

Table of Contents

1. Financial Aid	3
Financial Aid Frequently Asked Questions.....	4
Applying for Financial Aid	5
Problem Solving for Financial Aid	7
2. Admissions	11
General.....	12
Brush Ups.....	13
Chargebacks.....	14
Enrollment Verification.....	14
Graduation	15
NJSTARS.....	15
Registration.....	15
Suspension	166
Veterans.....	17
Portal & WebAdvisor	17
3. Advisement, Transfer, Career Services Office.....	19
Academic Advisement.....	20
Transfer Services.....	222
Career Assistance.....	23
Workforce Development	24
Returning to College	25
4. Testing and Tutoring	27
Testing Questions.....	28
Tutoring Questions	30
5. Bursar	33

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Financial Aid – Table of Contents

Financial Aid Frequently Asked Questions

1. What forms do I need to complete in order to apply for financial aid?
2. Where can I find financial aid forms online?
3. How often do I apply for financial aid?
4. What is the FAFSA Title IV Code for Cumberland County College?
5. What is the deadline to apply for financial aid?
6. Do I have to be admitted to Cumberland County College before applying for financial aid?
7. Can I still apply if I missed the deadline?
8. What is the maximum family income cutoff for financial aid?
9. What factors are considered in determining financial aid?
10. Do I need to submit copies of my family's federal tax returns to the Office of Financial Aid?
11. The Financial Aid Office is requesting a copy of my 2013 IRS Tax transcript. Can I bring in a copy of my IRS 1040 tax return?
12. Can part-time students receive financial aid?
13. Where can I find information about scholarships?
14. How will an outside scholarship affect my financial aid award from Cumberland County College?

Applying for Financial Aid

15. How do I apply for a Student Loan?
16. How do parents of dependent students apply for a Parent PLUS Loan?
17. How do I apply for Work-Study?
18. Is there aid available for summer session and how do I apply?

Problem Solving for Financial Aid

19. What if my family circumstances change after I apply?
20. What will happen to my financial aid award if I drop a course or withdraw from the college?
21. How can I appeal a denial of financial aid?
22. Does Cumberland County College offer a tuition payment plan?
23. Will I get a new bill if there are changes in my registration?
24. What do I do if charges are missing from my term bill?
25. Can I check the status of my financial aid application on Portal?
26. What is the status of my application/ I have not heard anything yet?
27. Will I receive a refund if my financial aid award is more than my semester charges? And if so, when will it be ready?
28. I filled out a FAFSA for another school, what do I do?
29. I am taking classes with (University Center Partner), what is the status of my financial aid?
30. Why are you asking for (proof of income) when I already put this on my FAFSA?
31. What do I do if my financial aid isn't on my term bill?

Financial Aid

Financial Aid Frequently Asked Questions

1. What forms do I need to complete in order to apply for financial aid?

Complete the Free Application for Federal Student Aid (FAFSA) available online at www.fafsa.ed.gov. If you need assistance filling out the FAFSA, the Financial Aid Office at Cumberland County College takes appointments to assist students, or call the Federal Student Aid Information Center toll-free at 1-800-4FEDAID.

2. Where can I find financial aid forms online?

Go to our website at <http://www.cccnj.edu>. Then,

- Mouse over “Future Students”
- Mouse over “Paying for College”
- Click “Financial Aid”
- On the left side of the page, click “Forms Library”

3. How often do I apply for financial aid?

The FAFSA is valid for one year (July 1 through June 30), so it is necessary to reapply each year.

4. What is the FAFSA Title IV Code for Cumberland County College?

002601

5. What is the deadline to apply for financial aid?

To be considered for all financial aid funds at Cumberland County College, your FAFSA must be received by the Federal Processor on or before **JUNE 1st FOR THE FALL, AND, NOVEMBER 1st FOR THE SPRING SEMESTER.**

6. Do I have to be admitted to Cumberland County College before applying for financial aid?

Prospective students who apply for financial aid must also apply for admission and be accepted into a regular degree program at Cumberland County College before any consideration or decision on financial aid can be made. However, you should not wait for formal acceptance to Cumberland County College to apply for financial aid; apply early for both financial aid and admission.

7. Can I still apply if I missed the deadline?

Yes. Although applications can be submitted at any time during the academic year, FAFSA's received after our priority filing date of June 1st/Nov. 1st will be considered for funding only after all on-time filers have been awarded and then only if funds are available.

8. What is the maximum family income cutoff for financial aid?

There is no specific cutoff. Each family's financial situation is different.

9. What factors are considered in determining financial aid?

Variables, such as income (taxed and untaxed) family size, number of family members in college, age of older parent, and asset information are included in the calculation of a student's financial need.

10. Do I need to submit copies of my family's federal tax returns to the Office of Financial Aid?

We will request copies of all required documents after your FAFSA is initially reviewed. Do not submit any documents to our office unless we have specifically requested you do so.

11. The Financial Aid Office is requesting a copy of my 2013 IRS Tax transcript. Can I bring in a copy of my IRS 1040 tax return?

No, The Federal Government now requires families to turn in IRS Tax Transcripts that must be obtained directly from the IRS. To obtain a copy:

Visit www.irs.gov

- Look under TOOLS →"Order a Return or Account Transcript"
- OR call the IRS at 1-800-908-9946, and follow the menu prompts

12. Can part-time students receive financial aid?

Yes, however, a student must be enrolled on at least a half-time basis to be eligible to receive student loans and NJ state TAG grants. Some scholarships (such as NJ STARS and School Counts!) are awarded only to full-time students.

13. Where can I find information about scholarships?

Visit our homepage and click on "Foundation." then on the next page click on "Scholarships." Also visit the Fast Web Scholarship Search web site at www.fastweb.com.

14. How will an outside scholarship affect my financial aid award from Cumberland County College?

Each recipient of federal student aid has a calculated financial need; and the combination of all sources of aid cannot exceed this need figure. It may be necessary to reduce your financial aid, especially loans, if an outside scholarship arrives after our aid offer.

Applying for Financial Aid

15. How do I apply for a Student Loan?

Students must apply for loans online at www.studentloans.gov. Student must fill out a "master promissory note" and "entrance interview counseling." (Both can be found along the left side once a

student logs in) Students must have already filed their FAFSA application with Cumberland County College as a school choice and comply with any additional steps/requested for information from the college.

