

# 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**

Congratulations! We are delighted to inform you that you have been admitted into The College of New Jersey's Class of 2029! 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 Special Education/Elementary - Psychology 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 Presidential In-State scholarship with a renewable, annual amount of \$13,350 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 May 1st. 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 5th**. 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!*

#TCNJoin

# 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



# Estimated Aid Notices

Estimated award emails were 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



# Grant Eligibility

## Grant Income Eligibility Maximums 2025/2026 General FAFSA Information Website

The household income maximums for 2025-2026 are listed below.

### 2025-2026 FAFSA Income Limits By Marital Status And Family Size

| Family Size | Unmarried Parent With<br>2023 AGI* At Or Below | Married Parent With<br>2023 AGI* At Or Below |
|-------------|--|--|
| 2           | \$ 64,090                                      | N/A  |
| 3           | \$ 80,795                                      | \$ 68,365                                    |
| 4           | \$ 97,500                                      | \$ 82,500                                    |
| 5           | \$ 114,205                                     | \$ 96,635                                    |
| 6           | \$ 130,910                                     | \$ 110,770                                   |
| 7           | \$ 147,615                                     | \$ 124,905                                   |
| 8           | \$ 164,320                                     | \$ 139,040                                   |

AGI Based On 325% Of  
The Federal Poverty  
Level

AGI Based On 275% Of  
The Federal Poverty  
Level

\* Your Adjusted Gross Income (AGI) can be found on your personal tax return, 1040, line 11.

<https://financialaid.tcnj.edu/general-fafsa-information/>

# Missing Information

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

- **Prior to May 9<sup>th</sup>** - An email will be sent to the student, using the **email address provided on the Common Application**.
- **After May 9<sup>th</sup>** - An email will be sent to the student, using their **official TCNJ email address**.



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

# Missing Information

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

- **After May 9<sup>th</sup> – Student will be able to view any missing information via their TCNJ web portal.**

The screenshot displays the TCNJ Student Center web portal for a student with ID 209545. The page is organized into several sections:

- Academics:** Includes links for Search, Plan, Enroll, Advising Tools, and Enrollment Verification (NSC). A message states, "You are not enrolled in classes." There is also a link to the enrollment shopping cart.
- Finances:** Includes links for My Account (Account Inquiry, Refund Direct Deposit, Semester Verification), Financial Aid (View Financial Aid, Accept/Decline Awards), and a link to view bills. A message states, "You have no outstanding charges at this time." There are also links to the payments/payment plan portal.
- Personal Information:** Includes links for Demographic Data, Emergency Contact, Names, User Preferences, Privacy Settings, and Auxiliary Access. A message states, "You are not enrolled in classes." There is also a link to the enrollment shopping cart.
- College Scheduler:** Includes a link to Search for Classes.
- Holds:** Shows "No Holds."
- To Do List:** Shows "No To Do's."
- Enrollment Dates:** Includes a link to Open Enrollment Dates.
- Advisor:** Shows "None Assigned."
- TCNJ Quick Links:** Includes links to TCNJ Home Page, PAWS Help & Tutorials, and The College Core.
- TCNJ Administrative Services:** Includes links to Records and Registration, Student Accounts, and Financial Aid.
- TCNJ Resources:** Includes a link to Student Affairs.

The screenshot displays the TCNJ Student Center mobile app for a student with ID 209545. The app interface includes:

- Student Center:** A dropdown menu showing "1 of 2" items: Grades, History, Transcripts.
- Manage Classes:** A section with a calendar icon and a message: "No current tasks."
- Tasks:** A section with a warning icon and a message: "No current tasks."
- Financial Aid:** A section with a graduation cap icon and a message: "No current tasks."
- Canvas:** A section with a clock icon and a message: "No current tasks."



