



Financing Your Education



RUTGERS
THE STATE UNIVERSITY
OF NEW JERSEY

Did You Know?

74% of first-year students received financial aid offers ranging from \$500 to \$65,000

The average financial aid offer for first-year students was **\$15,245**

Students who borrow at Rutgers University typically take out **\$17,550** in federal loans over the course of their undergraduate study

More than **\$94 million** awarded to first-year students

89% of Rutgers University–Camden students received financial aid

81% of Rutgers University–Newark students received financial aid

70% of Rutgers University–New Brunswick students received financial aid





Rutgers Is an Investment in Your Future

A college education is one of the most important investments you can make. A Rutgers degree will ensure a bright future lies ahead!



Financial aid is money to help make college more affordable. It can come in the form of grants, work study, loans, or scholarships (more on that later).

Education Is an Important Investment

The charts below show estimated costs for the 2022–2023 academic year for both New Jersey and non-New Jersey residents.

Rutgers University–Camden					
New Jersey Residents			Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$12,900	\$12,900	Tuition**	\$30,600	\$30,600
Fees*	\$3,212	\$3,212	Fees**	\$3,212	\$3,212
Room and Board	N/A	\$12,923‡	Room and Board	N/A	\$12,923‡
Total	\$16,112	\$29,035	Total	\$33,812	\$46,735

Rutgers University–Newark					
New Jersey Residents			Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$12,900	\$12,900	Tuition**	\$30,600	\$30,600
Fees*	\$2,748	\$2,748	Fees**	\$2,748	\$2,748
Room and Board	N/A	\$14,343‡	Room and Board	N/A	\$14,343‡
Total	\$15,648	\$29,991	Total	\$33,348	\$47,691

Rutgers University–New Brunswick					
New Jersey Residents			Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$12,900	\$12,900	Tuition**	\$30,600	\$30,600
Fees*	\$3,363	\$3,363	Fees**	\$3,363	\$3,363
Room and Board	N/A	\$13,909‡	Room and Board	N/A	\$13,909‡
Total	\$16,263	\$30,172	Total	\$33,963	\$47,872

*Tuition and mandatory fee charges are based on Rutgers–New Brunswick School of Arts and Sciences, School of Arts and Sciences–Newark, and Rutgers–Camden College of Arts and Sciences rates. Amounts will vary according to school or college and personal choices. For figures specific to your school or college, visit finance.rutgers.edu/student-abc/tuition-fees.

**Students on F-1 and J-1 visas pay the Rutgers non-New Jersey resident rate and will incur additional expenses for the following: Rutgers SEVIS administration fee (SAF) of \$250; annual medical insurance and health services fee(s); books and supplies each semester; travel to and from the U.S.; and other costs of living.

‡Room charges are based on academic year residence hall, double occupancy in New Brunswick; academic year suite, double occupancy in Newark and in Camden. Board charges are based on 210 meal plan in New Brunswick, Raider meal plan in Newark, and 200 block meal plan in Camden.

Calculate the Net Price of a Rutgers Education

Estimate how much it will cost you to attend Rutgers with our easy-to-use Net Price Calculator! This tool will help you calculate what federal, state, and Rutgers aid you may be eligible for. The net price is what a student will pay to attend Rutgers for one academic year after subtracting any financial aid.

Find the Rutgers Net Price Calculator at scarlethub.rutgers.edu/npc or scan this QR code with your smart device.



For more information on tuition and fees, visit finance.rutgers.edu/student-abc/tuition-fees.



Costs listed are subject to change and actual costs depend on a number of variables, including which school you attend, books required, meal plan selected, and other items.



Which Financial Aid Application Should You File?

If you are a	You are eligible for	You should file
<ul style="list-style-type: none">■ U.S. citizen■ U.S. national■ U.S. permanent resident■ U.S. conditional permanent resident	<ul style="list-style-type: none">■ Federal aid■ State aid■ Rutgers aid For full eligibility requirements, visit studentaid.gov	FAFSA (Free Application for Federal Student Aid) NJFAAA (New Jersey Alternative Financial Aid Application)
<ul style="list-style-type: none">■ N.J. Dreamer	<ul style="list-style-type: none">■ State aid■ Rutgers aid For full eligibility requirements, visit scarlethub.rutgers.edu/NJDreamers	NJFAAA (New Jersey Alternative Financial Aid Application)



There is no separate application for financial aid from Rutgers. You only need to file a FAFSA or a NJFAAA to be considered.

You must apply for financial aid each year you attend college!



Timeline

- October 1:** FAFSA is available
- October:** NJFAAA is available
- December 1:** FAFSA/NJFAAA Rutgers priority filing deadline for first-year and transfer students*
- Mid-February:** Financial Aid Offer Letters are released for first-year students
- Mid-March:** Financial Aid Offer Letters are released for transfer students

*Please visit hesaa.org/Pages/StateApplicationDeadlines.aspx for state filing deadlines

It's Easy to Apply for Financial Aid!

FAFSA

1. Go to studentaid.gov.
2. Create a separate Federal Student Aid (FSA) ID for yourself and your parent/guardian.
3. Complete the FAFSA form and include the Rutgers Federal School Code, 002629, in Step 5.

