



Financing Your Education



RUTG





Did You Know?

The average financial aid offer for first-year students was

\$16,678
for the academic year

Students who borrow at
Rutgers University typically take out

\$27,877

in federal loans over the course of their
undergraduate study

Rutgers University awarded
more than

\$120 million

to first-year students



More than half of Rutgers students receive financial support

98%

Rutgers University–Camden

87%

Rutgers University–Newark

76%

Rutgers University–New Brunswick

These Undergraduate facts and figures are from the 2024–2025 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 Cost of Attendance (COA) for the 2026–2027 academic year for both New Jersey and non-New Jersey residents based on a comprehensive review of projected cost-of-living increases at the national, state, and local levels. This includes analysis of data from the College Board, the U.S. Bureau of Labor Statistics, and MIT’s New Jersey Cost of Living calculator.

The allowable components of COA include tuition and fees, housing and food, books and supplies, transportation, and miscellaneous personal expenses. **These costs are typically categorized as direct costs (such as tuition and fees billed by the institution) or indirect costs (such as housing, food, transportation, and personal expenses, which are NOT billed directly).**

Rutgers University–Camden					
New Jersey Residents			Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$15,381	\$15,381	Tuition*^	\$36,831	\$36,831
Fees*	\$3,829	\$3,829	Fees*^	\$3,829	\$3,829
Food and Housing	\$6,060	\$21,943	Food and Housing	\$6,060	\$21,943
Total	\$25,270	\$41,153	Total	\$46,720	\$62,603

Rutgers University–Newark					
New Jersey Residents			Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$15,381	\$15,381	Tuition*^	\$36,831	\$36,831
Fees*	\$3,275	\$3,275	Fees*^	\$3,275	\$3,275
Food and Housing	\$6,060	\$21,943	Food and Housing	\$6,060	\$21,943
Total	\$24,716	\$40,599	Total	\$46,166	\$62,049

Rutgers University–New Brunswick					
New Jersey Residents			Non-New Jersey Residents		
	Commuter	On Campus		Commuter	On Campus
Tuition*	\$15,381	\$15,381	Tuition*^	\$36,831	\$36,831
Fees*	\$4,008	\$4,008	Fees*^	\$4,008	\$4,008
Food and Housing	\$6,060	\$21,943	Food and Housing	\$6,060	\$21,943
Total	\$25,449	\$41,332	Total	\$46,899	\$62,782

* 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 \$500; 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.

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 (NPC)! 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 NPC 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(n)	You are eligible for	You should file the
• U.S. citizen • U.S. national • U.S. permanent resident • U.S. conditional permanent resident	• Federal aid • State aid • Rutgers aid <i>For full eligibility requirements, visit studentaid.gov.</i>	FAFSA (Free Application for Federal Student Aid)
• N.J. Dreamer	• State aid • Rutgers aid <i>For full eligibility requirements, visit hesaa.org.</i>	NJAFAA (New Jersey Alternative Financial Aid Application)

Timeline

Fall:	NJAFAA is available
October 1:	FAFSA is available
January 15:	FAFSA/NJAFAA Rutgers priority filing deadline for first-year and transfer students
Spring:	Financial Aid Award Packages are released for incoming 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 NJAFAA 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/FAFSA.
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 and include the Rutgers Federal School Code, 002629, when prompted.

NJAFAA

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

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 (FSEOG): Need-based grant for students pursuing their first bachelor's degree

Loans *(must be paid back)*

- Federal Direct 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 (FWSP) *(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 soon after receiving your financial aid package 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 (EOF): Need-based grant for New Jersey students
- Tuition Aid Grant (TAG): 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): GSG is New Jersey's promise to make a college degree more accessible and affordable. This award is available to New Jersey residents who have an annual adjusted gross income (AGI) between \$0 and \$65,000. It covers the cost of tuition and fees during the student's third and fourth years of study which 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 who have an AGI between \$0 and \$65,000 to attend the university tuition-free



Contact Information

One Stop Student Services Centers

scarlethub.rutgers.edu/contacts



Rutgers University–Camden
Armitage Hall, First Floor
311 North 5th Street
Camden, NJ 08102
go.rutgers.edu/cmdos

Rutgers University–Newark
Conklin Hall, First Floor
175 University Avenue, Suite 138
Newark, NJ 07102
973-353-1766 ext.1

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)
Stanley S. Bergen Jr. Building
65 Bergen Street, Twelfth Floor
Newark, NJ 07107
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 (FAFSA)
studentaid.gov/FAFSA

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

Rutgers Tuition Payment Plans
go.rutgers.edu/tuitionpaymentplans

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

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

856-225-6104

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)