

# How to Pay for TCNJ

Presentations by:

The Office of Student Financial Assistance – Financial Aid:

- Need-based scholarships, grants, loans and work-study

The Office of Student Accounts:

- Billing, payments, refunds, College ID, parking services and more...

# Financial Aid

## **We will cover:**

- **Financial Aid Eligibility**
- **Additional Information/Notifications**
- **Other Useful Information**



# Aid Eligibility

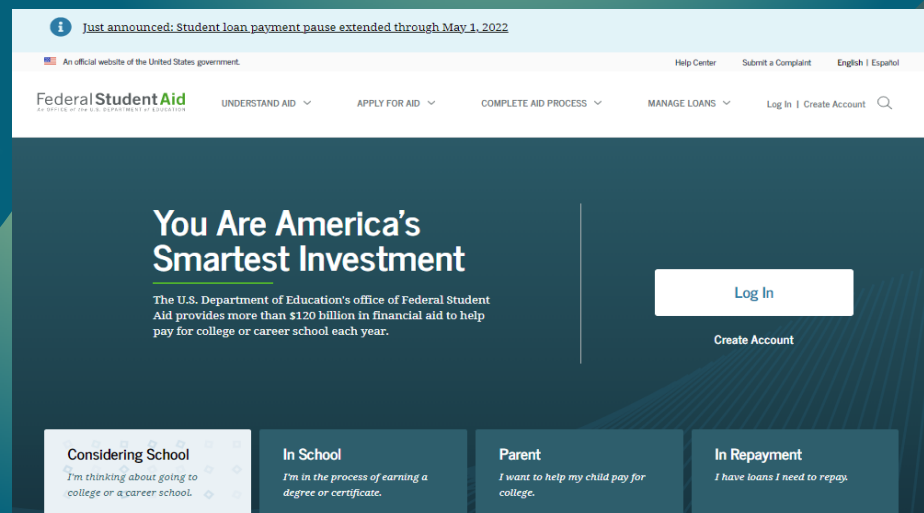
At TCNJ aid eligibility is determined by two offices

- The **Office of Admissions** determines eligibility for **institutional merit-based scholarships**
  - If you are eligible for institutional merit aid, the student would have been notified of such during their initial admissions acceptance AND the amount is included in the student's estimated aid summary
  - Questions regarding **merit-based eligibility** can be directed to the **Office of Admissions**
- The **Office of Student Financial Assistance** (Financial Aid) determines eligibility for **Federal and State grants and loans** based on the results of the FAFSA
  - If you are eligible for aid based on your FAFSA results, the amount is included in the student's estimated aid summary

# Aid Eligibility - FAFSA

## Federal and State Grants, Loans and Scholarships – Office of Student Financial Assistance

- Our office needs to have a FAFSA on file in order to determine aid eligibility.
- It is not too late to apply – **you will also need a FAFSA on file to apply for student loans**

