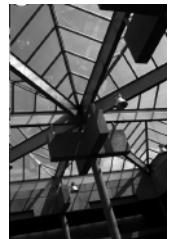


# Guide to Student Financial Counseling

2006–07



## **Division of Student Services Information Resources:**

### **For information concerning your bill**

Office of Student Accounts

609.771.2172

### **For information concerning applying for financial aid**

Office of Student Financial Assistance

609.771.2211

### **For information concerning registration, class scheduling, or personal identification number (PIN)**

Office of Records and Registration

609.771.2141

INFORMATION  
RESOURCES

*It is the policy of The College of New Jersey to provide equal opportunity in employment and education. The complete policy and complaint procedures are available on the EO/AA Web site at <http://www.tcnj.edu/~affirm/>.*

*This guide was created by the Division of Student Services and was produced by the Office of College and Community Relations.*

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The College of New Jersey

Green Hall 101

PO Box 7718

Ewing, NJ 08628-0718

P) 609.771.2211

F) 609.637.5154

e) [osfa@tcnj.edu](mailto:osfa@tcnj.edu)

### Office Operating Hours:

Monday–Friday from  
8:30 A.M.–4:30 P.M.

### Counseling Hours:

Monday–Friday from 9 A.M.–4 P.M.

Counseling is available on a walk-in basis. Appointments are encouraged for optimum service.

## What You Need to Get Started

To get started, you will need this *Guide to Student Financial Counseling*, and the 2006–07 Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA (RFAFSA) (if you filed in the previous year). These forms may be completed on the Web at <http://www.fafsa.ed.gov> or are available in the Office of Student Financial Assistance or through high school guidance offices. While these forms and publications help you begin the process, additional documentation is often required. Please note, if you filed your 2005–06 FAFSA online you will receive a PIN number that will allow you to file your renewal application online.

Keep this guide as a reference source. You may have questions throughout the various steps in the financial aid process. Because the information we provide here is comprehensive, you may wish to refer to it one step at a time.

## Interaction with the Office of Student Financial Assistance

The Office of Student Financial Assistance front desk staff can answer many of your questions. We also have financial aid advisers to help guide you through the financial aid process. Adviser availability varies throughout the year. To schedule an appointment, contact our office. Keep in mind that appointment times are limited and tend to be filled further in advance during summer months and around the start of each semester.

To accomplish the most during your office visit, before arriving complete any forms that you know you need to the best of your ability. Bring all pertinent documentation and write down any questions that you may have.

The Office of Student Financial Assistance can also assist you by telephone; however, the information you may obtain by phone is limited due to the confidentiality and depth of information required in assessing a student's needs. (Refer to The College of New Jersey policies concerning release of student information at <http://www.tcnj.edu/~recreg/poli->

[cies/ferpa.html](#).) Release of information via the telephone will, at a minimum, require presentation and clearance of the student's TCNJ personal identification number (PIN).

Please also keep in mind that during the summer months and at the beginning of each semester, there is more demand for telephone assistance. The Office of Student Financial Assistance uses e-mail as our official means of communication with students. Students must access their financial aid information via T.E.S.S.

### Confidentiality

The Family Education Rights and Privacy Act of 1974, commonly known as the Buckley Amendment, prohibits the release of a student's educational records. This includes releasing student award information to parents, spouses, or other parties without the written permission of the student. Once submitted, a written request must be reviewed and approved before any information is released. The student's authorization to release financial aid information must be submitted on a yearly basis and may be revoked by the student at any time. Release of information via the telephone will, at a minimum, require presentation and clearance of the student's TCNJ personal identification number (PIN).

## Useful Information via the World Wide Web

The following Web addresses provide a wealth of free information regarding the financial aid process and related topics:

### **The Electronic Student Services—T.E.S.S.**

**<http://tess.tcnj.edu/>**

This site is housed within The College of New Jersey's Web site. It contains online versions of the course bulletin, student account and financial aid information, as well as other helpful information.

### **Office of Student Financial Assistance** **<http://www.tcnj.edu/~osfa/index.html>**

This site is housed within The College of New Jersey's Web site. It contains online versions of The College of New Jersey *Guide to Student Financial Counseling* as well as other helpful information.

### **Release of Student Information Policy** **<http://www.tcnj.edu/~recreg/policies/ferpa.html>**

Important information concerning TCNJ's policies/procedures with regard to the release of student information is available at this site.

### **Office of Student Accounts** **<http://www.tcnj.edu/~stuacct/>**

This site contains current information on semester tuition bill charges and billing cycles.

### **The Financial Aid Information Page** **<http://www.finaid.org>**

This site, developed by Mark Kantrowitz for the National Association of Financial Aid Administrators, is a comprehensive guide to all aspects of financial aid. Also known as the "FinAid Page," this resource includes an estimator of family contribution and need, a free scholarship search service called FastWeb, a loan repayment calculator, and many other items of interest.

### **U.S. Department of Education Office of Postsecondary Education** **<http://www.ed.gov/about/offices/list/ope/index.html>**

Here you will find an online version of *The Student Guide to Federal Financial Aid Programs*, Title IV school codes, state higher education assistance authority addresses and phone numbers, and more.

### **U.S. Department of Education's National Student Loan Data System** **<http://www.nslds.ed.gov>**

This site is the department's central database for student aid. NSLDS provides a centralized, integrated view of the Title IV loans and Pell grants that are tracked through their entire cycle; from aid approval through closure.

### **New Jersey Higher Education Student Assistance Authority** **<http://www.hesaa.org>**

This site contains information on state grant, scholarship, and loan programs as well as federal Title IV student aid programs.

### **Mapping Your Future** **<http://www.mapping-your-future.org>**

Entrance and exit loan counseling utilities are available online via this site. All first-time student loan borrowers are required to complete entrance loan counseling prior to disbursement. Additionally, this Web site contains information for planning a career, selecting a school, and identifying financial assistance resources.

### **Federal Trade Commission** **<http://www.ftc.gov>**

This Web site contains information about scholarship scams, how to avoid them, and how to recognize them.

### **Occupational Outlook Handbook** **<http://www.bls.gov/oco>**

Career information, employment projections, and job search tips are covered at this site maintained by the U.S. Department of Labor, Bureau of Labor Statistics.

### **NASFAA** **<http://www.nasfaa.org>**

The National Association of Student Financial Aid Administrators' Web site contains areas of particular interest to students and families applying for financial aid.

## Helpful Hints

**March 1, 2006**—If the federal processor receives your FAFSA, Renewal FAFSA, or FAFSA on the Web on or before this date, your application becomes a Priority Application at TCNJ. All students should attempt to file before this date. It is not a postmark deadline but the date the application must be received to be considered a Priority Application. TCNJ's School Code is 002642.

**June 1, 2006**—Date by which the federal processor must receive the FAFSA, RFAFSA, or FAFSA on the Web for New Jersey residents who have previously received a Tuition Aid Grant from the state of New Jersey.

**October 1, 2006**—Date by which the federal processor must receive the FAFSA, RFAFSA or FAFSA on the Web for New Jersey residents who are initial applicants for the Tuition Aid Grant from the state of New Jersey.

**Your Name and TCNJ I.D. Number**—Make sure these two items are on every document submitted to the Office of Student Financial Assistance on your behalf.

**Update Your Address**—It is your responsibility to ensure the College has your current address. The Office of Records and Registration maintains student addresses. Students may update this information via the TCNJ Web site (<http://tess.tcnj.edu>).