*** NOTE: New procedure for Federal Direct Student Loans!**

You need to submit a FAFSA to be considered for a Student *Direct Loan*. The Financial Aid Office will mail you a "*missing documents letter*" requesting you fill out form(s), additional documentation, and resolve any issues in order to determine your award and complete your file.

Later, after your Financial Aid file is completed, you must fill-out two forms online, a *Student Loan Entrance Interview* and a *Federal Stafford/Ford Loan Master Promissory Note (MPN)*. You must fill them out online (see below).

Apply Online:

- a) Go to the Student Direct Loan website - <https://studentloans.gov/>
- b) Click on "**Sign In**" - enter your Social Security Number, First Two (2) letters of Last Name, Date of Birth, and FAFSA PIN number (if you do not remember your pin number, you can request a duplicate pin at www.pin.ed.gov)
- c) On the next screen, select "**Complete Entrance Counseling**"
- d) After completing that process, select "**Complete Master Promissory Note**"
- e) When your Financial Aid file is completed by our office, your loan will be certified.

***Exit Loan Counseling** - This is required for all graduates who have borrowed under the Federal Stafford Loan Program(s). Before you graduate you must complete this process online at the Student Direct Loan website - <https://studentloans.gov/>, sign in & click on "**Exit Counseling**".

16. How do parents of students apply for a Parent PLUS Loan?

*** NOTE: New procedure for Federal Direct Parent PLUS Loans!**

Parents of dependent students must fill-out the following form, "a William D. Ford Federal PLUS Direct Loan Application and Master Promissory Note (MPN)" which will be certified by *the Financial Aid Office*. You must fill it out online (see below).

Apply Online:

- a) Go to the Student Direct Loan website - <https://studentloans.gov/>
- b) Click on "**Sign In**" - enter your Social Security Number, First Two (2) letters of Last Name, Date of Birth, and FAFSA PIN number
- c) On the next screen, select "**Start PLUS Application Process**" (*Parent Loan Application*)
- d) Later, the *Parent PLUS Direct Loan application* will be certified by our office.

17. How do I apply for Work-Study?

There is no separate application required to apply for work-study. You must complete the FAFSA by the priority filing deadline and demonstrate financial need. In order to be awarded work-study, you must answer yes to the work-study question on your FAFSA. After being notified of the work-study award,

eligible students must complete and return a Job Preference Form in the Human Resources Office (*Administration Building*). If you did not indicate you were interested in work-study on your FAFSA, you can submit a signed note to the Financial Aid Office requesting it.

18. Is there aid available for summer session and how do I apply?

Yes. Limited funding may be available. Contact the Financial Aid Office at least 3 weeks prior to the start of the summer session.

Problem Solving for Financial Aid

19. What if my family circumstances change after I apply?

If your situation changes after filing the FAFSA because of unusual circumstances, contact the Office of Financial Aid in writing. Please be as detailed as possible. If eligible, you will be given a "special circumstances packet"

20. What will happen to my financial aid award if I drop a course or withdraw from the college?

If your tuition is adjusted because you drop a course, it may be necessary to reduce your financial aid. Changes in enrollment status may change your award amounts. If you totally withdraw from the college during the first 60 percent of the term, your financial aid eligibility must be recalculated.

Dropping courses and withdrawing are academic actions which might have serious financial implications and may affect your future aid eligibility because of failure to maintain satisfactory academic progress. A copy of the satisfactory academic policy can be found in the student handbook and college website. It is your responsibility to understand the effects these actions will have on your financial aid award.

21. How can I appeal a denial of financial aid?

Students that are not making satisfactory academic progress may appeal their denial of aid. Students will be sent a letter informing them of their denial and appeal procedures upon receipt of their FAFSA application. Beginning July 2013 new procedures for appeals have been put into effect. Students appealing for not meeting the 50% completion rate or low GPA will appeal in writing to Enrollment Services. They will also have to meet with an advisor there to develop an "academic success plan." Students appealing for exceeding the maximum financial aid time frame or for already having an Associate's degree will appeal to the Financial Aid Office directly. All appeal letters must be typed and signed by the student.

22. Does Cumberland County College offer a tuition payment plan?

Yes. Visit the following CCC webpage, "[Tuition & Fees - College Costs](#)" webpage, then on the left click on "Tuition Payment Plan" for additional information.

23. Will I get a new bill if there are changes in my registration?

Students will only receive one term bill a semester. If you make subsequent changes to your registration, you will not receive an adjusted bill through the mail. It is the student's responsibility to check their student portal for up to date account information

24. What do I do if charges are missing from my term bill?

You must contact the Bursar's Office at (856) 691-8600 ext. 1218 regarding your term bill.

25. Can I check the status of my financial aid application on Portal?

You can view your file status and awards online using **Portal** (see CCC's homepage for Portal access).

26. What is the status of my application/ I have not heard anything yet?

Check FAFSA application at www.fafsa.gov and/or call 1800-4-FEDAID for assistance. Students will receive correspondence via regular mail approximately 2-4 after the date of their FAFSA.

27. Will I receive a refund if my financial aid award is more than my semester charges? And if so, when will it be ready?

Yes, once your award is credited to your student account and exceeds the balance due, a refund check (or *stipend check*) will be produced.

Stipend checks will be **mailed** by the Bursar's Office in November for the fall semester and April for the spring semester.

To determine if you have a refund check, you can view your account online using **Portal** (see CCC's homepage for Portal access).

28. I filled out a FAFSA for another school, what do I do?

Students must log back onto their FAFSA application at www.fafsa.ed.gov and add our school code, 002601. They must also transfer their state TAG grant eligibility to logging onto www.hesaa.org or calling 1800-792-8670.

If a student states they received an award letter from another college and wants to "transfer" their funds to Cumberland, please let them know financial aid cannot be simply transferred. They are essentially beginning the processes again with the new school.

29. I am taking classes with (University Center Partner), what is the status of my financial aid?

Any students taking classes through a University Center Partner must apply for financial aid through that school. Advise them to contact the school directly.

30. Why are you asking for (proof of income) when I already put this on my FAFSA?

Students are chosen at random for a process called verification, where the school is required to audit the information on the FAFSA to ensure it is correct. A student's eligibility cannot be finalized until all requested paperwork is submitted.

