

Financing
YOUR
Education

New Brunswick • Newark • Camden

RUTGERS

Is college worth it?

College graduates aged 25 to 32 who are working full time earn about \$17,500 more annually than their peers who have only a high school diploma, according to the Pew Research Center.

Americans with four-year college degrees made 98 percent more per hour on average in 2013 than people without a degree. That's up from 89 percent five years earlier, 85 percent a decade earlier, and 64 percent in the early 1980s.

Among four-year college graduates who took out loans, average debt is about \$25,000, a sum that is a tiny fraction of the economic benefits of college. And the unemployment rate in April 2014 for people between 25 and 34 years old with a bachelor's degree was a mere 3 percent.

But from almost any individual's perspective, college is a no-brainer. It's the most reliable ticket to the middle class and beyond.

New York Times article "Is College Worth It?" May 27, 2014

Contents

Applying for financial aid	1
The cost of attending Rutgers	2
Who may apply for financial aid?	3
Who is not eligible?	3
Definition of need	3
The process of need determination	3
Net price calculator	4
Notification of financial aid	4
Types of aid	5
Federal aid programs	5
New Jersey state aid programs	5
University programs	6
Other sources of aid	7
First-year scholarships	7
Transfer scholarship awards	10

Value added

Rutgers is the only New Jersey research university included in Kiplinger's 100 Best Values in American public colleges and universities.

Nationally, college graduates with bachelor's degrees fared better in the economic downturn than others, with an unemployment rate of 5.4 percent in 2010, compared with all persons at 8.2 percent. Those with bachelor's degrees also had higher median earnings, about \$53,976 per year (\$1,038 per week) versus the \$32,552 per year (\$626 per week) that high school graduates earned.

In the United States, 62 percent of jobs require a degree beyond high school; that share will rise to 75 percent by 2020. In 2010, 90 percent of college grads from 2008–2010 were employed while only 64 percent of peers not attending college had jobs.

Financing **Your** Education **AT RUTGERS**

The cost of higher education represents a significant financial investment. At Rutgers, The State University of New Jersey, we are committed to helping all eligible students finance their education.

Last year, undergraduate students attending the university received more than \$536.9 million through a wide range of need- and merit-based aid programs. More than 83 percent of all Rutgers

students receive some type of financial aid, and Rutgers' average financial aid offer for the 2012–2013 academic year was \$14,792.

Attending Rutgers may be more affordable than you think. To help eligible students afford a Rutgers education, the university offers scholarships, grants, loans, student employment, and convenient payment plans.

This brochure explains the financial aid application process and answers some of the questions most frequently asked by students planning to attend Rutgers.

Applying for financial aid

To be considered for financial aid at Rutgers, follow these steps:

1. Obtain your federal Personal Identification Number (PIN) online at pin.ed.gov. You and your parent each must apply for a federal PIN.

2. Complete the Free Application for Federal Student Aid (FAFSA) online at fafsa.gov. If you do not have access to a computer, you may obtain a FAFSA from your guidance office or the Federal Student Aid Information Center at 800-4FEDAID (800-433-3243). Step 6 (Step 5 for online version) of the FAFSA requires the following information:

Federal School Code: 002629

Rutgers, The State University of New Jersey

620 George Street

New Brunswick, NJ 08901-1175

3. Submit the FAFSA online or by mail. The earlier the U.S. Department of Education's Central Processing System receives the application, the sooner the financial aid process can begin. The FAFSA becomes available after January 1 of each calendar year. To receive maximum consideration for

need-based or merit scholarships, we encourage you to file the FAFSA by February 15. If you submit the FAFSA by February 15, you should receive your online planning letter in mid-March. Although we encourage you to finalize your federal income tax return before submitting the FAFSA, you may use estimated tax information, if necessary.

4. Visit the Office of Financial Aid website at studentaid.rutgers.edu for updated information about the application process.

All candidates who file the FAFSA are automatically considered for all funds for which they are eligible. Financial aid is available to both first-year and transfer students. Students must reapply for financial aid each year by Rutgers' priority filing date of March 15.



