Financing Your Education
Did You Know?

75% of first-year students received financial aid offers ranging from $500 to $65,000. The average financial aid offer for first-year students was $18,720.

Students who borrow at Rutgers University typically take out $32,901 in federal loans over the course of their undergraduate study.

More than $129 million awarded to first-year students.

89% of Rutgers University–Camden students received financial aid.

81% of Rutgers University–Newark students received financial aid.

74% 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).
The charts below show estimated costs for the 2020–2021 academic year for both New Jersey and non-New Jersey residents.

### Rutgers University–Camden

<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>
</tr>
<tr>
<td>Total</td>
<td>$15,264</td>
<td>$27,955</td>
</tr>
</tbody>
</table>

### Rutgers University–Newark

<table>
<thead>
<tr>
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<th>New Jersey Residents</th>
<th>Non-New Jersey Residents</th>
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</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>$2,596</td>
<td>$2,596</td>
</tr>
<tr>
<td>Room and Board</td>
<td>n/a</td>
<td>$13,929†</td>
</tr>
<tr>
<td>Total</td>
<td>$14,826</td>
<td>$28,755</td>
</tr>
</tbody>
</table>

### 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>$3,177</td>
<td>$3,177</td>
</tr>
<tr>
<td>Room and Board</td>
<td>n/a</td>
<td>$13,075†</td>
</tr>
<tr>
<td>Total</td>
<td>$15,407</td>
<td>$28,482</td>
</tr>
</tbody>
</table>

*Tuition and mandatory fee charges are based on Rutgers–New Brunswick School of Arts and Sciences, Rutgers–Newark School 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 non-New Jersey residents 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 studentabc.rutgers.edu/tuition-and-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?

<table>
<thead>
<tr>
<th>If you are a</th>
<th>You are eligible for</th>
<th>You should file</th>
</tr>
</thead>
<tbody>
<tr>
<td>• U.S. citizen</td>
<td>• Federal aid</td>
<td>FAFSA (Free Application for Federal Student Aid)</td>
</tr>
<tr>
<td>• U.S. national</td>
<td>• State aid</td>
<td></td>
</tr>
<tr>
<td>• U.S. permanent resident</td>
<td>• Rutgers aid</td>
<td></td>
</tr>
<tr>
<td>• U.S. conditional permanent resident</td>
<td>For full eligibility requirements, visit <a href="https://fafsa.gov">fafsa.gov</a></td>
<td></td>
</tr>
</tbody>
</table>

|                                      | • State aid                                      | NJAFAA (New Jersey Alternative Financial Aid Application) |
|                                      | • Rutgers aid                                    |                                                       |
| • N.J. Dreamer                        | For full eligibility requirements, visit [scarlethub.rutgers.edu/NJDreamers](https://scarlethub.rutgers.edu/NJDreamers) |                                                       |

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

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

### Timeline

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 1</td>
<td>FAFSA is available</td>
</tr>
<tr>
<td>October</td>
<td>NJAFAA is available</td>
</tr>
<tr>
<td>December 1</td>
<td>FAFSA/NJAFAA priority filing deadline for first-year students</td>
</tr>
<tr>
<td>February 1</td>
<td>FAFSA/NJAFAA priority filing deadline for transfer students</td>
</tr>
<tr>
<td>Mid-February</td>
<td>Financial Aid Offer Letters are released for first-year students</td>
</tr>
<tr>
<td>Mid-March</td>
<td>Financial Aid Offer Letters are released for transfer students</td>
</tr>
</tbody>
</table>
It’s Easy to Apply for Financial Aid!

**FAFSA**
1. Go to [fafsa.gov](http://fafsa.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](http://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

**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

**Grants** (do not need to be paid 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

**GI Bill Education Benefits**
- U.S. Department of Veterans Affairs benefits may cover some expenses for veterans, active service members, and their families
  
  www.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 be paid back)

- Educational Opportunity Fund: Need-based grant for New Jersey students
  
  admissions.rutgers.edu/EOF

**Scholarships** (do not need to be paid back)

- Student Tuition Assistance Reward Scholarship II (NJ STARS II): Awarded to successful NJ STARS county college graduates pursing a degree at a New Jersey four-year public institution
  
  hesaa.org/Pages/NJGrantsApplications.aspx

Rutgers Aid

**Scholarships** (no separate application and do not need to be paid back)

- Merit-based: Scholarships awarded by Rutgers University to students based on merit

- Bridging the Gap: Need-based aid awarded to Rutgers University–Camden students to bridge the gap between federal/state aid and tuition costs

- RU-N to the Top: Need-based aid awarded to Rutgers University–Newark students who are residents of Newark, New Jersey, to cover the cost of in-state tuition and mandatory fees after all federal, state, institutional, internal/external scholarships, and grants have been applied.
Contact Information

One Stop Offices
scarlethub.rutgers.edu/contact

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
Records Hall
620 George Street
New Brunswick, NJ 08901-1175
848-932-7057

Rutgers Biomedical and Health Sciences (RBHS)
Financial Aid Offices
scarlethub.rutgers.edu/contact/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
732-235-4689
Helpful Links

The Scarlet Hub
scarlethub.rutgers.edu

Free Application for Federal Student Aid
fafsa.gov

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

Short Videos on Financial Aid
rutgers.financialaidTV.com

Tuition Payment Plans
studentabc.rutgers.edu/tuition-payment-plans

Federal Student Aid Information Center
800-4FEDAID (800-433-3243)
334-523-2691
studentaidhelp.ed.gov

FAFSA application status and duplicate copies
of your Student Aid Report

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

Outside Scholarships
scarlethub.rutgers.edu/outside-scholarships

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Photography: Roy Groething, Chris Hartlove, David Michael Howarth, Nick Romanenko, Dina Sayedahmed.

RU-1920-0095
University Admissions Offices
admissions.rutgers.edu

Rutgers University–Camden
Office of Graduate and Undergraduate Admissions
406 Penn Street
Camden, NJ 08102-1499
856-225-6104

Rutgers University–Newark
Office of Undergraduate and Graduate Admissions
Engelhard Hall
190 University Avenue
Newark, NJ 07102-1896
973-353-5205

Rutgers University–New Brunswick
Visitor Center
100 Sutphen Road
Piscataway, NJ 08854-8097
848-445-4636