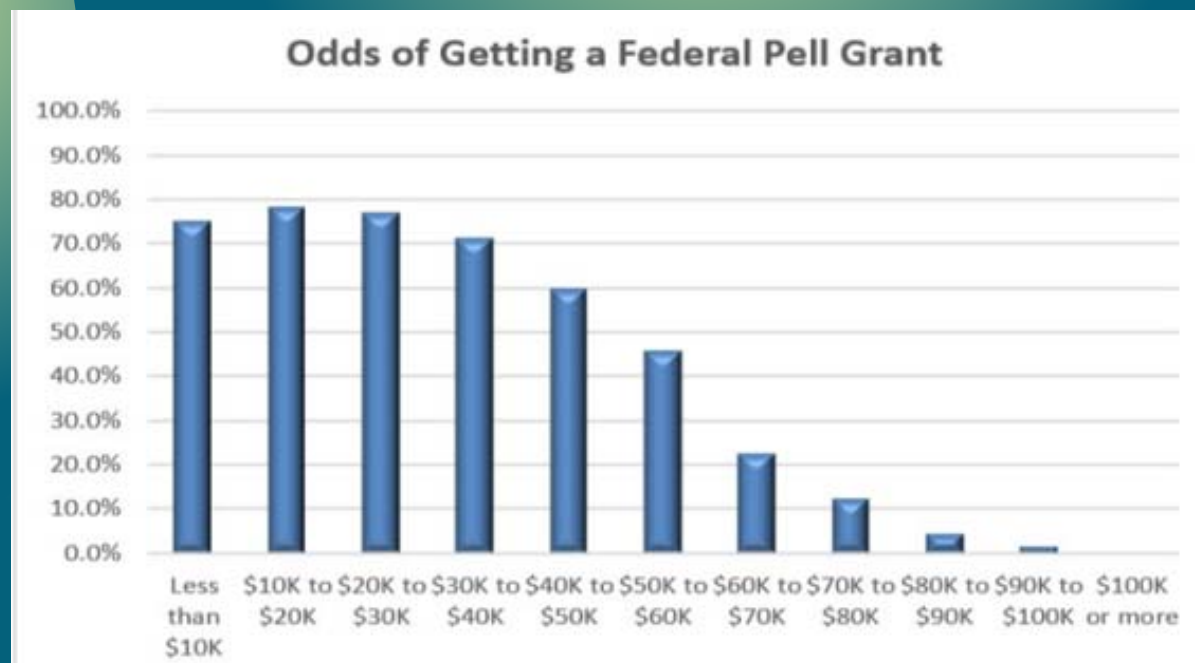


# Need-based Aid Eligibility

**Who qualifies for federal/State need-based grants?**

**94% of need based grants - household incomes under \$60,000**

**99% of need based grants - household incomes under \$100,000**






# Estimated Aid Notices

On March 9<sup>th</sup> and 31<sup>st</sup>, emails were sent to the email address used by the STUDENT on the Common Application, with information on how to view estimated aid amounts

- Only COMPLETE records receive an aid notice
- No action on awards (accept/decline) is required
- For planning/budgeting purposes - official offers are sent in late June/early July

 **TCNJ THE COLLEGE OF NEW JERSEY**

id\_FIRST\_NAME id\_LAST\_NAME

PAWS ID: id\_EMPLID

Dear id\_FIRST\_NAME,

Congratulations on your acceptance to TCNJ on behalf of the Office of Student Financial Assistance (OSFA).

The College of New Jersey has worked hard to be recognized as one of our country's best values in higher education. TCNJ has been consistently named among top colleges and universities based on excellent academics and Return on Investment (ROI). Because TCNJ's graduation and retention rates are so high, TCNJ students graduate on-time, having incurred less debt than most students attending other highly selective institutions.

Your ESTIMATED financial aid offer is now available to view online through TCNJ's Personal Academic Web Services (PAWS) Portal at: <https://myurl.com/TCNJ-Portal-Awards>

You will need the email address used during the submission of your application. Please use this as your username when signing into TCNJ Application Portal. Your application reference number (located in your Application Portal) should be used as your password. Please click on the Aid Year 2021 link to view the offer.

Please note that this offer is based on the initial data you provided by completing the 2020-2021 Free Application for Federal Student Aid (FAFSA). This package signifies the best offer we can provide to you based on the results of your FAFSA, and the funding available at our institution.

The College of New Jersey has made available to all students the College Financing Plan. This standardized form is designed to simplify the information that students receive about costs and financial aid. You can access the College Financing Plan link when you are viewing your financial aid offer on the Award Summary page.

We trust that this information is helpful to you as you plan for college. Please feel free to visit the OSFA web site at: <http://financialaid.tcnj.edu/> for additional helpful information.

TCNJ will provide you with an official financial aid offer after you have accepted the offer of admission, and the OSFA processes your completed financial aid application. Official financial aid offers will be e-mailed in late June. The official offer can differ from the estimated offer based on the results of Federal and/or State verification processes or receipt of additional outside aid.

If you have any additional questions, please email us at [osfa@tcnj.edu](mailto:osfa@tcnj.edu) or call 609-771-2211 to speak with a financial aid representative. We look forward to working with you.

Sincerely,

The Office of Student Financial Assistance (OSFA)

**Financial Aid**

**Award Summary**

Financial Aid Year 2020-2021

Select the term hyperlinks below to see more detailed information.

**Aid Year**

Award Description	Category	Offered	Accepted
Federal Direct Unsub Loan	Loan	5,500.00	5,500.00
<b>Aid Year Totals</b>		<b>5,500.00</b>	<b>5,500.00</b>

Currency used is US Dollar

[College Financing Plan](#)

[ACCEPT/DECLINE AWARDS](#)

**Terms**

**2021 Spring**

Award Description	Category	Offered	Accepted
Federal Direct Unsub Loan	Loan	2,750.00	2,750.00
<b>Term Totals</b>		<b>2,750.00</b>	<b>2,750.00</b>

**2020 Fall**

Award Description	Category	Offered	Accepted
Federal Direct Unsub Loan	Loan	2,750.00	2,750.00
<b>Term Totals</b>		<b>2,750.00</b>	<b>2,750.00</b>

Currency used is US Dollar

Your financial aid award is determined from the information provided in your application. If there is no financial aid displayed your application may be in progress. Please check back.

