



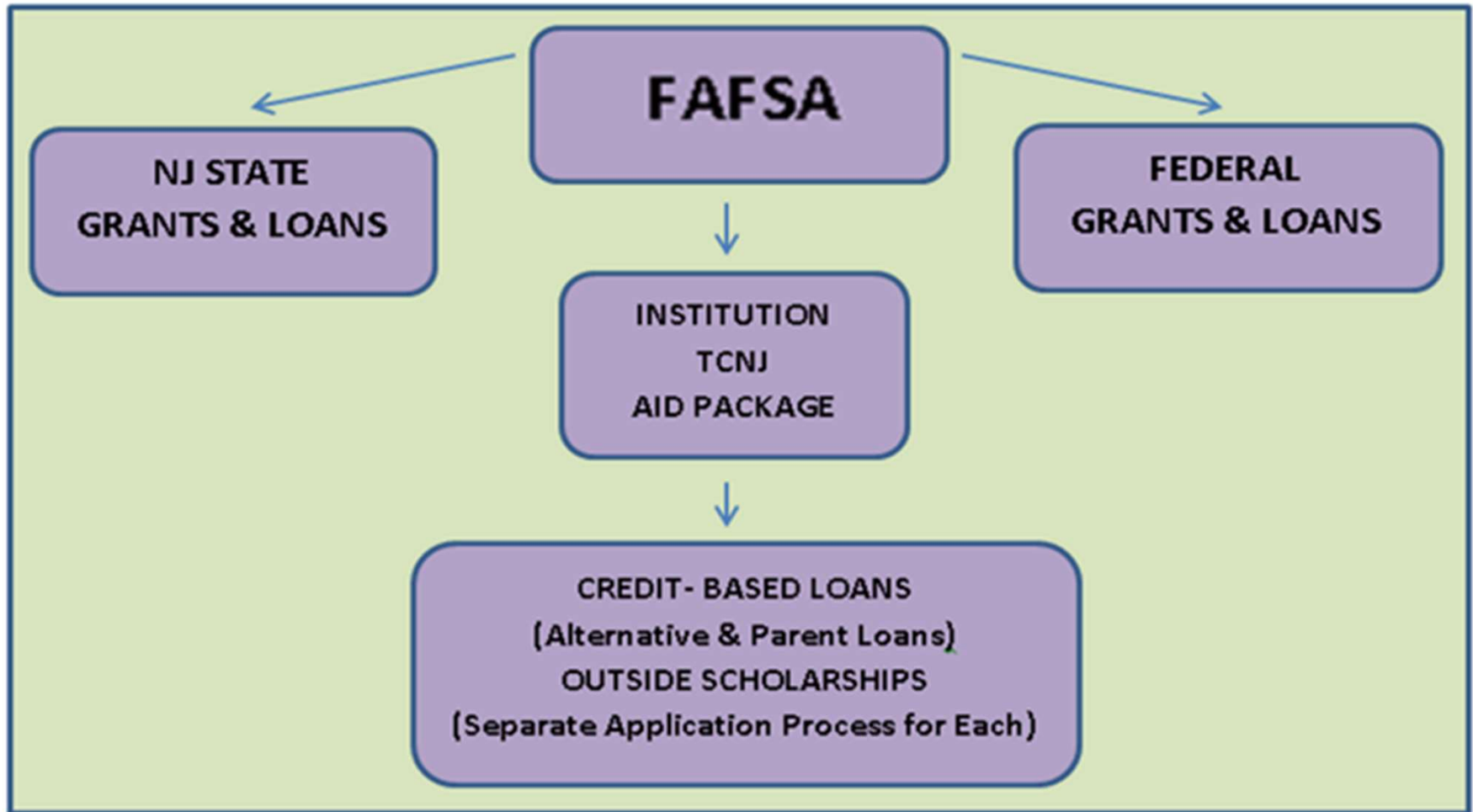
# ***“Funding Your Education”***



***Office of Student Financial Assistance  
2026-2027 Aid Year***

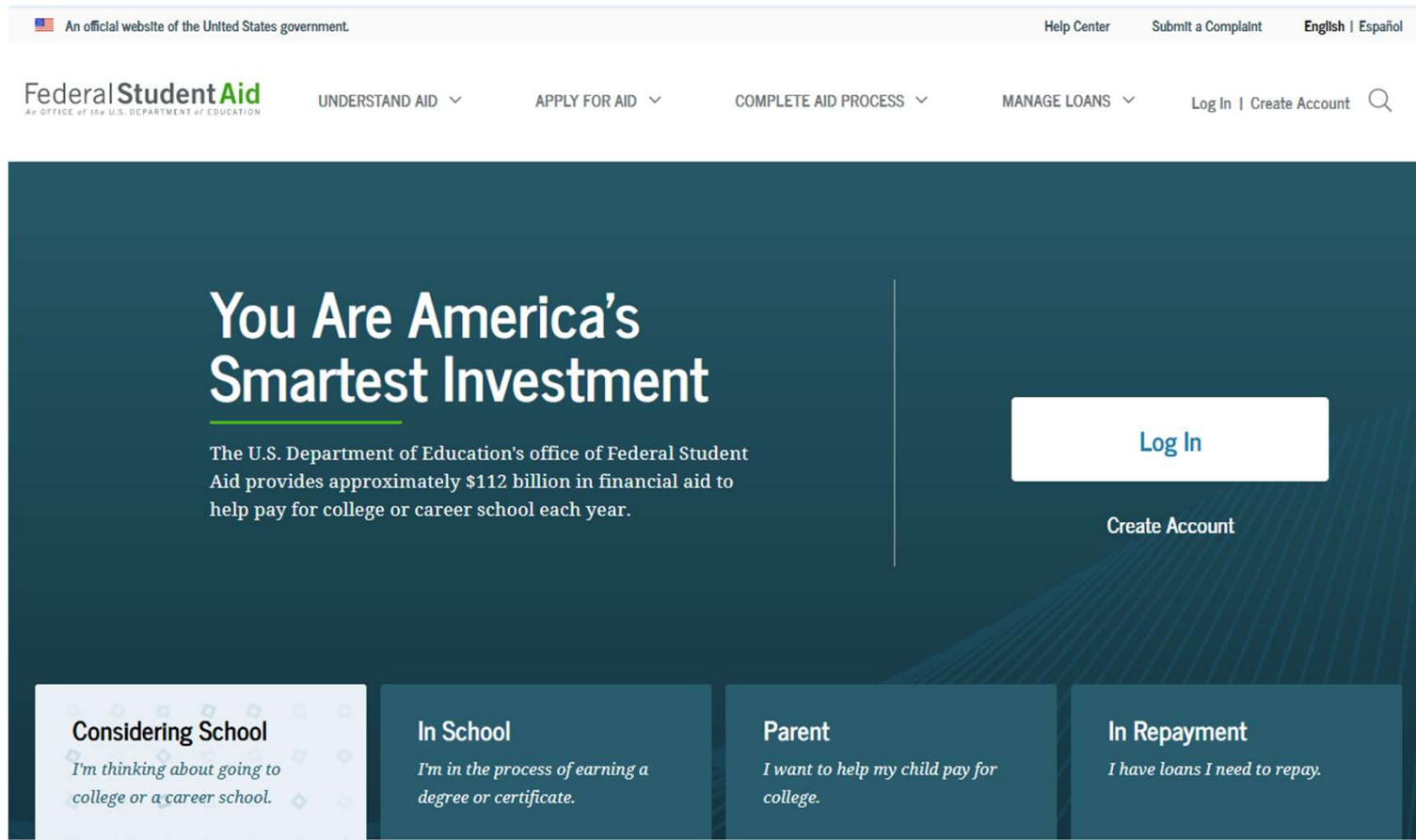
# The Free Application for Federal Student Aid

## 2026-2027 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



[www.studentaid.gov](https://www.studentaid.gov)

**Available October 1st for high school seniors**

# Changes to Financial Aid

**The FAFSA application changed in 2025-2026.**

- 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 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 2024 income information for 26/27

# 2026-2027 FAFSA Income Eligibility Thresholds

The federal eligibility income amounts are now public:

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 2023 AGI* At Or Below	Married Parent With 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.