If a student says they mailed this information to FAFSA or NJ HESAA, let them know FAFSA does not collect documentation and will shred anything sent and NJ HESAA conducts their own verification, so they may end up sending it to both them and the college.

31. What do I do if my financial aid isn't on my term bill?

If you receive an award letter dated after the date of your term bill, you may adjust your amount due by the amount of aid offered. You can view your file status and awards online using **Portal** (see CCC's homepage for Portal access) or the call center operator may be able to access that information via Colleague. In addition, you can call the Financial Aid Office to determine what has happened.

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Admissions – Table of Contents

General Questions

1. What hours are you open?
2. How do I get started?
3. I used to be a student at CCC. How can I return to CCC?
4. I go to another college/university. How can I take a class at CCC and transfer it to my school?
5. I am still a student in high school but want to take a college class. What is that procedure?
6. How do I request a transcript?
7. When can I activate my file for Radiography/RN/PN/Challenge?
8. How can I get my GED?
9. How can I change my address/phone number/name?
10. How can I change my major?

Brush Ups

11. Where can I find a brush-up schedule?
12. Where do I register for a brush-up?

Chargebacks

13. What is the procedure for processing a chargeback if I live in-county or out-of-county?
14. What do I need each semester for a chargeback if I live in-county or out-of-county?
15. Who do I contact if I live out-of-county and go to CCC?

Enrollment Verification

16. How can I get a letter stating that I am a full time student?

Graduation

17. How do I petition to graduate?
18. When will I receive my degree?

NJSTARS

19. My child is a NJSTAR and I don't know how this scholarship is obtained?
20. How do I know if I am a NJ STAR?
21. I am a NJSTAR and just completed two Brush Ups. How do I change my fall schedule?

Registration

22. What are your hours?
23. I can't log into Portal. How do I reset my password?
24. How much does it cost per credit for a course?
25. Can you tell me if a certain course is still available? How do I register for that class?
26. How do I drop a class?
27. When is payment due for Fall 2013?
28. When is payment due for Summer courses?

Suspension

29. I am on academic suspension what are my next steps?

Veterans

30. If I am a Vet, how do I enroll at CCC?

Portal & WebAdvisor

31. How do I log into Portal?
32. How can I see my schedule in Portal?
33. How do I select my courses?
34. How do I drop a class in WebAdvisor?

Admissions

General Questions

1. What hours are you open?

Registration: Mon. –Fri. 8:30am to 4pm & Tue. 8:30am to 7pm

Office: Mon. – Thurs. 8am to 4:30pm & Tue. 8am to 7pm

2. How do I get started?

The student must fill out an application, which can be located on our website (click on “Admissions.”)

The student must turn in the application, and schedule to take the Accuplacer Test by visiting our website.

To sign up for the Accuplacer,

- Mouse over “Future Students”
- Click “Accuplacer Testing”
- Look at the list to see what dates are available
- Click “Sign up” next to the date that you would like to take the test. If it says “Closed” instead of “Sign up,” then all of the seats for that testing session are filled.

Once the Accuplacer Test is complete, the student can go to the Information Center in the Student and Enrollment Services Building.

3. I used to be a student at CCC. How can I return to CCC?

If it has been more than two years since the student has last attended, they will have to fill out a new application. The student can then meet with an advisor to pick up where they left off.

If it has been within the last two years, the student can meet with an advisor to see where they left off and what classes they should select to complete their degree.

4. I go to another college/university. How can I take a class at CCC and transfer it to my school?

The student must speak with an academic officer such as an Adviser, Division Dean or Transfer evaluator at their home college/university to make sure the intended class will transfer.

Student must fill out an application and select “Non-Degree seeking student” as their major.

Since online registration is not available for transfer students they must come in during Registration hours to register for their desired course.

If the course is English, Math, or Science, the student must provide a transcript displaying completion of the prerequisites or proof of prerequisite eligibility. Any other course may be taken without proof of completed prerequisites.

5. I am still a student in high school but want to take a college class. What is that procedure?

The student must fill out an application. High school students should select 908 (Non-Degree seeking student). They will have to take the Accuplacer test in order to take an English, Math, or Science. Any other course is available to them.

***In addition to the application, the student is required to submit an Enrollment Permission form from Admissions Office signed by their high school guidance counselor before registering for a class.**

6. How do I request a transcript?

The student must fill out a transcript request form. This form can be found in our office or online. The form can be printed off our website, filled out, and turned into the Enrollment Services Office in person or mailed. **We do not accept faxed requests.** Please allow 3-5 days for processing.

To find the transcript request form online,

- Click the “Quick Links” drop-down menu
- Scroll to “Student Services” category
- Select “Request a Transcript”

7. When can I activate my file for Radiography/RN/PN/Challenge?

- Click “Quick Links”
- “Allied Health Activation”

Radiography: January – March

RN: October – February

PN: October –February

Challenge: July – October

8. How can I get my GED?

The student can try Direct route to GED program: Call Patti Gilmore in the PACE Office at 856-691-8600 ext. 1378.

9. How can I change my address/phone number/name?

The student must come into the Admissions & Registration Office to complete an information change form.

For name changes: Student must provide a driver’s license with name change

For out-of-county address coming in county: Student must provide a driver’s license or a copy of their lease/deed with the new address, or a bill in their name with the new address.

For SS# change: Student must bring in their social security card.

10. How can I change my major?

Student must come into the Admissions & Registration Office to complete a Curriculum Change Form.

Brush Ups**11. Where can I find a brush-up schedule?**

The student can pick up a schedule from the Admissions & Registration Office or the student can visit our website.

To find the brush-up schedule online,

- Mouse over “Future Students”
- Click “Accuplacer Testing”
- Click “Brush Up Schedule!” It’s located about halfway down the page, right above the “Videos” header.

12. Where do I register for a brush-up?

The student must come into the Admissions & Registration Office to complete a Student Schedule form. Payment is due when the student registers for the class. Brush-ups are non-refundable. If a student wants to switch their brush-up for a different section they will incur a \$10 fee.

