



Financing Your Education





Did You Know?

The average financial aid offer for first-year students was

\$14,633

75%

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

Students who borrow at Rutgers University typically take out

\$21,222

in federal loans over the course of their undergraduate study

More than

\$99 million

awarded to first-year students



91%

of Rutgers University–
Camden students
received financial aid

92%

of Rutgers University–
Newark students
received financial aid

73%

of Rutgers University–
New Brunswick
students received
financial aid

These facts and figures are from the 2022–2023 academic year.

Rutgers Is an Investment in Your Future

A college education is one of the most important investments you can make. The charts below show estimated costs for the 2024-2025 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*	\$14,222	\$14,222	Tuition**	\$33,734	\$33,734
Fees*	\$3,542	\$3,542	Fees**	\$3,542	\$3,542
Room and Board	N/A	\$14,376‡	Room and Board	N/A	\$14,376‡
Total	\$17,764	\$32,140	Total	\$37,276	\$51,652

Rutgers University–Newark					
	New Jersey Residents		Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$14,222	\$14,222	Tuition**	\$33,734	\$33,734
Fees*	\$3,028	\$3,028	Fees**	\$3,028	\$3,028
Room and Board	N/A	\$16,074‡	Room and Board	N/A	\$16,074‡
Total	\$17,250	\$33,324	Total	\$36,762	\$52,836

Rutgers University–New Brunswick					
	New Jersey Residents		Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$14,222	\$14,222	Tuition**	\$33,734	\$33,734
Fees*	\$3,707	\$3,707	Fees**	\$3,707	\$3,707
Room and Board	N/A	\$15,714‡	Room and Board	N/A	\$15,714‡
Total	\$17,929	\$33,643	Total	\$37,441	\$53,155

* 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 <p><i>For full eligibility requirements, visit studentaid.gov.</i></p>	FAFSA (Free Application for Federal Student Aid)
<ul style="list-style-type: none"> • N.J. Dreamer 	<ul style="list-style-type: none"> • State aid • Rutgers aid <p><i>For full eligibility requirements, visit studentaid.gov.</i></p>	NJAFSA (New Jersey Alternative Financial Aid Application)

Timeline

Fall 2024:	NJAFSA is available
Fall 2024:	FAFSA is available
December 1:	FAFSA/NJAFSA Rutgers priority filing deadline for first-year and transfer students
Spring 2025:	Financial Aid Award Letters are released for first-year students
Spring 2025:	Financial Aid Award Letters are released for transfer students

*The above dates are subject to change based on FAFSA availability. Please visit hesaa.org/pages/StateApplicationDeadlines.aspx for state filing deadlines.

There is no separate application for financial aid from Rutgers. You only need to file a FAFSA or NJAFSA to be considered. You must apply for financial aid each year you attend college.

It's Easy to Apply for Financial Aid

FAFSA

1. Go to studentaid.gov.
2. Create a Federal Student Aid (FSA) ID for yourself. Your parent/guardian (contributor) must also create their own FSA ID.
3. Complete the FAFSA form and include the Rutgers Federal School Code, 002629, when prompted.

NJFAAA

1. Go to hesaa.org/pages/NJAlternativeApplication.aspx.
2. Complete the NJFAAA application and include the Rutgers Federal School Code, 002629, when prompted.

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

NJFAAA 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

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

GI Bill Education Benefits *(do not need to pay back)*

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

Federal Work Study Program *(do not need to pay back)*

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

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.



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

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
- Garden State Guarantee (GSG): A “last dollar” financial aid award that covers the cost of tuition and fees that are not already covered by federal and state financial aid or other institutional or private scholarships

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 that 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

Learn more about all federal, state, and Rutgers aid at
go.rutgers.edu/studentaid

*GI Bill Education Benefits information can be found at va.gov/education/about-gi-bill-benefits



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 Health Financial Aid Offices

scarlethub.rutgers.edu/contacts/rutgers-health



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

Rutgers Health (Piscataway)
Research Tower
675 Hoes Lane West, C103
Piscataway, NJ 08854
732-235-4689

Financial Aid Resources

The Scarlet Hub
scarlethub.rutgers.edu

Free Application for Federal Student Aid
studentaid.gov

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

Tuition Payment Plans
go.rutgers.edu/tuitionpaymentplans

Federal Student Aid Information Center
800-4FEDAID (800-433-3243)
studentaid.gov/help-center
*FAFSA application status and duplicate copies of
your Student Aid Report*

Financial Aid Glossary of Terms
scarlethub.rutgers.edu/glossary



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 Graduate and Undergraduate Admissions
Admissions Visitor Center
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)