

Financial Aid

The College of New Jersey (TCNJ) has a financial aid policy that evaluates the financial needs of applicants who are pursuing degrees (and are matriculated). The demonstrated financial need equals the difference between the total cost of attendance (COA), including fees, books, supplies, room, board, transportation, miscellany, and the expected family contribution (EFC), which is determined by the results of the Free Application for Federal Student Aid (FAFSA). The factors taken into consideration when evaluating EFC include student income and assets, family size, number attending college, additional educational benefits (including graduate assistantships), and aid from outside sources (e.g., employer reimbursement).

Financial Aid Application Process

To be considered for most types of aid, you must first complete either the 2007–08 Free Application for Federal Student Aid (FAFSA), FAFSA on the Web (www.fafsa.ed.gov), the 2007–08 Renewal FAFSA, or the 2007–08 Renewal FAFSA on the Web (www.fafsa.ed.gov). TCNJ's federal school code is 002642.

Filing one of the aforementioned forms begins the financial aid process. Keep in mind that you must file a new application for each academic year. You must complete one of these application types to be considered for all federal aid, including loans.

A personal-identification-number (PIN) notice is mailed or e-mailed to PIN applicants depending on whether the student provided the Department of Education with an e-mail address. You may use the PIN to complete a Renewal FAFSA on the Web (www.fafsa.ed.gov). The Web site offers online help and quicker turnaround time.

If you are a previous FAFSA filer and have not received a PIN, you may either complete FAFSA on the Web after applying for a PIN or a paper application. The paper application is available in the Office of Student Financial Assistance, many public libraries, or at any college or university. Filing an original or renewal FAFSA on the Web is the fastest, most efficient way to apply.

After filing one of the FAFSA types, you will receive either a Student Aid Report (SAR) or a SAR acknowledgment. You will receive this via U.S. mail if you do not provide an e-mail address on the FAFSA. If you do provide an e-mail address, you will receive an e-mail from the federal processor with a link to your SAR or SAR acknowledgement. Read all comments to ensure that your application has been processed and that all information is accurate and complete. Also check the Information Release section to be sure that The College of New Jersey is listed as a school to receive your information. If TCNJ is not listed and/or there are other changes to be made, please contact the Office of Student Financial Assistance at 609.771.2211 or call the federal processor at 800.433.3243.

Financial Aid Programs

The College of New Jersey offers financial aid to qualified matriculated students who are enrolled at least half time. Amounts of the award(s) vary and depend upon the student's demonstrated and verified financial need, the amount of funds available, and the student's enrollment status: graduate student—full time (at least nine credits), or half time (five credits).

Loan Programs

Federal Stafford Loans

Students must be matriculated and enrolled for at least five credits per semester to qualify for these loans. The maximum loan limit for most graduate students is \$20,500 per academic year, or the estimated cost of attendance based on enrollment, whichever is lower. The interest rate is fixed at 6.8 percent. Subsidized Stafford Loans are awarded based on demonstrated need. The federal government pays the interest on these loans during the in-school period. Students who do not qualify for the maximum subsidized loan may receive the balance in an unsubsidized loan. The interest on an unsubsidized loan is not paid by the federal government and begins to accrue immediately.

New Jersey College Loan to Assist State Students (NJCLASS)

Loans are available to matriculated students enrolled for at least five credits per semester. Qualified students may borrow up to the cost of attendance less other financial aid resources. The NJCLASS is a fixed-interest-rate loan. The interest rate depends on the repayment option chosen by the borrower. The borrower also has the option of deferring repayment of principal and/or interest until graduating, leaving school, or dropping below five credits. New Jersey Higher Education Student Assistance Authority (NJHESAA) is lender, guarantor, and administrator of the program. Contact NJHESAA at 800.792.8670 for further information or visit www.hesaa.org.

Veterans' Assistance

TCNJ participates in federal and state assistance programs for veterans. Please contact Robert E. Alston, associate director of financial aid and customer service, in the Office of Student Financial Assistance at 609.771.2211.

Important Information

Phone: 609.771.2211
 Fax: 609.637.5154
osfa@tcnj.edu
 Web: www.tcnj.edu/~sfs/aid

Location:
 Green Hall 101
 Monday–Friday, 8:30 A.M.–4:30 P.M.
 PO Box 7718, Ewing, NJ 08628-0718
FAFSA school code: 002642

Summer School

Financial aid application available March 1, 2008, at www.tcnj.edu/~sfs/aid/summer.html.

Tuition and Fees

Application Fee

A \$60 non-refundable application fee (subject to change), payable to The College of New Jersey, is charged to all applicants. The fee is waived for students who formerly attended the College.

Enrollment Deposit

Effective January 2008, matriculated students (other than RTCM) will be required to submit a \$100.00 enrollment deposit upon acceptance to secure their seat. This enrollment deposit is non-refundable, but will be entered as a credit toward the student's account.

Costs per Semester

Costs are charged per credit hour (Fall 2007/Spring 2008).
See www.tcnj.edu/nsfs/tuition/index.html for current rates.