Chargebacks**13. What is the procedure for processing a chargeback if I live in-county or out-of-county?**

Information on in-county and out-of-county chargeback procedures are available on our website or contact Diana Appel in the Enrollment Services office at ext. 1228.

To find the information on in-county and out-of-county chargeback procedures online,

- Mouse over “Future Students”
- Mouse over “Paying for College”
- Click “Tuition & Fees”

14. What do I need each semester for a chargeback if I live in-county or out-of-county?

In-county: Enrollment Verification from out-of-county including student’s name, address, program major, semester of enrollment, student schedule, and basic skills result (only for first time chargeback applications).

Out-of-county: Student must provide their home college with a Chargeback Certification form and copy of their schedule. Once student receives an approval or denial they must submit their results to the Bursar Office before the announced deadline.

Please allow 1-2 days for processing.

15. Who do I contact if I live out-of-county and go to CCC?

The student must contact the person responsible for processing an in-county chargeback at the community college in their residence.

Enrollment Verification**16. How can I get a letter stating that I am a full time student?**

The student must come into the Admissions & Registration Office and fill out an enrollment verification form.

Please allow 3-5 days for processing. If the student is requesting verification for loan deferment purposes, we cannot process until approximately 10 Business days into the semester.

Graduation

17. How do I petition to graduate?

The student must fill out a Petition to Graduate form. The student can come into the Admissions and Registration office to fill out a form or visit our website. After the student completes the form they must turn the form into the Bursar Office to pay the \$25 fee.

To find the Petition to Graduate form online,

- Mouse over “Current Students”
- Click “Graduation Information”

18. When will I receive my degree?

The student will receive an e-mail to their student Gmail account 6-8 weeks after graduation to pick up their degree.

NJSTARS

19. My child is a NJSTAR and I don't know how this scholarship is obtained?

The student must have an Admissions Application on file, must take the Accuplacer, and must have tested into college level. They must also complete the FAFSA listing Cumberland County College as the first school of choice and comply with any requests for additional information and attend a New Student Orientation to choose classes. Potential STARS who test below college level in one or more areas may pay out of pocket for developmental courses or Brush Up courses to earn a new placement level.

20. How do I know if I am a NJ STAR?

The student must have graduated IN THE TOP 15% OF THEIR GRADUATING CLASS. The student must speak to their guidance counselor to double check their graduation rank or speak to Chris Rodriguez in the Financial Aid office for the NJ state list NJSTAR roster to see if their name is included. NJ STAR students from Cumberland County are invited to an informational Open House typically held in April of their senior year.

21. I am a NJSTAR and just completed two Brush Ups. How do I change my fall schedule?

The student must make an appointment with Ms. Ojeda in Admissions & Registration at 856-691-8600 ext. 1213 to make a change in their schedule.

Registration

22. What are your hours?

Registration: Mon. - Fri. 8:30am to 4pm & Tue. 8:30am to 7pm

Office: Mon. – Thurs. 8am to 4:30pm & Tue. 8am to 7pm

23. I can't log into Portal. How do I reset my password?

Must call their office at 856-691-8600 ext. 1411 or ext. 1216.

24. How much does it cost per credit for a course?

In County: \$113 per credit

Out of County: \$123 per credit (must process a chargeback. Failure to process a chargeback will result in a rate change to \$188 per credit).

Depending on course type, additional fees may apply. For more info:

- “Quick Links”
- “Paying for College”

25. Can you tell me if a certain course is still available? How do I register for that class?

Students can log into Portal to search and register for courses. Registration can also be done in person during registration hours. For view only access to search for course availability:

- “Quick Links”
- Web Advisor (Guest Access)
- Students
- Search for sections

26. How do I drop a class?

The student can drop a course on Portal if online registration is still open (3 business days).

If online registration is unavailable or the student doesn't have internet access, the student must come into the office during registration hours to complete a withdraw form. **Please note the withdraw policy for each semester.**

27. When is payment due for Fall 2014?

August 5th, 2013.

For students who register after August 5th, payment is due at the time of registration.

28. When is payment due for Summer courses?

At the time of registration. Failure to pay will result in removal of the course and a Registration hold on the student's account.

Suspension**29. I am on academic suspension what are my next steps?**

Student must be on academic suspension for one calendar year. If the student has experienced an unusual incident such as personal difficulties, and it has caused their low academic performance they may appeal their academic warning, probation, or suspension to the Director of Admissions and Registration, Anne Daly-Eimer, MS.

Student must provide documentation (letter and proof of circumstance) concerning the situation to Evelyn Rodriguez. You will be notified once it's reviewed.

Veterans

30. If I am a Vet, how do enroll at CCC?

The student must contact Bill Reyes in the Admissions and Registration office at ext. 1234 or (609) 501-8387 and visit www.gibill.va.gov.

Portal & WebAdvisor

31. How do I log into Portal?

- Select Portal from the main page of our website, <http://www.ccnj.edu>.
- Click to log in
- Username is ccc\first initial + last name; for example, John Smith's username would be ccc\jsmith. Make sure to use the backslash (above the enter key), **not** the frontslash (next to the shift key).
- Password is the student's birthdate (MMDDYY).

If you can't log in, contact 856-691-8600 ext. 1411.

32. How can I see my schedule in Portal?

- Log into Portal- Self Service
- Select "Academic Profile"
- Select "My Class Schedule"
- Select term and click Submit.

33. How do I select my courses?

- Log into Portal
- Select "WebAdvisor" self service
- Select "Registration"
- Select "Register for sections"
- Select "Search & Register"
- Select term and course to search for
- Place a check next to desired courses and click "Submit"
- You are now in your "Shopping Cart." Choose the action for each course (Register, Remove, Waitlist) and click Submit. You are not registered for courses in your shopping cart until you submit a register action.

34. How do I drop a class in WebAdvisor?

- Select "Registration"
- Select "Register & Drop Sections"
- Select courses to drop and click Submit

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Advisement, Transfer, Career Services Office – Table of Contents

Academic Advisement

1. Who is my advisor?
2. How do I change my major?
3. What is the difference between an AA, and AS and an AAS degree?
4. How can I obtain a college catalog?
5. What is a general education elective?
6. What is a prerequisite?
7. How can I determine what courses I still need to finish my degree requirements?
8. How are online classes different from regular courses?
9. What majors does Cumberland County College offer?
10. The course I want is full. How can I get on a wait list for the class?
11. What is a freshman seminar and why must I take it?