NJAFAA

1. Go to hesaa.org/Pages/NJAlternativeApplication.aspx.
2. Complete the NJAFAA application and include the Rutgers Federal School Code, 002629, in Section H.



FAFSA filers may receive federal, state, and/or Rutgers aid.

NJAFAA filers may receive state and/or Rutgers aid.



What Kind of Financial Aid Is Available?

Federal Aid

Grants (do not need to pay back)

- Federal Pell Grant: Need-based grant for students pursuing their first bachelor's degree
- Federal Supplemental Educational Opportunity Grant: Need-based grant for students pursuing their first bachelor's degree

studentaid.gov/understand-aid/types/grants

Loans (must be paid back)

- Federal Direct Stafford Loans (Unsubsidized and Subsidized): Federal loans made directly to students at a fixed interest rate
- Federal Direct Parent PLUS Loan: Additional loan a parent can take out in their own name and apply to their child's education

studentaid.gov/understand-aid/types/loans

GI Bill Education Benefits

- U.S. Department of Veterans Affairs benefits may cover some expenses for veterans, active service members, and their families

va.gov/education/about-gi-bill-benefits

Federal Work Study Program

- Need-based program that pays students throughout the year to work on campus and in local communities

studentaid.gov/understand-aid/types/work-study



Sign your Master Promissory Note and complete Entrance Counseling early in the summer to ensure your loans are applied to your term bill before the due date and to avoid being charged a late fee.

studentaid.gov/h/complete-aid-process





State Aid

Grants (do not need to pay back)

- Educational Opportunity Fund: Need-based grant for New Jersey students
- Tuition Aid Grant: Need-based grant for New Jersey students

scarlethub.rutgers.edu/NJTAG

Scholarships (do not need to pay back)

- Student Tuition Assistance Reward Scholarship II (NJ STARS II): Awarded to successful NJ STARS county college graduates pursuing a degree at a New Jersey four-year public institution

hesaa.org/Pages/NJGrantsApplications.aspx

- Tuition Assistance Programs: scarlethub.rutgers.edu/TAP

Rutgers Aid

Scholarships (no separate application and do not need to pay back)

- Merit-based: Scholarships awarded by Rutgers University to students based on merit
- Bridging the Gap, RU-N to the TOP, and Scarlet Guarantee programs build on existing state and federal aid programs to enable in-state students with family incomes below \$65,000 to attend the university tuition-free and to reduce tuition and fees for students with family incomes below \$100,000.

Contact Information



One Stop Offices

scarlethub.rutgers.edu/contacts

Rutgers University–Camden

Armitage Hall, 1st Floor
311 North 5th Street
Camden, NJ 08102
856-225-6039

Rutgers University–Newark

Blumenthall Hall, Third Floor
249 University Avenue
Newark, NJ 07102-1896
973-353-1766 x1

Rutgers University–New Brunswick

Dr. Samuel Dewitt Proctor Hall
65 Davidson Road
Piscataway, NJ 08854
848-445-4636 (INFO)

Rutgers Biomedical and Health Sciences (RBHS) Financial Aid Offices

scarlethub.rutgers.edu/contacts/rbhs

Rutgers Biomedical and Health Sciences (in Newark)

Administration Complex ADMC 1
30 Bergen Street
P.O. Box 1709
Newark, NJ 07101-1709
973-972-4376

Rutgers Biomedical and Health Sciences (in Piscataway)

Research Tower
675 Hoes Lane West, C103
Piscataway, NJ 08854



Helpful Links

The Scarlet Hub

scarlethub.rutgers.edu

Free Application for Federal Student Aid

studentaid.gov

Higher Education Student Assistance Authority

800-792-8670

hesaa.org

Short Videos on Financial Aid

rutgers.financialaidTV.com

Tuition Payment Plans

finance.rutgers.edu/student-abc/payments/rutgers-tuition-payment-plans



Federal Student Aid Information Center

800-4FEDAID (800-433-3243)

334-523-2691

studentaid.gov/help-center

*FAFSA application status and duplicate copies
of your Student Aid Report*

Financial Aid Glossary of Terms

scarlethub.rutgers.edu/glossary

Rutgers, The State University of New Jersey, does not discriminate on the basis of race, religion, color, national origin, ancestry, sex, sexual orientation, pregnancy, gender identity or expression, disability, age, genetic information, atypical hereditary cellular or blood trait, marital status, civil union status, domestic partnership status, military service, veteran status 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: Judy Ryan, Universitywide Title IX Coordinator, University Ethics and Compliance (732-235-5304, judy.ryan@rutgers.edu); and Lisa Grosskreutz, 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.

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RUTGERS

University Admissions Offices

admissions.rutgers.edu

Rutgers University–Camden

Office of Graduate and Undergraduate Admissions
406 Penn Street
Camden, NJ 08102-1400
856-225-6751

Rutgers University–Newark

Office of Undergraduate and Graduate Admissions
35 Warren Street
Newark, NJ 07102-1896
973-353-5205

Rutgers University–New Brunswick

Visitor Center
100 Sutphen Road
Piscataway, NJ 08854-8097
848-445-4636 (INFO)