The cost of attending Rutgers

The chart below shows costs for the 2014–2015 academic year at Rutgers for both New Jersey and non-New Jersey residents. Your actual costs will depend on a number of variables, including which school you attend, the meal plan you select, where you choose to live, the books required for your courses, and your personal expenses. The figures listed are subject to change. You and your family should anticipate increases in future years.

2014–2015 Expenses

Rutgers University–Camden

New Jersey Residents

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$10,954**	\$10,954**
Fees	\$2,729+	\$2,729+
Room and Board	\$0	\$11,413+
Total	\$13,683	\$25,096

* Students at the School of Business–Camden should add \$301 for tuition.

** Part-time tuition: \$353/credit hour for the Camden College of Arts and Sciences for New Jersey residents.

+ Typical room (academic-year suite/double occupancy), board (Deluxe plan), and mandatory fees for Camden College of Arts and Sciences students. These figures will vary according to school or college and personal choices. For figures specific to your school or college, visit studentabc.rutgers.edu/tuition-and-fees.

Non-New Jersey Residents

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$25,249**	\$25,249**
Fees	\$2,729+	\$2,729+
Room and Board	\$0	\$11,413+
Total	\$27,978	\$39,391

* Students at the School of Business–Camden should add \$499 for tuition. Students at the School of Nursing–Camden should add \$726 for tuition. Students at University College–Camden should add \$483 for tuition.

** Part-time tuition: \$820/credit hour for the Camden College of Arts and Sciences for non-New Jersey residents.

+ Typical room (academic-year suite/double occupancy), board (Deluxe plan), and mandatory fees for Camden College of Arts and Sciences students. These figures will vary according to school or college and personal choices. For figures specific to your school or college, visit studentabc.rutgers.edu/tuition-and-fees.

Rutgers University–Newark

New Jersey Residents

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$10,954**	\$10,954**
Fees	\$2,343+	\$2,343+
Room and Board	\$0	\$12,509+
Total	\$13,297	\$25,806

* Students at Rutgers Business School should add \$301 for tuition. Students at the School of Nursing should add \$1,912 for tuition.

** Part-time tuition: \$353/credit hour for Newark College of Arts and Sciences for New Jersey residents.

+ Typical room (academic-year suite/double occupancy), board (Raider plan), and mandatory fees for Newark College of Arts and Sciences students. These figures will vary according to school or college and personal choices. For figures specific to your school or college, visit studentabc.rutgers.edu/tuition-and-fees.

Non-New Jersey Residents

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$25,732**	\$25,732**
Fees	\$2,343+	\$2,343+
Room and Board	\$0	\$12,509+
Total	\$28,075	\$40,584

* Students at the Rutgers Business School should add \$16 for tuition. Students at the School of Nursing should subtract \$3,504 for tuition.

** Part-time tuition: \$835/credit hour for Newark College of Arts and Sciences for non-New Jersey residents.

+ Typical room (academic-year suite/double occupancy), board (Raider plan), and mandatory fees for Newark College of Arts and Sciences students. These figures will vary according to school or college and personal choices. For figures specific to your school or college, visit studentabc.rutgers.edu/tuition-and-fees.

Rutgers University–New Brunswick

New Jersey Residents

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$10,954**	\$10,954**
Fees	\$2,859+	\$2,859+
Room and Board	\$0	\$11,748+
Total	\$13,813	\$25,561

* Students at the School of Environmental and Biological Sciences and the School of Engineering should add \$1,214 for tuition. Students at the Ernest Mario School of Pharmacy should add \$1,250 for first year. Students at the Mason Gross School of the Arts should add \$401. Students at Rutgers Business School should add \$301 for tuition. Students at the School of Nursing should add \$1,912.

** Part-time tuition: \$353/credit hour for School of Arts and Sciences for New Jersey residents.

+ Typical room (academic-year residence hall/double occupancy), board (210 meal plan), and mandatory fees for School of Arts and Sciences students. These figures will vary according to school or college and personal choices. For figures specific to your school or college, visit studentabc.rutgers.edu/tuition-and-fees.

