



# 2025-2026 EOF Graduate Grant Application Training

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New Jersey Office of the Secretary of Higher Education (OSHE)  
Educational Opportunity Fund (EOF)

# OSHE/EOF Central Office Staff

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# Overview

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EOF Mission  
and Purpose  
&  
EOF Graduate  
Grant  
Overview



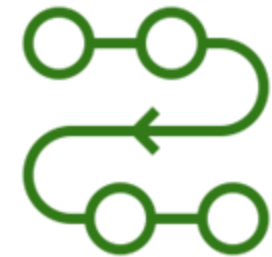
EOF Graduate  
Student  
Eligibility



Verification of  
Financial  
Eligibility &  
Duration of  
Student  
Eligibility



EOF  
Graduate  
Grant Award  
Amounts



EOF Graduate  
Grant  
Application and  
Awarding  
Process

# EOF Mission and Purpose & EOF Graduate Grant Overview

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# NJ Educational Opportunity Fund

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New Jersey Educational  
Opportunity Fund created by law  
in **1968**



For students from educationally and  
**economically disadvantaged backgrounds**  
attending institutions of higher education in NJ

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EOF Provides

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## **Student support services**

*UG summer bridge program, advising/counseling, tutoring,  
developmental coursework, academic enrichment activities,  
student leadership development*



## **Financial Assistance**

# EOF Graduate Grant Overview

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The overall objective of the graduate EOF program is to increase the participation of New Jersey residents from backgrounds of historical poverty in graduate and professional study.

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## LOOKING BACK

**AY2024-2025 EOF Graduate Grant:**

Allocation: **\$1,333,500**

Grant Requests: **\$1,358,161**

Number of Students Supported: **411**

Number of Grants Awarded: **725**

## LOOKING AHEAD

**AY2025-2026 EOF Graduate Grant:**

Allocation: **\$1,363,261**

# EOF Graduate Student Eligibility

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N.J.A.C. 9A:11-3.2, p.19

# Pop Quiz!

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True or false: EOF is an entitlement grant

# EOF & Graduate Students

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**“The overall objective of the graduate EOF program is to increase the participation of New Jersey residents from backgrounds of historical poverty in graduate and professional study. Priority in granting EOF graduate grants shall be given to students who received EOF undergraduate grants.” (9A:11-3.1, p.19)**

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EOF is <b>not</b> an entitlement grant	Admission into EOF is facilitated <b>by the EOF campus program</b>
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# Student Eligibility (9A:11-3.2) (Part 1)

(a) **Eligible students shall have economic backgrounds that reflect a history of poverty** as described in N.J.A.C. 9A:11-2.2(b)1 through 5.

(b) **Students who received Article III EOF grants as undergraduates shall be given priority consideration for Article III graduate grants.** These students are presumed to have met the financial eligibility criteria (as outlined in N.J.A.C. 9A:11-2.3) for graduate EOF as long as they continue to demonstrate financial need.

# Student Eligibility (9A:11-3.2) (Part 2)

(c) To be initially eligible for an EOF Article III graduate student grant, a student must demonstrate that they:

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1. Meet N.J.A.C. 9A:9-2.2 and 2.3, which are the Tuition Aid Grant and Garden State Scholarship **programs' rules governing residency**, and noncitizens and resident aliens, respectively;

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2. **Meet the financial criteria** established in N.J.A.C. 9A:11-2.3, "Financial eligibility for initial Article III student grants";

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3. **Is or will be a full-time graduate student** as defined by the institution offering the graduate program of study; and

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4. **Is admitted to and enrolled full-time as defined by the participating institution in a curriculum leading to a graduate degree or certificate at an institution participating in the Fund**, provided that the student has not already received a graduate or professional degree at the same level of study for which he or she is applying. Graduate degree and certificate programs must have a minimum requirement equivalent to 24 semester hours and be at least one academic year in duration.

# Student Eligibility (9A:11-3.2) (Part 3)

(d) Students shall not receive assistance under the programs administered by the Board if they owe a refund on a grant or scholarship previously received from a State or Federal program through any institution or are in default on any loan made under any State or Federal student financial assistance program at any institution. However, such students may receive State financial assistance if they make satisfactory repayment arrangements with the appropriate office.

(e) Students attending out-of-State institutions are not eligible for Article III graduate grants.

(f) Students shall not receive an initial graduate grant in their last semester of enrollment.

**Dependent students** who failed to meet the financial criteria while in undergrad do not automatically gain the ability to become financially eligible for EOF once they have graduated with their bachelor's degree. Since most graduate students have the ability to be classified as an independent student, **the applicant must demonstrate a family history of historical poverty.**

# Pop Quiz!

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True or false: A student cannot establish State residence solely for the purposes of attending a particular college.