**Where We Send Your Mail**—During the academic year, financial aid information will be mailed to your TCNJ account. During the summer, and often during long breaks, we will mail information to your e-mail address or your permanent address. E-mail, USPS mail, and voice mail are all resources that the Office of Student Financial Assistance will be using to communicate with students. However, e-mail is our official mode of communication. Make sure that you access these

resources on a frequent basis to assure that you have up-to-date information.

**Respond to Requests for Information Promptly**—The sooner you send us required information, the sooner we can continue processing your financial aid application.

**Outside Scholarships**—“Outside” scholarships or resources are funds that come from high schools, civic organizations, churches, educational foundations, Veterans Affairs benefits, Vocational Rehabilitation programs, etc. You must notify the Office of Student Financial Assistance as soon as you become aware that you will receive an “outside” scholarship, grant, or loan. Such funding may affect your eligibility for other financial aid programs. Notify the OSFA by completing the “Private Scholarship Information Form” on the OSFA Web site (<http://www.tcnj.edu/~osfa/scholarships.html>). If your TCNJ financial aid award letter does not list one or more of the aid sources you will be receiving, immediately notify the Office of Student Financial Assistance in order to avoid problems later. Outside scholarships less than \$1,000 will be credited toward the student account for one semester. Individual scholarships of \$1,000 or more will be divided and credited equally between the award semesters.

**The Steps to Financial Aid**—Make sure you successfully complete all five steps in the financial aid application process described in this guide as early as possible.

## Important Eligibility Requirements

*Please note the following basic requirements.* You must meet these guidelines to be eligible for any type of need-based or federal financial aid. TCNJ scholarships may also require that you meet these criteria.

**You must be admitted to or enrolled in a degree program** (“matriculated”) at TCNJ, or you must be admitted to or enrolled in an approved certification program. (Please note that some certificate programs may not have been approved for aid eligibility.)

**You must be a United States citizen or an eligible non-citizen.** Eligible non-citizens may be required to present their Immigration and Naturalization Service (INS) I-551 or I-94 forms in person to the Office of Student Financial Assistance. Students on F1, J1, and J2 visas are NOT eligible for federal financial assistance or financial aid from TCNJ.

**You must be making satisfactory academic progress toward a degree.** Refer to the Satisfactory Academic Progress Policy for Financial Aid Eligibility available through the Office of Student Financial Assistance.

**You must not be in default on a loan or owe a refund on a federal grant at any institution.**

**If required, you must be registered with Selective Service.**

**You must provide all requested documentation.**

**U.S. citizens must ensure that their social security card carries a current and accurate legal name and social security number.** Applicants who have changed their legal name (due to marriage or other reason) should pay special attention to this requirement.

**Successfully complete all application review requirements.** Different types of aid have specific eligibility requirements, including the minimum number of hours you must be enrolled.

**Semester Enrollment Requirements for Undergraduate Students:**

- Full-time status—
  - 12 or more credit hours
- Three-quarter-time status—
  - 9 to 11 credit hours
- Half-time status—
  - 6 to 8 credit hours
- Less-than-half-time status—
  - 5 credit hours or below

*NOTE: See link to the Office of Records and Registration for information on trans-formation to units, <http://www.tcnj.edu/~recreg>.*

**Semester Enrollment Requirements for Graduate Students:**

- Full-time status—
  - 9 or more credit hours
- Half-time status—
  - 5 to 8 credit hours

*NOTE: The above enrollment requirements pertain to individual summer session enrollment as well.*

## How Need Is Determined

Many types of aid require you demonstrate financial need to be eligible for the funds. To be considered for need-based (state and outside) and all federal aid programs you must file the 2006–07 Free Application for Federal Student Aid (FAFSA) or the 2006–07 Renewal FAFSA or FAFSA on the Web. The various forms of the FAFSA will simply be referred to as the FAFSA for the remainder of this document unless completion instructions differ according to the form.

The federal processor uses a formula known as Federal Methodology to estimate your and/or your family’s ability to contribute toward your education. This formula, written into law by Congress and reviewed each year, evaluates information supplied on the FAFSA related to income and assets, fam-

ily size, and number of family members in college to calculate your Expected Family Contribution (EFC). If you have questions about what family members should be included on your FAFSA, see the instructions included with the form. This guide will also give you important information in the section, “Step One: Apply for Aid.”

Your EFC index number, in conjunction with the Cost of Attendance (COA), determines the types and amounts of financial aid for which you are eligible. The COA includes tuition and fees as well as an allowance for books, supplies, room and board, transportation, and personal expenses. COA is based on a student’s status as in state or out of state (residency); housing status (living on campus, with parents or relatives, or off campus); graduate or undergraduate classification; and enrollment hours (attending full time, three quarter time, half time, or less than half time). Please refer to the Estimated Cost of Attendance for 2006–07 (graduate and undergraduate) located in the back of this guide. The Estimated Cost of Attendance for 2006–07 will be available upon request at the Office of Student Financial Assistance. Exact tuition and fees are established by The College of New Jersey Board of Trustees and are expected to be available in July 2006.

Documented Need is defined as a student’s Cost of Attendance (COA) minus the Expected Family Contribution (EFC):

**Cost of Attendance (COA)**

**– Expected Family Contribution (EFC)**

---

**= Documented Need**

The Office of Student Financial Assistance will meet as much of each applicant’s documented need as possible, given fund availability and fund eligibility requirements. You should not assume, however, that your full need will be met. Note: Financial aid award packages containing either federal, state, or institutional assistance CANNOT exceed the student’s Cost of Attendance. Students receiving outside assistance in combination with federal, state, or institutional assistance are subject to Cost of Attendance guidelines.

## Financial Aid Programs

The Office of Student Financial Assistance administers federal, state, institutional, and outside financial aid in the form of grants, scholarships, work programs, and loans. Some aid resources require that you demonstrate financial need, while others do not. The basic types of financial aid are described below:

**Grant**—Gift aid that is not repaid. Usually based on financial need.

**Scholarship**—Gift aid that is not repaid. Usually based on merit and/or financial need.

**Work**—Aid that is “earned” through service during the academic period and paid directly to the student every two weeks.

**Loan**—Aid that must be repaid.

### Federal Aid Programs

To be considered for most federal student aid programs you must complete the Free Application for Federal Student Aid (FAFSA), the Renewal FAFSA, or FAFSA on the Web. List TCNJ in the information release section (TCNJ school code is 002642). You must also meet all eligibility requirements as stated on the application instructions, and provide any additional documentation as requested by TCNJ. In addition to the FAFSA, some federal programs do require a separate application. Federal aid programs are summarized in the table in the back of this guide. For more details, consult the U.S. Department of Education’s free booklet, *The Student Guide to Federal Financial Aid Programs*, available in public libraries, high school guidance offices, the Office of Student Financial Assistance, and at [http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html).

### State of New Jersey Aid Programs

There are various aid programs residents of New Jersey may be eligible for. The chart in the back of this handbook summarizes some of these programs. Most programs require that you be a legal resident of the state of New Jersey (as defined by the New Jersey Higher Education Student Assistance Authority) and file the FAFSA. Your FAFSA must have been received by the federal processor by June 1 (October 1 for initial applicants) to be considered for some state programs. TCNJ students are strongly encouraged to file applications by the TCNJ Priority Deadline of March 1. For detailed information about aid programs from the state of New Jersey, contact the New Jersey Higher Education Student Assistance Authority Grant and Scholarship Programs by phone 800.792.8670, or by fax 609.588.2228, or at their Web site <http://www.hesaa.org>.



