Three Universities, One RUTGERS

For over 250 years, Rutgers, The State University of New Jersey, has been a leading national research institution. Comprising three universities, Rutgers provides rigorous academics and engaging campus life at a great value. Rutgers is the nation’s eighth oldest institution of higher learning, with locations spanning across New Jersey and around the world. More than 70,000 undergraduate and graduate students and 23,000 faculty and staff learn, work, and serve the public. With more than 150 majors, 4,000 courses, 300 research centers, and over 1,000 student clubs and organizations, Rutgers provides an exciting and diverse academic and social environment for students from throughout the U.S. and more than 120 countries.

RUTGERS UNIVERSITY–CAMDEN
- Graduate Students: 1,539
- Undergraduates: 5,776
  - Student-to-faculty ratio: 15:1
  - Students from 39 states and 39 nations
- More than 89% receive financial aid
- 100+ clubs and organizations
- Undergraduate schools and colleges:
  - Camden College of Arts and Sciences
  - School of Business–Camden
  - School of Nursing–Camden
  - University College–Camden*

RUTGERS UNIVERSITY–NEW BRUNSWICK
- Graduate Students: 14,215
- Undergraduates: 36,039
  - Student-to-faculty ratio: 16:1
  - Students from all 50 states and 113 nations
- More than 75% receive financial aid
- 750+ clubs and organizations
- Undergraduate schools:
  - School of Arts and Sciences
  - Rutgers Business School–New Brunswick
  - School of Engineering
  - School of Environmental and Biological Sciences
  - Mason Gross School of the Arts
  - Edward J. Bloustein School of Planning and Public Policy*
  - School of Communication and Information*
  - School of Management and Labor Relations*
  - School of Social Work*
  - Rutgers Biomedical and Health Sciences schools:
  - Ernest Mario School of Pharmacy
  - School of Health Professions
  - School of Nursing–Newark and New Brunswick

*Rutgers–New Brunswick
*Rutgers–Newark
*Rutgers–Camden

*upper-division schools—students may enter after their first year

Figures reflect the 2018–2019 academic year
These charts show costs for the 2019-2020 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. Tuition and fees can be found at studentabc.rutgers.edu/tuition-and-fees.

### RUTGERS UNIVERSITY–NEW BRUNSWICK

<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>Tuition*</td>
<td>$12,230</td>
<td>$12,230</td>
</tr>
<tr>
<td>Fees*</td>
<td>$3,034</td>
<td>$3,034</td>
</tr>
<tr>
<td>Room and Board</td>
<td>n/a</td>
<td>$12,691‡</td>
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<tr>
<td>Total</td>
<td>$15,264</td>
<td>$27,955</td>
</tr>
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* Tuition and mandatory fee charges are based on Rutgers–New Brunswick School of Arts and Sciences, Rutgers–Newark College of Arts and Sciences, 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 studentabc.rutgers.edu/tuition-and-fees.

** Students on F-1 and J-1 visas pay the Rutgers out-of-state tuition 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.
Eligibility

You must be one of the following to file a Free Application for Federal Student Aid (FAFSA):

- 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.)

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, please check with the Office of Financial Aid.

Applying for Financial Aid via the FAFSA

To be considered for financial aid at Rutgers via the FAFSA, 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 FAFSA form 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 paper FAFSA from your counselor’s office or the Federal Student Aid Information Center at 800-4FEDAID (800-433-3243).

3. Enter the following information on step 5 (step 6 for online version) of the FAFSA:
   
   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 on October 1 of each calendar year. To receive maximum consideration for need-based aid or merit-based scholarships, we encourage first-year students to file the FAFSA by December 1. If you submit the FAFSA by December 1, you should receive a financial aid notification in February.

5. Visit the Office of Financial Aid website at financialaid.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 January 15.

To maximize your financial aid and merit scholarship eligibility, we strongly recommend students complete the university online admissions application and the FAFSA by the priority due dates. Please refer to the timeline on the opposite page for important dates.