# Student Eligibility Residency Requirement

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Students must be legal residents of New Jersey for a period of not less than 12 consecutive months immediately prior to the academic period for which aid is being requested. The residence of a student is defined in terms of domicile. (9A:2.2: Residency)

Domicile is defined as the place where a person has his or her true, fixed, permanent home and principal establishment, and to which, whenever her or she is absent, he or she has the intention of returning

A student may not establish State residence solely for the purposes of attending a particular college and will not be considered as fulfilling the definition of domicile for the purposes of State student financial aid

Institutions that certify a student's state of legal residence shall maintain documentation concerning the student's New Jersey residency and shall provide this certified documentation, if requested by the EOF Central Office

# Verification of Financial Eligibility

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N.J.A.C. 9A:11-3.3, p.20

# EOF Student Eligibility

- Must demonstrate an economically disadvantaged background
- Must be a New Jersey resident 12 consecutive months prior to receiving the award
- Must apply and be accepted to a participating New Jersey college or university
- Must meet the academic criteria as set by the institution of choice
- Must file a Free Application for Federal Student Aid (FAFSA) or the New Jersey Alternative Financial Aid Application
- Gross Income and Assets must fall within the EOF financial eligibility range

2025-2026 EOF Income Eligibility Scale with Asset Cap Calculation

Applicants with a Household Size of	Gross Income (Not to Exceed)	Max. Asset Cap (Not to Exceed)
1	\$30,120	\$6,024
2	\$40,880	\$8,176
3	\$51,640	\$10,328
4	\$62,400	\$12,480
5	\$73,160	\$14,632
6	\$83,920	\$16,784
7	\$94,680	\$18,936
8	\$105,440	\$21,088
***	Add \$10,760 for each additional family member	Add \$2,152 for each additional family member

# EOF & Graduate Students

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When a student receives an EOF graduate grant, **the institution shall verify the income and assets of all applicants.**

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**If earnings are not the source of an initial awardee's income as described above, the file shall contain appropriate verified documentation on which to base the award** (for example, statements from the public assistance agency, Social Security Administration, Division of Child Protection and Permanency, Veterans Administration, or other appropriate administrative agency), regardless of the awardee's dependency status.

**In all cases, files must contain completed forms indicating the relevant data for determining initial eligibility,** such as household size, annual income, and sources of income and assets

# Duration of Student Eligibility

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N.J.A.C. 9A:11-3.5, p.20-21

# Pop Quiz!

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Generally, what is the maximum number of semesters a student can be eligible for an Article III graduate grant?

- a. 8
- b. 12
- c. 14
- d. 10

# Duration of EOF Graduate Grant Eligibility (Part 1)

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(a) To retain eligibility for an Article III graduate grant, students shall comply with the Tuition Aid Grant and Garden State Scholarship programs' rule at N.J.A.C. 9A:9-2.4, Eligibility and repayments, in accordance with the Board's annually established deadline dates.

(b) **No student shall be eligible for an Article III graduate grant for more than 10 semesters; however:**

1. Duration of eligibility shall be extended to one semester beyond the normal number of semesters usually required for a full-time student to complete the degree requirements.

Degree Requirement	Credits for Full-time Status	Length of Eligibility
36 credits	9 credits	$(36 \text{ cr}/9 \text{ cr}) = 4 + 1 = 5$ semesters
84 credits	12 credits	$(84 \text{ cr}/12 \text{ cr}) = 7 + 1 = 8$ semesters

2. Students pursuing a medical or dental degree shall be extended to one year beyond the normal number of years usually required for a full-time student to complete the degree requirements.

# Duration of EOF Graduate Grant Eligibility (Cont)

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(c) Graduate grant recipients may pursue more than one advanced degree; however:

1. **Each degree must be a higher level than the previous** one unless the grant recipient is enrolled in a dual degree program; and
2. In no case shall the combined **eligibility exceed the equivalent of 10 semesters.**

(d) An Article III graduate grant shall not be awarded for summer program study except in those programs that, by their nature, require specific course(s) to be taken during the summer.

1. Exceptions are possible in cases where the program of study requires a mandatory sequence of courses for more than two terms in an academic year.
2. To qualify for an exception, the institution shall submit a written request to the EOF Executive Director.

(e) **Students in their last semester of study to complete degree requirements may enroll for less than full-time status and still receive the maximum Article III graduate grant** for which they would be eligible as a full-time student.