# The College of New Jersey Scholarship Awards

## In-State Students

In-state eligibility+, awards, and costs to attend TCNJ (per year)

Tuition	\$7,051
Room and Board	\$8,458
Fees	\$2,806

## In-State Scholarships

High School Rank (percentile)++	Combined SAT	Scholarship Award*
95-99	1500-1600	Tuition, room and board,** and computer
95-99	1450-1490	Tuition, computer, and \$2,000 global/research stipend <sup>Δ</sup>
95-99	1400-1440	\$6,500 and computer
95-99	1350-1390	\$5,000 and computer
95-99	1300-1340	\$4,500
95-99	1250-1290	\$4,000
90-94	1500-1600	Tuition and computer
90-94	1450-1490	Tuition and computer
90-94	1400-1440	\$5,000 and computer
90-94	1350-1390	\$4,500
90-94	1300-1340	\$4,000
90-94	1250-1290	\$3,500
85-89	1500-1600	\$4,000
85-89	1400-1490	\$3,000
85-89	1350-1390	\$2,500

## Additional Awards

If you are ranked No. 1, 2, or 3 in your high school and qualify for one of the above awards, you will receive an additional \$1,000 per year from The College of New Jersey.<sup>†</sup>

If you are a National Merit Finalist or Semi-Finalist, National Achievement Scholar Finalist or Semi-Finalist, or a National Hispanic Scholar, you will receive \$3,000 plus a computer. Documentation of selection for these designations is required.<sup>†</sup>

<sup>+</sup> Students eligible for merit scholarships must complete and file the Free Application for Federal Student Aid (FAFSA). A student's ability to pay for college does NOT impact awarding of scholarship dollars. <sup>++</sup> Cumulative percentile rank is required for all students wishing to be considered for these merit scholarships. Eighth/final semester rankings will not be considered for scholarship eligibility. <sup>\*</sup> Awards for students named New Jersey Bloustein Scholars are included in the Awards Table shown.

<sup>\*\*</sup> Based upon costs as of August 1, 2005, using Carte Blanche Meal Plan C. Scholarship will not be awarded in excess of these costs. Room and board applies to students living on campus only. <sup>Δ</sup> This one-time stipend will be used during the junior/senior year of study for either a study-abroad experience or original research project as approved by the student's academic dean. <sup>†</sup> Except for students receiving tuition, room, and board. Eighth/final semester rankings will not be considered for scholarship eligibility.

Computer—A laptop computer valued at \$1,500. Specifications of the laptop will be determined June 2006 and will include at a minimum, but not limited to, the following: 14.1 XGA display, 1.4 GHz Pentium M processor, 512 MB DDR, 20 GB hard drive, Windows XP Pro, wireless 802.11 B/G PC card, internal 56K modem, 24X CDRW/DVD, Microsoft Office Student/Teacher Edition, three-year on-site warranty, USB 64MB memory key.

## Out-of-State Students

Out-of-state eligibility+, awards, and costs to attend TCNJ (per year)

Tuition	\$12,314
Room and Board	\$8,458
Fees	\$2,806

## Out-of-State Scholarships

High School Rank (percentile)++	Combined SAT	Scholarship Award
95-99	1500-1600	Tuition, room and board,* and computer
95-99	1450-1490	Tuition, computer, and \$2,000 research stipend <sup>Δ</sup>
95-99	1350-1440	\$5,000 and computer
95-99	1300-1340	\$2,500 and computer
90-94	1500-1600	\$6,000 and computer
90-94	1450-1490	\$4,000 and computer
90-94	1400-1440	\$3,000 and computer
90-94	1350-1390	\$2,500 and computer
90-94	1300-1340	\$2,000 and computer

## Additional Awards

If you are ranked No. 1, 2, or 3 in your high school and qualify for one of the above awards, you will receive an additional \$1,000 per year from The College of New Jersey.<sup>†</sup>

If you are a National Merit Finalist or Semi-Finalist, National Achievement Scholar Finalist or Semi-Finalist, or a National Hispanic Scholar, you will receive \$3,000 plus a computer. Documentation of selection for these designations is required.<sup>†</sup>

<sup>+</sup> Students eligible for merit scholarships must complete and file the Free Application for Federal Student Aid (FAFSA). A student's ability to pay for college does NOT impact awarding of scholarship dollars. <sup>++</sup> Cumulative percentile rank is required for all students wishing to be considered for these merit scholarships. Eighth/final semester rankings will not be considered for scholarship eligibility. <sup>\*</sup> Based upon costs as of August 1, 2005, using Carte Blanche Meal Plan C. Scholarship will not be awarded in excess of these costs. Room and board applies to students living on campus only. <sup>Δ</sup> This one-time stipend will be used during the junior/senior year of study for either a study-abroad experience or an original research project as approved by the student's academic dean. <sup>†</sup> Except for students receiving tuition, room, and board. Eighth/final semester rankings will not be considered for scholarship eligibility. Computer—A laptop computer valued at \$1,500. Specifications of the laptop will be determined June 2006 and will include at a minimum, but not limited to, the following: 14.1 XGA display, 1.4 GHz Pentium M processor, 512 MB DDR, 20 GB hard drive, Windows XP Pro, wireless 802.11 B/G PC card, internal 56K modem, 24X CDRW/DVD, Microsoft Office Student/Teacher Edition, three-year on-site warranty, USB 64MB memory key.



## Steps in the Application Process

### Step One: Apply for Aid

*To be considered for most types of aid, you must first complete either the 2006–07 FAFSA, FAFSA on the Web, the 2006–07 Renewal FAFSA or Renewal FAFSA on the Web.*

### The FAFSA, Renewal FAFSA or FAFSA on the Web—<http://www.fafsa.ed.gov>

For most students, submitting either the FAFSA or Renewal FAFSA on paper or on the Web begins the financial aid process. In order to file the FAFSA on the Web, you must apply for a Personal Identification Number (PIN) at <http://www.pin.ed.gov>. Keep in mind that you must file a new application for each academic year. Complete only one application type, either the FAFSA, the Renewal FAFSA, FAFSA on the Web, or Renewal FAFSA on the Web. One of these forms is required for consideration for any need-based aid. Also, all federal aid, including non-need-based loan programs, requires one of these forms.

You must use the PIN to complete a Renewal FAFSA on the Web and to access other helpful tools. Renewal FAFSA on the Web offers online help and quicker turnaround time.

If you are a previous FAFSA filer and have not received a PIN by January 1, 2006, you may either complete a FAFSA on the Web after applying for a PIN or file a paper application. The paper applications are available in the Office of Student Financial Assistance, many public libraries, high school guidance counselors' offices, or any college or university. Keep in mind that filing a Renewal FAFSA on the Web or FAFSA on the Web is the fastest, most efficient way to apply.

### Tips for Filing the FAFSA or One of Its Forms

The priority filing date at TCNJ is March 1, 2006. If the federal processor receives your FAFSA by this date, your application becomes a priority application. This means you have a better chance of

receiving funds that are awarded on a first-come, first-serve basis (although there are no guarantees). Please note: March 1 is not a postmark deadline—the application must be received by this date. It is preferable for you and/or your family to have filed your 2005 federal tax return before completing the application, although you may estimate this information in order to file by March 1.