[ACCEPT/DECLINE AWARDS](#)

**The College Of New Jersey (TCNJ)**

03 / 10 / 2020 [Download](#)

**Expected Family Contribution**

Based on FAFSA: \$37,071 / yr

Based on Institutional Need/Eligibility: \$0 / yr

Used by most private institutions in addition to FAFSA.

**Total Cost of Attendance 2020-2021**

	On Campus Residence	Off Campus Residence
Tuition and fees		\$16,944
Housing and meals	\$13,964	
Books and supplies		\$1,200
Transportation		\$1,248
Other education costs		\$2,816
<b>Estimated Cost of Attendance</b>	<b>\$28,928 / yr</b>	

**Scholarship and Grant Options**

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships	Grants
Merit-based Scholarships	Need-based Grant Aid
Scholarships from your school	Federal Pell Grants
Scholarships from your state	Institutional Grants
Other scholarships	State Grants
Employer Paid Tuition Benefits	Other forms of grant aid
<b>Total Scholarships</b>	<b>\$0 / yr</b>

**College Costs You Will Be Required to Pay**

**Net Costs** (Cost of attendance minus total grants and scholarships): **\$28,928 / yr**

**Loan and Work Options to Pay the Net Costs to You**

You must repay loans. Plus interest and fees.

Loan Options*	Work Options
Federal Direct Subsidized Loan (4.52% interest rate)	Workstudy (Federal, state, or institutional)
Federal Direct Unsubsidized Loan (5.07% interest rate)	Private (Not Work)
Private Loan (7% interest rate)	Other Campus Job
Institutional Loans (0% interest rate)	<b>Total Work Options</b>
Other Aid That Must Be Repaid	<b>\$0 / yr</b>

**\*In addition to the items above, parents may also apply for the following:**

Parent Plus Federal Loan (7.07% interest rate)
<b>Total Loan Options</b>
<b>\$5,500 / yr</b>

**For More Information**

The College Of New Jersey  
Office of Student Financial Assistance  
2000 Pennington Road  
Living NJ 08605  
Telephone: 609-771-2211  
E-mail: [osfa@tcnj.edu](mailto:osfa@tcnj.edu)

## Reasons why the **STUDENT** may not have received an estimated aid email



- Did not file a FAFSA
- Incomplete/Rejected FAFSA
- Recently offered Admission
- Did not provide SSN to Admissions (or on the Common App.)
- Did not list the TCNJ School Code (002642) on the FAFSA
- Student used a high school email which sent it to a Spam/Junk folder
- Student has not checked their email in weeks
- Your student never told you that they received it

# Missing Information Letter

- **Hard copy letter sent until May 1.**
- **After May 1, emails to TCNJ email address.**
- **The letter has instruction for viewing the outstanding items on-line.**



**Office of Student Financial Assistance**  
Green Hall, Room 101  
P. O. Box 7718 Ewing, NJ 08628  
Phone: 609-771-2211

John Smith  
123 Main Street  
Any town, NJ 08552

ID: 999999

Dear John:

On behalf of the Office of Student Financial Assistance, congratulations on being admitted to The College of New Jersey.

Until your deposit is paid, all e-mail communications from our office are sent to the e-mail address you provided on the Common Application. **Estimated** financial aid award notifications are sent on or after March 26. We hope the estimate assists you in your college budgeting process.

**The information outlined below only applies to you if you decide to attend TCNJ. If you decide not to attend, no further action is required.**

The Office of Student Financial Assistance has received your initial financial aid application for Aid Year 2020 from the United States Department of Education. The application is either incomplete or has been randomly selected for a process called Verification. Both of these processes require additional action on your part.

You may view any outstanding items online at [www.tcnj.edu/MyApp](http://www.tcnj.edu/MyApp). To do so, use your PAWS login information provided by the Office of Admission and click on "View All To Do Items."

