



John Smith

PAWS ID: 111111

Dear John,

We are pleased to inform you that your 2018-2019 Financial Aid Award is ready for your review.

We understand this e-mail contains a great deal of information. We appreciate your patience in reading it and encourage you to **read it carefully**. Below you will find important information about your financial aid awards.

The Office of Student Financial Assistance (OSFA) is here to assist you with any questions you may have and options that may be available to help meet your cost of attendance at TCNJ. Please do not hesitate to contact us at (609) 771-2211.

Important Reminders:

All awards are based on full time enrollment (3 units for undergraduate and 9 credits for graduate students). Awards will be adjusted after our Add/Drop period for **any** enrollment that is less than full time.

- If you are a **Tuition Aid Grant (TAG) recipient**, the awards reflected on your aid package are based on the latest data we have from the Higher Education Student Assistance Authority (HESAA). These awards are **subject to change** based on State processing delays and budget appropriations.
- Students who are non-matriculated and/or enrolled for less than half time status (less than 1.5 units for Undergraduates and less than 5 credits for Graduates) will have all their aid cancelled and may only be eligible for private or alternative loans.
- Due to very limited funding, Nursing Loans and Federal Work-Study Awards must be accepted within **two weeks** of being offered or the award will be forfeited.
- Federal Direct Loans will be **processed as awarded**. If you are **not interested** in student loans or would like to amend the loan amounts offered, please do the following:
 - *Any adjustments or declinations to Federal Direct Loans prior to July 27, 2018 must be done by logging into your PAWS account and adjusting your aid package.
 - *Any adjustments or declinations to Federal Direct Loans on or **after July 27, 2018** must be done in writing to the OSFA, by e-mailing us at osfa@tcnj.edu.

*First time Federal Direct Loan borrowers must complete a Master Promissory Note and Loan Entrance Counseling before loans can be disbursed. You will receive an e-mail from the OSFA **after August 2, 2018** alerting you when this can be completed.

Student Permission Form

The Department of Education requires a student's authorization before Title IV financial aid credits can be applied to semester balances. You may complete the Student Permission Form online authorizing the College to pay outstanding charges with your financial aid credit.

The form is located in the Finances section of your Student Center. To access this form click here: <http://studentaccounts.pages.tcnj.edu/student-permission-form/>

Authorized User - Sharing your Financial Aid Award Information with a Third Party

This functionality allows you to provide an Authorized User, usually a parent or guardian, access to speak to the Financial Aid staff and view your financial aid and billing information at your discretion. Federal law mandates that the OSFA cannot discuss any of your aid information with a third party unless we are authorized by you.

To arrange this access click here: <https://authorizeduser.tcnj.edu/>

Private Scholarships

If you are a private scholarship recipient and it is not listed in your aid package, you MUST notify the OSFA of the source and amount of the scholarship as soon as possible. Please note that the priority scholarship notification date is July 26th to receive a credit on your fall term bill. Any scholarships in the amount of \$1,000 or greater will be divided with half going towards the fall semester bill and the other half applied towards the spring semester bill. Amounts under \$1,000 will be awarded entirely in the fall semester.

To report private scholarship(s) for the 2018-2019 academic year, log into <https://paws.tcnj.edu/psp/paws/?cmd=login&languageCd=ENG&> using your PAWS login. **Navigate to Main Menu, Student Self Service, Campus Finances, Report Private Scholarships.** Enter the name of the Scholarship, the name of the donor of the Scholarship (if different from the name of the Scholarship) and the amount of the scholarship. There is a place to provide additional information about the scholarship if necessary. Please read the instructions on the form to ensure that the process will go smoothly.

“The Gap”

“The Gap” is the difference between your cost to attend TCNJ and the amount of financial aid you are eligible to receive. Fall term bills will begin to be e-mailed to students in July. Therefore, for planning purposes, the OSFA recommends you begin to plan for how you and your family will meet “The Gap”.

You may view our current year budgets (2017-2018) by clicking on this link:
<http://financialaid.tcnj.edu/about/cost-of-attendance/>

Please keep in mind that we will not know what the 2018-2019 final budgets are until after July 12, 2018 when the Governor signs the State budget. Viewing our current budgets will help you in planning your cost to attend TCNJ versus the financial aid package you have been offered. Traditionally, the average tuition/fees/room/board increase from year to year has been 5%. So, when planning on ways to meet “The Gap” take this potential increase into account for the 2018-2019 academic year. The OSFA has options to help families meet “The Gap” such as payment plans, Parent Loans and Private/Alternative Loans. Please visit the OSFA website at <http://financialaid.tcnj.edu/> for additional information on these options.

View your aid package

The financial aid package is based on the results of the Free Application for Federal Student Aid (FAFSA) that you completed for the 2018-2019 academic year. The OSFA is bound by the results of the FAFSA in determining your potential aid eligibility.

Click on <https://financialaid.tcnj.edu/financial-aid-tutorials> to view the tutorial on accessing the aid package.

To view your 2018-2019 aid package, login to PAWS using your TCNJ username and password. Click on the “Self Service” and “Campus Finances” link. Go to the “Accept/Decline Awards” and select the aid year 2019.

Please follow the instructions to assure accurate processing of your financial aid.

Thank you and best wishes for a successful year!

Office of Student Financial Assistance