Students are not required to have been admitted to TCNJ to submit the FAFSA. The Office of Student Financial Assistance, however, will not process applications for aid unless the student has been admitted.

Read the instruction book for the FAFSA carefully before you fill out the form. This is very important. Errors and omissions delay the processing of your application. If you are not sure how to answer a question, refer to the instructions. If you are still unsure, contact the Office of Student Financial Assistance.

Be certain to use the correct name and social security number on your application. This will prevent delays later in the process.

Your answers to the Student Status questions determine whether you are a dependent or independent student for the purposes of financial aid. If you answer “no” to all six questions in the Student Status section, you are a dependent student. Dependent students must provide parental information and obtain parent signatures. If you can correctly answer “yes” to any one question, you are considered independent. Independent students are not required to provide parental information. Refer to the definitions given for each question.

When you complete the 2005 Income, Earnings, and Benefits section, pay special attention to the tax line numbers given for some questions. These will guide you to the correct figures from your tax forms. Be sure to include any Earned Income Credit reported on your tax form. Examine Worksheet A and Worksheet B in the instruction booklet to see if you should report any untaxed

income. Also read the instructions for Worksheet C carefully.

You must complete all sections of the form, including the Asset Information section. TCNJ requires that you fill out this section.

In the Releases and Signatures section, be sure to list The College of New Jersey as a school to receive your application data. The TCNJ Title IV School Code is 002642. Also make certain that you designate the appropriate housing code. Be sure the required signatures are present on the application before mailing or that the proper PIN's have been entered if you are filing via the Web. Without appropriate signatures your application will be rejected. Do not enclose tax returns or other extraneous information with your application, as it will not be retained by the processor or forwarded to TCNJ.

Two to four weeks after you file the FAFSA, you should receive a Student Aid Report (SAR) from the federal processor. If you do not, call the federal processor at 319.337.5665.

Once you receive the SAR, read all comments to make sure your application has been processed and that all information is accurate and complete. If your SAR contains comments you do not understand, contact our office for help.

Check the Information Release section of your SAR to be sure TCNJ is listed as a school to receive your information. If not, contact our office. If you have corrections to be made, contact our office. We can correct your application electronically, which greatly speeds the financial aid process.

We will receive an electronic record of your SAR automatically, as long as you listed TCNJ in the school section. If you did not list our school or if your FAFSA or one of its forms was rejected by the federal processor, we will not automatically receive your SAR information. Students wishing to add TCNJ as a recipient institution of their FAFSA information can:

1. Go online to  
<http://www.FAFSA.ed.gov> and  
add TCNJ, 002642

or

2. Contact TCNJ and provide the  
financial aid office with the DRN  
number.

Students who need to correct FAFSA  
information may also make corrections  
online or contact the financial aid office.

### Special Circumstances

In some instances, the Office of Student  
Financial Assistance can consider highly  
unusual circumstances that are not  
reflected by information provided using  
the FAFSA. However, the office is very  
conservative and adheres to all federal  
guidelines. Examples of special circum-  
stances include, but are not limited to,  
death of a parent or spouse after the  
FAFSA is filed, the separation of parents  
or of a student and spouse after the  
FAFSA is filed, job loss, or similar situa-  
tions. If you wish to pursue a special cir-  
cumstance, contact the Office of Student  
Financial Assistance for the appropriate  
forms. Extensive supporting documenta-  
tion will be required before your situa-  
tion is reviewed. Do not send any infor-  
mation regarding special circumstances to  
the federal processor. They will not  
respond to personal letters and will not  
forward the information to TCNJ. Files  
requesting special circumstance consider-  
ation will not be reviewed until all  
required documents have been submitted.

### Step Two: Complete Your File

*After filing the FAFSA, you must complete  
your file at the Office of Student Financial  
Assistance. There are a variety of docu-  
ments that you may be required to submit.  
Until we have all the information we need,  
you cannot receive an offer of financial aid.  
Required documents may include, but are  
not limited to:*

#### Social Security Number Documentation

If you file your FAFSA listing the wrong  
social security number, additional docu-  
mentation will be required from you. If

you have changed your name but have  
not updated this with the Social Security  
Administration before filing the FAFSA,  
additional documentation will be  
required. Make sure you also give TCNJ  
the correct name and social security  
number when you apply for admission.

### Other Documentation Requirements

Please be aware that sometimes the need  
for additional documentation arises in  
the midst of the financial aid process. We  
cannot continue processing your appli-  
cation until we have all the information  
we need. As we review information, the  
status of your file may change. You may  
be asked to supply the following:

- Immigration and Naturalization  
Service documentation
- Proof of Selective Service registration
- Documentation of medical  
conditions
- Marriage licenses
- Separation documents
- Death certificates
- Birth certificates
- Veterans Administration  
documentation
- Federal 1040, W-2 forms, 1099, or  
specific tax schedules
- Federal Student Aid Programs  
Verification Worksheet
- Verification of Untaxed Income  
and/or Benefits
- Copy of your social security card
- Other documentation as requested

You do not need to provide any of  
the above documents unless we  
request them.

### Federal Income Tax Form Tips

If you are asked to provide a federal  
income tax form, please note the  
following:

- Federal Income Tax Forms are con-  
sidered to be “complete” only if they  
have all required signatures, W-2  
forms, and schedules.
- Retain a copy of all tax documents  
for your records.
- If you are a dependent student, you

may be asked to provide a signed  
copy of your 2005 federal income  
tax form (1040, 1040A, or 1040EZ)  
and a signed copy of your parents’  
2005 federal income tax form as  
well as all W-2 forms for parents and  
students. If we ask you for parental  
tax forms and your parents filed  
separately, both parents’ forms and  
supporting documents are required.  
Note that “parent” can refer to a step-  
parent; review the FAFSA filing  
instructions.

- If you are an independent student and  
are asked to provide a federal income  
tax form, you must submit a copy of  
your 2005 federal return, signed by  
you and your spouse, as applicable. If  
you are married and you and your  
spouse filed taxes separately, a copy of  
your spouse’s 2005 federal tax form  
would also be required.
- If you did not file and will not file  
a federal tax return, indicate this  
in writing on your Verification  
Worksheet.
- If you did not keep a copy of your  
federal tax form and you filed the  
1040EZ, you may request a copy by  
calling the IRS at 800.829.3676 to  
obtain Form 1722, which can be  
used as a substitute.
- Be careful when submitting an elec-  
tronic tax form. Only the Federal  
Form 1040 PC (with original signa-  
tures) is acceptable. Federal Form  
8453 is not acceptable unless  
attached to a Federal Form 1040 PC.
- Additionally, families may submit  
a “Telefile Tax Record” for the  
applicable calendar year. This form,  
however, must be signed and include  
the six-digit Confirmation Number  
of the filer.
- Families who filed joint federal  
income tax forms who were later  
separated are required to submit fed-  
eral W-2s and 1040s for all income  
sources. Families who filed separate  
tax returns will be required to sub-  
mit information for both individuals.

### Step Three: Accept Your Award

After you have filed the FAFSA, have met the basic eligibility requirements, and have completed your file, new students will receive an award letter CD ROM from the Office of Student Financial Assistance. Returning students will receive an e-mail notice with instructions to view their awards via T.E.S.S. This award represents the maximum amount of available aid you are eligible for. Below are the items you should carefully consider when reviewing the award.

