



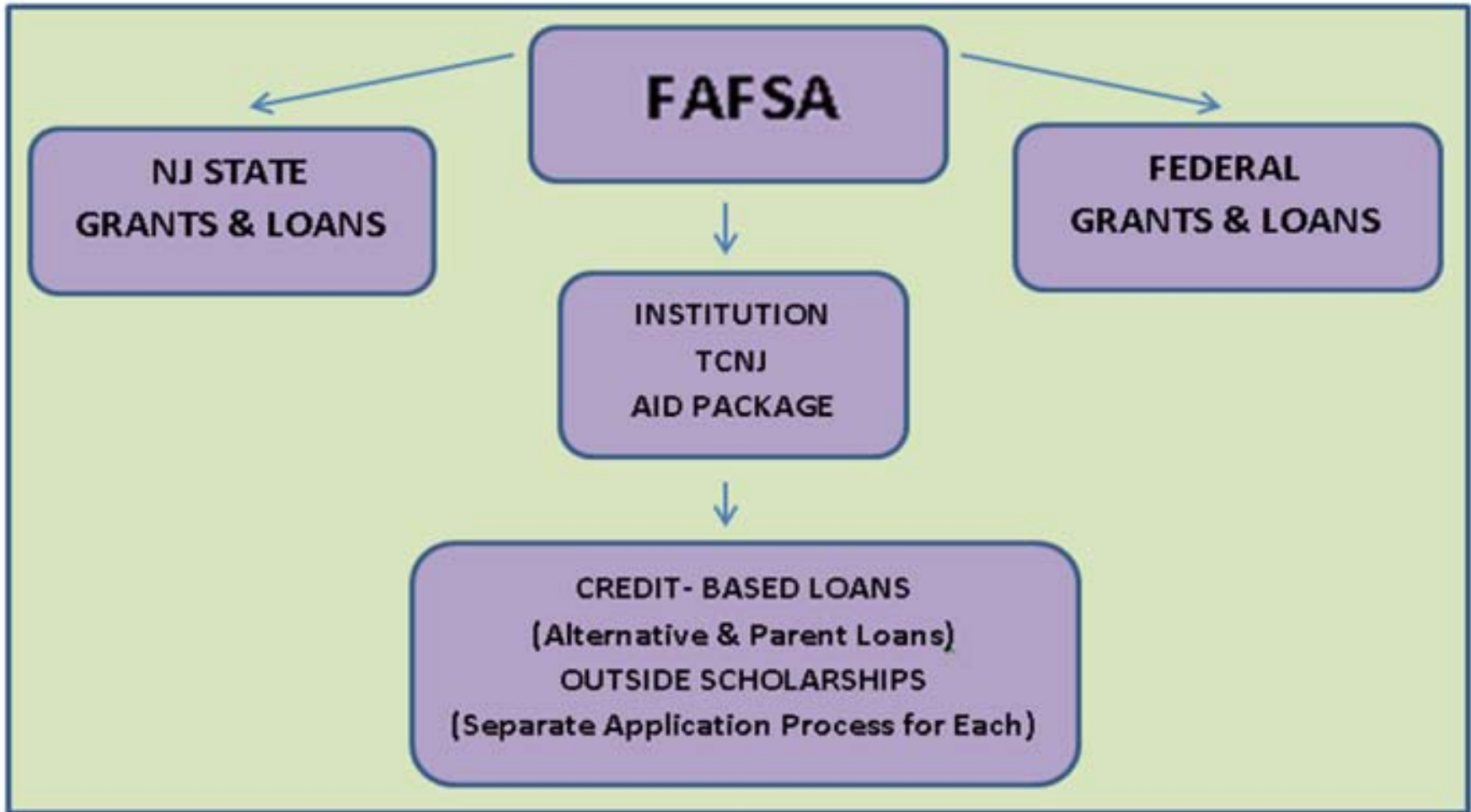
# ***“Funding Your Education”***



***Dionne L. Hallback, Associate Director  
Office of Student Financial Assistance***

# The Free Application for Federal Student Aid


## 2022-2023 FAFSA



Completion of the FAFSA guarantees evaluation for all types of federal, State and institutional need-based aid.

# The Free Application for Federal Student Aid

## FAFSA

 An official website of the United States government.

