
Financing Your Education at Rutgers

The cost of higher education today represents a significant financial investment for most families. At Rutgers, The State University of New Jersey, we are committed to helping all qualified students finance their education, regardless of family income or personal resources.

Last year, undergraduate students attending the university received more than \$329 million through a wide range of need- and merit-based aid programs. More than 86 percent of all Rutgers students receive financial aid; all who apply are offered one or more sources of assistance.

As one of the nation's leading state universities, Rutgers charges reasonable tuition and fees while offering a superb faculty, exceptional resources, and diverse programs and activities. To help qualified students afford a Rutgers education, the university offers extensive financial resources, including scholarships, grants, loans, and student employment. Attending Rutgers may be more affordable than you think.

This brochure explains the financial aid application process and answers some of the questions most frequently asked by students planning to attend Rutgers.

APPLYING FOR FINANCIAL AID

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

- Obtain your federal Personal Identification Number (PIN) online at pin.ed.gov. You and your parent each must apply for a federal PIN.
- Complete the Free Application for Federal Student Aid (FAFSA) online at fafsa.ed.gov. If you do not have access to a computer, you may obtain a FAFSA from your guidance office, the Federal Student Aid Information Center at

800-4FEDAID (800-433-3243), or one of our regional financial aid offices at Rutgers. 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

- Submit the FAFSA online or by mail. The U.S. Department of Education's Central Processing System (CPS) must receive the application by Rutgers' priority filing date of March 15.
- Visit the Office of Financial Aid website at studentaid.rutgers.edu for updated information about the application process.

Submitting your FAFSA by the priority filing date ensures that you will be considered for all available aid. Most importantly, it allows sufficient time for us to process your application and to give you timely notification of our aid offer. Students must reapply for financial aid each year.

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.

THE COST OF ATTENDING RUTGERS

The chart on the next page shows costs for the 2008–2009 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 within the university, 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.



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Rutgers University Expenses: 2008–2009

New Jersey Resident

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$9,268**/**	\$9,268**/**
Fees (average)	2,294 [†]	2,294 [†]
Room and Board	0	9,942 [†]
TOTAL	\$11,562	\$21,504

*Students at the schools of Engineering, Environmental and Biological Sciences, and Pharmacy should add \$1,024 for tuition. Students at the School of Business–Camden and Rutgers Business School–Newark and New Brunswick should add \$278 for tuition.

**Part-time tuition: \$299/credit for New Jersey residents.

[†]Typical room, board (210 meal plan), and fees for New Brunswick students. These figures will vary according to campus, school or college, and personal choices. For figures specific to your school or college, visit www.studentabc.rutgers.edu/tuition/tuition.php.

Non-New Jersey Resident

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$19,482**/**	\$19,482**/**
Fees (average)	2,294 [†]	2,294 [†]
Room and Board	0	9,942 [†]
TOTAL	\$21,776	\$31,718

*Students at the schools of Engineering, Environmental and Biological Sciences, and Pharmacy should add \$2,138 for tuition. Students at the School of Business–Camden and Rutgers Business School–Newark and New Brunswick should add \$388 for tuition.

**Part-time tuition: \$632/credit for non-New Jersey residents.

[†]Typical room, board (210 meal plan), and fees for New Brunswick students. These figures will vary according to campus, school or college, and personal choices. For figures specific to your school or college, visit www.studentabc.rutgers.edu/tuition/tuition.php.

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 who has an I-151, I-551, or I-551C (Permanent Resident Card)

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
- "Parolee" (You must be paroled into the United States for at least one year, and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and intend to become a citizen or permanent resident.)

If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you are not eligible for federal student aid.

If you're in the United States on certain visas, including an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, you're not eligible for federal student aid. Also, persons with G series visas (pertaining to international organizations) are not eligible. For more information about other types of visas that are not acceptable, check with your campus's financial aid office.

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 financial aid application. This expected family contribution is then subtracted from the total cost of attending Rutgers, resulting in 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 provided on your form about family income and resources, will determine a realistic contribution expected from you and your parents. Estimating that amount is a complex process affected by many variables. Students normally contribute from their own savings and earnings. Parents' income, assets (excluding home equity), number of dependents, and number of dependents in college also are taken into account.

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 Student Assistance Board is used in offering assistance to New Jersey state residents.