- Your award should contain all of your aid or funding sources. It should include all outside scholarships/fellowships that you have obtained on your own, any outside educational loans, veterans benefits, ROTC scholarships, vocational rehabilitation benefits, tuition waivers, merit awards, graduate assistantships, etc. If you receive an award that does not indicate all of your funding sources, you must notify us immediately, as your award may have to be revised.
- An award is based on specific information, including your status as in state or out of state (residency) and your housing status (on campus, with parents or relatives, or off campus). All initial awards are based on full-time enrollment. A change in any of the above elements may affect your award.
- If you plan to attend TCNJ in both the fall and spring, your award should indicate financial aid for both semesters. If you are attending only one semester, your award should be based only on that semester. Notify us immediately if you need to report such an enrollment change; you should then expect a revised award.
- Some types of awards require that you complete additional forms or applications. Loans in particular require that you follow a specific application procedure. Your award

only indicates your eligibility for a loan; unless you follow correct procedures, you will never receive any funds from this source. If you have been awarded a loan, the application procedure will be enclosed with your award letter CD ROM. The procedure will explain that a loan must be approved on your behalf before funds will be available at TCNJ. Please follow all of the loan instructions carefully.

- Respond, if necessary, to any other instructions you find with your award letter CD ROM. If funds are not available or if it is determined that you are no longer eligible for a fund awarded to you, the Office of Student Financial Assistance is not liable for any changes to your award or errors in your award.
- Follow the directions with the award letter CD ROM to accept or decline your aid on TESS. Once funds are declined they may or may not be retrieved, depending on availability of funds.

### Award Revisions

An award may require revision, often due to additional information received or additional outside aid received. If this is the case, any revised award overrides any previous offer of aid. This sometimes means that you must repay funds already received. Revised award notifications are sent via e-mail.

### Step Four: Pay Your Bill

*The Office of Student Accounts will e-mail the initial bill to all students to their TCNJ e-mail in July for the fall semester and in November for the spring semester.*

*The Office of Student Accounts will e-mail students a separate bill for each semester's tuition and fees. On-campus students will also be billed for housing and meal plans. If you register late or change your status, check your balance due on T.E.S.S. Students who did not register for classes during their appropriate registration cycle will incur late charges during Late Registration. Students can make a credit card payment on T.E.S.S. As part of*

*the bill payment process, all students are required to confirm their Attendance each semester via T.E.S.S. All students must confirm attendance at TCNJ prior to the first day of classes each semester.*

*A student who leaves school without officially withdrawing or processing a leave of absence from the College forfeits all rights to a reduction in his or her account or to a refund.*

### Interpreting Your Bill

Your financial aid for the semester will generally defer or credit the charges on your account, as long as you have been awarded and accepted your financial aid. For this reason, it is important that you complete the financial aid application process early and that you respond to requests for information immediately. For the 2006 fall semester, awards accepted can be viewed on the bill via T.E.S.S. Awards made and/or accepted for the 2007 spring semester, can be viewed on the bill via T.E.S.S. once the spring bill is available.

Financial aid that can be applied/credited to your charges will appear on your semester bill. The payment due already reflects any deferrable payments.

Certain aid sources are not applied/credited toward your charges. This includes aid that has been awarded but not accepted. This also includes Federal Work-Study and various other benefit/tuition payment programs.

Even though your bill may show a credit of financial aid funds, the aid is not actually disbursed to your student account until the funds are received and the semester begins. Refer to "Step Five" for important requirements you must meet before aid funds may be applied to your account.

### Disbursement Holds

You may have to clear a hold with the Office of Student Financial Assistance before financial aid funds may be disbursed or applied to your student account. Awards are only valid for a limited amount of time. Respond to a notice from the Office of Student

Financial Assistance or the Office of Student Accounts right away.

### Step Five: Receive Your Funds

*If you have successfully completed Steps 1 through 4—financial aid is generally applied to your student account at the beginning of each semester. If your disbursed financial aid exceeds your charges, a check for the excess funds will be prepared and made available for you to pick up on Wednesday mornings. Checks not picked up will be mailed to your permanent address within approximately 14 working days after the disbursement of your financial aid. This amount is delivered to you for school-related or living expenses.*

*Some types of financial aid are not transmitted and require that you sign a paper check before funds are applied to your account. If checks are awaiting your signature, you will be contacted by Student Services. You must bring your student I.D. with you to sign your financial aid check(s).*

*Please be aware that disbursement procedures may change after the printing of the guide. Our goal is to make the process as simple as possible for you. We will inform you of any changes to the process in a timely manner.*

### Outside Scholarships

As soon as you become aware that you will receive an outside scholarship (an award from a high school, a local civic club or church, educational foundation, etc.), you must notify the Office of Student Financial Assistance of the name and amount of the award by completing the “Private Scholarship Information Form” on the OSFA Web site, <http://www.tcnj.edu/~osfa/scholarships.html>. Any outside scholarship check you receive should be endorsed, if necessary, and forwarded to the Office of Student Accounts. Most donors wish to forward checks directly to TCNJ. Please instruct your donor to send your check to the Office of Student Accounts, and to include on the scholarship check: the name of the scholarship, the term(s) for which the award is made, and your

complete legal name and TCNJ I.D. If the donor does not provide instructions otherwise, the amount of the scholarship check will be divided and disbursed equally to you for the fall and spring terms. Outside scholarships less than \$1,000 will be credited toward the student’s account for one semester. Individual scholarships of \$1,000 or more will be divided and credited equally between the award semesters.

Checks payable to the student only, or co-payable to both the College and the student, will require endorsement; the Office of Student Accounts will send a note to you with instructions if you are required to endorse an outside scholarship check. Checks payable to The College of New Jersey only are deposited into the student’s account.

If a student with an outside scholarship completely withdraws after the beginning of the term, funds are returned to all aid sources according to TCNJ’s Refund and Repayment Policy.

**NOTE:** *Financial aid award packages containing either federal, state, or institutional assistance CANNOT exceed the student’s Cost of Attendance. Students receiving outside assistance in combination with federal, state, or institutional assistance are subject to Cost of Attendance guidelines.*

The College of New Jersey, Office of Student Accounts, Green Hall 119, PO Box 7718, Ewing, NJ 08628-0718, 609.771.2172; fax: 609.637.5111.

### Federal Work-Study

Federal Work-Study students are paid every two weeks for the hours they worked during the previous pay period. These checks are distributed to students through The College of New Jersey payroll office, Administrative Services Building. Direct deposit of student payroll is available. For information concerning this benefit, call 609.771.3469. Depending on the date you begin working, your first paycheck may be delayed.

## Graduate Students

Students pursuing a graduate degree at TCNJ or at one of its global sites may be eligible for some types of financial aid, including, but not limited to, student loans and assistantships. Graduate students must follow the same steps as undergraduates in applying for federal loan assistance. You should contact the Office of Graduate Studies for information about graduate assistantship positions. Office of Graduate Studies, Green Hall 109, PO Box 7718, Ewing, NJ 08628-0718, 609.771.2300, <http://www.tcnj.edu/~graduate>.

### Semester Enrollment Requirements for Graduate Students:

Full-time status—

9 or more credit hours

Half-time status—

5 to 8 credit hours

**NOTE:** *The above enrollment requirements pertain to summer session enrollment as well.*

Graduate students must be enrolled in at least five (5) credit hours at the 500 level or above to be eligible for student loan assistance and for TCNJ to certify enrollment for a loan repayment deferment.

Students taking courses as non-matriculants are not eligible to receive federal or TCNJ funding. You also must be enrolled for courses that count toward your degree or certificate program; if you enroll for undergraduate-level courses, you may have to provide supporting documentation to show that these credit hours are required by your department.