Cost of Attendance
- Expected Family Contribution
= Financial Need

Net Price Calculator
Estimate cost of attendance through this interactive tool: financialaid.rutgers.edu/npc
Determination Process for FAFSA Filers

The U.S. Department of Education’s Central Processing System (CPS) will process your FAFSA and, based on information you provide 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.

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 nonuniversity loan programs, to help cover your college costs.

New Jersey Alternative Financial Aid Application (NJAFAA)

The New Jersey Alternative Financial Aid Application allows undocumented New Jersey DREAMers enrolled in eligible New Jersey colleges and universities to apply for state financial aid.

Complete the NJAFAA if you are not a United States citizen or eligible non-citizen (green card holder) and meet the following criteria:

- Attended a New Jersey high school for at least three (3) years
- Graduated or will graduate from a New Jersey high school or received the equivalent of a high school diploma in New Jersey
- Registered for Selective Service (male students only)
- Are able to file an affidavit stating that you have filed an application to legalize your immigration status or will file an application as soon as you are eligible to do so

The Rutgers Application and Affidavit for Nonresident Rutgers Tuition Exemption and your high school transcript must be sent to the appropriate admissions office.

Timeline for Fall Semester

- **October 1**
  - All spring applicants may apply for financial aid by submitting the FAFSA.

- **December 1**
  - Financial aid priority filing date for first-year students via the FAFSA or NJAFAA. Submitting your FAFSA or NJAFAA 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.

- **February**
  - Financial aid and merit/need-based award notifications will be available for all admitted first-year students whose FAFSA or NJAFAA data was received by the university by December 1. Students admitted after December 1 who have submitted a FAFSA or NJAFAA will receive their financial aid notification within two weeks after they have been admitted.

- **February 1**
  - FAFSA or NJAFAA priority filing date for transfer students. Submitting your FAFSA or NJAFAA 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.

- **Mid-March**
  - Financial aid and merit/need-based award notifications will be available for all admitted transfer students whose FAFSA or NJAFAA data was received by the university by February 1. Students admitted after February 1 who have submitted a FAFSA or NJAFAA will receive their financial aid notification within two weeks after they have been admitted.

How to Apply:

1. Complete the NJAFAA found at [hesaa.org/pages/njalternativeapplication.aspx](hesaa.org/pages/njalternativeapplication.aspx)
2. Be sure to include the Rutgers federal school code 002629

Once submitted, the Higher Education Student Assistance Authority (HESAA) will review your information and provide you with next steps. HESAA will determine your eligibility for New Jersey state aid or will request additional documentation.
Aid Programs

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

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. Note: Only students eligible to file a FAFSA are eligible for federal aid.

- **Federal Pell Grant.** Pell Grants provide awards of up to $6,195 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 $1,500 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. For more information, visit [financialaid.rutgers.edu/student-work](http://financialaid.rutgers.edu/student-work).

- **William D. Ford Federal Direct Loan Program (Direct Loan Program).** Under this program, the U.S. Department of Education makes loans available directly to students through Rutgers. The Federal Direct Loan Program includes Direct Subsidized, Direct Unsubsidized, and Direct PLUS loans.

- **Federal Unsubsidized Loans.** Students and their families do not have to demonstrate financial need to be eligible for Federal Unsubsidized Loans. Unlike Direct Subsidized Loans, you do not receive interest subsidies while you are in college.

- **Federal Parent PLUS Loan.** Parents can borrow a Federal Direct Parent PLUS loan for their dependent student, and graduate students are eligible for a Direct Graduate PLUS loan. A separate application and promissory note for PLUS loans must be completed at [studentloans.gov](http://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 4.236% for PLUS Loans. The interest rate for PLUS loans disbursed after July 1, 2019, is fixed at 7.03%. For more information about PLUS loans, visit [financialaid.rutgers.edu/plus](http://financialaid.rutgers.edu/plus).