Once the CPS has completed the evaluation of your FAFSA, information is forwarded to the Office of Financial Aid at Rutgers University and a Student Aid Report is forwarded to you. The Rutgers financial aid office analyzes this 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.

After you have accepted the university's offer of assistance, you still may request a revision of this offer if a change in your family circumstances is not reflected on your original financial aid form, or you may decide that you prefer employment on campus over borrowing to meet your educational expenses.

NOTIFICATION OF FINANCIAL AID

Financial aid initial offers are sent mid-February to all admitted students whose FAFSA data have been received by the university. Students admitted after February 15 and who have submitted a FAFSA will receive their offer letters within one to two weeks after they have been admitted. Students may check the status of their financial aid offer letters online at studentaid.rutgers.edu.

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

● **Federal Pell Grant.** Pell Grants provide awards of up to \$4,731 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 \$4,000 per year for students demonstrating need. These grants are available only to students pursuing their first bachelor's degree.

● **Academic Competitiveness Grant (ACG).** ACG is a grant program that began in the 2006–2007 award year for full-time undergraduate students working toward a degree, who receive Federal Pell Grants, and are U.S. citizens. Students must also have completed a rigorous* secondary school program of study and be enrolled in at least a two-year academic program acceptable for full credit toward a bachelor's degree.

- First-year ACG recipients must have graduated high school after January 1, 2006, and be working toward a degree. The first-year ACG award is \$750.
- Second-year ACG recipients must have graduated high school after January 1, 2005. They must be working toward a degree and maintain a grade-point average (GPA) of 3.0 or higher. The award is up to \$1,300 for the second academic year.

*As defined at www.ed.gov/admins/finaid/about/ac-smart/state-programs.html

Financial Aid Speak: A Glossary of Terms

Assets: You and your family's financial worth, including real estate (excluding equity in a home), 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 (SAR) informing you of your Expected Family Contribution (EFC).

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 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.

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.

● **National Science and Mathematics Access to Retain Talent (SMART) Grant.** SMART is a grant program for full-time undergraduate students who are enrolled in the third or fourth academic year of an eligible program, who receive Federal Pell Grants, and are U.S. citizens. An eligible program in the National SMART Grant is one that leads to a bachelor's degree in an eligible major that includes at least three academic years of undergraduate education. The award is up to \$4,000 for each of the third and fourth academic years. Students must

- be pursuing an eligible major in physical, life, or computer sciences; engineering; technology; mathematics; or a critical-need foreign language; and
- have at least a 3.0 cumulative GPA.

● **Federal Work-Study Program (FWSP).** Jobs in on-campus departments and off-campus agencies are provided by the Federal Work-Study Program. Funding is provided by the federal government and the university or the employing agency. Students earn at least minimum wage and most earn above minimum wage. Students may earn their funds in community service jobs, such as the America Reads tutoring program, 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, students may borrow up to \$4,000 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 (subsidized and unsubsidized) and the Federal Direct PLUS Loan. Students are offered a Federal Direct Stafford Loan of up to \$5,500 for the first year of college, \$6,500 for the second year of college, and \$7,500 beyond the second year (depending on eligibility, students may receive a subsidized or unsubsidized loan, or a combination of both). For a Federal Direct PLUS Loan, parents of a dependent student must complete a separate application and promissory note, available from the financial aid office on each of Rutgers' regional campuses. PLUS applicants can borrow up to the cost of education minus other financial aid received by the student. All Direct Loan Program applicants are charged an origination fee of 1.5 percent. Interest rates are adjusted each year but will never

Financial Aid Timetable For Fall Semester Admission

January 1	Students begin to apply for financial aid by submitting the Free Application for Federal Student Aid (FAFSA).
January 31	The federal government begins to forward FAFSA information to Rutgers University.
February 15	The Office of Financial Aid begins to send financial aid initial offers to all admitted students whose FAFSA data have been received by Rutgers University. Students admitted after February 15 will receive their financial aid offer letters within one to two weeks after they have been admitted.
March 15	<i>Priority Filing Date</i> 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.
May 30	Final financial aid award letters are sent to all students who have indicated that they will be attending Rutgers University.

exceed 8.25 percent for the Federal Direct Stafford Loan or 9 percent for the Federal Direct PLUS Loan.

NEW JERSEY STATE AID PROGRAMS

Rutgers University 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 guidance counselors to determine if aid programs available through their own state may be used at a New Jersey college.