The receipt of some types of awards, including fellowships, tuition waivers, or employer tuition reimbursement may decrease student loan eligibility.

### Graduate Assistantships

Contact the Office of Graduate Studies 609.771.2300 for details concerning assistantship opportunities or referral to possible other funding sources.



## Undergraduate Global Programs

Students interested in participation in undergraduate global programs should visit the Global Programs Web site.

## Summer Session Financial Aid

All students who wish to receive financial aid for the 2006 summer session must file a separate TCNJ Summer Session Financial Aid Application (available in the Office of Student Financial Assistance in March 2006 or online at <http://www.tcnj.edu/~osfa/summer.html>) in addition to having filed the 2005–06 FAFSA. Your financial aid file must be complete by June 30, 2006, to receive a financial aid award for summer 2006.

Limited financial aid is available for students attending summer session at the College. Most students can only receive student loans that are based on remaining eligibility from the 2005–06 academic year. You must have made satisfactory academic progress at the end of the spring 2006 semester to be considered for summer aid. For most types of aid, including student loans, you must be enrolled at least half time.

Summer school course work is subject to the Satisfactory Academic Progress Policy for Financial Aid Eligibility.

## HELP Loans

The Office of Student Financial Assistance has a limited loan fund available to students for assistance in meeting unexpected expenses due to emergencies. The maximum amount of a HELP loan is \$250. There is no interest payment on HELP loan funds. You may only receive one HELP loan per semester.

These funds are reserved to assist students with unexpected expenses that occur throughout the semester. As these funds are limited, expected expenses such as books are not intended to be covered through this resource. Students should arrive on campus with resources to purchase their books.

To obtain a HELP loan, a student must fill out an application in the Office of Student Financial Assistance. You must repay funds to the Office of Student Accounts within 30 days, before subsequent financial aid is received, or by the end of the current semester, whichever comes first.

A HELP loan is a serious obligation that must be repaid by the specified due date. Failure to repay a HELP loan in a timely manner revokes a student's eligibility for future funding with the HELP loan program. Academic records will also be withheld pending repayment. Delinquent students are also charged a late fee of \$50 per month.

Unfortunately, HELP loan funds may become depleted during the course of a semester. If that occurs, these funds will not be available again until the first day of classes of the next semester.

## Satisfactory Academic Progress Policy for Financial Aid Eligibility

The Federal Assistance Programs, authorized under Title IV of the Higher Education Act of 1965 as amended, require the establishment of minimum standards of academic progress that students must meet to maintain eligibility for financial aid.

The College of New Jersey (TCNJ) Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility applies to all aid programs administered by or through the Office of Student Financial Assistance. These standards apply to all students seeking or receiving assistance

regardless of prior aid receipt history. Academic progress is reviewed at least once per academic year. All students must be matriculated (admitted to and eligible to enroll in an approved degree/certificate pursuing program).

## Termination of Aid

Students who do not meet the minimum grade point average requirements as set forth in *The College of New Jersey Undergraduate Bulletin* or *The College of New Jersey Graduate Bulletin* will be placed on financial aid probation concurrent with the academic probation period. Failure to restore the required grade point average within the allotted time frame will result in termination of financial aid eligibility. Aid for subsequent enrollment periods will be terminated immediately for any student placed on academic suspension or dismissed (as defined in *The College of New Jersey Undergraduate Bulletin* or *The College of New Jersey Graduate Bulletin*) at the end of any semester/term. This policy does not supersede higher GPA requirements that may apply to individual aid programs (such as merit scholarships).

## Transfer Students

Transfer student classification and eligibility for financial aid is subject to final review of accepted transfer credit hours. The student's classification upon evaluation of transfer credit will be used to determine minimum grade point average requirements for continued satisfactory academic progress.

## Time Limits

Undergraduate: Students in a four-year program of study who have attempted 180 credit hours (including transfer credit) cease to be eligible to receive financial aid.

Graduate: From the date of first enrollment in a specific degree program, students seeking a master's degree must complete all degree requirements (including thesis) within six academic years.

## Reinstatement of Aid

Students who have been suspended/dismissed from the College must present documentation of approved authorization to re-enroll when petitioning for reinstatement of aid. Students who have not received authorization to re-enroll remain ineligible to receive assistance or deferment of payment. They should be prepared with other resources to pay all educational expenses. Students whose appeals are approved may have their aid reinstated pending availability of funds.

All provisions of The College of New Jersey Satisfactory Academic Progress Policy for Financial Aid Eligibility may be appealed by written petition to the director of student financial assistance or designee.

*Updated 11/17/97.*

*Effective for terms of enrollment beginning after 11/1/98.*

## TCNJ Withdrawal Policy

### Withdrawing from a Course (after Add/Drop)

Students may withdraw from a course up to the end of the ninth week of the semester. To withdraw, a student must file the appropriate form in the Office of Records and Registration. Students withdrawing from courses within the withdrawal period will automatically receive a grade of W, which has no effect on the student's grade point average.

Withdrawal from classes may impact satisfactory progress requirements for financial aid. It is the student's responsibility to withdraw officially from a course. Failure to withdraw formally may result in failing grades and dismissal. Formal withdrawal deadline dates may be obtained from the Office of Records and Registration.

### Withdrawing from the College (after Add/Drop)

Students who withdraw from the College before the end of the ninth week of the semester will be assigned a grade of WD in all courses. Withdrawal after that will result in the instructors' assigning the grades of WP or WU (which do not affect a student's GPA), or WF (which is calculated as an F in a student's GPA). A student may not withdraw from the College in the last three weeks of a semester.

To withdraw officially from the College, a student should initiate the withdrawal process in the Office of Student Life. Students receiving financial aid should consult the Office of Student Accounts prior to completing the withdrawal process to ascertain possible financial obligations for the current semester and eligibility for aid in future semesters. It is the student's responsibility to withdraw officially from the College. Failure to withdraw formally may result in failing grades, dismissal, and/or financial obligations.

## TCNJ Refund and Repayment Policy

### Refunds of Tuition and Fees

A student must withdraw from all courses for the semester (or reduce their registered course load) by the last day of Add/Drop in order to be eligible for a refund. The computing of all refunds will be based upon the date of receipt shown on the written notice or Intent to Withdraw Form. Refunds are not based upon the date of last class attendance. A student who leaves school without officially withdrawing from the College forfeits all rights to a refund or to a reduction in his or her account.

The College uses the following policy to determine the amount of refund:

1. A student withdrawing from the College on or before the official last day of Add/Drop shall receive a 100 percent refund of applicable tuition and fees paid.†
2. A student reducing his/her load in a manner that results in a decrease in billable tuition and application fees† on or before the last official day of Add/Drop shall receive a 100 percent refund of the reduced amount. Reductions in load after the last official day of Add/Drop will not result in refunds.
3. A student withdrawing from the College after the official end of Add/Drop but before the end of 2.5 weeks of classes in the fall and spring semesters, shall receive a 75 percent refund of applicable tuition and fees paid.†
4. A student withdrawing from the College after the official end of Add/Drop but before the end of the fifth week of classes in the fall and spring semesters shall receive a 50 percent refund of applicable tuition and fees paid.†
5. A student withdrawing from the College after the fifth week of class shall receive no refund.
6. Summer withdrawal policies are different. Please consult the Summer Schedule of Classes.
7. Students receiving federal Title IV financial aid funds must contact the Office of Student Accounts before withdrawing.

