Dear Future Rutgers Student and Family,

A college education is a big financial commitment, but rest assured that quality academics plus public school value make your Rutgers education a sound investment. At Rutgers you get a world-class university without a big-ticket price tag.

World-Class Academics: With more than 100 majors, a wide range of minors, and numerous certificate programs, there is a degree program that fits your goals at Rutgers. In some programs, you even have the opportunity to start earning your master’s or another advanced degree while completing your bachelor’s, saving you both time and money. Many of our departments are ranked among the very best in the United States. Our internationally recognized faculty share their expertise with you in and out of class, giving you unbeatable advantages.

Diversity: Rutgers has a uniquely inclusive community that is a microcosm of the world. You will meet people from all 50 states and more than 115 countries. Rutgers has traditionally served as a place of educational opportunity for first-generation college students, for students who commute to campus to save money, for students who work to stay in college and/or support their families, and for students of diverse racial, ethnic, and religious backgrounds. You’ll have an immersive global experience you’ll never forget. Our alumni tell us the experiences they gained while at Rutgers, working with people from so many different backgrounds, give them a competitive advantage in their careers.

Resource-Rich Location: Rutgers’ location offers unparalleled resources including major metropolitan areas, cultural institutions, corporate headquarters, shorelines, farmlands, and natural preserves, all within close range. These resources enrich classroom instruction, offer hands-on experiences in the field, and create educational and career opportunities for our students beyond the university. The proximity of New York City, Philadelphia, and Washington, D.C., raises the visibility of and educational opportunities for a number of Rutgers programs, from the performing arts, history, and cultural studies to business, law, the natural sciences, and engineering. Access to a range of ecosystems distinguishes many of our science programs, turning New Jersey into a living laboratory for research and teaching.

Our History and Growing Prestige: Rutgers has a storied 250-year history as a colonial college, a land-grant institution, and as the state of New Jersey’s largest, most comprehensive public research university. Rutgers has name recognition that gets attention from employers and graduate schools. Rutgers’ top-notch academics, location, and name recognition with a global reach will translate into a high-demand degree, making Rutgers a great value and a great decision for your future.
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Rutgers graduates have average student loan debt less than the national average and less than other N.J. colleges and universities. The average student loan debt for 2013 Rutgers graduates: Rutgers University–Camden, $25,252; Rutgers University–New Brunswick, $24,284; Rutgers University–Newark, $23,602. Average student loan debt for 2013 graduates of NJ colleges and universities was $28,109 and the national average was $28,400 according to the Institute for College Access & Success. According to Edvisors, a website about planning and paying for college, the average graduate of the Class of 2014 left with about $33,000 in debt.

Rutgers students pay off their student loans successfully and default on student loans less than the national average. 95% of Rutgers students pay off their student loans successfully; only 5% default on their student loans. The national average default rate is 14%. The lower default rate indicates that Rutgers students are able to find adequate means of income after leaving school and can afford to pay back their student loans.

Rutgers has a 92% first-year student retention rate, which shows that Rutgers takes good care of their first-year students. The national average is 77% and the N.J. average is 82% according to the National Center for Higher Education Management Systems.

The average graduation rate for Rutgers students is higher than that of N.J. four-year public colleges. 52% of Rutgers students graduate in four years and 76% graduate within six years. The average for N.J. four-year public colleges is 42% (four years) and 67% (six years).

Rutgers is committed to assisting students in making connections between their academic experiences and career paths. In 2013, 85% of Rutgers students who completed an internship had two or more job offers after graduation.

You can review consumer information about Rutgers including comprehensive information about the cost of attendance, graduation rates of admitted students, and Rutgers faculty at oirap.rutgers.edu/Consumer-Info.html.
Applying for financial aid

To be considered for financial aid at Rutgers, follow these steps:

1. Create a Federal Student Aid (FSA) ID at fsaid.ed.gov. The FSA ID is a username and password combination that allows you to sign your Free Application for Federal Student Aid (FAFSA) electronically. You and your parent each must create a FSA ID.

2. Complete the FAFSA online at fafsa.gov. If you do not have access to a computer, you may obtain a FAFSA from your guidance office or the Federal Student Aid Information Center at 800-4FEDAID (800-433-3243).