● **Tuition Aid Grant (TAG).** Grants approximating full tuition at Rutgers, The State University of New Jersey, 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 above.

Financial Aid at Rutgers: Just the Facts

- During the 2007–2008 academic year, more than \$119 million was allocated to first-year students. Eighty-five percent of the entering class received financial aid offers ranging from \$500–\$24,000. The average offer was \$17,500.
- Rutgers offers an affordable tuition thanks to state support. In-state tuition and fees cover only 47.5 percent of total instructional costs; the state of New Jersey pays for the remainder.

● **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. The NJ STARS II scholarship covers the cost of tuition and approved fees for up to 18 credits per semester at Rutgers when combined with other state, federal, and institutional aid. NJ STARS II does not cover books and room and board. NJ STARS scholars who completed their associate's degree with a GPA of 3.0 or greater may be eligible to receive NJ STARS II. Students must maintain a 3.0 GPA and continuous full-time enrollment at a New Jersey four-year public institution of higher education. Students must file a FAFSA by June 1.

GARDEN STATE SCHOLARSHIP PROGRAM

The state of New Jersey offers financial assistance to high-achieving students through the Garden State Scholarship Program. Two scholarship funds are administered through this program: the Edward J. Bloustein Distinguished Scholars Program and the Urban Scholars Program.

To be eligible for these scholarships, students must be nominated by their high school guidance departments to the New Jersey Higher Education Student Assistance Authority. Recipients must attend a New Jersey postsecondary institution.

- **Edward J. Bloustein Distinguished Scholars Program.** This program offers scholarships to the highest-achieving students at New Jersey's secondary schools without regard to financial need. The program offers \$930 in annual awards for the 2008–2009 academic year. Edward J. Bloustein Distinguished Scholars are students who place in the top 10 percent of their class (as of the end of their junior year) and have combined critical reading (formerly verbal) and math Scholastic Assessment Test (SAT) scores of at least 1260 (as of the end of their junior year), or who rank first, second, or third in their class.

- **Urban Scholars Program.** These scholarships recognize academically talented students from New Jersey's urban and economically distressed areas. The program offers \$930 in annual awards for the 2008–2009 academic year. To be considered for these scholarships, urban scholars also must be in the top 10 percent of their class and have a GPA of at least 3.0 (on a 4.0 or equivalent scale) at the end of their junior year.

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 also should seek and apply for scholarships from their state 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 Free Application for Federal Student Aid (FAFSA) has been filed. For information about these scholarships, contact the Office of Financial Aid.

- **Student Employment.** Listings of part-time or summer job opportunities on campus or in surrounding areas are available from the financial aid office on each of Rutgers' three regional campuses. In addition, the Office of Financial Aid sponsors a Job Location and Development Program for all students.

- **Merit-Based Awards.** Information about university merit-based scholarships can be obtained at admissions.rutgers.edu or by contacting:

Office of University Undergraduate Admissions
Rutgers, The State University of New Jersey
Room 202
65 Davidson Road
Piscataway, NJ 08854-8097
732-445-INFO (4636)

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 University urges students to seek and apply for any and all financial assistance programs for which they may qualify.

● **GI Education Benefits.** Veterans Administration benefits may be available to cover tuition and living expenses for veterans and their families. Students should contact the Veterans Administration office nearest their home for information.

UNIVERSITY FINANCIAL AID OFFICES

Camden Office of Financial Aid

856-225-6039

studentaid.rutgers.edu

Newark Office of Financial Aid

973-353-5151

studentaid.rutgers.edu

New Brunswick Office of Financial Aid

732-932-7057

studentaid.rutgers.edu

UNIVERSITY ADMISSIONS OFFICES

Camden

Office of Graduate and Undergraduate Admissions

856-225-6104

admissions.rutgers.edu

Newark

Office of Graduate and Undergraduate Admissions

973-353-5205

admissions.rutgers.edu

New Brunswick

Office of University Undergraduate Admissions

732-445-INFO (4636)

admissions.rutgers.edu

FOR MORE INFORMATION

Federal Student Aid Information Center

800-4FEDAID (800-433-3243)

319-337-5665

studentaid.ed.gov

(for application status and duplicate copies of your Student Aid Report [SAR])

New Jersey Higher Education Student Assistance Authority (HESAA)

800-792-8670

hesaa.org

New Jersey Student Loan Hotline

800-792-8670