document requests from 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**.

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 (U.S. national, U.S. permanent resident with a Form I-151, I-551, or I-551C – Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card, also known as a "green card."; Arrival-Departure Record Form I-94 – with eligible U.S. Citizen and Immigration Services (USCIS) designation; or other non-U.S. citizen eligible for federal student aid):

- ✓ You must submit your completed **2023-2024** Free Application for Federal Student Aid (FAFSA) to the federal processor. To submit your FAFSA online at **fafsa.gov**, you and your parent must each **create an account FSA ID**, which is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents. The FSA ID is a username and password combination you use to log in to U.S. Department of Education (ED) online systems. 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.gov**.

- ✓ You and your parent(s) must use your filed **2021** federal IRS tax return, asset statements, and nontaxable income statements to complete the **2023-2024** 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 login as a returning user at fafsa.gov. For help with completing the FAFSA, contact the Federal Student Aid Information Center at 1-800-433-3243 or visit studentaid.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 **2023-2024** New Jersey Alternative Financial Aid Application (NJAFAA) to the Higher Education Student Assistance Authority (HESAA). To submit your NJAFAA 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 NJAFAA from HESAA by including the Rutgers federal school code **002629**.
- ✓ You and your parent(s) must use your filed **2021** federal IRS tax return, asset statements, and nontaxable income statements to complete the **2023-2024** NJAFAA and answer NJ State specific questions within the form. You and your parent who provided the information listed on the NJAFAA must sign the form. For help with completing the NJAFAA, contact HESAA online at **Customer Care** or call 1-800-792-8670.
- ✓ 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 Tuition 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 Undergraduate Admissions Operations Center, Rutgers, The State University of New Jersey, Proctor Hall, 65 Davidson Road, Suite 301, Piscataway, NJ 08854-8097.

EOF CANDIDATE SELECTION PROCESS *(For First-Year and Transfer Candidates)*

The **2023-2024 Rutgers Supplemental EOF Application** is designed for **First-year applicants only** whom upon admission will be enrolling as first-time, fall term students. The **EOF Transfer Form** is designed for **Transfer applicants only** who can document prior EOF grant payment and/or prior EOF program participation at a NJ college/university.

For Transfer EOF Candidates

Interested students should **review the eligibility requirements** and **Apply to Rutgers**. All transfer applicants seeking participation in the Rutgers EOF program, with or without prior EOF status, will be considered on a space and funding available basis using specific criteria established by the school at Rutgers where you plan to enroll. Transfer EOF candidates should **contact the school’s EOF Director** to inform them of the intent to transfer and follow the instructions outlined at the respective school’s EOF program website for Transfer EOF program participation. Students who received an EOF grant from any New Jersey college/university should select the prior EOF option on the Rutgers application. Students selecting the prior EOF option and submitting an undergraduate admissions application should then provide an **EOF Transfer Form** from the sending institution.

For First-year, first-time, fall term EOF Candidates

Interested students should **review the eligibility requirements** and **Apply to Rutgers**. Select the New Jersey Educational Opportunity Fund (EOF) program eligibility option on the Rutgers Undergraduate Admissions application by responding, **“Yes, I qualify and wish to be considered for the EOF program. I will complete the supplemental Rutgers EOF Application.”**

Selected “Yes” for EOF consideration: Students selecting “Yes” to the EOF option and submitting their undergraduate admissions application will then continue to the online supplemental EOF Application located in the “EOF App – Go Apply” widget on their **Rutgers 2023 Application Portal** home page. Login using your CommunityID and password to continue your application or view your admission status. You can upload your and your family’s 2020 IRS federal tax returns, schedules and worksheets electronically during the EOF Application completion process within the widget prior to certifying submission.

Selected “No” for EOF consideration: Students initially selecting **“No, I do not qualify and do not wish to be considered”** to the EOF option and submitting their Rutgers admissions application but now would like to be considered for EOF eligibility must **contact** Rutgers Undergraduate Admissions. Once your written request for EOF consideration is received and processed, your admissions application will be updated accordingly. You’ll now be able to access the online supplemental EOF Application by following the same instructions as listed above for those who originally selected “Yes” for EOF consideration.

EOF Candidates with required items listed on their Application Checklist widget should:

- ✓ Upload supporting credentials and required documents electronically via the **Rutgers 2023 Application Portal**. Login using your CommunityID and password to continue your application or view your admission status.
– or –
- ✓ Mail supporting credentials and required documents to:
University Enrollment Services Admissions Processing
Rutgers, The State University of New Jersey
65 Davidson Road, Room 308
Piscataway, NJ 08854-8097

Please note that even if you choose to mail in required documents in support of your Rutgers Admissions Application and/or EOF Application, all applicants must login to the **Rutgers 2023 Application Portal** to access the Application Checklist widget located on your portal. Required items already received and missing items still required for application review will be displayed there on your portal's home page.