# Graduate Grant Award Amounts

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# Grant Amounts (9A:11-3.4)

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The dollar amount of each Article III graduate grant shall be based on three factors

1

**Full-time enrollment**  
(as defined by the  
institution offering  
the graduate program  
of study)

2

**The financial  
need of the  
student as  
determined by  
a needs  
analysis**

3

**The type of  
institution**  
the student  
attends

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An EOF graduate grant awardee shall receive not less than the minimum (\$100) nor more than the maximum semester award for the academic year

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Per 9A:11-3.4(c): “Under no circumstances shall the grant when combined with other aid exceed the cost of attendance as determined by the institution.”

# EOF Graduate Grant Award Table

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The academic year award ranges for EOF Article III graduate grants are as follows:

	<u>Semester Minimum</u>	<u>Semester Maximum</u>	<u>Academic Year Maximum</u>
State Colleges & Universities	\$100	\$1,425	\$2,850
Independent	\$100	\$1,700	\$3,400
Public Research Universities	\$100	\$1,700	\$3,400
Biomedical & Health Science Schools	\$100	\$2,450	\$4,900

# EOF Graduate Grant Application & Awarding Process

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# EOF Graduate Grant Application

Please note: The link to the online application will be emailed to all EOF campus program Directors.

A copy of the Graduate Grant Application (for reference) and instructions can be found on the EOF website at:

[https://www.nj.gov/highereducation/EOF/EOF\\_Program\\_Resources.shtml](https://www.nj.gov/highereducation/EOF/EOF_Program_Resources.shtml)

## Educational Opportunity Fund

EOF Program ▾ Eligibility How to Apply ▾ Special Projects History Campus Program Resources

Home / Campus Program Resources

### Campus Program Resources

- + EOF Annual Report & EOF Summer Program Report
- + EOF Contracts
- + EOF Directors Professional Development Resources
- + EOF Forms and Other Reports
- + EOF Frequently Asked Questions (FAQs)
- EOF Graduate Grants
  - EOF Graduate Grant Application Instructions
  - Graduate Grant Application – Reference Only
  - EOF Graduate Grant Award Table
- + EOF Program Liaisons - Institutional Assignments
- + EOF Publications
- + EOF Regulations

# Graduate Grant Application Step-by-Step Walkthrough

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Access the  
EOF Graduate  
Grant  
Application



Complete ALL  
Questions on  
the Application



Submit the  
Application and Save  
for your Records and  
to verify submission

# The **Do's** and **Don'ts** of Completing the EOF Graduate Grant Application

## Do Not

## Do

Allow the EOF applicant to submit the application	Submit (the EOF program) the application on the student's behalf
Miss or skip a question	Ensure all questions are completed before submitting the application
Use non-numerical values for questions that require numerical values or not respond at all	Use numerical values when required  If a question requires a financial indicator and the value is zero, please indicate \$0. Do not leave it blank or put "N/A", "Not applicable" or any other non-numerical indicator in the space
Miss the submission deadline	Ensure that the EOF Graduate Application is submitted to OSHE by the deadline

# Good Practices for Submitting

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## **Important Note:**

**You cannot save the EOF Graduate Grant application while filling it out.**

A copy of the EOF Graduate Grant Application is available online for reference purposes.

Programs should share a copy of the application with applicants to ensure that they are aware of all of the information that is needed to complete the form.

# Deadlines & Things-to-Know

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## Deadlines

Academic Year  
(Fall 2025 & Spring  
2026 Semesters)

**September 30, 2025**

Spring Only  
**February 5, 2026**

## Things-to-Know

Late & Incomplete Applications **will not be accepted**

Applications must be submitted by the EOF campus program  
graduate grant administrator/coordinator

The EOF Graduate Grant application must be submitted  
electronically via Qualtrics

# EOF Graduate Grant Allocation

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Institutions that have been approved to receive a FY26 EOF Graduate Grant allocation have their allocations listed on their institutional EOF contract

Due to EOF being level funded for FY26, programs must work within their existing allocation to award your students. Programs that did not receive an allocation may submit an appeal to receive EOF funding support, but there is no guarantee of OSHE/EOF's ability to support this request.

Appeals must be sent to Peter Collazo at [Peter.Collazo@oshe.nj.gov](mailto:Peter.Collazo@oshe.nj.gov).

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**Funding will be based on available resources**

# Resources

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All OSHE/EOF Program Resources, Including EOF Regulations and EOF Campus Program Liaison Assignments, Can Be Accessed on the OSHE/EOF Website

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OSHE/EOF Website

[http://www.state.nj.us/highereducation/EOF/EOF\\_Program\\_Resources.shtml](http://www.state.nj.us/highereducation/EOF/EOF_Program_Resources.shtml)





Thank You For  
Joining Us!