



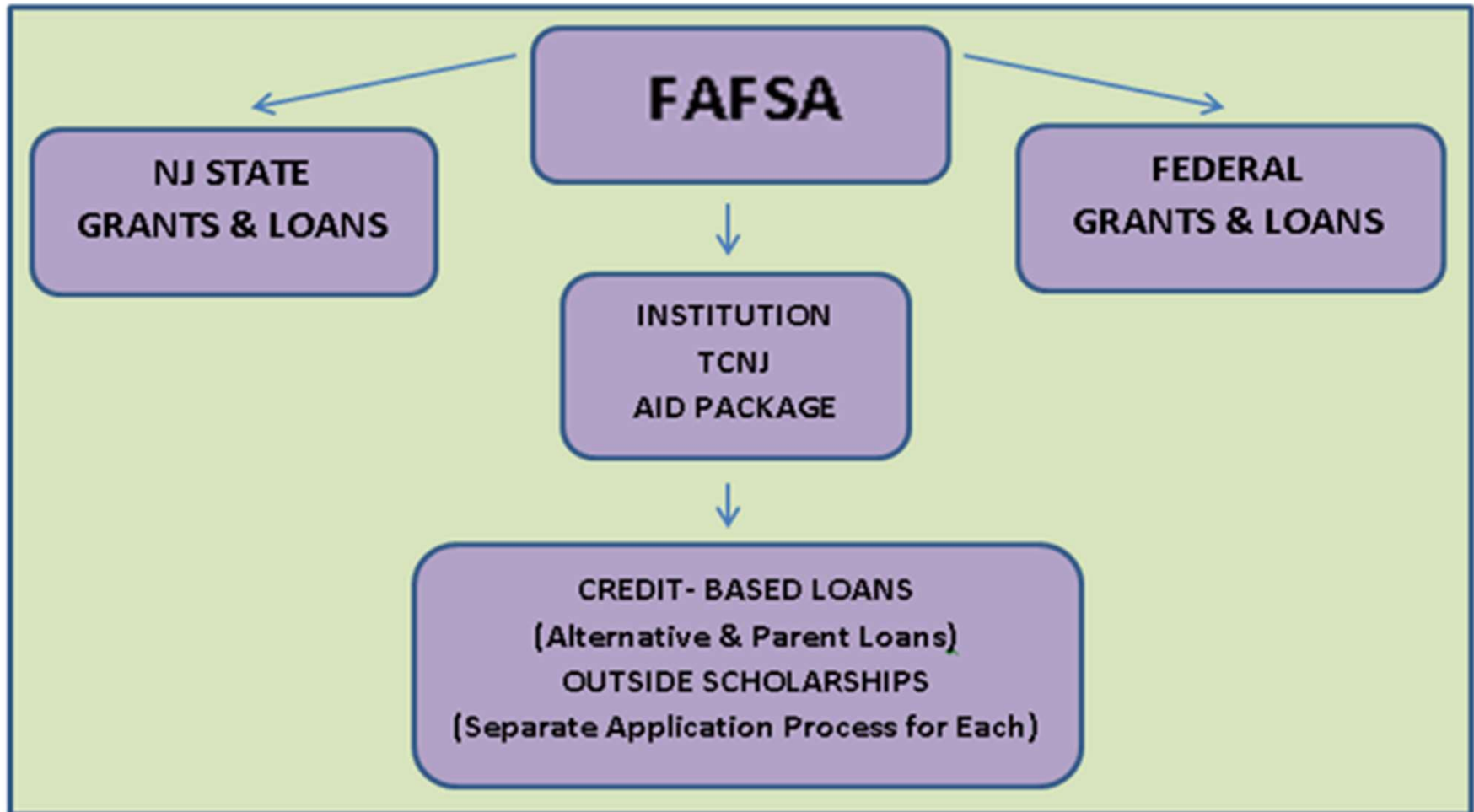
# ***“Funding Your Education”***



***Office of Student Financial Assistance  
2024-2025 Aid Year***

# The Free Application for Federal Student Aid

## 2024-2025 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](https://www.studentaid.gov)

AVAILABLE **December 31 2023 (for 2024/2025 aid year)**

# Changes to Financial Aid

**The FAFSA Simplification Act was enacted into law in 2021.**

***There are significant changes to the FAFSA for 2024-2025.***

- The aid eligibility formula has changed (based on poverty guidelines)
- Federal tax information will be automatically transferred to the form (no longer an option to opt out).
- All assets, including small businesses, must be reported.
- Number of children in college no longer a factor in the formula
- For Divorced/Separated households - the parent that provides the most financial support is whose income information will be reported on the FAFSA (custody/residency no longer a factor).