Transfer Services

12. What colleges or universities are represented on Cumberland's campus?
13. Do I need to have my degree completed to apply to the university?
14. Where else can I transfer with a degree from Cumberland?
15. What is Transfer Day?
16. What universities participate in Transfer Day?
17. What is College Night?
18. What is the Lampit Bill?
19. How do you look up a course equivalency from Cumberland to a 4-year college in the state?
20. How can I find out more information on transfer?
21. Can an AAS transfer to a 4-year college?

Career Assistance

22. I would like to attend college but don't know what I want to do or what I would like to study. Do I need to pick a major in order to enroll?
23. Is there a test I can take to get some career suggestions and does CCC help with job placement?
24. What can I do with a degree in _____?
25. What careers are in demand?

Workforce Development

26. I was recently laid off and would like to attend college to learn new skills. What should I do?
27. I am unemployed, are there any services available to assist me in attending college?
28. What is a Tuition Waiver?
29. How does a Tuition Waiver work?
30. Are there any fees associated with Tuition Waivers?
31. Can I register for more than one class using a Tuition Waiver?

Returning to College

32. Several years ago I left college and I would like to come back. What should I do?

Advisement, Transfer, Career Services Office

Academic Advisement

1. Who is my advisor?

All students working toward a degree are assigned an academic advisor. To identify who that individual is:

- Sign on to Portal
- Click on WebAdvisor
- Click on Academic Profile
- Click on My Profile.
- Your advisor is listed near the bottom of the page under “Advisor Name.”

If you are unable to meet with your advisor or communicate with them via e-mail or telephone, you may always stop by to the Advising Center located directly across from the college bookstore.

2. How do I change my major?

You may change your major by completing and signing a Curriculum Change Form and returning it to the Enrollment Services Office. This must be done in person and will likely change the number of courses you will need to graduate in your new major. We suggest you speak with an advisor before changing majors.

3. What is the difference between an AA, and AS and an AAS degree?

Generally, AA and AS degree programs are taken to prepare to transfer to a four-year college or University to work on a Bachelor’s degree. AAS degree programs tend to be in areas of study that the student would enter the workforce upon graduation. Examples of AAS degrees would be Nursing, Network Management, and Graphic Design. A complete list of Cumberland’s degree programs can be found in the front of the college catalog.

4. How can I obtain a college catalog?

College catalogs are available on the college’s webpage. The web address is www.ccnj.edu. You will find the catalog link under Current Students in the drop down list of options.

5. What is a general education elective?

General Education courses are source of confusion for many students. When a college speaks to “General Education” they refer to a set of specific learning objectives spanning eight broad areas of information. These are as are: Communication (C); Math, Science and Technology (M); Science (B); Technology (T); Social Science (S); Humanities (H); History (Y); and Diversity (D). Every degree program is created with the proper general education electives. The amount of General Education requirements differ according to the degree program you are in. AA Degrees require 45 credits of General Education; AS degrees 30, while AFA and AAS degrees have 21 credits required.

6. What is a prerequisite?

This is a word that is particular to colleges and universities and it would be unlikely you have encountered this word elsewhere. It simply means that one course is required to complete before another. For example English 101 must be completed 102. This is a sequence of courses that build on one another. Another example in math would be that Math 110 is a prerequisite for Math 120. Here again you are building layers of knowledge upon one another. The opposite is also true. Some courses have no prerequisites, History for example. You may take any history course in any sequence. The same holds for Literature courses. Providing you have completed English 102, any Literature course can be taken. Prerequisites are identified in Portal when you are in the Course Search function. They can also be found in the college catalog in the Course Description section.

7. How can I determine what courses I still need to finish my degree requirements?

When you are in Portal:

- Click “WebAdvisor” on the right side of the page,
- Click “WebAdvisor for Students,”
- Click “Academic Planning,”
- Click “Program Evaluation.”

On this page you will see the course requirements for the degree program in which you are enrolled. This page may appear a little confusing at first, but a meeting with your advisor will help you learn how to read the report.

8. How are online classes different from regular courses?

Most colleges offer online courses. There are no required in-class meetings with on-line classes. All instruction, interaction with the instructor and other classmates, submission of assignments and test taking is done through a website called Blackboard. After you enroll for an online class you will receive a letter from the college instructing you how to sign on to Web CT. After you sign on you will see all that is required for the semester; a series of weekly assignments and activities that will be due throughout the semester.

9. What majors does Cumberland County College offer?

You will find a complete listing of all of the college’s programs of study on page 2 of the college catalog on line. AA degrees, an AFA degree in Fine Arts, various AS degrees, about 25 different AAS degrees, several Academic Certificates (32 credits), Career Certificates (30 or fewer credits), and other shorter term certificates. This information can also be obtained in the Advisement Office.

10. The course I want is full. How can I get on a wait list for the class?

If a specific course section but is full, you may ask to be placed on a wait list for that class in hopes that it opens up. However, it is best to do this by also enrolling in a different section. This will ensure that you get to take the course regardless. Only 20 to 30 percent of students on wait lists actually receive a seat and that particular class.

11. What is a freshman seminar and why must I take it?

Freshman seminars are “introduction to college” courses” that students take in their first semester of study. They are part of what is referred to as the Freshman Year Experience (FYE) where good study skills, strategies for success in college, and other important Student Life activities take place to help students integrate and bond with the college. These courses and activities promote college success, graduation and higher grade point averages. Freshman Seminar courses do transfer to other colleges.

Transfer Services

Questions about transferring tend to be specific and focused on details about particular colleges and universities. Please stop into the ATC Office for assistance or call the office at 856-691-8600 extension 1320, or 1328. Here are a few that are most commonly asked:

12. What colleges or universities are represented on Cumberland’s campus?

Fairleigh Dickinson University, Georgian Court University, Montclair University, Rowan University, Rutgers University and Wilmington University each offer specific Bachelors and/or Masters degrees on campus.

13. Do I need to have my degree completed to apply to the university?

You do not need to have your degree; however, University Center colleges on campus only offer junior and senior level classes. They may provisionally admit you prior to graduating but will require the degree before you may matriculate.