Help Center   Submit a Complaint   English | Español

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾   APPLY FOR AID ▾   COMPLETE AID PROCESS ▾   MANAGE LOANS ▾   Log In | Create Account 🔍

### You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides approximately \$112 billion in financial aid to help pay for college or career school each year.

[Log In](#)

[Create Account](#)

**Considering School**  
*I'm thinking about going to college or a career school.*

**In School**  
*I'm in the process of earning a degree or certificate.*

**Parent**  
*I want to help my child pay for college.*

**In Repayment**  
*I have loans I need to repay.*

[www.studentaid.gov](http://www.studentaid.gov)

**AVAILABLE OCTOBER 1<sup>st</sup>**

# Free Application for Federal Student Aid (FAFSA)

- **2022-2023 FAFSA** application - [www.fafsa.gov](http://www.fafsa.gov)
  - Complete the FAFSA on a yearly basis Oct. 1<sup>st</sup> starting our senior year in high school.
- FAFSA will use 2020 income information
  - This is known as 'prior-prior' income.
- **IRS Data Retrieval Tool (DRT)** can be used immediately to load some income information onto the FAFSA.
  - Parents cannot use the IRS DRT the filing status is married filing separately, amended tax return or a foreign tax return.
  - Students must report their income even if they did not file taxes.
- **Student Aid Report (SAR)** is a summary of your FAFSA. Review for accuracy!

# What is a Federal Student Aid (FSA) ID?

[www.fsaaid.ed.gov](http://www.fsaaid.ed.gov)

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An OFFICE of the U.S. DEPARTMENT of EDUCATION | the AMERICAN MIND®

## Create a New FSA ID

New to FSA? **Create an FSA ID** account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

[Need help creating an FSA ID?](#)

*Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

Create an FSA ID

Manage My FSA ID

Please enter your:

E-mail

- In order to enhance security, FAFSA requires both the student and parent (if needed) to registered for a FSA ID which is the electronic signature to sign the FAFSA.
- Students and parents must have two separate FSA ID's and use two different email addresses when creating the FSA ID.
- Students who accept the Federal Direct Stafford Loan will use their FSA ID to sign the Master Promissory Note (MPN) online.



# Applying for New Jersey State Aid

Once a New Jersey resident submits the Free Application for Federal Student Aid (FAFSA) a copy of the FAFSA is automatically sent the **New Jersey Higher Education Student Assistance Authority (NJ HESAA)**

**Log in to your account.**  
Please identify yourself with a valid User Name and Password.

**New to NJFAMS?** Click [here](#) to create your student account and login credentials.

**Returning Users**

1. Click [here](#) if you forgot your User Name or Password.
2. Your Password will expire after 60 days. When it has expired after 60 days and you log in with your old Password you will be presented with a screen where you must change your Password.
3. If you are still having trouble logging in, send an email with your full name, date of birth, and a description of the problem to [client\\_services@hesaa.org](mailto:client_services@hesaa.org).

**IMPORTANT: AFTER FIVE FAILED ATTEMPTS TO LOG IN WITHIN 60 MINUTES, YOUR ACCOUNT WILL BE LOCKED.** After 24 hours your account will be unlocked and you can try again. If you do not remember your login credentials, [CLICK HERE](#) or email [client\\_services@hesaa.org](mailto:client_services@hesaa.org) for support.

User Name:   
Password:

To return to the main page of the NJ HESAA Grants webpage, [click here](#).

Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.

Approximately a week after submitting the FAFSA, students **MUST** log into HESAA's NJFAMS portal (New Jersey Financial Aid Management System) to complete any tasks listed on the "TO DO" list.

All tasks must be completed to be considered for Tuition Aid Grant (TAG) and all other State grants and scholarships.

**[www.njgrants.org](http://www.njgrants.org)**

# Aid Programs

- **Grants (Need based aid/based on household income)**
  - Pell (Federal Grant) - \$605 up to \$6895 YR
  - Supplemental Educational Opportunity Grant-(Federal Grant) - \$200 - \$4,000 YR
  - TEACH Grants (Federal Grant) - \$3,720 YR
  - NJ Tuition Aid Grant (State Grant) - \$2,666 up to \$9488 YR
  - NJ Educational Opportunity Grant Fund (State Grant) - \$1,150 up to \$1,400 YR
- **Work (Employment opportunity)**
  - Federal Work Study opportunities available on campus – Variable
    - \*Answer yes to the FAFSA question: “Are you interested in work”?
- **Scholarships (Merit & Need Scholarships)**
  - Institutional Scholarships (TCNJ) – Merit/Need based - Variable
  - Private Scholarships (Outside Resources) – Variable
- **Loans (Must be repaid after leaving school)**
  - Federal Stafford Loan (FSL)
    - Freshman (\$5500), Sophomores (\$6500), Juniors & Seniors (\$7500) YR
  - Federal Nursing Loan - \$4,000 YR
  - Private/Alternative Loans (i.e. credit based loans) – Up to Cost of Attendance

