

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 Merit Aid

At TCNJ financial aid eligibility is determined by two offices:

- The **Office of Admissions** determines eligibility for **institutional merit-based scholarships**
 - 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**

In-State Scholarships

First-year students that submit a Fall 2026 application to TCNJ by the **January 1, 2026 priority scholarship deadline** are automatically considered for all priority merit scholarships upon submission of their application. These awards are based on a holistic admissions evaluation of a student's overall high school academic record (including the strength of curriculum/academic rigor, GPA, class rank, and strength of high school).

Our largest Fall 2026 merit scholarship is the Presidential Scholarship, which has a maximum value of \$12,000 per year. This scholarship may be granted to Fall 2026 applicants who submit their application by the priority scholarship deadline and fall in the top ten percent of their graduating class, following a careful and comprehensive review of their academic transcript.

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

Financial Assistance

Need-Based Aid

- The **Office of Student Financial Assistance** (Financial Aid) evaluates 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

Financial Aid		
Award Summary		
Financial Aid Year 2026-2027		
Select the term hyperlinks below to see more detailed information.		
Aid Year		
Award Description	Category	Offered
Federal PELL Grant	Grant	4,285.00
Federal Direct Sub Loan	Loan	3,500.00
Federal Direct Unsub Loan	Loan	2,000.00
Estimated Tuition Aid Grant	Grant	3,922.00
TCNJ Merit/FNDN Scholarship	Scholarship	9,000.00
Est Lion's Pride Need/FNDN Awd	Scholarship	3,000.00
Aid Year Totals		25,707.00

Estimated Aid Notices

Estimated Award Notifications

The first run of **estimated financial aid award** notifications, for the **2026/2027** academic year, were **sent on February 19, 2026**. The notification email was sent to the email address on file with the TCNJ Admissions Office. Traditionally, this is the **email address** reported by the student **on the Common Application**.

For need-based aid only (FAFSA) - student's whose:

Admit status was not finalized

FAFSA data had not arrived at TCNJ

Are missing social security numbers in our system

Have an incomplete or rejected FAFSA

Will not receive an estimated award.

Below are the dates of **our estimated award runs**:

February 19

March 23, 2026

April 9, 2026

April 23, 2026

Grant Eligibility

2026/2027 General FAFSA Information Website

Provides income thresholds for grant eligibility

2026-2027 FAFSA Income Maximums By Marital Status And Family Size

Family Size	Unmarried Parent With 2024 AGI* At Or Below	Married Parent With 2024 AGI* At Or Below
2	\$ 66,430	N/A
3	\$ 83,915	\$ 71,005
4	\$ 101,400	\$ 85,800
5	\$ 118,885	\$ 100,595
6	\$ 146,120	\$ 115,390
7	\$ 153,855	\$ 130,185
8	\$ 171,340	\$ 144,980

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

Potential Funding Sources

Merit Scholarships - eligibility determined at the time of admission

Need-based aid - grants and federal student loans, based on FAFSA data

Payment Plans - available through the College, Student Accounts website

Private Loans – available through State/private lenders – TCNJ website has information

Federal Parent Loans (PLUS) – available at studentaid.gov - \$20,000 year maximum

College savings such as 529 plans – if available

Private outside scholarships – families must research on their own

Campus student employment – TCNJ HR website

Specialized Campus Employment Opportunities

Residential advisors – Housing and Residential Education

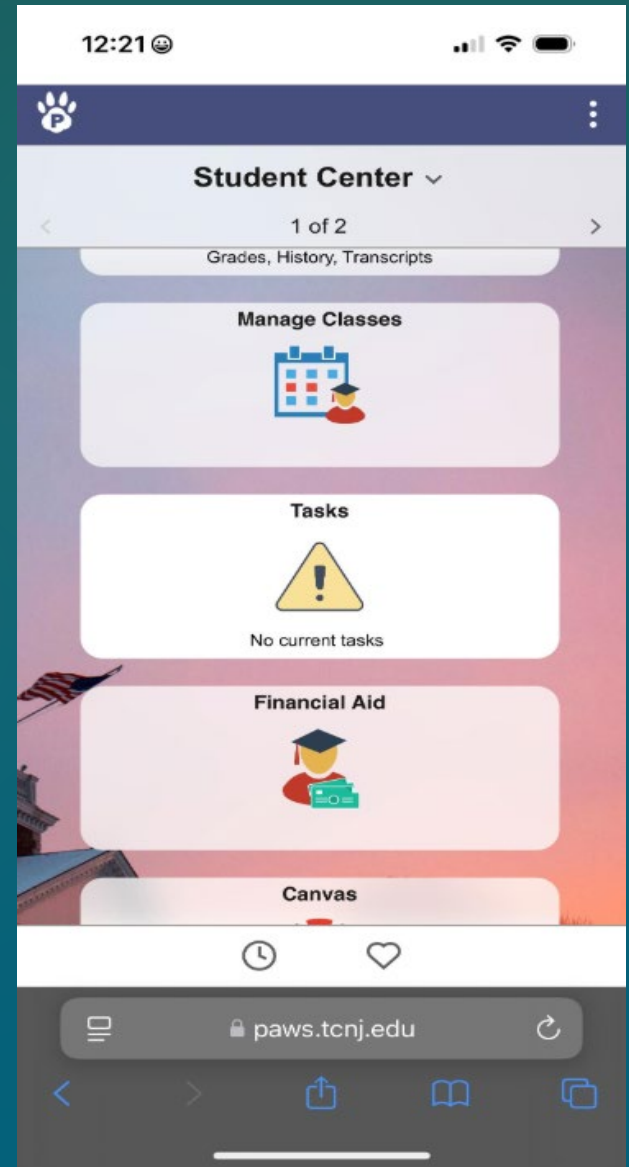
Student ambassadors/tour guides – Office of Admissions

Internships/Co-ops – Career Services Office

Missing Information

After a student has paid their deposit and matriculated at TCNJ, if our office (or any other office) needs any additional information from the student, we will email them at their TCNJ email address.

