

2024 Admitted Student Day

Your Journey Starts Here AT RUTGERS-NEWARK



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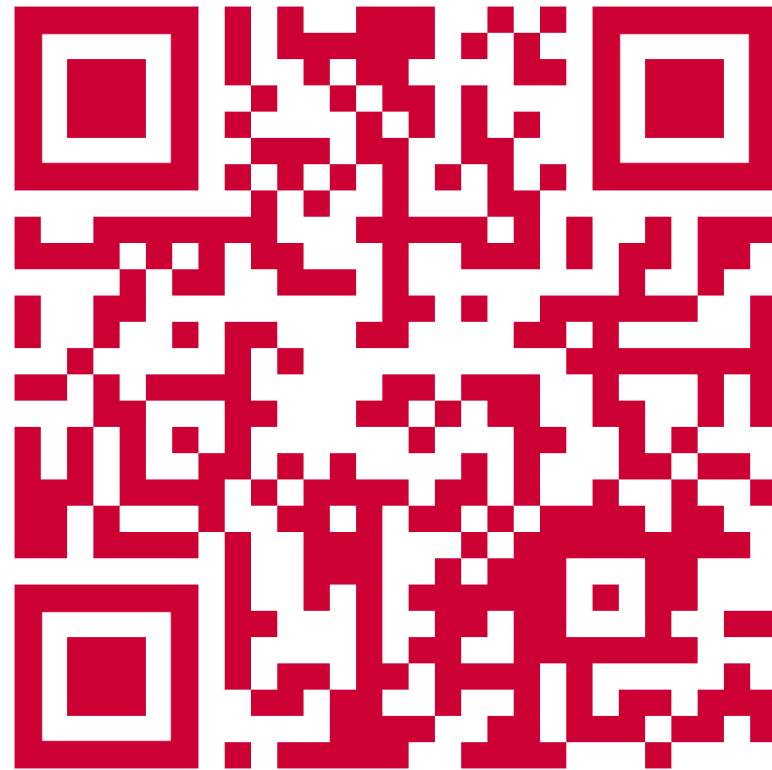
RU Ready? Enroll Now!

Take the next step and confirm your attendance for fall 2024 at Rutgers University-Newark!

- Log into your applicant portal at go.rutgers.edu/portal
- Click “View Status”
- Declare your decision by selecting “Accept Offer”
- Click “Submit My Decision”
- Pay \$150 enrollment fee, if applicable

Next Steps:

- Activate your NetID – netid.rutgers.edu *(if you haven't already)*
- Download DUO app and set up 2-factor
- Complete all “My Enrollment” tasks on My.Rutgers.edu
 - Your My.Rutgers.edu dashboard and associated widgets may take up to 72 hours after accepting our offer of admission to be fully accessible.
 - Signing up for Student Orientation Advisement and Registration (S.O.A.R) on ‘My Enrollment’ is a key required task

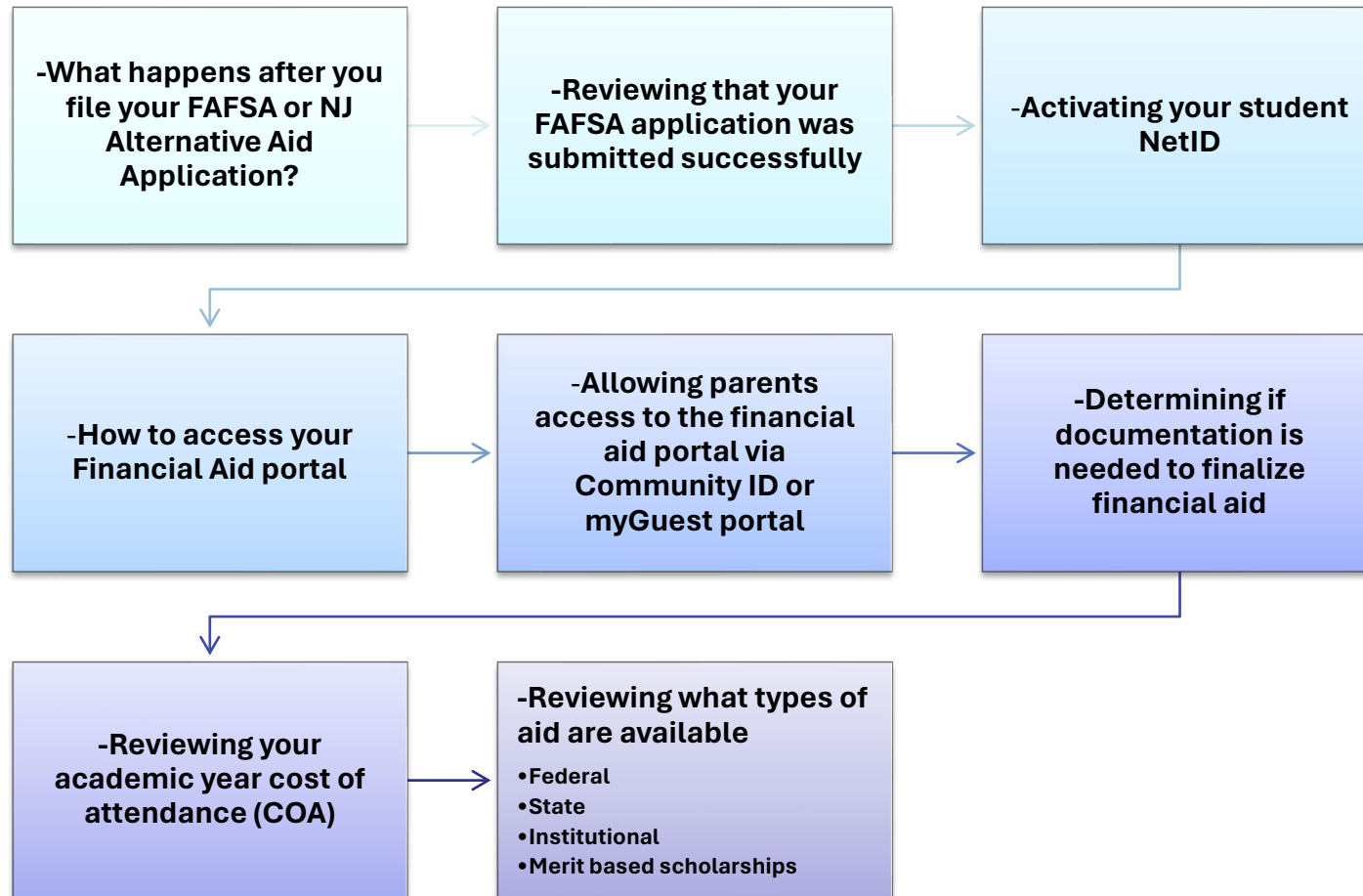


go.rutgers.edu/portal

Applicant Admissions Portal



TODAY'S AGENDA—UNDERSTANDING YOUR FINANCIAL AID PACKAGE 101



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UNDERSTANDING YOUR RUTGERS FINANCIAL AID OFFER

Join us for a **post-Admitted Student Day Virtual workshop** for all admitted students! All 2024-2025 financial aid packages are anticipated to be distributed by early May, and the Office of Financial Aid is offering one-on-one workshops to help students and families better understand their aid package. **Please be sure to register to secure your spot!**

Location: On-Campus Event @Blumenthal Hall 249 University Avenue, Newark NJ 07106
Time: 9 am to 12 pm
Date: Saturday, May 18, 2024

Location: Virtual
Time: 5 pm to 7 pm
Tuesday, May 21, 2024

Location: Virtual
Time: 5 pm to 7 pm
Thursday, May 23, 2024



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NET PRICE CALCULATOR RUTGERS UNIVERSITY

We anticipate releasing financial aid packages for admitted students by mid-May. While you await your financial aid package, we are pleased to announce we have launched a [new net price calculator](#) (NPC) designed to assist with your planning by providing you with a personalized **estimate** of your cost to attend Rutgers University. The calculator is simple to use, and it takes less than 5 minutes to get your estimated package!



