

# Financial Aid and Student Accounts Information Session

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

**The Financial Aid presentation will cover:**

- **Financial Aid Eligibility**
- **Notifications**
- **General Information**



# Financial Assistance

At TCNJ financial aid eligibility is determined by two offices:

- The **Office of Admissions** determines eligibility for **institutional merit-based scholarships and grants**
  - If the student is eligible for institutional merit aid, the student would have been notified of such during their initial admissions acceptance AND the amount will be included in the student's estimated aid summary
  - Questions regarding **merit-based eligibility** can be directed to the **Office of Admissions**

John Smyth

62989XXXX

Impersonation Active: You may be able to see data and make changes that the user might not be able to see or do directly. Avoid impersonating multiple records simultaneously in a single browser session.

December 15, 2023

[Download PDF](#)

John Smyth  
107 Any Street  
Edison NJ 08817

Dear John,

Congratulations! We are delighted to inform you that you have been admitted into The College of New Jersey's Class of 2028! Our community is now your community. We are confident that your insights and passions will benefit our campus in many ways, and we know that our talented faculty, staff and students will enrich you in ways you can't yet imagine. You must be proud of all you have accomplished, and we cannot wait for you to bring these same levels of pride and determination to the TCNJ campus.

As a member of our Elementary Education - Sociology program, you will join other students who share in your commitment to academic excellence and enthusiasm for their community. TCNJ expects every student to be fully involved and thrive in our dynamic environment of learners, artists, athletes, and engaged citizens.

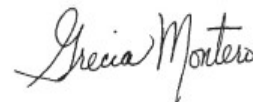
**In recognition of your achievements, we are pleased to award you a scholarship with a renewable, annual amount of \$4,000 for up to 4 years.**

In order to secure your place in the class, you must submit your non-refundable enrollment deposit of \$600.00 as soon as possible, but no later than June 1st, 2024. This is done via the **TCNJ Enrollment Notification Form** in your Application Portal. After submitting this form, you will be emailed instructions for paying your enrollment deposit. You will also have access to a Scholarship Contract that must be submitted through your online portal as well. Additional enrollment information, including your "Yes!" acceptance folder, is mailed soon after a decision is posted in your portal!

The experience of being a TCNJ Lion starts now, but the full value of what you will learn about the world and about yourself will not be measured by your four years at TCNJ alone. As our 80,000 alumni will tell you, their decision to attend TCNJ made a lasting impact on their lives. They have imprinted TCNJ's Mission on their own lifelong mission: to celebrate diversity, citizenship, creativity, scholarship, and "the transformative power of education".

TCNJ is a special place and we are excited to celebrate you on campus at **Accepted Students Day on April 6th**. Once again, congratulations, Future Lion!

Warm Regards,




Grecia Montero  
Executive Director of Admissions

*The TCNJ Admissions Team wants to share in your excitement. Share your "Yes!" with us on social media!*


# Financial Assistance

- The **Office of Student Financial Assistance** (Financial Aid) determines eligibility for **Federal and State grants and student loans** based on the results of the FAFSA
  - If the student is eligible for aid based on the FAFSA results, the amount will be shown in the student's estimated aid summary

 PBS  
<https://www.pbs.org/newshour/show/troubled-roll...>


**Troubled rollout of FAFSA overhaul causes major delays ...**

3 days ago – The latest misstep comes after the Education Department already delayed the launch of its new FAFSA form **by three months**, requiring some ...

 U.S. News & World Report  
<https://www.usnews.com/.../Paying-for-College>

**FAFSA Delays Alarm Students, Parents, Colleges, Higher ...**

Colleges have to create financial award packages months behind schedule, causing students to delay college decisions.

 Vox  
<https://www.vox.com/policy/fafsa-financial-aid-roll...>

**How the federal government bungled student aid this year**

Mar 5, 2024 – The federal form used to apply for financial aid, the FAFSA, got an ... transfer of FAFSA information to schools **delays** when ...

 Forbes  
<https://www.forbes.com/Money/Personal-Finance>

**FAFSA Delays Create A Major Problem**

Mar 6, 2024 – **Thirty-eight percent fewer families** have year, and delays are to blame.

 NBC News  
<https://www.nbcnews.com/business/personal-finance>

**Millions of college students in limbo after aid application ...**

Jan 30, 2024 – ... **delays** in getting financial aid offers from ... FAFSA applicant inform were ... **delays**, communicated at the last minute, threaten ...

 NPR  
<https://www.npr.org/fafsa-student-financial-aid-delay>

**A new FAFSA setback means many college financial aid ...**

Jan 31, 2024 – There is some good news: One big reason for the delay is **that the department is fixing a \$1.8 billion mistake in the FAFSA** that could have ...