3. Step 6 (Step 5 for online version) of the FAFSA requires the following information:
   - Federal School Code: 002629
   - Rutgers, The State University of New Jersey
   - 620 George Street
   - New Brunswick, NJ 08901-1175

4. Submit the FAFSA online or by mail. The earlier the U.S. Department of Education’s Central Processing System receives the application, the sooner the financial aid process can begin. The FAFSA becomes available after January 1 of each calendar year. To receive maximum consideration for need-based or merit scholarships, we encourage you to file the FAFSA by February 15. If you submit the FAFSA by February 15, you should receive your online planning letter in mid-March. Although we encourage you to finalize your federal income tax return before submitting the FAFSA, you may use estimated tax information, if necessary.

5. Visit the Office of Financial Aid website at studentaid.rutgers.edu for updated information about the application process.

All candidates who file the FAFSA are automatically considered for all funds for which they are eligible. Financial aid is available to both first-year and transfer students. Students must reapply for financial aid each year by Rutgers’ priority filing date of March 15.
The cost of attending Rutgers

The chart below shows costs for the 2015–2016 academic year at Rutgers for both New Jersey and non-New Jersey residents. Your actual costs will depend on a number of variables, including which school you attend, the meal plan you select, where you choose to live, the books required for your courses, and your personal expenses. The figures listed are subject to change. You and your family should anticipate increases in future years.

Typical room (academic year/double occupancy), board (minimum required plan for first-year students), and mandatory fees for an arts and sciences student are listed. These figures will vary according to school and personal choices. For figures specific to your school visit studentabc.rutgers.edu/tuition-and-fees.

### 2015–2016 Expenses

<table>
<thead>
<tr>
<th></th>
<th>New Jersey Residents</th>
<th>Non-New Jersey Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Commuter</td>
<td>On Campus</td>
</tr>
<tr>
<td><strong>Tuition</strong></td>
<td>$11,217\textsuperscript{**}</td>
<td>$11,217\textsuperscript{**}</td>
</tr>
<tr>
<td><strong>Fees</strong></td>
<td>$2,783</td>
<td>$2,783</td>
</tr>
<tr>
<td><strong>Room and Board</strong></td>
<td>$0</td>
<td>$11,710</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$14,000</td>
<td>$25,710</td>
</tr>
</tbody>
</table>

\textsuperscript{*} Students at the School of Business–Camden should add $339 for tuition. Students at the School of Nursing–Camden should add $1,380 for tuition.

\textsuperscript{**} Part-time tuition: $361/credit hour for the Camden College of Arts and Sciences for New Jersey residents.

<table>
<thead>
<tr>
<th></th>
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<th>Non-New Jersey Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Commuter</td>
<td>On Campus</td>
</tr>
<tr>
<td><strong>Tuition</strong></td>
<td>$11,217\textsuperscript{**}</td>
<td>$11,217\textsuperscript{**}</td>
</tr>
<tr>
<td><strong>Fees</strong></td>
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<td>$2,380</td>
</tr>
<tr>
<td><strong>Room and Board</strong></td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td>$13,597</td>
<td>$26,438</td>
</tr>
</tbody>
</table>

\textsuperscript{*} Students at the Rutgers Business School should add $285 for tuition. Students at the School of Nursing should add $1,904 for tuition.

\textsuperscript{**} Part-time tuition: $361/credit hour for Newark College of Arts and Sciences for New Jersey residents.

<table>
<thead>
<tr>
<th></th>
<th>New Jersey Residents</th>
<th>Non-New Jersey Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Commuter</td>
<td>On Campus</td>
</tr>
<tr>
<td><strong>Tuition</strong></td>
<td>$11,217\textsuperscript{**}</td>
<td>$11,217\textsuperscript{**}</td>
</tr>
<tr>
<td><strong>Fees</strong></td>
<td>$2,914</td>
<td>$2,914</td>
</tr>
<tr>
<td><strong>Room and Board</strong></td>
<td>$0</td>
<td>$12,054</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$14,131</td>
<td>$26,185</td>
</tr>
</tbody>
</table>

\textsuperscript{*} Students at the School of Environmental and Biological Sciences should add $1,243 for tuition. Students at the Ernest Mario School of Pharmacy should add $1,353 for first year. Students at the Mason Gross School of the Arts should add $411 for tuition. Students at the Rutgers Business School should add $339 for tuition. Students at the School of Nursing should add $1,958.