New Jersey State Aid

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. New Jersey students who file a FAFSA or NJAFAA are eligible for New Jersey state aid. 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 or NJAFAA and must enroll full time to be eligible.

- **Educational Opportunity Fund (EOF).** Grants of up to $1,550 per year for on-campus resident students and $1,300 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 or NJAFAA and must enroll full time to be eligible. An EOF grant can be combined with the Tuition Aid Grant. For more information, visit [admissions.rutgers.edu.EOF](http://admissions.rutgers.edu.EOF).

- **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.

University Aid

Rutgers also offers a number of university-based financial aid programs, including merit-based aid offered by all Rutgers locations. 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 states and other available sources.

74% of the entering class received financial aid offers ranging from $500 to $46,000.

The average financial aid offer for first-year students was $18,661.

Average Rutgers undergraduate loan cumulative amount borrowed was $35,008.

More than $115 million awarded to first-year students.

2017–2018 data
Merit-Based Scholarships. Rutgers awards scholarships of varying amounts to admitted first-year and transfer students. Merit-based awards are competitive and based on available funding. Awards may differ by school. 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 or NJAFAA. For more information, visit admissions.rutgers.edu/paying-for-college.

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 or NJAFAA has been filed.

Bridging the Gap, Rutgers University–Camden. Rutgers–Camden’s Bridging the Gap program can reduce the cost of college tuition by up to 100 percent, giving you access to a world-class degree at little or no cost. Bridging the Gap grants cover the shortfall between your federal and state sources of financial support and the balance of your tuition. For more information, visit admissions.camden.rutgers.edu/bridge-the-gap.

RU-N to the Top, Rutgers University–Newark. Rutgers–Newark Talent and Opportunity Pathways program (RU-N to the TOP) is a financial aid program that provides a “last-dollar” scholarship covering the cost of in-state tuition and mandatory school fees after all federal, state, and internal/external scholarships and grants have been applied. The scholarship program starts for students entering Rutgers–Newark for the first time in the fall. For more information, visit admissions.newark.rutgers.edu/ru-n-top.

Student Employment. There are two federally funded employment programs available through the Student Employment Office in 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. 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. For more information about the FWSP and JLDP, visit financialaid.rutgers.edu/student-work.

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.

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.

Private Scholarships. Information about funding sources outside of Rutgers can be found at the following sites:
- hesaa.org/pages/nigrantshome.aspx
- finaid.org
  (a comprehensive source of student financial aid information)

Listed below are just a few of the online databases containing a search engine for scholarships:
- fastweb.com
- chegg.com/scholarships
- cappex.com

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 more information, visit financialaid.rutgers.edu/private-loans.

Quick Links

Rutgers Office of Financial Aid
financialaid.rutgers.edu

Free Application for Federal Student Aid (FAFSA)
fafsa.gov

New Jersey Alternative Financial Aid Application (NJAFAA)
hesaa.org/pages/njalternativeapplication.aspx

Short Videos on Financial Aid
rutgers.financialaidTV.com

Financial Aid Glossary of Terms
admissions.rutgers.edu/financial-aid-glossary

Tuition Payment Plans
studentabc.rutgers.edu/tuition-payment-plans
University Financial Aid Offices
financialaid.rutgers.edu

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

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

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

University Admissions Offices
admissions.rutgers.edu

Rutgers University–Camden
Office of Graduate and Undergraduate Admissions
856-225-6104
admissions@camden.rutgers.edu

Rutgers University–Newark
Office of Graduate and Undergraduate Admissions
973-353-5205
newark@admissions.rutgers.edu

Rutgers University–New Brunswick
Office of Undergraduate Admissions
732-445-INFO (4636)
questions@admissions.rutgers.edu

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)
334-523-2691
studentaid.ed.gov

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

New Jersey Student Loan Hotline
800-792-8670

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: Judy Ryan, Universitywide Title IX Coordinator, Office of Enterprise Risk Management, 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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