# Financial Assistance - FAFSA

The FAFSA delays have significantly impacted our ability to process information and prepare estimated awards

- FAFSA data being sent to schools at this time, but
- The data sent is incomplete or erroneous, and
- Students/families will not be able to make corrections to the FAFSA information until mid-April, at the earliest, therefore
- Finalized data will be available at the end of April
  
- We anticipate that estimated award notices will be sent in mid-May
- The deposit deadline has been extended until June 1

It is not too late to apply – **most lenders require that the school has a FAFSA on file for the student to apply for student loans**

# Estimated Aid Notices

Once the estimates are ready, emails will be sent to the email address used by the STUDENT on the Common Application, with instructions on how to view the estimated aid amounts on their admissions portal

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



The screenshot shows an email from John Snydek, Director of Student Financial Assistance (OSFA) at TCNJ. The email is addressed to a student with PAWS ID 123456. It congratulates the student on their acceptance to TCNJ and provides instructions on how to view their estimated financial aid offer. The email includes links to the Financial Aid Tutorial page and the Estimated Awards page for new incoming students. It also mentions that the offer is based on the initial data provided by the student's FAFSA and that merit scholarship awards will be included in the award summary. The email concludes with a note that the official offer will be provided in July and provides contact information for the OSFA office.

**John Snydek**  
PAWS ID: 123456

Dear John,

On behalf of the Office of Student Financial Assistance (OSFA), congratulations on your acceptance to TCNJ!

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.

Please review this email carefully.

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-Sign>.

**We highly recommend you visit our Financial Aid Tutorial page at <https://financialaid.tcnj.edu/financial-aid-tutorials/> and view the tutorial titled **Estimated Awards New Incoming Students** for helpful information prior to logging in to view the award.**

Your USERNAME when signing into the portal will be the email address used during the submission of your admissions application.

Your PASSWORD is the application reference number, located on the top right hand corner of your Application Portal screen.

Once logged in, please navigate (top of the portal screen) to Main Menu > Self Service > Campus Finances > View Financial Aid and click on the Aid Year 2024 link to view the offer.

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 the costs to attend TCNJ and financial aid. You can access the [College Financing Plan](#) link when you are viewing your financial aid offer on the [Award Summary](#) page.

Please note that this offer is based on the initial data you provided by completing the 2023-2024 Free Application for Federal Student Aid (FAFSA). This award signifies the best offer we can provide to you based on the results of your FAFSA.

For **merit scholarship awards**, if you were notified by our Admissions Office of a merit scholarship award during your initial acceptance letter, that amount will be included in your award summary. **Please direct questions about merit scholarship eligibility to the Admissions Office.**

We recommend you visit the Financial Aid Tutorial page at <https://financialaid.tcnj.edu/financial-aid-tutorials/>. On the tutorials page you will find helpful videos on various topics such as our Cost of Attendance, Types of aid, Alternative Loans, etc. Additionally, please feel free to visit the OSFA website at <https://financialaid.tcnj.edu/> for announcements and additional helpful information.

TCNJ will provide you with the official financial aid offer in July. The official offer can differ from the estimated offer based on the results of Federal and/or State verification (audit of FAFSA data) or receipt of additional aid.

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

Sincerely,  
The Office of Student Financial Assistance (OSFA)

# Grant Eligibility

## Pell Grant Income Eligibility – 2024/2025 FAFSA Updates Website

### Single Parent Households:

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.		

### Married Parent Households:

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.		

***Please note that the income guidelines listed above are meant as a guide to assist families on their potential eligibility but other factors such as assets reported on the FAFSA may decrease the income eligibility amounts for the household size listed above.***

The maximum Pell grant award for the 2024-2025 academic year is projected to be \$7,395 for the year and the minimum Pell grant award at \$745 for the year.

# Missing Information

Once we receive the FAFSA data, if we require any information:

- **Hard copy letters sent until June 1.**
- **After June 1, emails to TCNJ email address.**
- **The letter has instructions for viewing the outstanding items on-line as well.**



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



# 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	\$14,688	
Books and supplies		\$1,200
Transportation		\$1,350
Other education costs		\$2,248
<b>Estimated Cost of Attendance</b>	<b>\$36,752 / yr</b>	

#### Expected Family Contribution

<b>Based on FAFSA</b> As calculated by the institution using information reported on the FAFSA or to your institution.	<b>\$14,688 / yr</b>
<b>Based on Institutional Methodology</b> Used by most private institutions in addition to FAFSA.	<b>\$0 / yr</b>

#### 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

<b>Net Price</b> (Cost of attendance minus total grants and scholarships)	<b>\$36,752 / yr</b>
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#### 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, additional fees may be deducted from loans.