If you are required to submit additional information, you may do so in the following manner:

**Fax:** (609) 637-5154

**E-mail:** [osfa@tcnj.edu](mailto:osfa@tcnj.edu)

**Regular mail:** Student Financial Assistance  
Green Hall, Room 101  
P. O. Box 7718 Ewing, NJ 08628

If you are unable to submit the documents listed, please contact our office at 609-771-2211. Our staff will be happy to assist you in any way we can. You may also contact our office via email at [osfa@tcnj.edu](mailto:osfa@tcnj.edu) or Fax at 609-637-5154. Thank you in advance for your attention to this matter.

Sincerely,

Office of Student Financial Assistance



# Students may view outstanding documents on their "To Do List"

## John's Student Center

### Academics

[My Class Schedule](#)

other academic... ▾

#### This Week's Schedule

Class	Schedule
CRI 304-02 LDI (42184)	MoTh 11:00AM - 12:20PM Social Sciences Building 328
CRI 370-01 LDI (42190)	Tu 5:30PM - 8:20PM Social Sciences Building 328
CRI 399-01 INT (42818)	TBA Room TBA
SOC 317-01 LWD (42367)	TuFr 11:00AM - 12:20PM Social Sciences Building 324

[weekly schedule ▶](#)

### Finances

Search for Classes

#### Holds

No Holds

#### To Do List

[22-23 Dep. Verification Sec. B](#)

[Parents 2020 IRS Transcript](#)

[More ▶](#)

#### Enrollment Dates

##### Shopping Cart Appointment

Your Shopping Cart for the 2022 Fall Regular Academic Session session is available for use beginning March 1, 2022.



## To Do Details

To Do List

To Do Item Detail

John

**22-23 Dep. Verification Sec. B**

Aid Year 2023

### Contact

Institution The College of New Jersey

Admin Function Financial Aid

Due Date 02/14/2022

Contact Janice Kaminskas

KAMINSKA@tcnj.edu

**22-23 Dep. Verification Sec. B**

\*Complete Section B of 2022-2023 Dependent Verification Worksheet. The link is:  
<https://financialaid.tcnj.edu/wp-content/uploads/sites/79/2022/01/22-23-DepVerifWksht.pdf>

# Aid is Awarded by Year/Semester

## Financial Aid

### Award Summary

#### Financial Aid Year 2022-2023

Select the term hyperlinks below to see more detailed information.

#### Aid Year

Award Description	Category	Offered	Accepted
Federal Direct Sub Loan	Loan	3,500.00	3,500.00
Federal Direct Unsub Loan	Loan	2,000.00	2,000.00
<b>Aid Year Totals</b>		<b>5,500.00</b>	<b>5,500.00</b>

Currency used is US Dollar

[College Financing Plan](#)

#### Terms

##### 2023 Spring

Award Description	Category	Offered	Accepted
Federal Direct Sub Loan	Loan	1,750.00	1,750.00
Federal Direct Unsub Loan	Loan	1,000.00	1,000.00
<b>Term Totals</b>		<b>2,750.00</b>	<b>2,750.00</b>

##### 2022 Fall

Award Description	Category	Offered	Accepted
Federal Direct Sub Loan	Loan	1,750.00	1,750.00
Federal Direct Unsub Loan	Loan	1,000.00	1,000.00
<b>Term Totals</b>		<b>2,750.00</b>	<b>2,750.00</b>

Currency used is US Dollar

**We do not award students with Parent/Private Loans in the initial estimate.**



The College Of New Jersey (TCNJ)  
Undergraduate College Financing Plan

03 / 16 / 2022

[Download](#)

#### Total Cost of Attendance 2022-2023

	On Campus Residence	Off Campus Residence
Tuition and fees		\$17,308
Housing and meals	\$14,686	
Books and supplies		\$1,200
Transportation		\$1,350
Other education costs		\$2,248
<b>Estimated Cost of Attendance</b>	<b>\$36,792 / yr</b>	

#### Expected Family Contribution

**Based on FAFSA** **\$14,686 / yr**  
As calculated by the institution using information reported on the FAFSA or to your institution.