The Financial Aid office will not begin this process until after May 11th.



Aid is Awarded by Year/Semester

Financial Aid

Select Aid Year to View

NEWLY ADMITTED STUDENTS:

Your estimated financial aid is itemized below. You do not need to accept or decline awards at this time. This information is provided for budgeting and planning purposes to help you determine whether TCNJ is an economically viable option for you. Official award notifications will be sent via email in July.

CONTINUING TCNJ UNDERGRADUATE AND ALL GRADUATE STUDENTS:

The 2026 - 2027 financial aid awards for continuing undergraduate and graduate students will be available in July. An email notification will be sent to your TCNJ email address.

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2027	The College of New Jersey	Financial Aid Year 2026-2027

Financial Aid

Award Summary

Financial Aid Year 2026-2027

Select the term hyperlinks below to see more detailed information.

Aid Year				
Award Description	Category	Offered	Accepted	
Federal Direct Unsub Loan	Loan	5,500.00	5,500.00	
TCNJ Presidential/FNDN Scholar	Scholarship	12,000.00	12,000.00	
Aid Year Totals		17,500.00	17,500.00	

Currency used is US Dollar

[College Financing Plan](#)

Terms

2027 Spring

Award Description	Category	Offered	Accepted
Federal Direct Unsub Loan	Loan	2,750.00	2,750.00
TCNJ Presidential/FNDN Scholar	Scholarship	6,000.00	6,000.00
Term Totals		8,750.00	8,750.00

2026 Fall

Award Description	Category	Offered	Accepted
Federal Direct Unsub Loan	Loan	2,750.00	2,750.00
TCNJ Presidential/FNDN Scholar	Scholarship	6,000.00	6,000.00
Term Totals		8,750.00	8,750.00

Currency used is US Dollar



The College Of New Jersey (TCNJ)

Undergraduate College Financing Plan

03 / 17 / 2026

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Estimated Cost of Attendance 2026-2027

	On Campus Residence	Off Campus Residence
Tuition and Fees		\$20,398.00
Housing and Food	\$17,292.00	
Books and Supplies		\$1,200.00
Transportation		\$1,400.00
Other Education Costs		\$3,000.00
Estimated Cost of Attendance	\$43,290.00 / yr	

Student Aid Index

Based on the FAFSA As calculated by the Department of Education and/or the institution using a formula prescribed by law.	34,125 / yr
Based on Institutional Methodology Used by many private institutions in addition to the FAFSA.	0 / yr

Grants, Scholarships, and Other Gift Aid

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships

Merit-Based Scholarships	
Scholarships From Your School	\$12,000.00
Scholarships From Your State	\$0.00
Other Scholarships	\$0.00
Employer Paid Tuition Benefits	\$0.00
Total Scholarships	\$12,000.00 / yr

Grants

Need-Based Grant Aid	
Federal Pell Grants	\$0.00
Institutional Grants	\$0.00
State Grants	\$0.00
Other Forms of Grant Aid	\$0.00
Total Grants	\$0.00 / yr

VA Education Benefits

VA Education Benefits	\$0.00 / yr
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Estimated College Costs You Will Be Required to Pay

Net Price To You Total cost of attendance minus total grants and total scholarships	\$31,290.00 / yr
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Loan and Work Options to Pay the Net Price

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Subsidized Loan (6.53% interest rate) (1.05% origination fee)	\$0.00 / yr
Federal Direct Unsubsidized Loan (8.08% interest rate) (1.05% origination fee)	\$5,500.00 / yr
Total Loan Options	\$5,500.00 / yr

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

Other Options

You may have other options to pay 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

Work Options

Work-Study	\$0.00 / yr
Hours Per Week (estimated)	15 / wk
Other Campus Job	\$0.00 / yr
Total Work	\$0.00 / yr

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

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 the Direct Costs and Indirect Costs descriptions



Cost of Attendance (COA) Budget Undergraduate – IN STATE

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

Tuition:	\$15,906
Mandatory Fees:	\$4,492
Housing (On campus):	\$10,714
Food (Meal plan):	\$6,578
Books/Supplies:	\$1,200
Personal/Misc.:	\$3,000
Transportation:	\$1,400
Federal Student Loan fees:	\$40
Total COA:	\$43,330*

The above COA budget represents the estimated cost most students will incur to attend TCNJ for the 2025/2026 academic year.

*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 the students housing status, on/off campus or commuter.

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**.
 - You can read more about loans/loan options on our website:
<https://financialaid.tcnj.edu/loan-processing/>
- **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 2026-2027 school year.

Online form will be available after June 8, 2026

- 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

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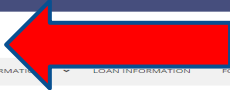
About Academics


Your future looks bright from here

TCNJ THE COLLEGE OF NEW JERSEY

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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.



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The College of New Jersey | Financial Aid

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*

***Recommended method of contact**