



John Smith

PAWS ID: 000000

Dear John

We are pleased to inform you that your 2023-2024 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 osfa@tcnj.edu.

Important Reminders:

All financial aid offers 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 parent or student applying for private or alternative loans to assist with your yearly cost of attendance, please visit our website for available options (<https://financialaid.tcnj.edu/>). When applying for a loan, please review our yearly cost of attendance (<https://financialaid.tcnj.edu/about/cost-of-attendance/>), deduct any anticipated aid and apply for the difference. Please note that we recommend you budget your loan amount to cover **the entire academic year** since half the loan will be disbursed for the Fall semester and the other half during the Spring semester. If you are looking to have the loan cover books, please make sure you add that amount to your yearly loan total.
- 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 August 11, 2023 must be done by logging into your PAWS account and adjusting your awarded loan(s).
 - *Any adjustments or declinations to Federal Direct Loans on or after August 12, 2023 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 can complete this

requirement at any time by visiting <https://studentaid.gov/>, hover over the Loans and Grants section and you will see the links for the Master Promissory Note and Loan Entrance Counseling. You will receive an e-mail from the OSFA after August 16, 2023 reminding you to complete this requirement but you can do so at any time.

- 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 a Sallie Mae private loan.
- 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.
- If you are a **Tuition Aid Grant (TAG) recipient**, the award reflected on your aid package is 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, number of state lifetime awards received and budget appropriations.
- If you have applied for and have been approved for a PLUS, NJCLASS or other private/alternative loan, this amount may not be reflected in your initial Award Summary in PAWS. You will receive a revised email notification once this loan is added to your Award Summary in PAWS

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: <https://studentaccounts.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. 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 2023-2024 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 Office of Student Accounts

The Office of Student Accounts handles all billing, payment, processing of refunds, issuing the College ID card, establishing TCNJ GetIt Card accounts, and providing parking services through the sale or issuance of parking permits. They also handle all **payment plan** questions. You may visit their site at <https://studentaccounts.tcnj.edu/> for all billing inquiries and to view the billing calendar.

View your aid package

The financial aid awards are based on the results of the Free Application for Federal Student Aid (FAFSA) that you completed for the 2023-2024 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 helpful financial aid videos.

To view your 2023-2024 aid awards, login to PAWS using your TCNJ username and password. Click on “Main Menu”, “Self Service” and “Campus Finances” link. Go to the “Accept/Decline Awards” and select the aid year 2024.

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

Thank you and best wishes for a successful year!

Sincerely,

Office of Student Financial Assistance