# TCNJ IN-STATE MERIT SCHOLARSHIPS

## \*Merit Scholarships are administered by the Office of Admissions\*

- Students are automatically considered for merit scholarships upon submission of the Common Application.
- These awards are based on student's overall high school academic record
  - Strength of curriculum, GPA, class rank, and strength of high school
- As a test-optional institution, TCNJ will not consider standardized test scores as part of our merit scholarship review process.
- **Award Amounts:**
  - The average merit award is roughly \$2,000 per year.
  - Beginning Fall 2022 Presidential Scholarships will have a maximum value of \$12,000 per year.
    - Granted to NJ residents who fall in the top 10% of their graduating class
    - Demonstrates a significant level of interests based on their responses to TCNJ's "Quest to Get to Know You Better" survey available to students after an application submitted.
  - All scholarships criteria is re-assess annual every summer for the next school year.
- Scholarships are distributed at the time of acceptance by TCNJ and are renewable for 8 consecutive semesters, provided the student maintains full-time enrollment and a minimum cumulative GPA of 3.0.

<https://admissions.tcnj.edu/scholarships/instatescholarships/>



# TCNJ OUT-OF-STATE MERIT SCHOLARSHIPS

## \*Merit Scholarships are administered by the Office of Admissions\*

- Offer merit and need-based scholarships to our most deserving applicants to bring tuition costs closer to those paid by in-state residents.
- Award amounts - **These awards will range from \$1000 to \$6000 per year.**
- Scholarship evaluations:
  - Shown talent both inside and outside the classroom
  - Made a contribution to the life of their school community.
  - Most recipients of a merit award will rank in roughly the top 20% of their high school's graduating class.
- All award packages from Admissions are received for eight consecutive semesters of study at TCNJ, provided the student maintains a satisfactory GPA while at The College.

***For the incoming Fall 2021 class, TCNJ re-calibrated our out-of-state tuition rate, scaling it back by approximately \$7000. In addition, we will offer merit and need-based scholarships to our most deserving applicants to bring tuition costs closer to those paid by in-state residents.***

<https://admissions.tcnj.edu/scholarships/outofstatescholarships/>

# TCNJ & RaiseMe

<https://www.raise.me/join/tcnj>



The College of New Jersey has also partnered with **Raise Me** in order to enable students to earn TCNJ scholarships before and during the application review process based off of their high school achievements.

Interested students can visit [www.raise.me/join/tcnj](https://www.raise.me/join/tcnj) and create a Raise Me profile to start qualifying for scholarships today!

## 1. Add Your Achievements

Add your course grades, clubs, sports, volunteer activities, and more to your portfolio.

## 2. Earn Scholarships

For each achievement, you'll get scholarships from different colleges, which you can redeem when you attend that college.

## 3. Discover Colleges

Learn about and follow different colleges from across the country to find schools that are the best fit for you.

# Private Scholarship Search



Factors that may influence eligibility:

Academics	Athletic Ability*
SAT's	Geographic Diversity
AP Courses	Legacy (child of alumni)
Activities	Talent
Academic Track	Gender/Ethnicity
H.S. Attended	Class Rank

## Resources

- Library resources
- Local businesses,
- Civic organizations
- Churches
- Sororities & Fraternities
- Parent's employer(s)
- [www.hesaa.org](http://www.hesaa.org)
- [www.finaid.org](http://www.finaid.org)
- [www.fastweb.com](http://www.fastweb.com)
- [www.collegeboard.org](http://www.collegeboard.org)
- [www.mappingyourfuture.org](http://www.mappingyourfuture.org)
- [www.jlvcollegecounseling.com](http://www.jlvcollegecounseling.com)

***Athletic awards offered by NCAA Division I and Division II schools only.***

# Online Private Scholarship Reporting Tool

- You are required to report all private scholarships that you will receive for the school year.