† Only General Services, Student Activity, Student Center, Student Services, and Computer Access Fees.

Available to all students is Tuition Refund Plan/Insurance provided by A.W.G. Dewar, Inc. This program allows for a student who withdraws or takes a leave of absence from the College for valid medical reasons to receive up to a 100 percent refund for tuition and fees (excluding I.D. fee and health insurance fee). This program is to help families



minimize their financial losses. This plan extends and enhances the College's refund policy. You are assured of a 100 percent refund throughout the term (with the exception of a 60 percent Tuition Refund for psychological withdrawals), even after the College's own refund policy has expired, as long as your reason for withdraw or leave of absence is not an A. W.G. Dewar exclusion. See A.W.G. brochure for further information. Off-campus rooms, meals, or other charges cannot be covered under this insurance. The calendar for the upcoming year is on the back cover of this guide.

The cost of the tuition refund insurance is based upon a full-time undergraduate student, but the refund insurance is available to part-time undergraduate and graduate students as well. This insurance must be purchased in full and paid to the College prior to the first day of class. There are no exceptions to this policy.

Formal withdrawal deadline dates may be obtained from the Office of Records and Registration. Should the withdrawal result in a refund, a check will be forwarded to the student's permanent address.

### **Refunds for Students Receiving Federal Title IV Funds**

Federal regulations require that a pro rata portion of Title IV funds be refunded to the funding source if students withdraw from the College. Students may, therefore, incur a liability to The College of New Jersey and should consult with the Office of Student Accounts, Green Hall 119 prior to withdrawing.

### **Withdrawal Policy**

Information concerning TCNJ's withdrawal policy is available through the Office of Student Life, 609.771.2201.

### **Entrance and Exit Loan Counseling (Stafford and Perkins)<sup>Δ</sup>**

All student loan borrowers at TCNJ are required to participate in Entrance and Exit Student Loan Counseling. New borrowers must complete Entrance Loan Counseling before the first disbursement of their loan assistance at TCNJ. Borrowers graduating, ceasing enrollment, or withdrawing from TCNJ must complete Exit Loan Counseling prior to leaving the campus. Failure to oblige these requirements may result in award cancellation or the withholding of student records. The Web address for entrance and exit counseling is <http://www.mapping-your-future.org>. Questions concerning Entrance and Exit Loan Counseling should be directed to the Office of Student Financial Assistance.

Δ All first-time Stafford and Perkins borrowers must complete a Master Promissory Note.

## Undergraduate Cost of Attendance for 2005–06

Based on nine months at full-time enrollment and approximations of average non-direct costs.

On Campus	Fall Semester	Spring Semester	Yearly Total
Tuition			
In State	\$ 3,525.50	\$ 3,525.50	\$ 7,051.00
Out of State	6,157.00	6,157.00	12,314.00
Fees	1,323.50	1,323.50	2,646.00
Books and Supplies	368.00	368.00	736.00
Room and Board*	4,229.50	4,229.50	8,458.00
Personal/Miscellaneous	735.00	735.00	1,470.00
Transportation	264.00	264.00	528.00
<b>Total</b>			
<b>In State</b>	<b>\$10,444.50</b>	<b>\$10,444.50</b>	<b>\$20,889.00</b>
<b>Out of State</b>	<b>\$13,076.00</b>	<b>\$13,076.00</b>	<b>\$26,152.00</b>

Off Campus	Fall Semester	Spring Semester	Yearly Total
Tuition			
In State	\$ 3,525.50	\$ 3,525.50	\$ 7,051.00
Out of State	6,157.00	6,157.00	12,314.00
Fees	1,323.50	1,323.50	2,646.00
Books and Supplies	368.00	368.00	736.00
Room and Board	2,991.00	2,991.00	5,982.00
Personal/Miscellaneous	890.00	890.00	1,780.00
Transportation	764.00	764.00	1,528.00
<b>Total</b>			
<b>In State</b>	<b>\$ 9,861.50</b>	<b>\$ 9,861.50</b>	<b>\$19,723.00</b>
<b>Out of State</b>	<b>\$12,493.00</b>	<b>\$12,493.00</b>	<b>\$24,986.00</b>

With Parents/Relatives	Fall Semester	Spring Semester	Yearly Total
Tuition			
In-State	\$ 3,525.50	\$ 3,525.50	\$ 7,051.00
Out of State	6,175.00	6,157.00	12,314.00
Fees	1,323.50	1,323.50	2,646.00
Books and Supplies	368.00	368.00	736.00
Room and Board	895.00	885.00	1,771.00
Personal/Miscellaneous	890.00	890.00	1,780.00
Transportation	764.00	764.00	1,528.00
<b>Total</b>			
<b>In State</b>	<b>\$ 7,756.00</b>	<b>\$ 7,756.00</b>	<b>\$15,512.00</b>
<b>Out of State</b>	<b>\$10,387.50</b>	<b>\$10,387.50</b>	<b>\$20,775.00</b>

Costs subject to change without prior notification.

\* Amount may vary depending on which meal plan the student chooses.

## Graduate Cost of Attendance for 2005–06

Based on nine months at full-time enrollment and approximations of average non-direct costs.

On Campus	Fall Semester	Spring Semester	Yearly Total
Tuition			
In State	\$ 4,378.50	\$ 4,378.50	\$ 8,757.00
Out of State	6,124.50	6,124.00	12,249.00
Fees	748.00	748.55	1,496.10
Books and Supplies	368.00	368.00	736.00
Room and Board*	4,229.00	4,229.00	8,458.00
Personal/Miscellaneous	735.00	735.00	1,470.00
Transportation	264.00	264.00	528.00
<b>Total</b>			
<b>In State</b>	<b>\$10,772.50</b>	<b>\$10,722.50</b>	<b>\$21,445.00</b>
<b>Out of State</b>	<b>\$12,468.50</b>	<b>\$12,468.50</b>	<b>\$24,937.00</b>

Off Campus	Fall Semester	Spring Semester	Yearly Total
Tuition			
In State	\$ 4,378.50	\$ 4,378.50	\$ 8,757.00
Out of State	6,124.50	6,124.50	12,249.00
Fees	748.00	748.00	1,496.10
Books and Supplies	368.00	368.00	736.00
Room and Board	2,991.00	2,991.00	5,982.00
Personal/Miscellaneous	890.00	890.00	1,780.00
Transportation	764.00	764.00	1,528.00
<b>Total</b>			
<b>In State</b>	<b>\$10,139.50</b>	<b>\$10,139.50</b>	<b>\$20,279.00</b>
<b>Out of State</b>	<b>\$11,885.50</b>	<b>\$11,885.50</b>	<b>\$23,771.00</b>

With Parents/Relatives	Fall Semester	Spring Semester	Yearly Total
Tuition			
In State	\$ 4,378.50	\$ 4,378.50	\$ 8,757.00
Out of State	6,124.50	6,124.50	12,249.00
Fees	748.00	748.00	1,496.10
Books and Supplies	368.00	368.00	736.00
Room and Board	885.50	885.50	1,771.00
Personal/Miscellaneous	890.00	890.00	1,780.00
Transportation	764.00	764.00	1,528.00
<b>Total</b>			
<b>In State</b>	<b>\$ 8,034.00</b>	<b>\$ 8,034.00</b>	<b>\$16,068.00</b>
<b>Out of State</b>	<b>\$ 9,780.00</b>	<b>\$ 9,780.00</b>	<b>\$19,560.00</b>

Costs subject to change without prior notification.