14. Where else can I transfer with a degree from Cumberland?

Associate in Arts and Associate in Science degrees are designed for transfer to the University. Students transfer all across the country with Cumberland’s degrees. See the transfer adviser for more specifics.

15. What is Transfer Day?

Transfer Day is super opportunity for graduating students to participate in an on-site interview process with between 5-10 participating institutions on campus. It is run each February by the ATC office. Students apply through the Transfer office and a packet is prepared including college transcripts and other required documents (per university requirements). Students often walk away with acceptance letters in hand. This activity is free of charge and is limited to CCC grads or students preparing to graduate by appointment only.

16. What universities participate in Transfer Day?

Graduating students have interviewed with Drexel, Fairleigh Dickinson, Rowan, Stockton, Rutgers, Montclair, Wilmington, Widener and other colleges. Check with the ATC to learn about this year’s Transfer Day activity.

17. What is College Night?

College night is usually offered each October and hosts more than 75 Universities on campus for area high school and graduating Cumberland students to speak to admissions representatives from visiting Universities. Students are given college admission information, costs, advice and recruitment materials to take home and review. It is free of charge and open to the public.

18. What is the Lampit Bill?

This is a NJ law that governs the seamless transition or transfer of students from community to state colleges in the state. If you have an AA or an AS and are transferring into a similar content degree program at the 4-year college, you are guaranteed junior standing and to half of your Bachelor's degree completed.

19. How do you look up a course equivalency from Cumberland to a 4-year college in the state?

To do this, simply go to www.njtransfer.org. See the course equivalency menu on the left.

20. How can I find out more information on transfer?

See Cumberland's transfer web page at <http://www.cccnj.edu/studentServices/advisement/transferServices.aspx>. Stop into the ATC Center across from the Bookstore.

21. Can an AAS transfer to a 4-year college?

Generally, an AA or AS degree is the appropriate degree to obtain in order to transfer. But yes, an AAS will transfer to a Liberal or General Studies Bachelor's degree program. Rutgers University offers a Liberal Studies BA in our University Center for all of our AAS degree holders. Nursing AAS programs transfer to BSN programs, AAS associate degrees in Radiography and Respiratory Therapy transfer to several kinds of health care related Bachelor's degree programs.

Career Assistance

22. I would like to attend college but don't know what I want to do or what I would like to study. Do I need to pick a major in order to enroll?

No, many students enter their first year as an undeclared student. For some students, it is scary committing to a major so early on in their education. The important thing to focus on is that by taking college classes you will be able to explore and find courses that you like. At the Associates level, it is not as critical to choose the right degree but to be successful in its completion. One way to do this is by choosing a major in an area that you like. After completing your degree here you will have a better idea as to which program you will transfer to. Major in an area of interest to ensure that you have academic success and keep the momentum going.

23. Is there a test I can take to get some career suggestions?

Yes, if you have a Cumberland County College ID number you can go to our home page, select Explore Careers under the Quick Links, and then select Career Services on the left hand side. You can then click on the Sigi3 icon and create a new account. You can get detailed information on Sigi3 by clicking on the tutorial. Here is the link to the Career page.

<http://www.cccnj.edu/studentServices/advisement/careerServices.aspx>

If you do NOT have a Cumberland County College ID number or would like to take a different assessment, you can access a free assessment through www.mynextmove.org then TELL US WHAT YOU LIKE TO DO, then begin your O*Net Interest Profiler. Here is the link to the O*Net Interest Profiler <http://www.mynextmove.org/explore/ip>

Regarding job placement, Career Services helps prepare you for your job search by providing resume, cover letter and interview preparation. To see a list of employer job requests, visit www.cccnj.edu and click JOBS on the top right hand corner. Then click the “Opportunities outside CCC” Banner for a list of job requests.

24. What can I do with a degree in _____ ?

Sigi3 is a great tool in exploring careers by majors. If you have a Cumberland County College ID number you can go to our home page, select Explore Careers under the Quick Links, and then select Career Services on the left hand side. You can then click on the Sigi3 icon and create a new account. You can get detailed information on Sigi3 by clicking on the tutorial. Here is the link to the Career page.

<http://www.cccnj.edu/studentServices/advisement/careerServices.aspx>

If you do NOT have a Cumberland County College ID number or would like additional information on careers in a particular major you can visit www.mynextmove.org then type in your major in the keywords.

25. What careers are in demand?

The Occupational Outlook Handbook (OOH), 2010-11 Edition list employment projections from 2008 up to 2018. This is a great resource to explore which career fields are growing and which jobs have the best outlook. Here is the link to the OOH <http://www.bls.gov/oco/oco2003.htm>

Workforce Development

26. I was recently laid off and would like to attend college to learn a new skill. What should I do?

The Workforce Development Program was designed for adults who were laid off from their job and want to enroll in CCC to prepare for other career opportunities. First visit the One-Stop Office. After meeting with a one-stop advisor, the workforce specialist here at the college will assist you with the admission process, funding strategies, and curriculum advisement. Students receiving unemployment benefits are often eligible for Financial Aid, Job Training grants and Tuition Waivers to help meet their costs of attending college.

27. I am unemployed, are there any programs or services available to assist me in attending college?

Yes, there may be services and programs that you may be eligible if you are unemployed. The first step would be to contact your local One-Stop career Center and inquire about training grants available and the eligibility requirements.

28. What is a Tuition Waiver?

The Unemployed Persons Program (UPP), often referred to as a tuition waiver, is a program designed to assist unemployed persons to attend the college on a space available basis tuition-free. In order to find out program requirements and to see if you are eligible, you will have to contact your local One-stop career center to inquire.

29. How does a Tuition Waiver work?

Once a student has been issued a tuition waiver, they are required to wait until late registration, which is 3 days before the semester begins, or the session begins (for summer classes) to enroll for classes. Students are prohibited from registering themselves prior to late registration. Students who pre-register for a course will not be eligible to use a tuition waiver and will be responsible for the tuition and fees incurred. During late registration, a student may enroll in a class that has open seats tuition-free. Students are prohibited to be signed into a class that has no space availability using a Tuition Waiver.