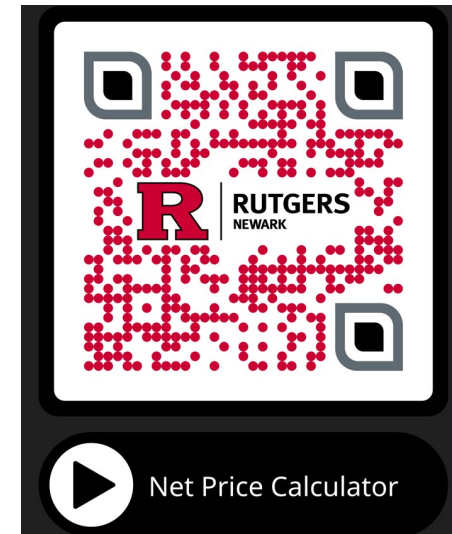
Net Price Calculator
Rutgers University

Help us answer a few questions and get a tailored estimate in minutes!

- 1 Answer 8-12 questions to get your estimate
- 2 See cost and financial aid that's tailored to your situation
- 3 View scholarships, grants and resources to help you pay

[Start new estimate](#)

[I already have an estimate](#)





YOU FILED YOUR NJ ALTERNATIVE APPLICATION...WHAT HAPPENS NEXT?

NJFAMS Main Menu

- ALL APPLICANTS will receive an e-mail from NJFAMS when their award eligibility has been estimated and when they can begin to review their customized To-Do List.



Welcome to NJFAMS!

Check your To Do List for additional information we need to process your grant or scholarship.

- ✓ To Do List
- 📄 Apply Online for New Jersey Alternative Financial Aid (Dreamer Students only)
- 🏠 View and Update Your School
- 📄 Apply Online for Scholarships
- 🌟 Award and Eligibility Information
- 📧 Notifications
- 📢 Portal Announcements
- 👤 View And Update Your Contact Information
- 👤 Edit Your Profile

Your FAFSA for academic year 2022-2023 has not been received



YOU FILED YOUR FAFSA ...WHAT HAPPENS NEXT?

REVIEW YOUR FAFSA CONFIRMATION.

After you complete and submit the FAFSA form online, you'll see a confirmation page like this one.



This is not your financial aid offer. You'll get that separately from the school(s) you apply to and get into.

FAFSA FORM 2024-25 Student: Layla Morisseau

Congratulations, The FAFSA Form Is Complete!

Layla Morisseau

Completion Date: 02/17/2024 | Data Release Number: [REDACTED] | Estimated Student Aid Index (SAI): [REDACTED]

The SAI is not a measure of how much student aid you'll receive or how much you'll pay for college. Schools use your SAI to determine your federal student aid eligibility.

Based on the eligibility criteria, you don't appear to be eligible for a Federal Pell Grant. However, you may be eligible for other federal, state, or institutional grants, scholarships, and/or work study programs.

What Happens Next

- Check Your Email**
You will receive an email version of this confirmation page at the following email address: rayya.m@outlook.com.
- Track the Status of Your Form**
Check the status of your form beginning in the first half of March by logging in to your StudentAid.gov account and selecting your FAFSA submission from the My Activity section of your account Dashboard. Look for an email in the first half of March to learn when your FAFSA information has been sent to your selected schools.
- You Will Receive School Communications**
We use the information collected on your FAFSA form to calculate your Student Aid Index (SAI). The SAI lets schools determine the aid you're eligible to receive. The schools you selected on your form will receive your FAFSA information starting in the first half of March, and you'll begin receiving personalized aid information from the schools you've been accepted to several weeks later. Once received, you can contact their financial aid offices directly to ask questions about their student aid packages.

Start Your Application for New Jersey (NJ) State-based Aid

[Apply for State Aid](#)

DIRECT HERE

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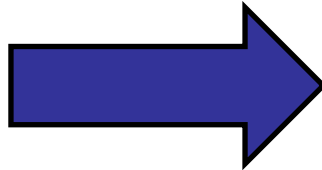
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YOU FILED YOUR FAFSA ...WHAT HAPPENS NEXT?

There are several statuses that your FAFSA can be in. Access your Federal Student Aid Account Dashboard for these details.

1. logging in to StudentAid.gov using your FSA ID (account username and password)
2. Navigate to the account Dashboard; in the middle of the page, you will see "My Activity."
3. Your FAFSA status will be listed here



https://studentaid.gov/dashboard/

FederalStudentAid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

✓ Your loan balance is \$0.

Grants \$9,140 Total Disbursed ⓘ

● \$9,140 Pell Grant ⓘ

Loan information as of 08/25/2022. [Learn how to download your aid data.](#)

My Activity [View All Activity >](#)

2024-25 FAFSA® Form: Parent Contributor

In Progress Last Updated: 04/14/2024

Draft

Draft: Your section of the FAFSA form is incomplete.

In Review

In Review: Your FAFSA form was submitted but hasn't been processed yet.

In Progress

In Progress: You provided your consent, approval, and signature to your section of the FAFSA form, but it has not been submitted yet.

Action Required

Action Required: You are missing your consent and approval or signature, or the FAFSA form was processed, but a correction is required.

Processed

Processed: Your application was processed successfully. No further action is needed.

Closed

Closed: Your FAFSA form was never submitted and can no longer be submitted because the federal FAFSA deadline passed.

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YOU FILED YOUR FAFSA OR NJ ALTERNATIVE APPLICATION...WHAT HAPPENS NEXT?

MAKE SURE YOUR SCHOOLS HAVE EVERYTHING THEY NEED

After your FAFSA form has been processed successfully, it's a good idea to make sure the schools you listed on your FAFSA form have received everything they need. Review your FAFSA Submission Summary for details on what the school may ask of you.

FAFSA Submission Summary is an electronic document from the U.S. Department of Education, which processed the FAFSA form. It provides key information such as your Student Aid Index, Data Release Number, and potential Federal Student Aid program you may be eligible for.

If you were selected for Federal verification or if additional documentation will be required by your school a comment will be available in the eligibility overview.

FAFSA Submission Summary Landing Page

- Upon completion, the student receives a FAFSA Submission Summary
- The FAFSA Submission Summary is broken into four tabs:
 - Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps
 - At the top, the student will see information about when their form was received and processed
 - They also have the option to print their FAFSA Submission Summary to keep for their records.

FAFSA FORM 2024-25 FAFSA Submission Summary

Student: Raya Tran | Application Received: Sept. 10, 2024 | Application Processed: Sept. 12, 2024 | Data Release Number: 2572 | Viewing: Submission 1

Eligibility Overview | FAFSA Form Answers | School Information | Next Steps

Based on the information we have on record for you, your Student Aid Index (SAI) is -1500. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your college's or career school's financial aid office will use your SAI to determine your eligibility for other types of grants, scholarships, work-study funds, and loans.

If you need additional help with your FAFSA Submission Summary, contact your college's or career school's financial aid office or select "Visit Help Center" from the FAFSA home page. If your contact information changes, update your information in your Account Settings. Then, select "Make a Correction" to update the information on your FAFSA form.

Your FAFSA form has been selected for verification. This is a review process where your school has the authority to request copies of certain financial documents from you and your parent(s).