\textsuperscript{**} Part-time tuition: $361/credit hour for School of Arts and Sciences for New Jersey residents.
Who may apply for financial aid?

You must be one of the following to receive financial aid:

- U.S. citizen
- U.S. national (includes natives of American Samoa or Swains Island)
- U.S. permanent resident (I-151 or I-551)
- U.S. conditional permanent resident (I-551C)

If you’re not in one of these categories, you must have an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant, Status Pending
- Conditional Entrant (valid only if issued before April 1, 1980)
- Victim of Human Trafficking (T-visa: T-2, T-3, T-4, etc. holder or your parent holds a T-1 visa)
- Paroled (You must be paroled in the United States for at least one year, and you must be able to provide evidence from USCIS that you are in the United States for other than a temporary purpose and intend to become a citizen or permanent resident.)
- Battered Immigrant Status (You are a “battered immigrant-qualified alien” who is a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.)

Who is not eligible?

You are not eligible for federal student aid if you fall under these categories:

- You have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464)
- You’re in the United States on certain visas, including an F-1 or F-2 student visa, or a J-1 or J-2 exchange visitor visa
- You have a G series visa (pertaining to international organizations)
- You have a Deferred Action for Childhood Arrival (DACA) status.

For more information about other types of visas that are not acceptable, check with the Office of Financial Aid.

Definition of need

You and your family are expected to assume the primary responsibility for meeting your educational expenses. The amount that you and your family actually will be expected to contribute is determined from the information you submit on your FAFSA. This expected family contribution is then subtracted from the total cost of attending Rutgers to calculate your demonstrated financial need.

The process of need determination

The U.S. Department of Education’s Central Processing System (CPS) will process your FAFSA and, based on information you provided about family income and resources, will determine the contribution expected from you and your parents. Estimating that amount is a process affected by many variables. In processing your application, the CPS uses a formula prescribed by Congress for all federal financial aid programs. A separate but similar formula approved by the New Jersey Higher Education Student Assistance Authority is used in offering assistance to New Jersey state residents. Students normally contribute from their own savings and earnings.

(continued)
Parents’ income, assets (excluding home equity), number of dependents, and number of dependents in college also are taken into account.

Once the CPS has completed the evaluation of your FAFSA, information is forwarded to the Rutgers Office of Financial Aid, and a Student Aid Report is forwarded to you from the CPS. The Rutgers financial aid office analyzes your information and extends an offer of financial assistance to you if you have been admitted to the university. All sources of available aid—federal, state, and university—are considered in making this offer.

Although funds are limited, Rutgers will attempt to meet your financial need. In addition, you should consider other sources of assistance, such as university and nonuniversity loan programs, to help cover your college costs.

Financial aid speak: a glossary of terms

**Assets:** You and your family’s financial worth, including real estate (excluding the home in which you live), businesses, stocks, bonds, and cash savings.

**U.S. Department of Education’s Central Processing System (CPS):** The service that analyzes your Free Application for Federal Student Aid (FAFSA) and provides information to the federal/state governments and colleges to which you have applied. The CPS will forward a Student Aid Report informing you of your Expected Family Contribution.

**Expected Family Contribution (EFC):** The amount you and/or your parents are expected to contribute toward your educational expenses as determined by a federally mandated formula, which uses the information you provide on your FAFSA.

**FAFSA:** The Free Application for Federal Student Aid (known as FAFSA) is a form that can be prepared annually by college students in the United States to determine their eligibility for student financial aid.

**Final offer:** This offer is based on the most current information reported and includes verification of any documentation you were required to submit.

**Financial need:** The difference between college costs and your EFC.

**Grant:** Financial aid that you do not have to repay. Eligibility is usually based on financial need only and not on your academic record.

**Interest:** The cost of borrowing money.

**Loan:** Borrowed money that must be repaid to the lender with interest.

**Package:** The total financial aid offer made by a college or university, consisting of one or more aid programs such as grants, loans, and work study.

**Planning letter:** This offer is a preliminary estimate based on the unverified information you reported on the FAFSA and may be subject to change.

**Scholarship:** An award granted on the basis of grades or other academic achievement rather than solely on financial need.