30. Are there any fees associated with Tuition Waivers?

Yes. Eligible candidates are charged a \$20.00 processing fee. All tuition, technological, and comprehensive fees are waived. Additional fees (i.e. online, telecourse, hybrid, Nursing, Radiography etc.) are the responsibility of the individual. Out of county residents are responsible to process chargebacks even when using a tuition waiver to pay for a course. Textbooks and supplies are also the responsibility of the student.

31. Can I register for more than one class using a Tuition Waiver?

Yes. Eligible individuals may register for an additional course(s) on a space available basis only. Students are prohibited to be signed into a class that has no space availability using a Tuition Waiver.

Returning to College

32. Several years ago I left college and I would like to come back. What should I do?

Congratulations! Making that decision is the first step. The college provides services for returning adults. Call us, or just drop into the Advisement Center across from the College Book Store and ask to speak to someone about reentering or returning to college. We will help you navigate you're degree requirements and address your goals for school if they have changed. We can assist you with completing a financial aid application, using our Book Loan Program and other reentry services. Call the Advising Center at 856-691-8600, extension 1372 or 1320 and ask for an appointment.

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Testing and Tutoring – Table of Contents

Testing Questions

1. How do I sign up for an Accuplacer test?
2. What do I do after the Accuplacer test?
3. Where do I sign up for Brush Ups?
4. What do I do after the Brush Up courses?
5. Where is CASS located?
6. Can I just take the Accuplacer again, or do I have to sign up for a Brush Up?
7. How can I obtain a copy of my Accuplacer scores?
8. How can I have my Accuplacer scores sent to another college?
9. I took the Accuplacer test at another college. Where do I drop my scores off at?
10. Where do I go to make up a test?
11. When can I come to do a makeup test?
12. I took the SAT. Am I exempt from taking the Accuplacer test?
13. Is there anything I can do to prepare for the Accuplacer test?
14. How do I sign up for the Radiography Exam?
15. Where do I sign up for the Nursing Exam (RN and PN)?
16. Where do I sign up for the LPN to RN Challenge Exam?

Tutoring Questions

17. Where do I go to sign up for a tutor?
18. How do I sign up for a tutor?
19. How do I make an appointment with a tutor?
20. How do I get in contact with a tutor?
21. What should I bring with me when I come to The Tutoring Center?
22. If I'm doing well in my class, can The Tutoring Center help me do even better?
23. When should I come for tutoring?

Testing and Tutoring

Testing Questions

1. How do I sign up for an Accuplacer test?

Go to our website at <http://www.ccnj.edu>. Then,

- Mouse over “Future Students”
- Click “Accuplacer Testing”
- Look at the list to see the drop-in hours
- Come to the Testing and Tutoring office during the drop-in hours to take the test. You do not need to make an appointment.

Make sure you have completed and turned in your Admissions Application prior to your test date.

2. What do I do after the Accuplacer test?

If you are planning on taking one or more Brush Up courses, sign up for those in the Registration Office. Visit the Information Center in the Student and Enrollment Services Center Building to meet with an advisor and register for classes.

3. Where do I sign up for Brush Ups?

The Registration Office. Be prepared to pay at the time of registration. View Brush Up dates and fees by going to our website at <http://www.ccnj.edu>. Then,

- Mouse over “Future Students”
- Click “Accuplacer Testing”
- Click “Brush Up Schedule!” It’s located about halfway down the page, right above the “Videos” header.

4. What do I do after the Brush Up courses?

Visit either the Information Center or the Advisement Office in the Student and Enrollment Services Center Building to meet with an advisor and register for classes.

5. Where is the CASS Testing & Tutoring Center located?

Across from the gym in the Student and Enrollment Services Center.

6. Can I just take the Accuplacer again, or do I have to sign up for a Brush Up?

No, you will sign up for a Brush Up course. This way an instructor will review with you the course content before taking the test again. This will help in improving your score.

7. How can I obtain a copy of my Accuplacer scores?

Visit the Testing & Tutoring Center and someone will assist you.

8. How can I have my Accuplacer scores sent to another college?

You must be in the CCC database before testing, so don't forget to submit the CCC Application prior to testing. After you test stop in at the Testing & Tutoring Center and complete a Release of Information form. Know in advance the address/fax of where you want your scores to go.

9. I took the Accuplacer test at another college. Where do I drop my scores off?

Testing & Tutoring Center.

10. Where do I go to make up a test?

Testing & Tutoring Center.

11. When can I come to do a makeup test?

Mondays from 2pm to 7pm and Fridays from 10am to 3pm. Check with your professor to see when he/she will drop the test off at the Testing & Tutoring Center.

12. I took the SAT. Am I exempt from taking the Accuplacer test?

You may be exempt from taking the Accuplacer or portions of the Accuplacer if you meet the following minimum requirements on your SAT and can provide the Testing & Tutoring Center with an official copy:

SAT Reading 540 or higher = college level reading and English

SAT Math 530 or higher = first level of college math

Note: Even if your SAT math score places you into the first level of college math, you could still place higher in math by taking the math portion of the Accuplacer.

13. Is there anything I can do to prepare for the Accuplacer test?

Yes. There are links to practice questions on our website. Also, you can obtain an Information Bulletin in CASS which contains sample questions as well as short video podcasts.

To find the practice questions online,

- Mouse over "Future Students"
- Click "Accuplacer Testing"
- The link to the practice questions is located at the end of the first paragraph of text.

14. How do I sign up for the Radiography Exam?

You will pay a \$40 fee at the Bursar's Office and bring the receipt to the Testing & Tutoring Center. There you will register for the exam. For examination dates and more information regarding the Radiography exam, visit our website at <http://www.ccnj.edu>, then

- Mouse over "Future Students"
- Click "Accuplacer Testing"
- The information for the Radiography exam is located near the bottom of the page.

15. Where do I sign up for the Nursing Exam (RN and PN)?

You will register for the TEAS V Nursing Exam on the ATI testing website: www.attesting.com, at which time the fee of \$60 is payable by credit or debit card. For additional information regarding the exam, please visit our website at <http://www.ccnj.edu>, then

- Mouse over "Future Students"
- Click "Accuplacer Testing"
- The link to information for the RN/PN Nursing exam is located under the "Nursing" subheading.