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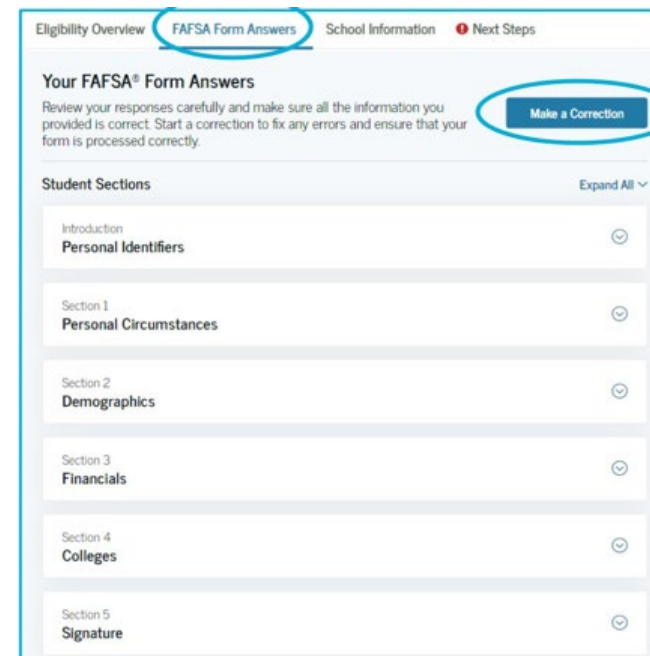
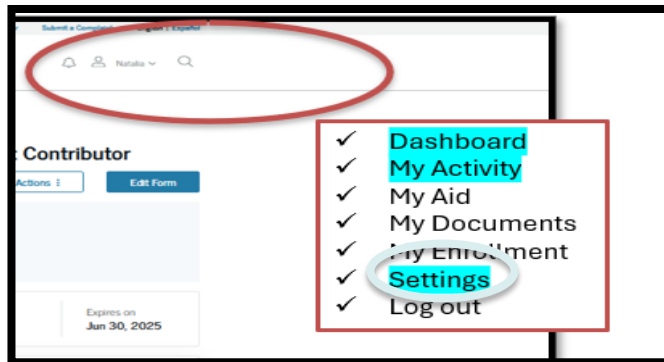
YOU FILED YOUR FAFSA ...WHAT HAPPENS NEXT?

MAKE FAFSA® CORRECTIONS IF NEEDED

After your FAFSA form has been processed (which takes about three days), you can go back and [submit a correction](#) to certain fields.

CORRECTIONS YOU CAN MAKE ONLINE

- ✓ Adding missing signature
- ✓ Adding missing consent and approval
- ✓ Adding or removing a school
- ✓ Correcting response to "Direct Unsubsidized Loan Only" question*
 - Students should answer "No" to be considered for all financial aid types
 - Parental Information may be required
- ✓ Updating personal contact information, including mailing or email address
- ✓ Correcting your Social Security number
- ✓ Can be changed under StudentAid.gov account settings Federal Student Aid
- ✓ Dashboard



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FINANCIAL AID PACKAGE. THE STEPS...

1. Students apply for financial aid by completing the FAFSA or NJ Alt App.
2. The submitted form will be sent to the schools the student selected on the application.
3. If the student has been admitted into their selected school, the Office of Financial will use the results of the completed form to develop an aid package:
 - ✓ FAFSA = Federal Aid and State Aid
 - ✓ NJ Alt App = State Aid Only
4. OFA will use the results to determine the types and amounts of financial aid the student will qualify for based on the following information:
 - ✓ Student type:
 - ✓ undergraduate- first-year, transfer, or continuing student
 - ✓ graduate, professional (Law/RBHS)
 - ✓ Grade Level: freshman, sophomore, junior, and senior or graduate
 - ✓ Enrollment: full-time, three-quarter-time, half-time, and less than half-time
 - ✓ Housing Status: commuter, on campus, maintaining own residence from parent
 - ✓ When was the aid form filed and received by the institution – priority deadline
 - ✓ Instate vs. out-of-state student
 - ✓ Was the student awarded merit scholarships or school-based resources?

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UNDERSTANDING FINANCIAL AID PACKAGE

We anticipate releasing financial aid packages for admitted students by mid-May.

Once Financial Aid packages are available, the student receives an email advising them their Financial Aid Award is available for review via the MyRutgers Portal.

- Only student with a valid and activated NETID will be able to access their Financial Aid Award via the MyRutgers Portal.
- Admitted students (AD) will have limited access until they have accepted their offer of Admission.
- If a student is unable to log in, they should contact our Office of Information and Technology (OIT) at <https://it.rutgers.edu/>

Subject: <first name>, Your Financial Aid Award Information is Available

RUTGERS
Office of Financial Aid

Dear <first name>,

Welcome to Rutgers! We are pleased to offer you financial assistance for the academic year.

To view your Rutgers Financial Aid Award details:

- Log in to the [myRutgers](#) dashboard with your Rutgers [NetID](#) and password. (If you have not already [activated your NetID](#) please do so before attempting to log in.)
- Locate the **My Financial Aid** widget.
- Go to the **Award** tab within the widget and click **Award Detail and Information**, which will bring you to the Financial Aid Student Portal.
- Click the **Financial** tab on the top menu to view the full details of your Financial Aid Awards.
- Note: at this time, you will not be able to upload documentation in the Financial Aid Student Portal. If additional documents are required to finalize your aid package, you will receive a separate communication at a later date.

To view videos and quick guides to help you navigate the Financial Aid Student Portal; learn about types of aid such as loans, grants, scholarships, and the Federal Work Study Program; and view other important information, please visit the [Financial Aid Portal Library](#) webpage.

If you have further questions, please contact your [regional One Stop Student Services Center](#) to speak with a representative.

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UNDERSTANDING FINANCIAL AID PACKAGE

WHAT IS A NETID?

All faculty, staff, students, and guests are assigned a Rutgers unique identifier known as a NetID, comprised of alphanumeric characters (e.g. jqs23). To access many of the electronic services available to you at Rutgers, you need to activate your Rutgers NetID.

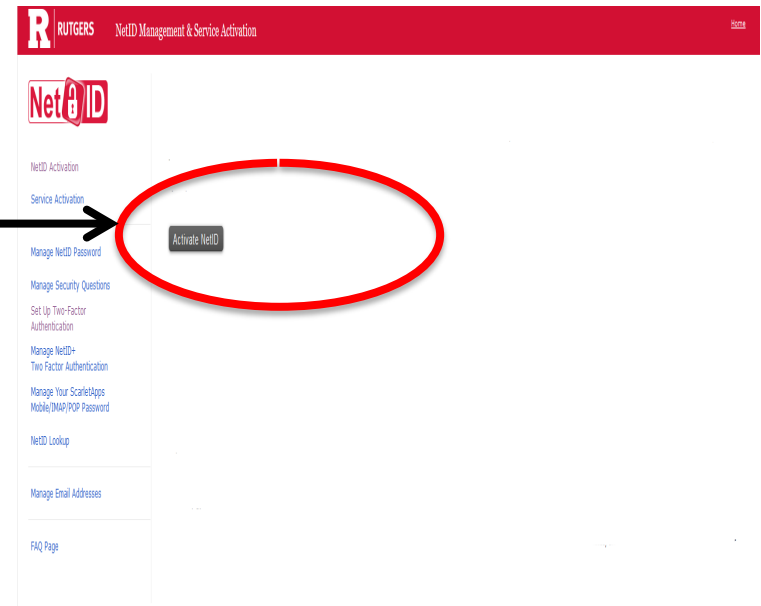
Your assigned NetID will appear on the activation screen.

If you have questions or need assistance, feel free to consult the Office of Information Technology Help Desk at 833-OIT-HELP.