	NJ Resident	Out-of-State Resident
Tuition	\$557.00	\$845.50
General Service Fee	85.50	85.50
Student Service Fee	20.00	20.00
Student Center Fee	6.00	6.00
Computing Access Fee	12.00	12.00
ID Fee	10.00	10.00
Total Cost Per Semester Hour	\$690.50	\$979.00
Additional Fees:		
Late Registration Fee	\$125	
Returned Check Fee	\$35	
Late Payment Fee	\$100	

Graduate students enrolled, whether matriculated or admitted as a special-admission student, pay at the graduate rate whether taking graduate or undergraduate courses. Students who do not intend to apply undergraduate courses to a graduate program now or in the future should apply for non-matriculant standing through the undergraduate Office of Admissions and will be charged the undergraduate rate. Such classes will not be applied to a graduate degree or certification program offered by the College.

Costs reflect 2007–08 academic year rates and are subject to change at any time. Rates are usually higher during the next academic year. Check with the Office of Student Accounts for current charges.

A student is classified as a "New Jersey resident" for tuition purposes if the student has been a bona fide domiciliary of the state of New Jersey prior to registering for classes.

Identification Fee

A non-refundable \$10 identification fee is charged each semester to all students who attend the College.

Health Insurance Fee

Graduate students registered for nine or more credits in a term will be billed \$101.50 for Student Health and Accident Insurance. This fee must be paid to the College. However, if the student can demonstrate to the College Office of Health Services, during the first week of the semester, that he/she has adequate insurance coverage, the student may complete a waiver form and receive a refund of the insurance premium. Contact the College health services office about specifics.

Special Fees

Students who register for Seminar in Supervised Teaching, internships, practicum, NURS 633/Holistic Health Assessment for Advanced Practice, and NURS 634/Primary Care of Women pay fees determined by the appropriate program. Please contact the School of Education or the School of Nursing, Health, and Exercise Science for these fees.

Parking/Vehicle Registration Fee

The 2007–08 fee is \$77 per year, excluding the summer session. Rates usually increase each academic year. For more information on current vehicle registration procedures and fees, please visit the Parking Services Web site, www.tcnj.edu/~parking/.

To be considered registered and allowed to park on campus, each vehicle must bear a valid (unexpired) decal or temporary dashboard permit, which must be visibly displayed whenever the vehicle is parked on campus. Expiration dates are depicted on the decal/permit.

For students who live off campus and use motor vehicles to commute to class, one automobile and one motorcycle may be registered. Those individuals under contract with the College as graduate assistants may register one vehicle on a faculty/staff basis. They do not need to pay the fee and are permitted to park in faculty/staff lots.

Payment

Payment of tuition and fees may be made by check, electronic check, wire transfer, or money order payable to The College of New Jersey. MasterCard, Discover, and American Express credit cards are also accepted via the T.E.S.S. Web page, accessible at www.tcnj.edu.

Identification Cards

Graduate student identification cards may be obtained in the Office of Student Accounts, located in Green Hall 119. During the fall and spring semesters, the office is open from 8:30 A.M. to 5:30 P.M. Monday, and from 8:30 A.M. to 4:30 P.M. Tuesday through Friday. The College of New Jersey ID card is the official college identification for students and should be carried at all times. The card also serves as a library card for purposes of checking out books and recordings. The card is non-transferable. Loss of the ID card should be reported immediately to Campus Police, via the Web at www.tcnj.edu/lioncard and/or to the Office of Student Accounts, 609.771.3146. A fee of \$15 is charged for each replacement.

Refunds of Tuition and Fees

A student must withdraw from all courses for the semester (or reduce his/her 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 date of the 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 applicable 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 100 percent refunds.
3. A student withdrawing from the College after the official end of Add/Drop but before the end of the third week 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 classes shall receive no refund.
6. Summer withdrawal policies are different. Please consult the College's Web site at www.tcnj.edu/~summer.
7. Students receiving federal Title IV financial aid funds must contact the Office of Student Accounts, Green Hall 119, prior to withdrawing.

*Only General Services, Computing Access, Student Activity, Student Center, and Student Services fees.

Refunds for Students Receiving Federal Title IV Funds

Federal regulations require that a pro-rata portion of Title IV funds be returned 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.

For additional information concerning the refund process at TCNJ, we invite you to visit our Web site at www.tcnj.edu/~sfs/.

Residency for Tuition Purposes

Persons who have been a resident within the state of New Jersey for a period of 12 months prior to enrollment in a public institution of higher education are presumed to be domiciled in this state for tuition purposes. Persons who have been residents within this state for less than 12 months prior to enrollment are presumed to be non-domiciliaries for tuition purposes. Persons whose residency status is challenged by TCNJ may demonstrate residency status according to the rules set forth by the New Jersey Commission on Higher Education. These guidelines are available in the Office of Records and Registration, Green Hall 112. Residence established solely for the purpose of attending TCNJ is not domicile for the purpose of achieving in-state residency. United States military personnel and their dependents who are living in New Jersey and are attending public institutions of higher education in New Jersey shall be regarded as residents of the state for the purpose of determining tuition.

Financial Obligations to the College

Students with unfulfilled obligations to the College (including tuition, fees, library materials, fines, or damage assessments) may be prevented from registering or from obtaining a transcript. Students with delinquent loans (federal, state, or college) may also have their transcripts withheld. Unfulfilled financial obligations with the College may allow for your account to be given to a collection agency at which all cost incurred will be the responsibility of the student.