\*FAFSA uses 2022 income information for 24/25

# 2024/2025 FAFSA Income Eligibility Thresholds

Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$18,310	\$41,198	\$59,508
3	\$23,030	\$51,818	\$74,848
4	\$27,750	\$62,438	\$90,188
5	\$32,470	\$73,058	\$105,528
6	\$37,190	\$83,678	\$120,868
7	\$41,910	\$94,298	\$136,208
8	\$46,630	\$104,918	\$151,548
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

**Maximum yearly Pell grant projected at \$7,395 – minimum Pell grant at \$745.00**

**Note: FAFSA is linked to your SSN on the Admissions Application. Your SSN must be reported on the Admission Application in order to receive an Estimated Financial Aid Award.**

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

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

Federal Student Aid | PROUD SPONSOR of  
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?](#)

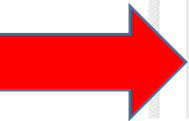
*Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

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 be 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.
- The FSA ID will be needed for other financial aid requirements, such as when borrowing on student loans.





# 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.

Tasks may need to 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)** – Maximum award: \$7395 YR (*2024-2025 Federal Poverty Limits used as a qualifier*)
- **Supplemental Educational Opportunity Grant (Federal Grant)** - \$500 YR (*neediest students only*)
- **TEACH Grants (Federal Grant)** - \$3,772 YR - teaching commitment required after graduation
- **NJ Tuition Aid Grant (State Grant)** - \$2,666 to \$9966 YR
- **Federal Work Study (Part-time job on campus)** – limited funds available  
\*Students can email the office if interested
- **NJ STARS II** - May received up to \$2500 YR (*must have received NJSTARS I at a NJ community college*)
- **NJ Garden State Guarantee** – College Juniors/Seniors only! Provide up to four semesters of free or reduced tuition and required fees at a four-year public institution in New Jersey.  
For more information visit: <https://financialaid.tcnj.edu/garden-state-guarantee/>

## ▪ Scholarships (Merit Scholarships) – Determined by the Admissions Office

- Institutional Scholarships (TCNJ) – Merit/Need based – Variable amounts
- Private Scholarships (Outside Resources) – Student must research, list available on our website

## ▪ Loans (Must be repaid after leaving school)

- Federal Direct Loan
  - Freshman (\$5500), Sophomores (\$6500), Juniors & Seniors (\$7500) YR
- Federal Nursing Loan – up to \$4,000 YR – nursing students must email our office if interested
- Private/Alternative Loans (i.e. credit based loans) – can borrow up to yearly 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 their 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 in the College, among other factors.
    - 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.
- Scholarships are only available to citizens or permanent residents of New Jersey.

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

Questions can be directed to Admissions at 609.771.2132

# 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.
- The Lions Pride Need-Based Grant can be added on to a merit award, provided a student qualifies financially via their FAFSA. Combined merit and need-based scholarships cannot exceed \$5,000.
- 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 Lions Legacy Award

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

- TCNJ also offers a Lions Legacy Award to the children of TSC / TCNJ alumni. Any legacy student who attends TCNJ from out-of-state and meets the academic criteria listed below will **pay in-state tuition during their four consecutive years of study.**
- Lions Legacy recipients **must** meet any one of the three following academic minimums
  - Rank in the top 30% of the student's high school graduating class.
  - 1150+ on a two-part (superscored) SAT
  - 23+ on a composite (superscored) ACT

**If you have questions about the Lions Legacy program, please contact Matt Middleton, Associate Director of Out-of-State Recruitment, at [middlet2@TCNJ.edu](mailto:middlet2@TCNJ.edu)**

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

*For*

# TCNJ LIONS PRIDE NEED-BASED GRANT

- Lions Pride Need-Based Grant is awarded to merit scholarship recipients among the incoming first-year class who demonstrate financial need.
- Student must submit the Free Application for Federal Student Aid (FAFSA) by February 15th to be considered.
- Award amounts will be based on available institutional funds and the number of qualified candidates who successfully submit the
- FAFSA. Awards are designed to supplement a student's current merit scholarship.



<https://admissions.tcnj.edu/scholarships/lions-pride-need-based-grant/>

# 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.  
TCNJ is a Division III school.***



# 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 – 2023-2024

Direct Cost are traditional items billed to students per semester. This does not include health insurance, parking for commuters, etc. **The 2024-2025 cost are announced in July 2024.**

<u>In State</u>	<u>Fall 2023</u>	<u>Spring 2024</u>	<u>Year</u>
Tuition	\$ 7,353	\$ 7,353	\$ 14,706
Fees	\$ 1,990	\$ 1,990	\$ 3,980
Room & Board (avg.)	\$ 8,070	\$ 8,070	\$ 16,140
Total	\$ 17,413	\$ 17,413	\$ 34,826