HOW TO ACTIVATE YOUR NETID

<https://netid.rutgers.edu/index.htm>

- 1. Sets your authentication password**
This is the password you will use for most electronic services.
- 2. Setup your security questions and answers**
You can choose to select three questions and answers that will help you reset your password.
- 3. Establishes your Rutgers email address**
This is the email address to which Rutgers University will send official communications and notices.
- 4. Allows you to choose where you would like your official Rutgers email delivered**
You can choose to have your Rutgers email address forwarded to a different account, or you can choose to use a Rutgers provided email service.
- 5. Protect your NetID with two-factor authentication** - Two-factor authentication helps protect your account by adding an extra layer of security beyond your password. Setting up two-factor authentication takes about five minutes, and it will significantly improve the security of your NetID. [Sign up now for two-factor authentication.](#)



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MyRUTGERS PORTAL

- Students use the NETID login
- Parents use the Community ID login

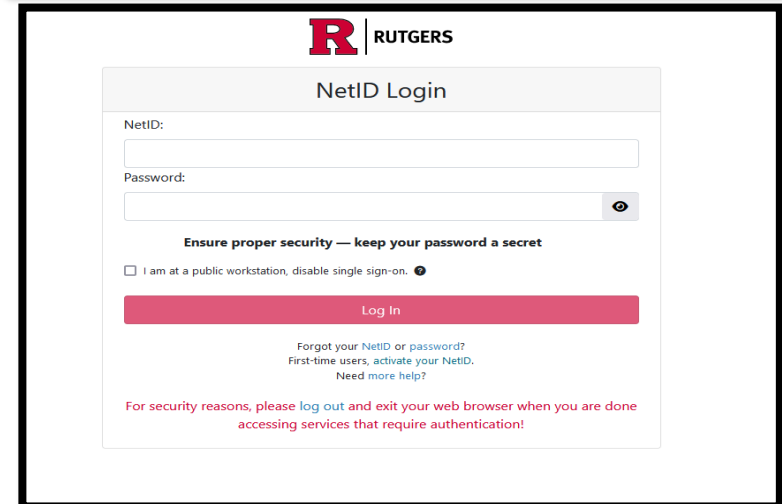
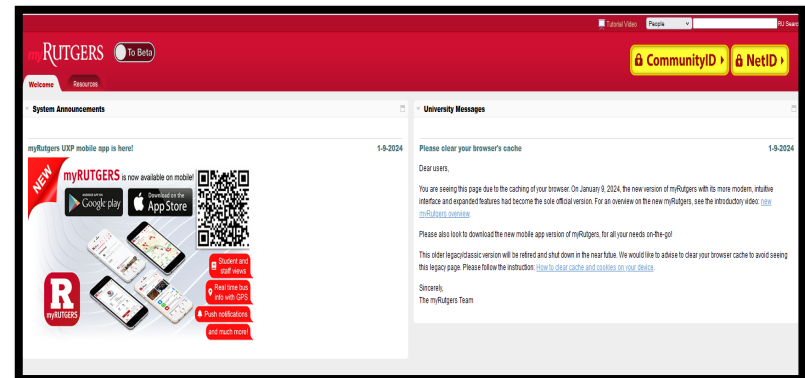
All users will need to complete the Central Authentication Service (CAS) process to gain access to the portal.

CAS is Rutgers' official Single Sign-on authentication service standard for all web-based applications.

Once the authentication process is completed. You will be on the main page of your dashboard.

Several Widgets are available to you. A **Widget** is a customizable snippet of content that can be used on your personalized site.

A full list of all the Widgets available to use in Widget Areas can be found in the dashboard side menu under "Appearance".



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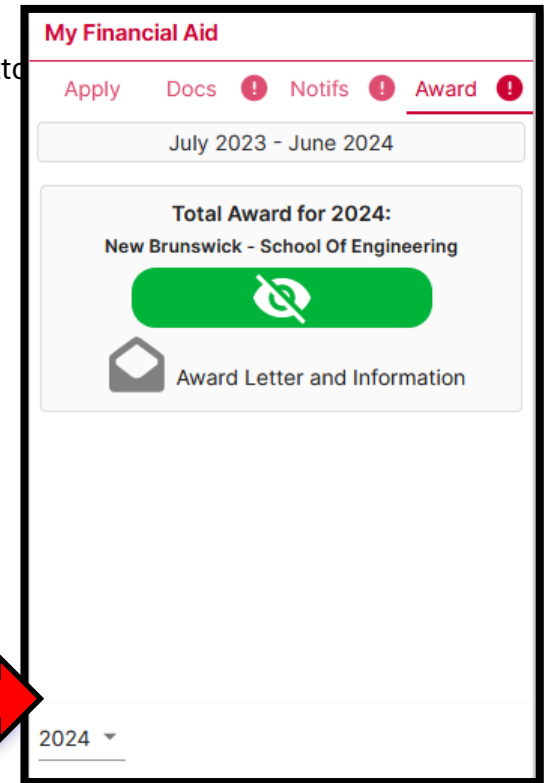
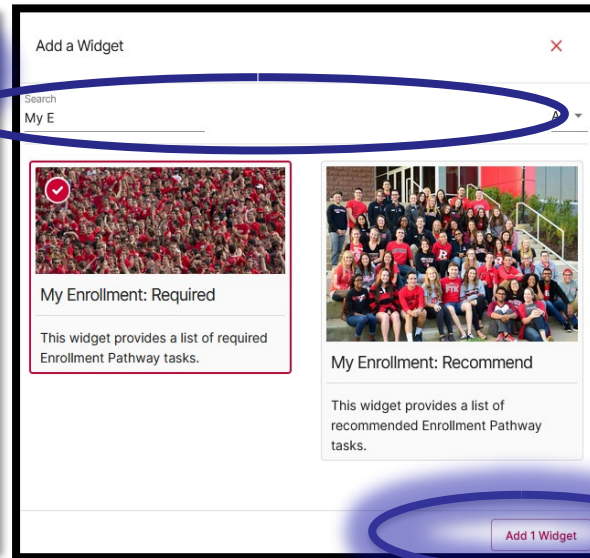
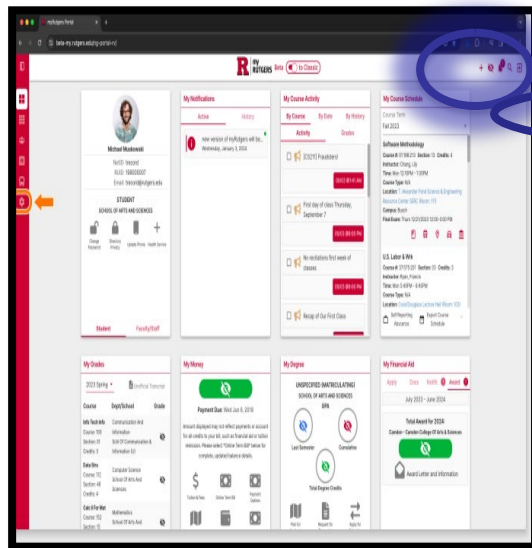
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MyRUTGERS PORTAL

What to do when the financial aid widget is NOT displayed on the Dashboard

1. Click on the “+” icon on the top-right corner of the dashboard
2. Select “Finance” category on the left menu
3. Select “My Financial Aid” widget on the right-hand menu and click on the “ADD” button