# 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)
College Financing Plan
02 / 24 / 2025
Download

| Total Cost of Attendance 2023-2024  |                     |                      |
|-------------------------------------|---------------------|----------------------|
|                                     | On Campus Residence | Off Campus Residence |
| Tuition and fees                    | \$18,686            |                      |
| Housing and meals                   |                     | \$16,140             |
| Books and supplies                  | \$1,200             |                      |
| Transportation                      | \$1,350             |                      |
| Other education costs               | \$3,228             |                      |
| <b>Estimated Cost of Attendance</b> |                     | <b>\$40,604 / yr</b> |

**Expected Family Contribution**

**Based on FAFSA** 40,003 / 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   | Grants   |
|--|--|
| <b>Merit-Based Scholarships</b><br>Scholarships from your school \$7,000<br>Scholarships from your state \$0<br>Other scholarships \$0<br>Employer Paid Tuition Benefits \$0<br><b>Total Scholarships</b> \$7,000 / yr | <b>Need-Based Grant Aid</b><br>Federal Pell Grants \$0<br>Institutional Grants \$0<br>State Grants \$0<br>Other forms of grant aid \$0<br><b>Total Grants</b> \$0 / yr |

**VA Education Benefits**  
VA Education Benefits \$0 / yr

**College Costs You Will Be Required to Pay**  
**Net Price To You** \$33,604 / yr  
(Total cost of attendance minus total grants and total scholarships)

**Loan and Work Options to Pay the Net Price to You**  
You must repay loans, plus interest and fees.

| Loan Options*   | Work Options   |
|---|--|
| Federal Direct Subsidized Loan \$0 / yr<br>(5.5% interest rate) (1.05% origination fee)<br>Federal Direct Unsubsidized Loan \$0 / yr<br>(7.05% interest rate) (1.05% origination fee)<br><b>Total Loan Options</b> \$0 / yr | Work-study \$0 / yr<br>Hours Per Week (estimated) 15 / wk<br>Other Campus Job \$0 / yr<br><b>Total Work</b> \$0 / yr |

\* For federal student loans, origination fees are deducted from loan proceeds.

**Other Options**  
You may have other options to repay the remaining costs. These include:  
• Tuition payment plan offered by the institution  
• Parent PLUS loans, which your parent can apply for  
• Non-Federal Private education loan, which you or your parent can apply for after passing a credit check  
• Other Military or National Service Benefits

**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

**\* Loan Amounts**  
Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/manage-loans>

**Customized Information from TCNJ**  
GetMessageText: No default message. (14402,684)

# 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. **Recommendation - Apply for the entire year.**

# Private Scholarships

- **You are required** to report all private scholarships that you will receive for the 2025-2026 school year.

Online form will be available after June 9, 2025

- 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:

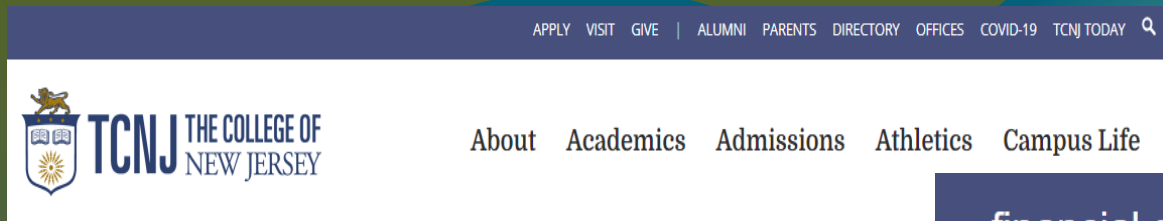
**TCNJ  
Student Accounts  
PO Box 7718  
Ewing, NJ 08628**

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





# Website Search – tcnj.edu



financial aid

APPLY VISIT GIVE | A



About Academics

**TCNJ** THE COLLEGE OF NEW JERSEY

## Financial Aid

WELCOME FINANCIAL AID INFORMATION EMPLOYMENT OPPORTUNITIES GRANTS 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 S

### 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** 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.

# **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**