Conditional Admission for Preliminarily Eligible EOF Scholars

(For First-Year, First-Time, and Fall Term Candidates)

EOF awards are based on historical family information. Therefore, parental information is required when completing the EOF Application whether online or in PDF. This confidential form allows Rutgers to make a preliminary determination of your eligibility for participation in the Rutgers EOF program. Willful omission of information or misrepresentation in any part of this application will be grounds for removal from the Rutgers EOF program and denial or revocation of admission and/or cancellation of enrollment.

Documented family income from all sources for tax year **2020** is required to complete the **2023-2024** Rutgers Supplemental EOF Application. Review the EOF Application instructions and eligibility requirements carefully. **Do not leave any item blank, as this will constitute an incomplete EOF Application and prevent an EOF eligibility decision.** Rutgers reserves the right to request copies of these taxable and nontaxable financial statements, tax schedules and worksheets, and other supporting documents at any time during the preliminary eligibility pre-screen process

During the **Rutgers Admissions Pre-Screen Process**, your Undergraduate Admissions application and EOF application along with your supporting academic credentials and financial documents are all evaluated to determine whether you will be **Conditionally Admitted** as a Preliminarily Eligible EOF Scholar. If you are offered conditional admission to one of Rutgers' undergraduate schools as a first-year EOF Scholar, you will need to understand all the **Conditions of Enrollment** that must be satisfied for you to maintain EOF Scholar status for fall term enrollment.

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 and their family's **2021** IRS federal tax return transcript (including all schedules and worksheets) and/or nontaxable income statements along with asset verification documents. EOF Scholars and their parents who did not file a return for the year **2021**, upon request, **will be required** to submit a "Verification of Non-Filing" 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 Summer Institute

Preliminarily eligible, first-year EOF Scholars offered conditional admission to Rutgers **must attend and successfully complete** an EOF Summer Institute that can run for up to six weeks and begins toward the end of **June 2023**. The summer program is designed to smooth your transition from high school to college and sharpen your English, math, and/or science skills. The EOF Summer Institute includes everything from workshops on career planning and stress management to a variety of social and recreational activities. You'll earn college credit, 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 are **mandatory** requirements for fall semester EOF enrollment at Rutgers.

As a part of the standard Conditions of Enrollment for all admitted first-year Rutgers students when they enroll, **Final Official High School/Secondary School Records are required by July 1, 2023**. Please have your school counselor (or college registrar for college courses taken prior to HS graduation) submit final official transcripts of all coursework you have completed as soon as your current semester courses are completed and all grades are recorded. Official transcripts from any college attended are required. All 2023 high school graduates must also submit a final official high school transcript showing all courses and grades. Your final official records must include certification of any diplomas or degrees earned.

Your enrollment at Rutgers is contingent upon satisfactory completion, with no significant decline in grades, of all academic work still in progress when your application was reviewed and that all information provided on your application was complete and true. When you accept our offer of admission, we will check your file to verify that all of your high school and college transcripts have been received and are official. If your final official records are not received and/or are not consistent with the records with which you were admitted, your admission may be revoked.

EOF Application Form Certification Statement

All first-year EOF candidates, when completing the Rutgers Supplemental EOF Application, will be required to check the declaration box to affirm that submission of the document is your certified signature and to certify that all information contained within the document as reported along with supporting academic credentials & financial documents is true, correct and complete 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 2023 Application Portal** 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 US citizens and eligible noncitizens or a New Jersey Alternative Financial Aid Application (NJFAAA) for NJ DREAMers, as soon possible to meet the Rutgers priority filing date of December 1, 2022. Rutgers' federal school code is 002629. Once my financial aid application is submitted, I must login to NJFAMS to view my "To Do List" to complete my State Grant Record.
- I must submit my and my family's **2021** 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 NJFAAA verification process upon request. My parents and I must submit a "Verification of Non-Filing" if I/we did not file a return for the year **2021**, upon request. Visit **financialaid.rutgers.edu** for more information.
- I must submit 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 EOF Summer Institute.
- **My conditional admission to the Rutgers EOF program is contingent upon the results of the financial aid application (FAFSA or NJFAAA) 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 NJFAAA 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.**
- 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.

Rutgers University policy prohibits discrimination and harassment based upon race, religion, color, national origin, ancestry, age, sex, sexual orientation, gender identity and expression, disability, genetic information, atypical hereditary cellular or blood trait, marital status, civil union status, domestic partnership status, military service, veteran status, and any other category protected by law. Discrimination and harassment compromise the integrity of the university and unfairly interfere with the opportunity for all persons to fully participate in the academic, work, and living environment of the university. The Rutgers University Policy Prohibiting Discrimination and Harassment can be viewed at <http://policies.rutgers.edu/PDF/Section60/60.1.12-current.pdf>.