Non-New Jersey Residents

	<i>Commuter</i>	<i>On Campus</i>
Tuition	\$25,732**	\$25,732**
Fees	\$2,859+	\$2,859+
Room and Board	\$0	\$11,749+
Total	\$28,591	\$40,340

* Students at the School of Environmental and Biological Sciences and the Ernest Mario School of Pharmacy should add \$2,824 for first year. Students at the School of Engineering should add \$3,658 for tuition. Students at Rutgers Business School should add \$16 for tuition. Students at the School of Nursing should add \$1,912. Students at the Mason Gross School of the Arts should subtract \$242 for tuition.

** Part-time tuition: \$835/credit hour for School of Arts and Sciences for non-New Jersey residents.

+ Typical room (academic-year residence hall/double occupancy), board (210 meal plan), and mandatory fees for School of Arts and Sciences students. These figures will vary according to school or college and personal choices. For figures specific to your school or college, visit studentabc.rutgers.edu/tuition-and-fees.

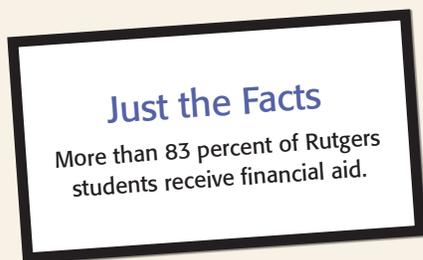
Who may apply for financial aid?

You must be one of the following to receive financial aid:

- U.S. citizen
- U.S. national (includes natives of American Samoa or Swains Island)
- U.S. permanent resident (I-151 or I-551)
- U.S. conditional permanent resident (I-551C)

If you're not in one of these categories, you must have an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant, Status Pending
- Conditional Entrant (valid only if issued before April 1, 1980)
- Victim of Human Trafficking (T-visa: T-2, T-3, T-4, etc. holder, or with parent who is a holder)
- Paroled (You must be paroled in the United States for at least one year, and you must be able to provide evidence from USCIS that you are in the United States for other than a temporary purpose and intend to become a citizen or permanent resident.)



Who is not eligible?

You are not eligible for federal student aid if you fall under these categories:

- You have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464)
- You're in the United States on certain visas, including an F-1 or F-2 student visa, or a J-1 or J-2 exchange visitor visa
- You have a G series visa (pertaining to international organizations)

For more information about other types of visas that are not acceptable, check with the Office of Financial Aid.