16. Where do I sign up for the LPN to RN Challenge Exam?

You will register for the LPN-STEP Exam on the ATI testing website: www.attesting.com, at which time the fee of \$38 is payable by credit or debit card. For additional information regarding the exam please visit our website at <http://www.ccnj.edu>, then

- Mouse over "Future Students"
- Click "Accuplacer Testing"
- The link to information for the LPN-STEP Exam is located under the "Nursing" subheading.

Tutoring Questions

17. Where do I go to sign up for a tutor?

Testing & Tutoring Center.

18. How do I sign up for a tutor?

Complete a Tutor Request form and present your student ID. When you arrive at the Testing & Tutoring Center, you will be asked to complete a Tutor Request Form and enter your name, ID#, course of study, etc. into the Tutor Center database. You will then be shown the list of tutors.

19. How do I make an appointment with a tutor?

Visit the CASS Testing & Tutoring Center to complete a Tutor Request Form. You will receive a list of tutors arranged by subject, including their contact information. You may contact several tutors to ask when they are available. You will need to be flexible and make arrangements in your schedule to meet with them. If unable to reach a tutor within 3 business days, please contact Melissa Wright, Assistant Director, Testing & Tutoring at mwright@ccnj.edu. We hope your tutoring experience with us will be positive and beneficial. Good luck!

20. How do I get in contact with a tutor?

You will select a tutor and call/email the tutor to see when he/she can tutor you. Try contacting more than one tutor.

21. What should I bring with me when I come to The Tutoring Center?

You should bring pens or pencils, your notebook, your textbook, and your "thinking cap." The tutors will challenge you to think and actively participate in the session. Be prepared with specific questions and concepts that are giving you trouble.

22. If I'm doing well in my class, can The Tutoring Center help me do even better?

We hope so! The Tutoring Center is a learning enhancement center designed to assist both students who are having difficulty in a course as well as those who are doing well but would like to improve their performance. Students doing well may need to fine tune concepts or practice new concepts.

23. When should I come for tutoring?

You should seek tutoring as soon as you are starting to have trouble with a course. Do not let the class get so far ahead of you that you cannot keep up. Come to the tutoring lab as often as you feel you need to in order to succeed in the course. Students who wait until the last minute to come for tutoring will likely gain little or nothing from the experience. That's because tutoring is a process that enhances a student's understanding over time. It is not a quick fix.

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Bursar – Table of Contents

1. When is the Bursar office open?
2. When are payments due?
3. Is it possible to use financial aid for the summer semester?
4. Payment Plans
5. Can I pay over the phone with my credit card?
6. What is a Bursar Hold?
7. What should I do if I have a Bursar hold?
8. How do I know if I am required to do a chargeback?
9. What does Work Study mean on my award letter?
10. Family Education Rights & Privacy Act (FERPA)
11. Disbursement dates:
12. How do I know if I am getting a STIPEND?
13. Student Health Insurance
14. How can I get a print out of my expenses for the current year?
15. If I do not use all of my scholarship this semester do I lose it?
16. I am Return to Learn student, what do I pay?
17. My employer is going to pay for my schooling, what do I need to do?
18. Can I use my Financial Aid for my books?
19. What is the process for Refunds?

Bursar

Phone # 856-691-8600 ext. 1463

Fax # 856-691-6483

1. When is the Bursar office open?

Hours Monday thru Friday 8:30am – 4:30pm

Late nights Tuesday until 7:00pm

Summer Hours Monday thru Thursday 8am – 5pm

Fridays Closed Until June 27, 2014

2. When are payments due?

Summer semesters - PAYMENT DUE AT TIME OF REGISTRATION

Fall 2014 - August 5th, 2014

3. Is it possible to use financial aid for the summer semester?

- Summer 1 – 4 - if the student was not full time for fall and spring they may have funding left over to apply – advise to contact Financial aid

4. Payment Plans

- Payment plans are only available for Spring and Fall semesters. Visit the CCC home webpage
 - Future students
 - Paying for college
 - Payment Options
 - Tuition payment plan

5. Can I pay over the phone with my credit card?

- No, you can only pay online through your account or in person.

6. What is a Bursar Hold?

- This limits your access to add/drop classes, request transcripts, receive refunds and register for future semesters.

7. What should I do if I have a Bursar hold?

- Contact the bursar office.

8. How do I know if I am required to do a chargeback?

- All out of county students are required to get a chargeback by the due date– failure to process a chargeback by the deadline or a NON-Accepted denial will result in additional charges of \$65 per credit
(IE: full-time 12crs =\$780.00)

For additional information, visit the CCC home website at <http://www.ccnj.edu>, then

- Mouse over “Future Students”
- Mouse over “Paying for College”
- Click “Tuition & Fees”
- Click “Out of County CCC students”

9. What does Work Study mean on my award letter?

- This is funding available if you decide to take a student worker position at the college. If you do not work then the funding is not applied. If you do receive a student worker position, you will receive this funding through a regular CCC payroll check.

10. Family Education Rights & Privacy Act (FERPA)

- Due to FERPA only the student is able to access information on their account unless an authorization form is on file.

11. Disbursement dates:

- Financial aid disbursements start 6 weeks into the regular 13 week semester.
(Each being disbursed in a few disbursements)

12. How do I know if I am getting a STIPEND?

- Take the award and subtract the total charges = remaining funds (for a stipend)

13. Student Health Insurance

- CCC does not provide health insurance at this time
- Students seeking Health Insurance may go to the following link for information on Providers, rates, and options: <http://tinyurl.com/state-health-insurance>

14. How can I get a print out of my expenses for the current year?

- Log onto MYCCCPORTAL at <http://www.ccnj.edu/portal/index.cfm>
- Click on the WebAdvisor tab
- Click on Financial Information
- Click on Account Summary

15. If I do not use all of my scholarship this semester do I lose it?

- No, you may apply it to another semester. Contact the Foundation office at extension 1209.

16. My employer is going to pay for my schooling, what do I need to do?

- Have your employer contact the bursar office via fax or email to inform of how payment to follow.
- Important to do this in a timely manner to ensure classes are held from deletion

17. Can I use my Financial Aid for my books?

- Yes – if there is enough aid. If the bookstore is not able to see your aid in their system you may need to see the FA dept.

18. What is the process for Refunds?

- Refunds take 10 to 14 business days. This is for all forms of cash, check and credit/debit cards

8.7.14