<u>Out of State</u>	<u>Fall 2019</u>	<u>Spring 2020</u>	<u>Year</u>
Tuition	\$ 10,295	\$ 10,295	\$ 20,590
Fees	\$ 1,990	\$ 1,990	\$ 3,980
Room & Board (avg.)	\$ 8,070	\$ 8,070	\$ 16,140
Total	\$20,355	\$ 20,355	\$ 40,710

# 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:	\$40,604
Direct Costs	
<i>Tuition, fees, room, board/meals :</i>	<i>=</i>
<u>\$34,826</u>	
Balance amount	\$5,778
<i>Student may receive In financial aid and/or borrow loan funds for books, etc.)</i>	

*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**

# High School Juniors

- Start to think about your college choices! Meet with your school counselor to discuss your academic goals.
- Discuss with your parents about college costs. Visit the [FAFSA4caster.ed.gov](https://fafsa4caster.ed.gov) and [finaid.org/calculators](https://finaid.org/calculators)
- Begin researching private scholarships to identify scholarships you want to apply for during your senior year. Consult with your high school counselor regarding the process for identifying private scholarships sent to the school.

**Federal Student Aid Estimator**

Our Federal Student Aid Estimator provides an estimate of how much federal student aid the student may be eligible to receive. These estimates are based on the Student Aid Index (SAI), an index to determine federal student aid eligibility.

 **This Is Not the Free Application for Federal Student Aid (FAFSA®) Form**


With this tool, students can find out how much federal student aid they may be eligible for in the 2024–25 award year. Note: This tool estimates the Student Aid Index (SAI) for the 2024–25 award year. This estimate doesn't reflect the changes—accounting for inflation—to the SAI calculation approved in early 2024. For most students, this tool will provide a close estimate of their federal student aid. The SAI estimate will be updated with the new calculation in spring 2024.

To apply for financial aid, complete the FAFSA® form.

**Begin Estimate of Federal Student Aid**


The student may want to use the Federal Student Aid Estimator before filling out the FAFSA® form to help them understand their options for paying for college or career school by providing them an early estimate of how much federal student aid they may be eligible for.

[Start Estimate](#)


 **Who Should Complete This?**

- Students who plan to attend college or career school next year
- Parents or counselors of prospective students

*Current students: Apply for financial aid.*

 **How Long Will It Take?**

Most people complete the Federal Student Aid Estimator in 5–10 minutes.

 **What Do I Need?**

- Students' financial and personal information. ⓘ
- Students' parents' financial information, if applicable. ⓘ
- Students' spouses' financial information, if applicable. ⓘ

# Calculators

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Big Data Files

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Finaid's custom calculators help determine how much school will cost, how much students and families need to save and how much aid is needed to cover education costs.

## Featured Calculators

[Loan Payment Calculator](#)

# High School Seniors

- **Estimated Financial Aid Awards (mid-April):** Accepted high school seniors who have completed their Free Application for Federal Student Aid (FAFSA) and listed their SSN number on their Admissions Application will receive an estimated FAFSA. An email will be sent to the email on the Common Application.
- **Federal Verification (The College of New Jersey Financial Aid Office):** Students who receive requests from our office to submit additional documents must submit the documents to receive a final award letter beginning in June. Failure to submit the documents will result in delayed final financial aid award.
- **State Verification (New Jersey Higher Education Student Assistance Authority):** Monitor your NJ FAMS account for request to submit additional documents need to finalize your state award - <https://njfams.hesaa.org/>. You must have a completed State Record in NJFAMS by October 1 or 30 days from initial notification.
- **Private Scholarships** – All private scholarships must be reported to the Financial Aid Office (FA) even if the scholarship is being directly to you. Notify our office by June 1<sup>st</sup> so the private scholarships can be posted to your bill as a 'pending' credit. You can continue to submit scholarships throughout the year. All renewable scholarships must be self-reported to the FAO annually. For more information go to: <https://financialaid.tcnj.edu/about/scholarships/private-scholarship-awards/>



# The TCNJ Financial Aid Cycle 24/25

December 31 - Complete the 2024-2025 FAFSA (High School Seniors)

March 15 – TCNJ FAFSA priority filing date

April - **Estimated Financial Aid award notices** are e-mailed to accepted TCNJ students who have filed the FAFSA.

*\* Student's SSN must be listed on the Common Application\**

June 1 - TCNJ Admissions Acceptance Deposit due - \$600

Mid July - Fall semester bills are emailed to students and Auxiliary Users (*if applicable*) by the Office of Student Accounts

Late August - Fall semester bills are due prior to the first day of classes

# The Office of Student Financial Assistance

## Green Hall – Room 101

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



Phone: 609-771-2211

Email: [osfa@tcnj.edu](mailto:osfa@tcnj.edu)

Instagram: osfa\_tcnj