\* Amount may vary depending on which meal plan the student chooses.

## FEDERAL AID PROGRAMS

### NAME OF AID RESOURCE:

<b>Air Force ROTC</b>	<p><b>Type of Aid:</b> Scholarship  <b>Eligibility Requirements:</b> Citizen; Undergraduate; Non-need based; Full-time enrollment  <b>Application Deadline:</b> Online, Application  <b>Award Amount:</b> Full tuition and fees plus stipend</p>
<b>Army ROTC</b>	<p><b>Type of Aid:</b> Scholarship  <b>Eligibility Requirements:</b> Citizen, Undergraduate, Non-need based; Full-time enrollment  <b>Application Deadline:</b> Ongoing  <b>Award Amount:</b> Full tuition and fees plus stipend</p>
<b>Federal Nursing Loan</b>	<p><b>Type of Aid:</b> Loan; 5% interest rate  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; Nursing major; Exceptional need; At least half time  <b>Application Deadline:</b> March 1, Priority  <b>Award Amount:</b> Subject to availability</p>
<b>Federal Parent Loan for Undergraduate Parents</b>	<p><b>Type of Aid:</b> Loan; Variable interest rate; 9% max.  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; Undergraduate; Non-need based; At least half time  <b>Award Amount:</b> Maximum = Cost - Aid</p>
<b>Federal Pell Grant</b>	<p><b>Type of Aid:</b> Grant  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; Undergraduate; Exceptional need  <b>Award Amount:</b> Maximum = \$4,050</p>
<b>Federal Perkins Loan</b>	<p><b>Type of Aid:</b> Loan; 5% interest  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; Undergraduate; At least half time; Need  <b>Application Deadline:</b> March 1, Priority  <b>Award Amount:</b> Subject to availability</p>
<b>Federal Subsidized Loan</b>	<p><b>Type of Aid:</b> Loan; Variable interest rate; 8.25% max.  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; At least half time; Need  <b>Award Amount:</b> Dependent upon grade level</p>
<b>Federal Supplemental Educational Opportunity Grant</b>	<p><b>Type of Aid:</b> Grant  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; At least half time; Undergraduate; Exceptional need  <b>Application Deadline:</b> March 1, Priority  <b>Award Amount:</b> Subject to availability</p>
<b>Federal Unsubsidized Loan</b>	<p><b>Type of Aid:</b> Loan; Variable interest rate; 8.25% max.  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; At least half time; Non-need  <b>Award Amount:</b> Dependent upon grade level and dependency status</p>
<b>Federal Work-Study</b>	<p><b>Type of Aid:</b> Work  <b>Eligibility Requirements:</b> Citizen or eligible non-citizen; At least half time; Need  <b>Application Deadline:</b> March 1, Priority  <b>Award Amount:</b> Subject to availability</p>
<b>Veterans Education Benefit Program</b>	<p><b>Type of Aid:</b> Grant  <b>Eligibility Requirements:</b> Citizen; Need  <b>Application Deadline:</b> Varies  <b>Award Amount:</b> Varies</p>

STATE OF  
NEW JERSEY  
AID PROGRAMS

NAME OF AID RESOURCE:

**Edward J. Bloustein Distinguished Scholarship Program**

**Type of Aid:** Scholarship  
**Eligibility Requirements:** Citizen; Resident; Undergraduate; Full time; Merit  
**Application Deadline:** Refer to High School Guidance Counselor  
**Award Amount:** \$1,000 Renewable

**Educational Opportunity Fund Grant**

**Type of Aid:** Grant  
**Eligibility Requirements:** Citizen; Resident; Undergraduate; Income criteria; Educationally disadvantaged; Full time  
**Application Deadline:** February 15 (Exceptions considered)  
**Award Amount:** \$1,200 Living on campus or off campus; \$950 Living with parent

**New Jersey CLASS Loan Program**

**Type of Aid:** Loan; Variable interest rate subject to repayment option  
**Eligibility Requirements:** Citizen; Undergraduate and Graduate; At least half time  
**Award Amount:** Maximum = Cost - Aid

**New Jersey National Guard Program**

**Type of Aid:** Tuition Waiver  
**Eligibility Requirements:** Citizen; Resident; Undergraduate or Graduate Commander's Certification; GPA 2.00  
**Application Deadline:** First Day of School  
**Award Amount:** Waiver varies

**Survivor Tuition Benefits Program**

**Type of Aid:** Grant  
**Eligibility Requirements:** Citizen; Resident; Undergraduate; At least half time; Dependent of deceased (line of duty) law enforcement officer  
**Application Deadline:** October 1 for fall '04; March 1 for spring '05  
**Award Amount:** Tuition

**Tuition Aid Grant**

**Type of Aid:** Grant  
**Eligibility Requirements:** Citizen; Resident; Undergraduate; Full time; Need  
**Application Deadline:** June 1, Renewal; October 1, Initial  
**Award Amount:** Varies; Corresponds to tuition and availability

## 2006 Calendar of Financial Aid Processes

### 2006 CALENDAR OF FINANCIAL AID PROCESSES

#### JANUARY

##### January 1, 2006

Earliest date you may file a FAFSA, Renewal FAFSA, or FAFSA on the Web for the 2006–07 academic year.

#### FEBRUARY

##### February 15

Deadline for incoming freshmen to submit admission application (which is used for consideration for The College of New Jersey Scholarship Program).

#### MARCH

##### March 1

Your FAFSA, Renewal FAFSA or FAFSA on the Web should be received by the federal processor by this date if you want your application to be a Priority Application.

#### APRIL

##### April 1

Priority Application filers should have submitted all required documents to our office.

The OSFA prepares estimated financial aid award information, based on 2005–06 tuition, fees, and rates for students who have completed a FAFSA and have been accepted by The College of New Jersey.

#### JUNE

##### June 1

New Jersey residents who have previously received NJ's Tuition Aid Grant must ensure that their FAFSA, Renewal FAFSA, or FAFSA on the Web is received by the federal processor by this date. Notification to students who have not met the Satisfactory Academic Progress Policy for Financial Aid Eligibility is sent on approximately this date.

##### June 30

Students applying for 2006 summer session financial aid must have completed and submitted all application documents to our office.

#### JUNE

##### June 30

Approximate date for the TCNJ Board of Trustees to set 2006–07 Tuition, Fees, Room and Board rates.

The OFSA begins to package completed Financial Aid Applications.

#### JULY

##### July 17

Students must have been awarded and accepted financial aid by approximately this date in order for financial aid to be viewed on the student's T.E.S.S. account. This information is updated daily on T.E.S.S. This is also the approximate date that the student will be notified of fall bill by e-mail.

#### AUGUST

##### August 19

Approximate date of payment due to the Office of Student Accounts for fall semester charges for registered students.

#### OCTOBER

##### October 1

New Jersey residents who are FIRST TIME applicants for NJ's Tuition Aid Grant must ensure that their FAFSA, Renewal FAFSA or FAFSA on the Web is received by the federal processor by this date.

#### NOVEMBER

##### November 17

An approximate date. Spring 2007 bill will appear on T.E.S.S.

#### DECEMBER

##### December 1

Students must have been awarded and have accepted financial aid awards by this date for financial aid to be applied toward their charges.

##### December 16

An approximate date. Payment due to Office of Student Accounts for spring semester charges.