Priority Reporting Deadline: June

- TCNJ will give you a temporary credit on your TCNJ bill until the scholarship money arrives.
- Once reported allow 5 to 7 business days for scholarship to appear on your student account
- Actual scholarship funds must be received one month after classes start
- Private Scholarships should be sent to:

TCNJ  
Student Accounts  
PO Box 7718  
Ewing, NJ 08628

**\*Students name and ID should be listed on the check.**

# TCNJ Direct Cost – 2021-2022

Direct Cost are traditional items billed to students per semester. This does not include health insurance, parking for commuters, etc.

<u>In State</u>	<u>Fall 2021</u>	<u>Spring 2022</u>	<u>Year</u>
Tuition	\$ 6,801	\$ 6,801	\$ 13,602
Fees	\$ 1,852	\$ 1,852	\$ 3,704
Room & Board (avg.)	\$ 7,291	\$ 7,291	\$ 14,582
Total	\$ 15,944	\$ 15,944	\$ 31,888

<u>Out of State</u>	<u>Fall 2019</u>	<u>Spring 2020</u>	<u>Year</u>
Tuition	\$ 9,522	\$ 9,522	\$ 19,044
Fees	\$ 1,852	\$ 1,852	\$ 3,704
Room & Board (avg.)	\$ 7,291	\$ 7,291	\$ 14,582
Total	\$18,665	\$ 18,665	\$37,330

# Understanding the Cost of Attendance

The 'Cost of Attendance' determines the maximum amount of Financial Aid (i.e. grants, scholarships and loans) that a student may receive for the academic year. **Students do not have to borrow loans up to COA.** If additional funds are needed for educational expenses such as books/supplies, gas, etc., financial aid funds can be used to help pay for these items.

## Standard items in the Cost of Attendance

- Tuition and fees
- Room and board (i.e. meals)
- Books and supplies
- Transportation
- Miscellaneous personal expenses

Cost of Attendance:     **\$36,000**

Tuition, fees, room,  
board/meals :            - **\$30,908**

*Balance amount*                                 **\$5,092**

*Student may receive  
In financial aid and/or  
borrow loan funds for books, etc.)*

*Note: A 'Cost of Attendance' is calculated for students residing on & off campus and commuting.*

# Payment Alternatives

Student Accounts Office of the Treasurer

HOME

BILLING ▾

TUITION & FEES

REFUNDS

RESOURCES & FORMS ▾

AUXILIARY ACCESS

Q

## WELCOME

The Office of Student Accounts serves students, faculty and staff of The College of New Jersey community by billing student tuition, fees, room and board, processing refunds, issuing the College ID card, establishing TCNJ GetIt Card accounts, and providing parking services through the sale or issuance of parking permits.

*Please review our instructional videos and slideshows geared towards incoming students and parents.*

[VIEW TUTORIALS](#)

## PAWS LOGIN

Sign In to update personal info and process student account information.

myTCNJ Username

Password

SIGN IN

[Account Lookup](#) | [Need Help?](#)  
[Auxiliary Access \(TCNJ Authorized User\)](#)

<http://studentaccounts.tcnj.edu/>

**Installment Payment Plans – Cash/Check/Credit Card payments - ACH payments**

# The TCNJ Financial Aid Cycle

- October - Complete the FAFSA beginning Oct. 1<sup>st</sup> high school seniors  
**2022-2023 FAFSA (current high school seniors)**
- Jan-March - February 15<sup>th</sup> FAFSA filing date to be considered for Need Scholarships  
- Apply for private scholarships.  
- Respond to requests for additional information from NJ Higher Education Student Assistance Authority (NJ HESAA)
- March - **“Estimated” Financial Aid award letters** are e-mailed to accepted TCNJ students who have filed the Free Application for Federal Student Aid (FAFSA). \* ***Your SSN must be listed on the Common Application\****
- May TCNJ Admissions Acceptance Deposits due \$600 **(May 1<sup>st</sup>)**
- July Fall semester bills are emailed to students and Auxiliary Users *(if applicable)* by the Office of Student Accounts
- August Fall semester bills are due



# **The Office of Student Financial Assistance**

## **Green Hall – Room 101**

Academic Year Office Hours  
Monday through Friday  
8:30am to 4:30pm



Financial Assistance 609-771-2211 [osfa@tcnj.edu](mailto:osfa@tcnj.edu)

**Dionne L. Hallback**  
**Associate Director**