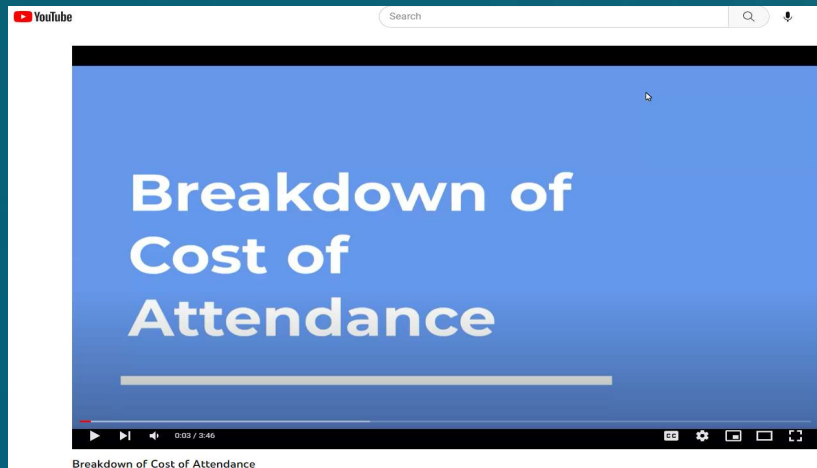
# Cost of Attendance (COA)

You can access the COA at:

<https://financialaid.tcnj.edu/about/cost-of-attendance/>

Or via a search on the TCNJ webpage called: Cost of Attendance

Please pay particular attention to Direct Costs and Indirect Costs



## Cost of Attendance (COA) Budget Undergraduate – IN STATE

On Campus/Off Campus/Commuter - 2024-25 Academic Year

Tuition:	\$14,706
Mandatory Fees:	\$3,980
Housing (On campus):	\$10,148
Food (Meal plan):	\$5,992
Books/Supplies:	\$1,200
Personal/Misc.:	\$3,228
Transportation:	\$1,350
<b>Total COA:</b>	<b>\$40,604*</b>

The above COA budget represents the estimated cost to attend TCNJ for one academic year based on 2023-24 expenses. As a State school, final costs for 2024-25 will not be determined until after the Governor signs the NJ State budget in July. Families should anticipate a 3% increase in overall costs during their budgeting.

\*The 2024-25 FAFSA no longer asks students what their housing preference will be during the academic year (on or off campus). Therefore, all COA budgets are based on an on-campus residency cost.

**Direct costs** are expenses that **are billed** by the College on a semester basis. For an on-campus residential student, tuition, mandatory fees, housing and food represent direct costs. For an off campus/commuter student, tuition and mandatory fees represent direct costs.

**Indirect costs** are expenses that are **not billed** by the College. These costs represent estimates for out-of-pocket expenses that a student may incur during the academic year. Books/Supplies, Personal/Misc. and Transportation represent indirect costs. Therefore, families should budget for these expenses.

There may be differences between your actual costs and these estimates based on fees specific to certain courses, type of meal plan chosen, health insurance plan (if selected) and/or other academically related expenses.

# Awarding Notes

- 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 during the latter part of June/early July.
- **Parents** who will be **applying for loans on behalf of their student**, we recommend they begin the application process in **June**.
- Loan Options:
  - Parents can apply for federal parent loans (PLUS)
  - Parents/Students can apply for State of New Jersey loans (NJCLASS) or private loans.
  - A list of loan options can be found on our website:  
<https://financialaid.tcnj.edu/>
- **Private loans will be split by semester** (1/2 Fall - 1/2 Spring) unless otherwise directed on the loan application.

# Private Scholarships

- **You are required** to report all private scholarships that you will receive for the 2024-2025 school year.

Online form will be available after June 10, 2024

- Once reported we will include the scholarship as part of your financial aid awards.
- TCNJ will give you a temporary credit on your TCNJ bill until the scholarship funds are received.
  - The temporary credit expires 30 days after the start of the semester if the scholarship funds have not been received by TCNJ.
- 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.**



# Website Search – tcnj.edu

APPLY VISIT GIVE | ALUMNI PARENTS DIRECTORY OFFICES COVID-19 TCNJ TODAY



About Academics Admissions Athletics Campus Life

financial aid

Your future looks bright from here



About Academics Admissions

TCNJ THE COLLEGE OF NEW JERSEY

Financial Aid

WELCOME FINANCIAL AID INFORMATION LOAN INFORMATION FORMS ONLINE SERVICES QUICK LINKS

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.



Apply for Financial Aid



Calendar



Cost of Attendance

## Search

financial aid

Web Image

About 4,940 results (0.17 seconds)

The College of New Jersey | Financial Aid

# 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 ONLINE

### 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](#)

[First Generation College Students – Helpful Information](#)

[Transfer Students – Helpful Information](#)

[The College Financing Plan](#)

[How to View and Accept/Decline Financial Aid in PAWS \(PDF\)](#)

[How to Interpret Pending Financial Aid in PAWS \(PDF\)](#)

### Student Accounts Tutorials

Please click the link below to view PAWS Tutorials from the Office of Student Accounts regarding billing, payments and Auxiliary Access.

<https://studentaccounts.tcnj.edu/paws-tutorials/>

# 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 (available in May)**

## 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.

# 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