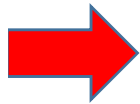
- ❑ Please note that the income maximums listed above are a guide to assist families on their potential eligibility for grants.
- ❑ Other factors such as assets reported on the FAFSA may decrease the income eligibility amounts for the household size.
- ❑ Maximum yearly Pell grant projected at \$7,395 – minimum Pell grant at \$740
- ❑ 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.studentaid.gov

### Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.



Get Started

Already have an account? [Log In](#)

#### What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

- In order to enhance security, FAFSA requires both the student and parent (if needed) to 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:

 Login

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 *(2026-2027 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 Educational Opportunity Fund** - \$1950
- **NJ Tuition Aid Grant (State Grant)** - \$2,666 to \$10,562 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. **Household income only \$0-\$65,000.**

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\***

- First-year students that submit a Fall 2026 application to TCNJ by **the January 1, 2026 priority scholarship deadline and demonstrate strong academic performance ranked in the top 30% of their high school graduating class** are automatically considered for all priority merit scholarships upon submission of their application.
- These awards are based on student's overall high school academic record (including the strength of curriculum, GPA,

**Priority Deadline: January 1**

## High School Class Rank

## TCNJ Merit Scholarship

**Top 1-10%**



**Up to \$12,000**  
Per Year

**Top 11-20%**



**Up to \$9,000**  
Per Year

**Top 21-30%**



**Up to \$5,000**  
Per Year

Applicants are also evaluated on each of the following to determine merit scholarship eligibility:

- Academic rigor of high school transcript/strength of curriculum
- Academic performance/cumulative weighted GPA
- Overall competitiveness of the high school applicant pool

- TCNJ is a test-optional institution, TCNJ will not consider standardized test scores as part of our merit scholarship review process.
- Scholarships are only available to citizens or permanent residents of the United States.  
<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\***

- First-year students that submit a Fall 2026 application to TCNJ by **the January 1, 2026 priority scholarship deadline** and **demonstrate strong academic performance ranked in the top 30% of their high school graduating class** are automatically considered for all priority merit scholarships upon submission of their application
- These awards are based on student's overall high school academic record (including the strength of curriculum, GPA, class rank, and strength of high school).

**Priority Deadline: January 1**

### High School Class Rank

### TCNJ Merit Scholarship

<b>Top 1-10%</b>	➡➡➡	<b>Up to \$12,000</b> Per Year
<b>Top 11-20%</b>	➡➡➡	<b>Up to \$9,000</b> Per Year
<b>Top 21-30%</b>	➡➡➡	<b>Up to \$5,000</b> Per Year

Applicants are also evaluated on each of the following to determine merit scholarship eligibility:

- Academic rigor of high school transcript/strength of curriculum
  - Academic performance/cumulative weighted GPA
  - Overall competitiveness of the high school applicant pool
- TCNJ is a test-optional institution, TCNJ will not consider standardized test scores as part of our merit scholarship review process.
  - Scholarships are only available to citizens or permanent residents of the United States.

