

ESTIMATED Cost of Attendance (COA) Budget Undergraduate – OUT OF STATE

On Campus/Off Campus/Commuter - 2025-26 Academic Year

Tuition:	\$22,270
Mandatory Fees:	\$4,520
Housing (On campus)):	\$10,558
Food (Meal plan):	\$6,512
Books/Supplies:	\$1,200
Personal/Misc.:	\$3,000
Transportation:	\$1,400
Federal Student loan fees:	\$40
Total COA:	\$49,500*

The above COA budget represents the estimated cost most students will incur to attend TCNJ for the 2025/2026 academic year. The final costs will be determined in July, once the Governor signs the NJ State budget.

*The FAFSA no longer asks students what their housing preference will be during the academic year (on or off campus, commuter). Therefore, all COA budgets are based on an on-campus residency cost. Commuter and off-campus students may have lower costs.

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 as well as student housing status, on/off campus or commuter.

TCNJ does NOT guarantee that the aid awarded will meet the COA. You may obtain additional funding, up to the full COA less other aid, through credit based Parent PLUS loans and/or alternative/private loans.