**Based on Institutional Methodology** **\$0 / yr**  
Used by most private institutions in addition to FAFSA.

#### Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

##### Scholarships

Merit-Based Scholarships	
Scholarships from your school	\$0
Scholarships from your state	\$0
Other scholarships	\$0
Employer Paid Tuition Benefits	\$0
<b>Total Scholarships</b>	<b>\$0 / yr</b>

##### Grants

Need-Based Grant Aid	
Federal Pell Grants	\$0
Institutional Grants	\$0
State Grants	\$0
Other forms of grant aid	\$0
<b>Total Grants</b>	<b>\$0 / yr</b>

#### College Costs You Will Be Required to Pay

**Net Price** **\$36,792 / yr**  
(Cost of attendance minus total grants and scholarships)

#### Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

##### Loan Options\*

Federal Direct Subsidized Loan (3.73% interest rate)(1.05% origination fee)	\$3,500 / yr
Federal Direct Unsubsidized Loan (3.73% interest rate)(1.05% origination fee)	\$2,000 / yr
Private Loan (check with your lender on interest and fees)	\$0 / yr
Institutional Loan (0% interest rate)(0% origination fee)	\$0 / yr
<b>Parents may also apply for the following:</b>	
Parent Plus Federal Loan (6.28% interest rate)(4.22% origination fee)	\$0 / yr
<b>Total Loan Options</b>	<b>\$5,500 / yr</b>

##### Work Options

Work-study	\$0 / yr
Hours Per Week (estimated)	15 / wk
Other Campus Job	\$0 / yr
<b>Total Work</b>	<b>\$0 / yr</b>

##### For More Information

The College Of New Jersey  
Office of Student Financial Assistance  
2000 Pennington Road  
Ewing NJ 08628  
Telephone: 609-771-2211  
E-mail: [osfa@tcnj.edu](mailto:osfa@tcnj.edu)

\* For Federal student loans, selection from one dedicated from loan

# Awarding Philosophy

- We award students the aid they are eligible to receive, including federal loans, based on the FAFSA results. We do not include student/parent private loans as part of the initial award since those loans require a credit check.
- Students who do not want federal loans can decline them when official awards are sent.
- Parents who will be applying for loans **on behalf of their student**, we recommend they begin the application process in mid-June.
- Loan Options:
  - Parents can apply for federal parent loans (PLUS)
  - Parents/Students can apply for State of New Jersey loans (NJCLASS) or alternative/private loans.
  - A list of loan options can be found on our website:  
<https://financialaid.tcnj.edu/>
- Loans will be split by semester

# Financial Aid Tutorials

We recommend you visit our Financial Aid Tutorials page for helpful information on various topics.

<https://financialaid.tcnj.edu/financial-aid-tutorials/>

## Financial Aid

WELCOME

FINANCIAL AID



INFORMATION



LOAN PROCESSING

FORMS

## Financial Aid Tutorials

Estimated Awards New Incoming Students

How to Pay for School a General Guide

Types of Financial Aid part 1

Types of Financial Aid part 2

Authorized User Access

How to Complete the Aid Process

How to View Financial Aid

Breakdown of Cost of Attendance

Alternative Loans

How to Interpret Pending Financial Aid in PAWS

How to View and Accept/Decline Financial Aid in PAWS (PDF)

How to Interpret Pending Financial Aid in PAWS (PDF)

# Private Scholarships

- **You are required** to report all private scholarships that you will receive for the 2022-2023 school year.

Online form will be available after May 23, 2022

- Once reported we will include the scholarship as part of your financial aid.
- TCNJ will give you a temporary credit on your TCNJ bill until the scholarship funds arrive.
- Actual **scholarship funds must be received one month after classes start!**
- Reporting instructions can be found at the following link:  
<http://financialaid.tcnj.edu/about/scholarships/private-scholarship-awards/>
- Private scholarship checks\* must be sent to:

**TCNJ**  
**Student Accounts**  
**PO Box 7718**  
**Ewing, NJ 08628**

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





# TCNJ Authorized Users

- **Family Education Rights and Privacy Act (FERPA)**
  - **Federal law that protects the privacy of student education records**
- **Students can create/edit/disable authorized users (after May 1<sup>st</sup>)**

**TCNJ** THE COLLEGE OF  
NEW JERSEY

APPLY VISIT GIVE | ALUMNI PARENTS OFFICES TCNJ TODAY

## TCNJ Authorized Users

HOME PARENTS ▾ STUDENTS ▾ FACULTY/STAFF ▾ HELP/FAQ

### TCNJ Authorized Users (Auxiliary Access)

An Authorized User is an individual who has been granted permission to view and discuss a student's billing, financial aid, and/or education records. TCNJ students are eligible to grant this access to up to three individuals with whom they wish to share their account details. Once enrolled as Authorized Users, these individuals are granted auxiliary access to the College's information system (PAWS), where they can log in to complete the following tasks:

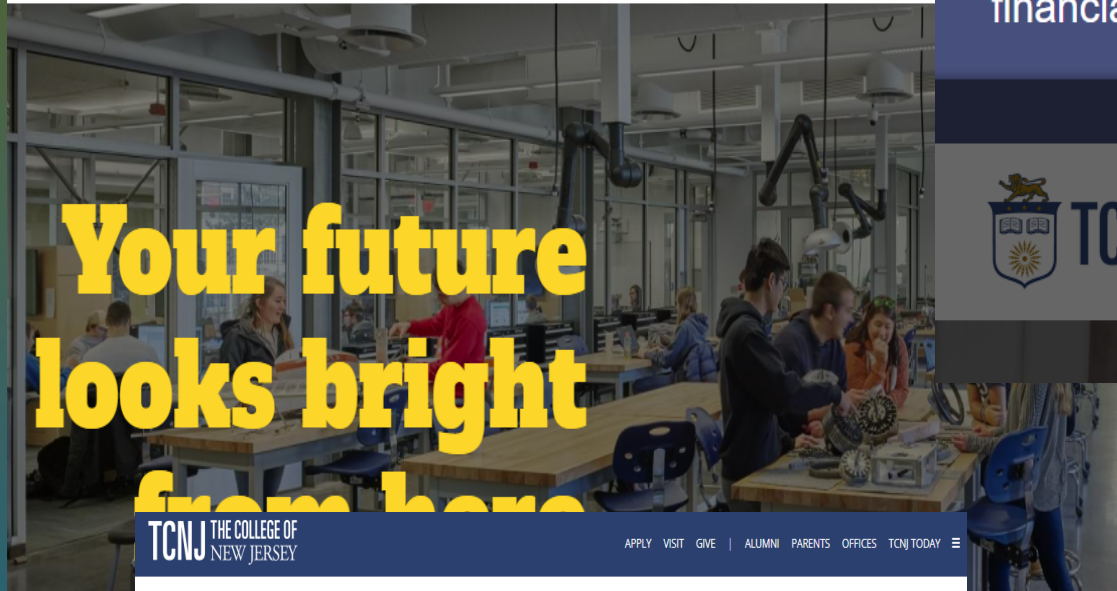
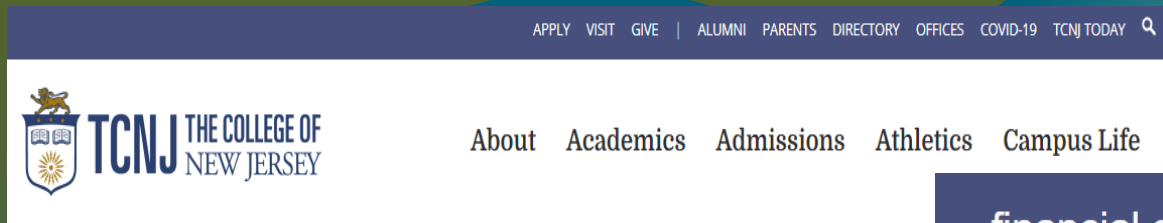
- View financial aid
- View the student To-Do list
- View and pay the bill
- View education records

Authorized Users are also eligible to discuss pertinent account details with TCNJ

#### LOGIN

TCNJ login for Authorized Users. Usernames are UPPERCASE.

# Website Search – tcnj.edu



financial aid



About Academics

**TCNJ** THE COLLEGE OF NEW JERSEY

APPLY VISIT GIVE | ALUMNI PARENTS OFFICES TCNJ TODAY

Financial Aid



WELCOME FINANCIAL AID INFORMATION LOAN PROCESSING FORMS ONLINE SERVICES USEFUL LINKS

SOURCES OF FINANCIAL AID FOR:

Garden State Guarantee

Undergraduate Students

Graduate Students

Transfer Students

## Welcome

We are here to serve and counsel you on various resources with which to fund your college education. We endeavor to provide quality customer service as we meet your individual needs in a timely and efficient manner. Our goal is customer satisfaction.



About Academics Admissions

## Search

financial aid



Web

Image

About 4,940 results (0.17 seconds)

The College of New Jersey | Financial Aid



# **The Office of Student Financial Assistance**

**Green Hall – Room 101**

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



**609-771-2211**

**[osfa@tcnj.edu](mailto:osfa@tcnj.edu)\***

**\*Recommended method of contact**