**Work study:** Part-time jobs, either on or off campus, that allow students to earn money for college expenses.

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**Net price calculator**

Estimate cost of attendance through this interactive tool: studentaid.rutgers.edu/npc

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**Notification of financial aid**

Financial Aid Planning Letters are available to view online in mid-March for all admitted students whose FAFSA data was received by the university by February 15. Students admitted after February 15 and who have submitted a FAFSA will receive their offer within two weeks after they have been admitted. Students may check the status of their financial aid offer online at studentaid.rutgers.edu.

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**Cost of Attendance — Expected Family Contribution = Financial Need**

Cost of Attendance
—
Expected Family Contribution
=
Financial Need
Types of aid
Basic types of financial aid can be divided into three categories: gift aid (grants, scholarships, and fellowships), loans, and employment. Gift awards do not require repayment. Loans must be repaid, usually after you leave college. Employment allows you to earn money for personal and other educational expenses through a part-time job while you are enrolled in college. Most financial aid awards are made in the form of a package that includes some combination of gift, loan, and employment assistance.

Federal aid programs
Rutgers participates in several aid programs administered through the federal government. U.S. citizens or permanent residents who demonstrate financial need may be eligible for financial assistance through any of the federal programs described below.

- Federal Pell Grant. Pell Grants provide awards of up to $5,775 per year for students demonstrating the greatest need. These grants are available only to students pursuing their first bachelor’s degree.
- Federal Supplemental Educational Opportunity Grant (FSEOG). The FSEOG program provides grants of up to $2,000 per year for students demonstrating need. These grants are available only to students pursuing their first bachelor’s degree.
- Federal Work-Study Program (FWSP). Jobs in on-campus departments and off-campus agencies are provided by the FWSP. Funding is provided by the federal government and the university or the employing agency. Students earn at least minimum wage and some earn above minimum wage. Students may earn their funds in community service jobs, such as tutoring programs, or choose from a variety of on-campus opportunities. Visit the website studentwork.rutgers.edu to learn more.
- Federal Perkins Loan. Through the Perkins Loan program, undergraduate students may borrow up to $5,500 per year during the course of their undergraduate education, depending on need and availability of funds. Loan repayment begins nine months after the student ceases to be enrolled at least half time; interest charged on the loan after repayment begins is 5 percent. Repayment may be deferred or partially canceled for some military service, certain types of teaching service, or enrollment in graduate school.

- William D. Ford Federal Direct Loan Program (Direct Loan Program). Under this program, the U.S. Department of Education makes loans through Rutgers directly to students. The Direct Loan Program includes the Federal Direct Stafford Loan and the Federal Direct PLUS Loan.
  - Dependent students can borrow a Federal Direct Stafford Loan of up to $5,500 for the first year of college, $6,500 for the second year in college, and $7,500 beyond the second year. Independent students or students whose parents are denied a PLUS loan are eligible for slightly higher limits. Applicants are charged an origination fee of up to 1.073 percent for Stafford Loans. The interest rate for loans first disbursed after July 1, 2015, is fixed at 4.29 percent.
  - Parents and graduate students can borrow a Federal Direct PLUS Loan for their dependent student or for graduate studies by completing a separate application and promissory note online at studentloans.gov. PLUS applicants can borrow up to the cost of education minus other financial aid received by the student. Applicants are charged an origination fee up to 4.292 percent for PLUS Loans. The interest rate for loans first distributed after July 1, 2015, is fixed for the life of the loan at 6.84 percent. For additional information about the PLUS, visit studentaid.rutgers.edu/plus2info.aspx.

New Jersey state aid programs
Rutgers also participates in a loan program and a number of grant and scholarship programs supported by the State of New Jersey. To qualify for these programs, a student must be a legal resident of New Jersey. Students from states other than New Jersey should contact their school counselors to determine if aid programs available through their own state may be used at a New Jersey college.