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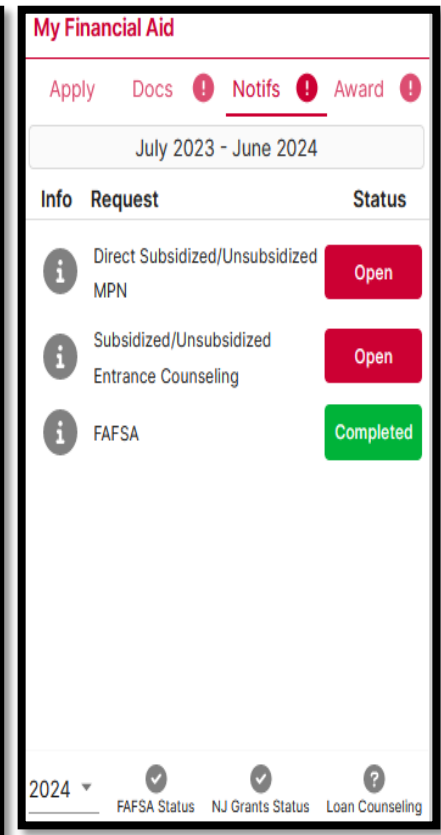
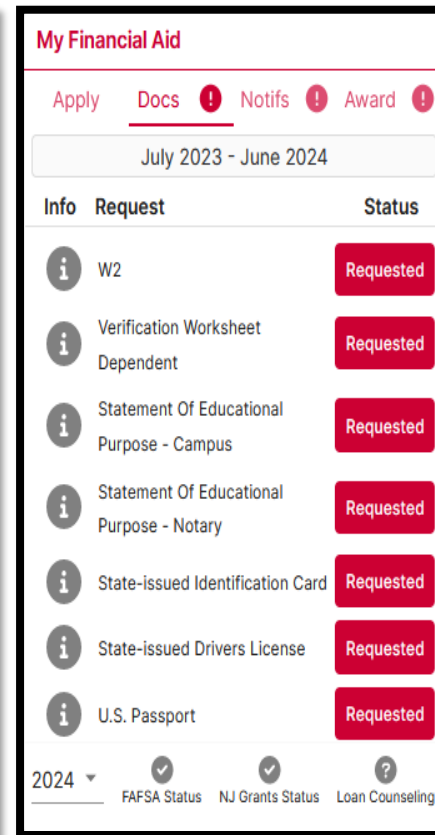
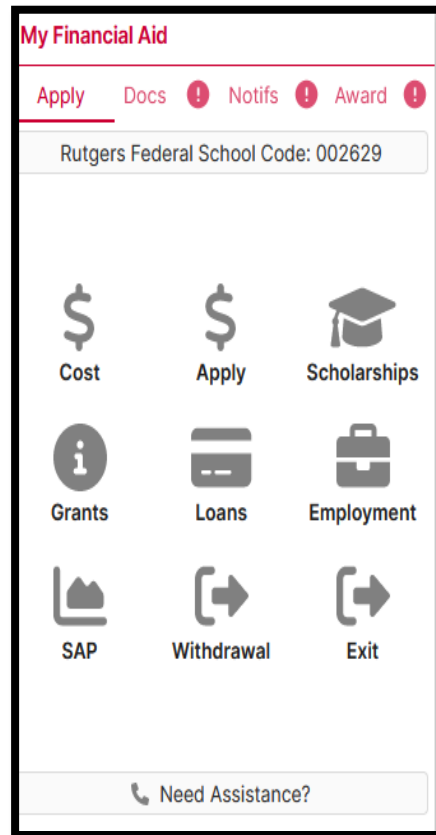
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MyRUTGERS PORTAL

The Financial Aid Widget has four available features that you can select from.

1. **APPLY:** Allows you to view and apply for financial aid resources.
2. **DOCS:** Informs you of any required documentation that needs to be submitted to the Office of Financial Aid.
3. **NOTIFS:** (notifications) Required forms to complete for the Federal Direct Loan Process and your FAFSA status.



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MyRUTGERS PORTAL

4. AWARD – provides a breakdown of your financial aid offers for each school year.


Click Award Letter and Information and you will be routed off the MyRutgers Portal website to the Student Financial Aid Portal for a complete listing of financial aid status, awards, and pending and received documents.


My Financial Aid

Apply Docs ! Notifs ! **Award** !

July 2023 - June 2024

Total Award for 2024:
New Brunswick - School Of Engineering



 **Award Letter and Information**

2024 ▼



COMMUNITY ID (OR MYGUEST) - MYRUTGERS

Community ID - CommunityID is an account for a broader, extended community at Rutgers University. Services available must be authorized by the student under the Family Educational Rights and Privacy Act (FERPA). Students can have up to three active user accounts.

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law that protects the privacy of student education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.

ACCESS AVAILABLE

1. Registrar Records
2. Student Accounting Records
3. Financial Aid Records
4. Dean of Students Permission
5. Judicial Affairs Permission
6. Residence Life Permission

REMINDER – Dependent students selected for Federal Verification MUST authorize a parent to have custodial access to sign their Dependent Verification Worksheet.

Each authorized user will receive an automated email notification to create a Community ID account. A student may re-push this notification if the user has not received it.

Step 1

Step 2

Step 3

Click on **Add A User** icon to add a new authorized user

Add a New Authorized User

First Name: _____ Last Name: _____
Email: _____ Relationship: Parent/Guardian
PIN: _____ Access Expiration: 04/06/2027

Dashboard Items: Authorize to view & discuss student's information

- Registrar Records (includes current/past courses, grades, major, GPA, degree credits)
- Student Accounting Records (includes account balance, viewing and paying term bill)
- Financial Aid Records (Two access permission levels)
- Custodial** (Unlimited access & view financial aid information)
- Read Only (view financial aid information only)

Non-Dashboard Items: Authorize to discuss student's information

- Dean of Students (no information will be displayed, discussion purposes only)
- Judicial Affairs (no information will be displayed, discussion purposes only)
- Residence Life (no information will be displayed, discussion purposes only)

SUBMIT

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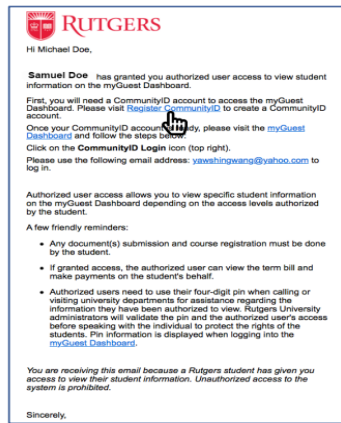
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COMMUNITYID (OR MYGUEST) - MYRUTGERS

1

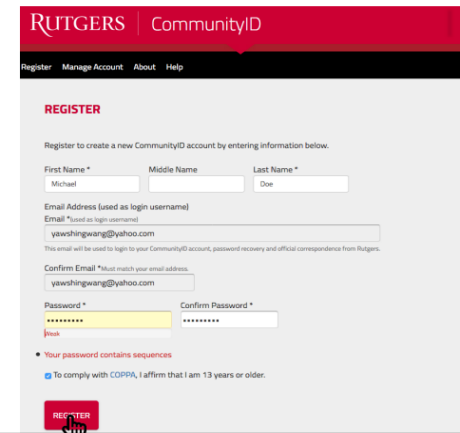
Each authorized user will receive an automated email notification to create (register) a Community ID account



2

Once authorized user clicks on the link in the welcome email, it will launch Rutgers CommunityID site.

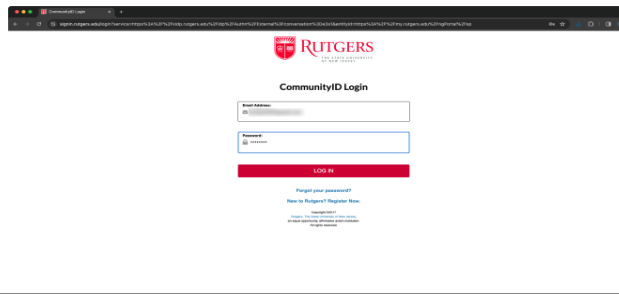
Name and email address are pre-populated, user only needs to enter a password, check COPPA box, and select register button.



3

Log into myRutgers myGuest dashboard

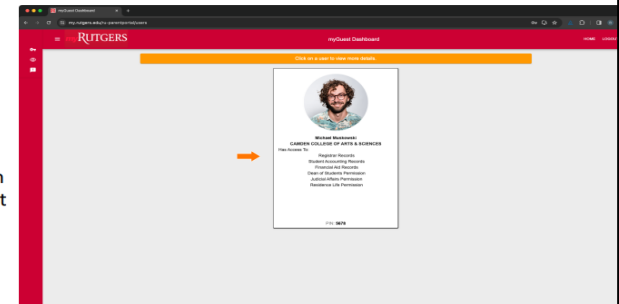
1. Enter your email address
2. Enter the password you just created
3. Click "Log In"



4

Select the student info card

1. This is the myGuest Dashboard
2. Select which user you would like to view by clicking on their card
3. See the PIN number on the card, it is important when call Rutgers support to inquire student's information



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FINANCIAL AID STUDENT PORTAL

First-time users will need to accept the electronic consent to access the portal.

- ✓ Once done, the student is on the HOME page – Required Financial Aid Actions.
- ✓ If the student is admitted to multiple schools, they may use the down arrow to toggle to each school's financial aid offer.
- ✓ Students may review the following options: documents (# indicates information is available), notifications, financial, and messages.