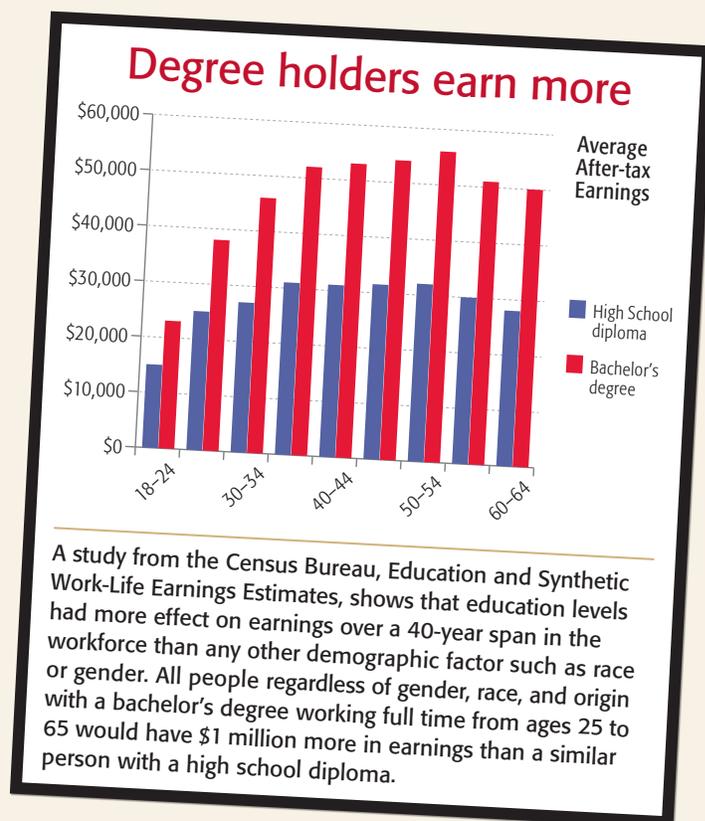
Definition of need

You and your family are expected to assume the primary responsibility for meeting your educational expenses. The amount that you and your family actually will be expected to contribute is determined from the information you submit on your FAFSA. This expected family contribution is then subtracted from the total cost of attending Rutgers to calculate your demonstrated financial need.

The process of need determination

The U.S. Department of Education's Central Processing System (CPS) will process your FAFSA and, based on information you provided about family income and resources, will determine the contribution expected from you and your parents. Estimating that amount is a process affected by many variables. In processing your application, the CPS uses a formula prescribed by Congress for all federal financial aid programs. A separate but similar formula approved by the New Jersey Higher Education Student Assistance Authority is used in offering assistance to New Jersey state residents. Students normally contribute from their own savings and earnings.

(continued)



Parents' income, assets (excluding home equity), number of dependents, and number of dependents in college also are taken into account.

Once the CPS has completed the evaluation of your FAFSA, information is forwarded to the Rutgers Office of Financial Aid, and a Student Aid Report is forwarded to you. The Rutgers financial aid office analyzes this information and extends an offer of financial assistance to you if you have been admitted to the university. All sources of available aid—federal, state, and university—are considered in making this offer.

Although funds are limited, Rutgers will attempt to meet your financial need. In addition, you should consider other sources of assistance, such as university and nonuniversity loan programs, to help cover your college costs.

Net price calculator

Estimate cost of attendance through this interactive tool:
studentaid.rutgers.edu/npc


$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

Notification of financial aid

Financial Aid Planning Letters are available to view online in mid-March for all admitted students whose FAFSA data was received by the university by February 15. Students admitted after February 15 and who have submitted a FAFSA will receive their offer within two weeks after they have been admitted. Students may check the status of their financial aid offer online at studentaid.rutgers.edu.

Financial aid speak: a glossary of terms

Assets: You and your family's financial worth, including real estate (excluding the home in which you live), businesses, stocks, bonds, and cash savings.

U.S. Department of Education's Central Processing System (CPS): The service that analyzes your Free Application for Federal Student Aid (FAFSA) and provides information to the federal/state governments and colleges to which you have applied. The CPS will forward a Student Aid Report informing you of your Expected Family Contribution.

Expected Family Contribution (EFC): The amount you and/or your parents are expected to contribute toward your educational expenses as determined by a federally mandated formula, which uses the information you provide on your FAFSA.

FAFSA: The Free Application for Federal Student Aid (known as FAFSA) is a form that can be prepared annually by college students in the United States to determine their eligibility for student financial aid.

Final offer: This offer is based on the most current information reported and includes verification of any documentation you were required to submit.

Financial need: The difference between college costs and your EFC.

Grant: Financial aid that you do not have to repay. Eligibility is usually based on financial need only and not on your academic record.

Interest: The cost of borrowing money.

Loan: Borrowed money that must be repaid to the lender with interest.

Package: The total financial aid offer made by a college or university, consisting of one or more aid programs such as grants, loans, and work study.

Planning letter: This offer is a preliminary estimate based on the unverified information you reported on the FAFSA and may be subject to change.

Scholarship: An award granted on the basis of grades or other academic achievement rather than solely on financial need.

Work study: Part-time jobs, either on or off campus, that allow students to earn money for college expenses.