- Tuition Aid Grant (TAG). Grants are awarded to students who demonstrate financial need. TAG candidates must file the FAFSA and must enroll full time to be eligible.
- Educational Opportunity Fund (EOF). Grants of up to $1,400 per year for on-campus resident students and $1,150 per year for commuting students are awarded to New Jersey residents whose financial need and scholastic background might otherwise prevent them from attending college. EOF candidates must file the FAFSA and must enroll full time to be eligible. An EOF grant can be combined with the Tuition Aid Grant.
Financial aid timetable for fall semester admission

**January 1**  
Students begin to apply for financial aid by submitting the FAFSA.

**January 31**  
The federal government begins to forward FAFSA information to Rutgers.

**Mid-March**  
Financial Aid Planning Letters are available to view online in mid-March for all admitted students whose FAFSA data was received by the university by February 15. Students admitted after February 15 who have submitted a FAFSA will receive their financial aid offer within two weeks after they have been admitted.

**March 15**  
FAFSA priority filing date: submitting your FAFSA by the priority filing date ensures that you will be considered for all available aid. Aid will continue to be awarded until all funds have been allocated.

**Late May/early June**  
Final financial aid offers are sent to all students who have indicated that they will be attending Rutgers by May 1.

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### University programs

Rutgers also offers a number of university-based financial aid programs. Funds are drawn from various sources, including income from endowments, gifts from alumni and friends, and allocations from the operating budget. Students applying for aid from Rutgers should also seek and apply for scholarships from their states and other available sources.

- **Need-Based Scholarships.** Need-based scholarships are made possible through the generosity of alumni, clubs, professional organizations, industries, and private donors. Generally, these awards are made on the basis of high academic achievement and financial need. It is not necessary to submit special applications for need-based scholarships administered by the university; provided the FAFSA has been filed.

- **Student Employment.** There are two federally funded employment programs available through the Office of Financial Aid: the Federal Work Study Program (FWSP) and the Job Location and Development Program (JLDP). The FWSP is a need-based award offered to students who demonstrate financial need through the Financial Aid Office. Students are notified of FWSP eligibility on their Financial Aid Award Letters. The JLDP is a part-time and seasonal jobs database, which is open to all currently enrolled Rutgers students, with no other eligibility requirements. Information about the FWSP and JLDP is available through the Office of Financial Aid at each Rutgers location.

- **Tuition Payment Plans.** By enrolling in a Rutgers Tuition Payment Plan, you are able to pay your term bill charges in convenient monthly payments. By planning early, you can add your college term bill payments to your monthly household budget instead of making large lump sum payments at the beginning of each semester. You can choose an installment payment schedule that works best for you, and the installment period is interest free. There is a nominal fee to enroll in the plan, which is administered by a third-party provider. This fee is nonrefundable and due at the time of enrollment. For more information or to enroll, visit studentabc.rutgers.edu/tuition-payment-plans.

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**Student Tuition Assistance Reward Scholarship II (NJ STARS II).** NJ STARS II is a continuation of the NJ STARS program that provides successful NJ STARS county college graduates with an opportunity to pursue a baccalaureate degree at a New Jersey four-year public institution of higher education. Detailed information about the NJ STARS II program can be found at admissions.rutgers.edu/stars2.
Other sources of aid

Outside scholarships and loans are available from a wide variety of sources, including unions and companies (usually where a parent holds membership or is employed); community, state, and national clubs and organizations; and the National Merit Scholarship Program. Rutgers urges students to seek and apply for any and all financial assistance programs for which they may qualify.

- **GI Bill Education Benefits.** U.S. Department of Veterans Affairs benefits may be available to cover tuition and living expenses for veterans, active duty service members, and their families. For more information, visit Rutgers Office of Veteran and Military Programs and Services website at [veterans.rutgers.edu](http://veterans.rutgers.edu).

- **Private Scholarships.** Information about funding sources outside of Rutgers can be found at the following sites:
  - [www.hesaa.org/pages/njgrantshome.aspx](http://www.hesaa.org/pages/njgrantshome.aspx) (HESAA: Higher Education Student Assistance Authority)
  - [finaid.org](http://finaid.org) (a free comprehensive source of student financial aid information)

- **Quick Links**
  - [Rutgers Office of Financial Aid](http://studentaid.rutgers.edu)
  - [Free Application for Federal Student Aid](http://fafsa.gov)
  - [Rutgers Financial Aid TV](http://rutgers.financialaidtv.com)
  - [Net Price Calculator](http://studentaid.rutgers.edu/npc)
  - [Tuition Payment Plans](http://studentabc.rutgers.edu/tuition-payment-plans)

Listed below are just a few of the online databases containing a search engine for scholarships:

- [fastweb.com](http://fastweb.com)
- [chegg.com/scholarships](http://chegg.com/scholarships)
- [cappex.com](http://cappex.com)
- [scholarshiphelp.org](http://scholarshiphelp.org)
- [go.salliemae.com/scholarship](http://go.salliemae.com/scholarship)

- **Private Loans.** Students seeking to defer the cost of financing their education may choose to pursue student loans. In addition to the federal loan programs, there are a number of alternative loan programs available. These programs are sponsored by private lending organizations. Loan terms and interest rates may vary. Students should research the program that best suits their needs. For additional information, visit the Office of Financial Aid website information on private loans at [studentaid.rutgers.edu/alc.aspx](http://studentaid.rutgers.edu/alc.aspx).

**Merit-based scholarships**

Rutgers awards merit-based scholarships of varying amounts to admitted first-year and transfer students. Merit-based awards are competitive and based on available funding. New student scholarships and other merit-based award programs at Rutgers, The State University of New Jersey are administered by each regional university within the system. Awards may differ by school and university.

There is no separate application to be considered for a merit-based scholarship. We will automatically offer an admitted student the highest monetary award for which they qualify. Notification is subsequent to the offer of admission, and we only notify those students who qualify for a merit-based scholarship. Scholarships are often renewable based on specific academic performance. All students seeking merit-based scholarships are encouraged to file a FAFSA.

**Just the Facts**

- During the 2013–2014 academic year, more than $105.5 million was awarded to first-year students.
- 68.4% of the entering class received financial aid offers ranging from $500–$30,000.
- The average offer was $17,400.
- The average undergraduate loan cumulative principal borrowed is $25,950.
University Financial Aid Offices
studentaid.rutgers.edu

Rutgers University–Camden
Office of Financial Aid
Armitage Hall
Rutgers, The State University of New Jersey
311 North Fifth Street
Camden, NJ 08102-1405
856-225-6039

Rutgers University–Newark
Office of Financial Aid
Rutgers, The State University of New Jersey
249 University Avenue
Newark, NJ 07102-1896
973-353-5151

Rutgers University–New Brunswick
Office of Financial Aid
Rutgers, The State University of New Jersey
620 George Street
New Brunswick, NJ 08901-1175
848-932-7057

Rutgers Biomedical and Health Sciences
New Brunswick/Piscataway
Student Financial Aid Office
Rutgers, The State University of New Jersey
675 Hoes Lane West, C103
Piscataway, NJ 08854
732-235-4689

Newark
Student Financial Aid Office
Rutgers, The State University of New Jersey
ADMC 1208
30 Bergen Street
Newark, NJ 07101-1709
973-972-4376

University Admissions Offices
admissions.rutgers.edu

Rutgers University–Camden
Office of Graduate and Undergraduate Admissions
856-225-6104

Rutgers University–Newark
Office of Graduate and Undergraduate Admissions
973-353-5205

Rutgers University–New Brunswick
Office of Undergraduate Admissions
732-445-INFO (4636)

For More Information

Federal Student Aid Information Center
(For FAFSA application status and duplicate copies of your Student Aid Report)
800-4FEDAID (800-433-3243)
319-337-5665
studentaid.ed.gov

New Jersey Higher Education
Student Assistance Authority
800-792-8670
www.hesaa.org

New Jersey Student Loan Hotline
800-792-8670

Policy Prohibiting Discrimination and Harassment
Rutgers, The State University of New Jersey, does not discriminate on the basis of race, color, national origin, sex, sexual orientation, gender identity or expression, disability, age, or any other category covered by law in its admission, programs, activities, or employment matters. The following people have been designated to handle inquiries regarding the nondiscrimination policies: Jackie Moran, Title IX Coordinator for Students and ADA/Section 504 Compliance Officer, Office of Student Affairs (848-932-8576, jackie.moran@rutgers.edu); and Lisa Grosskreutz, Associate Director, Office of Employment Equity, University Human Resources (848-932-3980, lisa.grosskreutz@rutgers.edu). For further information on the notice of nondiscrimination, you may contact the U.S. Department of Education, Office for Civil Rights, at 646-428-3900 or OCR/NewYork@ed.gov.
Look inside for information about:

- How to apply for financial aid
- Financial aid terms
- Informative websites
- And more