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FINANCIAL AID STUDENT PORTAL –DOCUMENTS

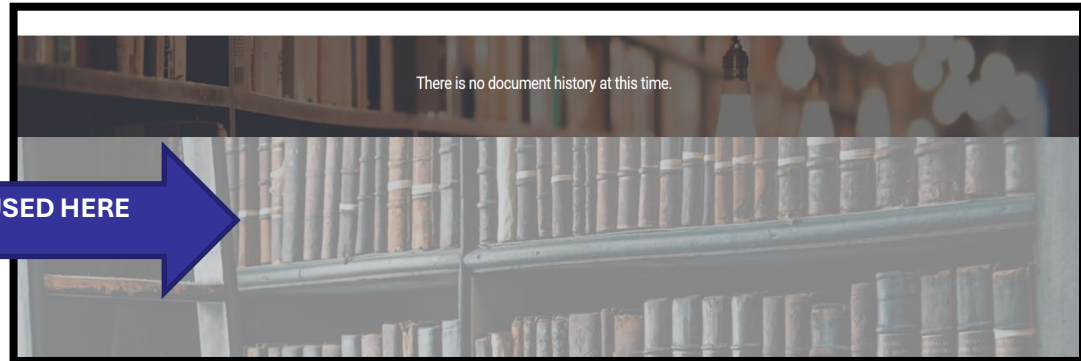
If financial aid documents are necessary to finalize your financial aid package, the Office of Financial Aid will email you.

Click DOCS and you will be routed to the Student Portal to view and upload the requested documents.

Owner – whose document(s) we are requesting

Click upload to submit your documents. Only PDF, JPEG, GIF and PNG files with max size of 50MB.

Document Name	Owner	Award Year	Status	Action	Submit Document
W2	Parent	2023-2024	Requested	Your 2021 W2 is required to complete your financial aid verification process. Form W-2s are provided to employees from every employer engaged in a trade or business who pays for work or a service, including noncash payments of \$600 or more for the year, from whom income, Social Security, or Medicare tax was withheld. Income tax would have been withheld if the employee had claimed no more than one withholding allowance or had not claimed exemption from withholding on Form W-4, Employees Withholding Allowance Certificate.	
Verification Worksheet Dependent	Student	2023-2024	Requested	Your verification worksheet is required to complete your financial aid verification process. Your application for financial aid has been selected for verification. Verification is a process mandated by the U.S. Department of Education that requires the school to compare the information you reported on your Free Application for Federal Student Aid (FAFSA) to this worksheet, and request additional information if necessary.	
Statement of Educational Purpose - Campus	Student	2023-2024	Requested	A Statement of Educational Purpose is required to complete your financial aid verification process. Your application for financial aid has been selected for verification. Verification is a process mandated by the U.S. Department of Education that requires the school to compare the information you reported on your Free Application for Federal Student Aid (FAFSA) to this document and request additional information if necessary. You must sign a Statement of Educational Purpose in person that certifies who you are and that the federal student aid you may receive will only be used for educational purposes and for the cost of attending the school for this aid year. Please visit the Office of Financial Aid or One Stop at your campus and bring an unexpired valid government-issued photo identification (ID) such as a passport or a driver license or other state-issued ID along with the unsigned Statement of Educational Purpose. If you do not have a copy of the Statement of Educational Purpose, we will provide you with a form to fill out at our front desk.	
Statement of Educational Purpose - Notary	Student	2023-2024	Requested	A Statement of Educational Purpose is required to complete your financial aid verification process. Your application for financial aid has been selected for verification. Verification is a process mandated by the U.S. Department of Education that requires the school to compare the information you reported on your Free Application for Federal Student Aid (FAFSA) to this document, and request additional information if necessary. You must sign a Statement of Educational Purpose that certifies who you are and that the federal student aid you may receive will only be used for educational purposes and for the cost of attending the school for this aid year. Please click the submit document button and download the Statement of Educational Purpose form. When complete, upload the form with a valid, unexpired, government-issued photo identification (ID) such as a passport or a driver license or other state-issued ID, then submit the signed document. If you are unable to appear at your school, you must go to a notary public and sign the statement of educational purpose, then submit the signed document, including the certification stamp from the notary.	



ALL RECEIVED DOCUMENTS WILL BE HOUSED HERE

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FINANCIAL AID INFORMATION – FINANCIAL



Financial Information

SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 6, 2022 - May 10, 2023

1. How much does my education cost?

Cost of Attendance	\$38,216.00
Tuition and Fees	\$18,208.00
Estimated Living and Other Expenses	\$20,008.00

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Dependent Tuition Remission	Awarded	\$14,770.00	\$14,770.00	
Richard N. Weeks Endowed Scholarship Fund	Awarded	\$1,500.00	\$1,500.00	
N A C M E Scholarship	Awarded	\$1,000.00	\$1,000.00	
Federal Direct Subsidized Stafford Loan	Estimated	\$0.00	\$0.00	
Federal Direct Unsubsidized Stafford Loan	Awarded	\$0.00	\$0.00	
		\$17,270.00	\$17,270.00	

COA (highlighted in yellow)

COLLEGE FINANCING PLAN (highlighted in yellow and circled in red)

AWARD PACKAGE (highlighted in yellow)

Rutgers, The State University of New Jersey

Undergraduate College Financing Plan
Layla Mortenson, term600

US: 1/9/2024

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Total Cost of Attendance 2023-2024	On Campus Residence	Off Campus Residence
Tuition and fees		\$19,300
Housing and meals	\$14,739	
Books and supplies		\$1,290
Transportation		\$948
Other education costs		\$3,424
Estimated Cost of Attendance	\$39,910.00/yr	

Expected Family Contribution

Based on FAFSA: \$24,880/yr
Based on Institutional Methodology: N/A

Scholarships and Grant Options

Scholarships	Grants
Merit-Based Scholarships	Need-Based Grant Aid
Scholarships from your school: \$0	Federal Pell Grants: \$0
Scholarships from your state: \$0	Institutional Grants: \$15,656
Other scholarships: \$0	State Grants: \$0
Employer Paid Tuition Benefits: \$0	Other forms of grant aid: \$0
Total Scholarships: \$0/yr	Total Grants: \$15,656/yr

VA Education Benefits

VA Education Benefits: \$0/yr

College Costs You Will Be Required to Pay

Net Price To You (Total cost of attendance minus total grants and total scholarships): \$24,254/yr

Loan Options*

Federal Direct Subsidized Loan (5.5% interest rate) (1.06% origination fee)	\$0/yr
Federal Direct Unsubsidized Loan (5.5% interest rate) (1.06% origination fee)	\$6,500/yr
Total Loan Options	\$6,500/yr

Work Options

Work-study	\$0/yr
Hours Per Week (estimated)	0/week
Other Campus Job	\$0/yr
Total Work	\$0/yr

Other Options

- Tuition payment plan offered by the institution.
- Parent PLUS Loans, which your parent can apply for.
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check.
- Other Military or National Service Benefits.

For More Information

For assistance, please contact your regional One Stop Student Services Center to speak with a financial aid representative. RBHS students should contact their campus Educational Aid Office.

***Loan Amounts**

Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly repayment, go to: 2014.collegeboard.org/finance/loans

2024 Admitted Student Day

Your Journey Starts Here AT RUTGERS-NEWARK



WHAT IS A FINANCIAL AID PACKAGE

In its crucial role, the Office of Financial Aid determines a student's financial aid package by meticulously analyzing the results of the Free Application for Federal Student Aid (FAFSA) or NJ Alternative Application and the institutional awarding methodologies.

A student's financial aid package is intricately tied to the application used, which in turn influences output results such as the Student Aid Index (SAI), and New Jersey Eligibility Index (NJEI). Understanding this key factor can empower students in their financial planning.

Students who file the **FAFSA** can unlock a comprehensive aid package, including federal, state, and institutional aid, thereby significantly reducing their financial burden.