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

Questions can be directed to Admissions at 609.771.2132

# TCNJ LIONS PRIDE NEED-BASED GRANT

## Legacy Out-of-State Students

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/lions-pride-need-based-grant/>

# 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/>

# 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.**

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

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

ITEM	AMOUNT
Tuition	\$15,906
Mandatory Fees	\$4,492
Housing (On campus, Double Room)	\$10,714
Food (Meal Plan)	\$6,578
Books/Supplies	\$1,200
Personal/Miscellaneous	\$3,000
Transportation	\$1,400
Federal Student Loan Fees	\$40
<b>Total In-State Cost of Attendance</b>	<b>\$43,330*</b>

**Direct Costs**  
**On-Campus Residential**  
 (tuition, fees, housing, meals)

**\$37,690**

**Direct Costs**  
**Commuter Students**  
 (tuition & fees)

**\$20,398**

- 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.
- Although the College will not bill students for these costs, families should budget for these expenses.
- There may be differences between your actual costs and these budgeted cost based on fees specific to certain courses, type of meal plan or room type chosen, health insurance plan (if selected) and/or other academically related expenses.



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

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

ITEM	AMOUNT
Tuition	\$22,270
Mandatory Fees	\$4,492
Housing (On campus, Double Room)	\$10,714
Food (Meal Plan)	\$6,578
Books/Supplies	\$1,200
Personal/Miscellaneous	\$3,000
Transportation	\$1,400
Federal Student Loan Fees	\$40
<b>Total In-State Cost of Attendance</b>	<b>\$49,694*</b>

**Direct Costs**  
**On-Campus Residential**  
**(tuition, fees, housing, meals)**

**\$42,402**

**Direct Costs**  
**Commuter Students**  
**(tuition & fees)**

**\$25,760**

- 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.
- Although the College will not bill students for these costs, families should budget for these expenses.
- There may be differences between your actual costs and these budgeted cost based on fees specific to certain courses, type of meal plan or room type chosen, health insurance plan (if selected) and/or other academically related expenses.

# 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.

[SIGN IN](#)

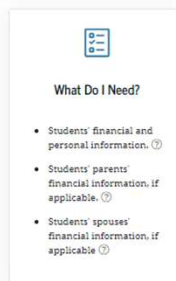
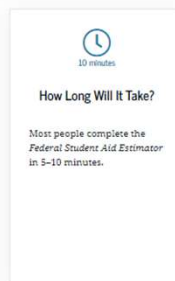
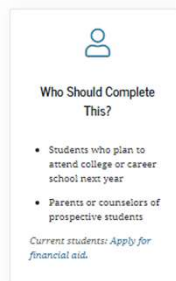
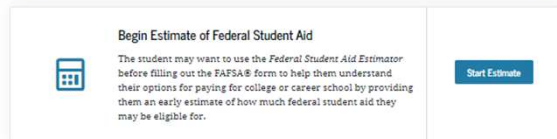
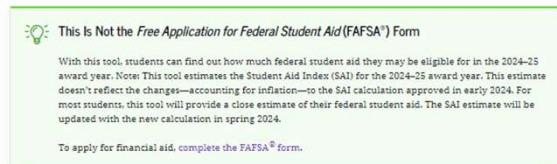
[Account Lookup](#) | [Need Help?](#)  
[Auxiliary Access \(TCNJ Authorized User\)](#)

<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 <https://studentaid.gov/aid-estimator> 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.



You are here: [Home](#) / [Calculators](#)

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 Timeline and Tasks



- **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 financial aid award. An email will be sent to the email listed 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 a delayed final financial aid award.
- **State Verification (New Jersey Higher Education Student Assistance Authority):** Monitor your NJ FAMS account for requests to submit additional documents needed 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 sent 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 26/27

## October 1, 2025

- ✓ Complete the 2026-2027 FAFSA (High School Seniors & Parents)

## February 15, 2026

- ✓ TCNJ FAFSA priority filing date

## Late March/Early April 2026

- ✓ **Estimated Financial Aid award notices** are e-mailed to accepted TCNJ students who have filed the FAFSA at the end of March. \* *Student's SSN must be listed on the Common Application in order to receive an estimated financial aid award email.*\*

## May 1, 2026

- ✓ TCNJ Admissions Acceptance Deposit \$600

## Mid July 2026

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

## Late August 2026

- ✓ 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)