FEDERAL AID PROGRAMS

- Federal Pell Grant
- Federal Supplemental Opportunity Educational Grant (SEOG)
- Federal Work-Study
- Federal Direct Loans (Subsidized, Unsubsidized, Parent and Graduate PLUS Loan)

STATE AID PROGRAMS

- Tuition Aid Grant (TAG)
- Educational Opportunity Grant (EOF)
- Garden State Guarantee (GSG)
- NJ STARS II
- Governor's Urban Scholarship

INSTITUTIONAL AID

- Gap programs – RUN to the TOP, Bridging the GAP, Scarlet Guarantee
- Scarlet Promise Grant (SPG)
- Merit Scholarships – Determined by the Office of Undergraduate Admissions
- Appeals Scarlet Promise Grant



WHAT IS A FINANCIAL AID PACKAGE (cont.)

Students who file the **NJ Alternative Application** are defined as NJ Dreamers and will not meet the citizenship requirement necessary to qualify for Federal Student Aid using the FAFSA.

STATE AID PROGRAMS – Students will be evaluated for these programs

- Tuition Aid Grant (TAG)
- Educational Opportunity Grant (EOF)
- Garden State Guarantee (GSG)
- NJ STARS II (continuation of NJSTAR I; determined after all other available State and federal grants and scholarships are applied; not to exceed \$1,250 per semester)
- Governor’s Urban Scholarship (a merit award available to students who rank in the top 5.0 percent of their class and attain a grade point average of at least 3.0 at the end of the junior year in high school)

INSTITUTIONAL AID

- Gap programs – RUN to the TOP, Bridging the GAP, Scarlet Guarantee
- Scarlet Promise Grant (SPG)
- Merit Scholarships – Determined by the Office of Undergraduate Admissions
- Appeals Scarlet Promise Grant

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MERIT SCHOLARSHIP

MERIT SCHOLARSHIP – Determined by Admissions and academic School of Admittance

All first-year and transfer applicants applying for the fall semester to Rutgers–Newark are considered for merit-based scholarships. There is no separate application, only students who submit an undergraduate admissions application by the priority deadline will receive consideration for scholarships.

To receive a merit scholarship, students must accept their Rutgers University—Newark’s [offer of admission](#) **no later than June 1, 2024**.

Rutgers University—Newark merit scholarships are not transferable internally from school to school or to the RBHS, New Brunswick or Camden campuses

RENEWAL GUIDELINES

Rutgers James Dickson CARR Scholarship First-Year and Transfer	Enrolled at least 15-degree credits per semester. Complete 30-degree credits. Grade Point Average of 3.0 or better
Chancellor Scholarship First-Year and Transfer	Enrolled at least 15-degree credits per semester. Complete 30-degree credits. Grade Point Average of 3.0 or better
Presidential BA/MD Scholarship First-Year and Transfer School of Arts and Sciences Only	Enrolled for at least 14-degree credits per semester. Complete 28-degree credits. Grade Point Average of 3.4 or better.
Phi Theta Kappa Scholarship (PTK) Transfer Only	Enrolled at least 15-degree credits per semester. Complete 30-degree credits. Grade Point Average of 3.0 or better

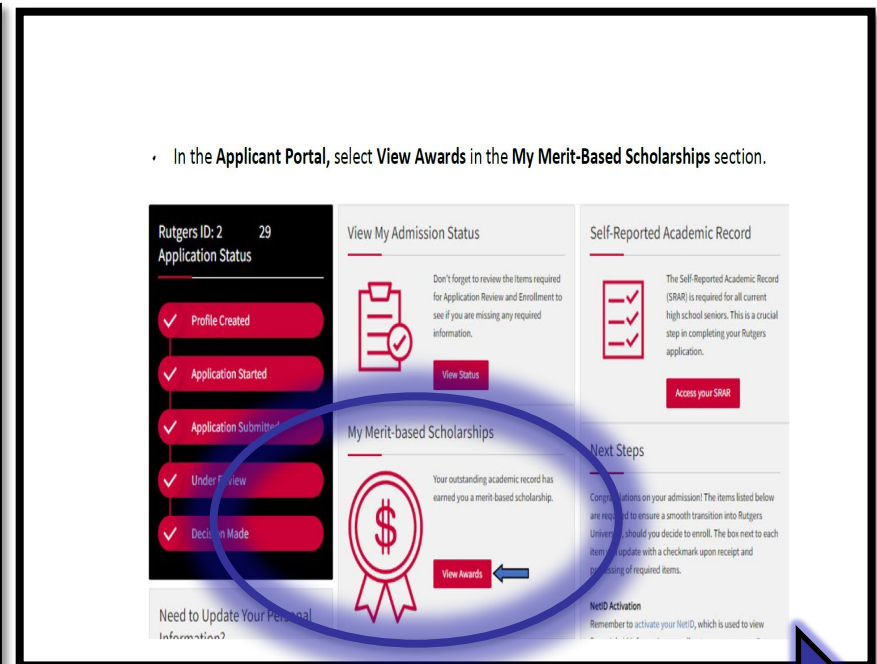
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MERIT SCHOLARSHIP VIEW

Newark and Camden students offered merit scholarships will have their awards displayed in the Applicant Portal. This is the same place that displays their admissions acceptance status and where they can upload documents.



Students log in to the portal and can view their Newark/Camden Merit Scholarships

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RU-N TO THE TOP Fall 2022 and Beyond

- Expanded **Rutgers University–Newark Talent & Opportunity Pathways (RU-N to the TOP) program** provides a “last-dollar” award that covers the cost of the annual in-state tuition and mandatory fees for New Jersey first-year and transfer students and caps the cost of in-state tuition and mandatory fees a year for families with annual adjusted gross incomes of \$100,000 or below based on a sliding scale.
- To recruit outstanding undergraduate students from across the state, this award is offered after all federal, state, and internal/external scholarships and grants have been applied.
- Newly admitted students for Fall 2022 and beyond will automatically be considered with the completion of the Free Application for Federal Student Financial Aid (FAFSA) or the NJ Alternative Application.

✓ The RU-N to the TOP Scholarship will be offered to **full-time** First (Freshman) and Second Year (Sophomore) scholars.

✓ The credit accumulation is stated below:

- 0-30 = Freshman
- 31-59 = Sophomore

✓ RUN and GSG rules are aligned. The only exception is the accumulated credits

- 0-59 = RUN
- 60-128 = GSG

✓ Once students have accumulated at least sixty credits, they will be evaluated for the Garden State Guarantee (GSG).

Rutgers–Newark 2024 Admitted Student Day

AGI	RUN Net Price to the Student	WHAT DOES THIS MEAN TO THE STUDENT?
\$0 to 65K	\$0	GSG will be offered to cover the costs of in-state tuition and mandatory fees after all forms of scholarships/grants have been offered. <u>The Net Price cost to the student will be zero.</u>
\$65,001 to 80K	\$3,000	The GSG will be offered after all forms of scholarships/grants to bring the <u>Net Price costs of in-state tuition and mandatory fees to no more than \$3,000 or 1500 per semester</u>
\$80,001 to 100K	\$5,000	The GSG will be offered after all forms of scholarships/grants to bring the <u>Net Price costs of in-state tuition and mandatory fees to no more than \$5,000 or 2500 per semester</u>

2024 Admitted Student Day

Your Journey Starts Here AT RUTGERS-NEWARK



GARDEN STATE GUARANTEE



- The Garden State Guarantee (GSG) is New Jersey's promise to make a college degree more accessible and affordable.
- By reducing out-of-pocket costs for students and families, New Jersey limits the debt residents must borrow to attend an in-state public college or university.
- This program further builds on Governor Phil Murphy's commitment to improving college affordability.

TOP 10 ELIGIBILITY RULES – students are required to...

1. Have a high school diploma or recognized equivalent
2. **Be a U.S. citizen, eligible non-citizen, or a non-citizen who legally qualifies for Instate Tuition Rate**
3. Be at a grade level defined as a Junior (60-89) or Senior (90-128)
4. Be a NJ Resident - Individuals must be domiciled permanently in NJ for at least one year before enrollment or meet the conditions of NJ Dream Act
5. Not received the maximum allowable number of grant payments (**capped at 4 semesters or 128 credits, whatever happened first**)
6. Complete the FAFSA or NJ Alternative Application by published state deadlines
7. Meet the qualifying AGIs
8. Registered for full-time credit load, which is defined as 12 or more credits per semester
9. Be working towards your first bachelor's degree (may have an Associate degree)
10. If selected verification or documents requested by NJ HESAA or School - complete their financial aid file by published state deadlines

2024 Admitted Student Day

Your Journey Starts Here AT RUTGERS-NEWARK



GARDEN STATE GUARANTEE



- **How is the AGI Calculated?**
- A student's answers to questions on the FAFSA or NJ App determines whether they are considered a dependent or independent student.

Were you born before Jan. 1, 2001?	Yes	No
As of today, are you married? (Answer "No" if you are separated but not divorced.)	Yes	No
At the beginning of the 2024–25 school year, will you be working on a master's or doctorate program (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Yes	No
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Yes	No
Are you a veteran of the U.S. armed forces?	Yes	No
Do you have children or other people (excluding your spouse) who live with you and who receive more than half of their support from you now and between July 1, 2024, and June 30, 2025?	Yes	No
At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?	Yes	No
At any time since you turned age 13, were you a ward of the court?	Yes	No
At any time since you turned age 13, were you in foster care?	Yes	No
Are you or were you a legally <u>emancipated minor</u> , as determined by a court in your state of residence?	Yes	No
Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence?	Yes	No
At any time on or after July 1, 2023, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?"	Yes	No

NOTE:
The date of birth question changes every FAFSA year

Dependent Student (answer NO to all question)	Independent Student (answers YES to any question)
Parent(s) AGI only	AGI of student and spouse, if applicable

2024 Admitted Student Day

Your Journey Starts Here AT RUTGERS-NEWARK



GARDEN STATE GUARANTEE



- A student's FAFSA or NJ Alternative Application Adjusted Gross Income (or AGI) must fall into the qualifying AGI Table below to qualify for GSG.
- **NET PRICE:** An estimate of a student's cost based on an institution's billable charges minus any grants and scholarships for which a student may be eligible.

- **WHAT IS COVERED BY GSG?**
 - Instate tuition and mandatory fees. Acceptable Fees: Campus Fee, School Fee, and Technology Fee/Computer

- **WHAT IS NOT COVERED BY GSG?**
 - Course or lab fees, Billed Health Insurance required for all full-time students, Parking Fee, Room and Board, PRIG fee, Activity fees associated with a particular course/program, Digital Book Fee (aka Barnes and Noble First Day Program), Advance Book Program, and Other Fees

AGI	GSG Net Price to the Student	RU Net Price to the Student	WHAT DOES THIS MEAN TO THE STUDENT?
\$0 to 65K	\$0	\$0	GSG will be offered to cover the costs of in-state tuition and mandatory fees after all forms of scholarships/grants have been offered. <u>The Net Price cost to the student will be zero.</u>
\$65,001 to 80K	\$7,500	\$3,000	The GSG will be offered after all forms of scholarships/grants to bring the <u>Net Price costs of in-state tuition and mandatory fees to no more than \$3,000 or 1500 per semester</u>
\$80,001 to 100K	\$10,000	\$5,000	The GSG will be offered after all forms of scholarships/grants to bring the <u>Net Price costs of in-state tuition and mandatory fees to no more than \$5,000 or 2500 per semester</u>

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RU-N APPEALS

RU-N APPEAL PORTAL

Link: <https://forms.newark.rutgers.edu/app/main/> and the form is located under My Money

1. Appeal funds are extremely limited and only offered to undergraduate students.
2. To be equitable, consideration is evaluated on a student's documented financial need from the FAFSA or NJ Alt App and supplements their present financial aid offers. Therefore, students will need to accept all offers of federal and state grants, scholarships, and their Federal Direct Subsidized student loans.
3. **The Appeal Review Link opens on July 1 if funds permit. Appeal reviews may take up to 14 business days to review and process.**
4. Notification of eligibility and awards are pushed to the student's online portal through the MyRutgers portal.

Available Forms

[Rutgers NetID Login](#)

[Login without NetID](#) | [Sign Up](#)

Financial Aid Announcement

The Federal and State Student Aid programs administered by the Office of Financial Aid are assessed based on the results reported on a student's 2023-2024 FAFSA or New Jersey Alternative Application for Financial Aid, which are calculated using income earned from tax year 2023. If your (and/or parent's) income and/or household circumstances have significantly changed from when you initially completed the FAFSA or NJ Alternative App, please review our 2023-2024 [Change in Family Circumstance form \(CFCF\)](#) for applicability and instructions for submission. If this form does not prove applicable, you may continue to appeal for additional aid assistance. A completed [FAFSA](#) or [New Jersey Alternative Application for Financial Aid](#) must be on file with the Office of Financial Aid.

Appeal funds are extremely limited and are currently only offered to undergraduate students seeking their first baccalaureate degree. To be equitable, consideration is evaluated on a student's documented financial need from the FAFSA or NJ Alternative App and supplements their present financial aid offers. Therefore, students will need to accept all offers of federal and state grants, scholarships, and their Federal Direct Subsidized student loan.

The review of an application may take up to 14 business days. We ask for patience as review proceeds, since we expect a large volume of applications. Notifications are provided via email and on your financial aid award portal located on the [MyRutgers](#) (view the financial aid dashboard for details).

We encourage you and your family to explore all financing options that best manages your educational expenses and needs. Please utilize the [scholarship information](#) and [resource tools](#) on our websites.

We also wish to remind you about other forms of support available and highly recommend that you review them:

- [parentRUN](#)
- [Student Health](#) or call 973-353-5221
- [Counseling Center](#) or call 973-353-5805

[My Money](#)

AY 23-24 Financial Aid Appeal Form
This form is for Rutgers-Newark Undergraduate students only.
Deadline: May 1, 2024

[Apply](#)

2024 Admitted Student Day

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FEDERAL DIRECT LOANS

Federal Direct Loans are defined as self-help aid. Students must file the FAFSA for consideration. There are three types of Federal Direct Loans:

- **Federal Direct Subsidized and Unsubsidized Loan** – eligibility determined by the FAFSA
 - **Subsidized:** Is not accruing interest while in school and during the 180-day grace period following the student’s graduation date or when they fall below half-time status.
 - **Unsubsidized:** Interest starts accruing interest within 30 days after the loan is disbursed to the school.
- **Federal Direct Graduate PLUS Loan** – eligibility determined by FAFSA; the student must apply at studentaid.gov. Applicant must be in a defined graduate program and be credit-worthy or apply with a credit-worthy co-signer.
- **Federal Direct Parent PLUS Loan** – eligibility determined by FAFSA (student must file). A parent of a dependent student may apply at studentaid.gov.

	Subsidized	Unsubsidized Loan	Total Limit
First-Year Undergraduate 0-24 credits	\$3,500	\$2,000	\$5,500
Second-Year Undergraduate 25-48 credits	\$4,500	\$2,000	\$6,500
Third-Year & Beyond Undergraduate 49-above	\$5,500	\$2,000	\$7,500



FEDERAL DIRECT LOANS **versus** PRIVATE LOAN

The federal government funds **FEDERAL DIRECT LOANS**.

- Interest is fixed
- No required repayment while in school and enrolled at least halftime
- Loan forgiveness option
- Loan cancellation option
- No credit check for the Sub and Unsub Loan program
- Can not be used for prior educational costs

PRIVATE STUDENT LOANS are nonfederal loans from lenders such as banks, credit unions, state agencies, or schools. Private loans require credit-worthy applicants.

- The applicant can be the student, parent, family, or friend.
- The interest can be fixed or variable rate
- Rates tend to be higher than Federal Direct loans, but this is not always the case for an exceptional credit-worthy applicant
- Repayment can start when the applicant is still enrolled or has a grace period based on active enrollment
- Can be used to meet indirect and education costs
- Can be used to pay prior educational expenses. Most lenders allow one year after the current academic school year. Some do offer up to two years.
- How to apply for a private loan at Rutgers: <https://scarlethub.rutgers.edu/financial-services/types-of-aid/loans/private-loans/>