Types of aid

Basic types of financial aid can be divided into three categories: gift aid (grants, scholarships, and fellowships), loans, and employment. **Gift awards** do not require repayment. **Loans** must be repaid, usually after you leave college. **Employment** allows you to earn money for personal and other educational expenses through a part-time job while you are enrolled in college. Most financial aid awards are made in the form of a package that includes some combination of gift, loan, and employment assistance.

Federal aid programs

Rutgers participates in several aid programs administered through the federal government. U.S. citizens or permanent residents who demonstrate financial need are eligible for financial assistance through any of the federal programs described below.

- **Federal Pell Grant.** Pell Grants provide awards of up to \$5,730 per year for students demonstrating the greatest need. These grants are available only to students pursuing their first bachelor's degree.
- **Federal Supplemental Educational Opportunity Grant (FSEOG).** The FSEOG program provides grants of up to \$2,000 per year for students demonstrating need. These grants are available only to students pursuing their first bachelor's degree.
- **Federal Work-Study Program (FWSP).** Jobs in on-campus departments and off-campus agencies are provided by the FWSP. Funding is provided by the federal government and the university or the employing agency. Students earn at least minimum wage and some earn above minimum wage. Students may earn their funds in community service jobs, such as tutoring programs, or choose from a variety of on-campus opportunities. Visit the website studentwork.rutgers.edu to learn more.
- **Federal Perkins Loan.** Through the Perkins Loan program, undergraduate students may borrow up to \$5,500 per year during the course of their undergraduate education, depending on need and availability of funds. Loan repayment begins nine months after the student ceases to be enrolled at least half time; interest charged on the loan after repayment begins is 5 percent. Repayment may be deferred or partially canceled for some military service, certain types of teaching service, or enrollment in graduate school.

- **William D. Ford Federal Direct Loan Program (Direct Loan Program).** Under this program, the U.S. Department of Education makes loans through Rutgers directly to students. The Direct Loan Program includes the **Federal Direct Stafford Loan** and the **Federal Direct PLUS Loan**.

- Students are offered a **Federal Direct Stafford Loan** of up to \$5,500 for the first year of college, \$6,500 for the second year of college, and \$7,500 beyond the second year. Applicants are charged an origination fee of up to 1.072 percent for Stafford Loans. The interest rate for loans first distributed after July 1, 2014, is fixed at 4.66 percent.
- For a **Federal Direct PLUS Loan**, parents of a dependent student must complete a separate application and promissory note online at studentloans.gov. PLUS applicants can borrow up to the cost of education minus other financial aid received by the student. Applicants are charged an origination fee of 4.288 percent for PLUS Loans. The interest rate for loans first distributed after July 1, 2014, is fixed for the life of the loan at 7.21 percent. For additional information about the PLUS, visit studentaid.rutgers.edu/plus2info.aspx.

New Jersey state aid programs

Rutgers also participates in a loan program and a number of grant and scholarship programs supported by the State of New Jersey. To qualify for these programs, a student must be a legal resident of New Jersey. Students from states other than New Jersey should contact their school counselors to determine if aid programs available through their own state may be used at a New Jersey college.

- **Tuition Aid Grant (TAG).** Grants are awarded to students who demonstrate financial need. TAG candidates must file the FAFSA and must enroll full time to be eligible.
- **Educational Opportunity Fund (EOF).** Grants of up to \$1,400 per year for on-campus resident students and \$1,150 per year for commuting students are awarded to New Jersey residents whose financial need and scholastic background might otherwise prevent them from attending college. EOF candidates must file the FAFSA and must enroll full time to be eligible. An EOF grant can be combined with the Tuition Aid Grant.

Just the facts

95.1% of our students pay off their student loans successfully.

- **Student Tuition Assistance Reward Scholarship II (NJ STARS II).** NJ STARS II is a continuation of the NJ STARS program that provides successful NJ STARS county college graduates with an opportunity to pursue a baccalaureate degree at a New Jersey four-year public institution of higher education. Detailed information about the NJ STARS II program can be found at admissions.rutgers.edu/stars2.

Financial aid timetable for fall semester admission

January 1	Students begin to apply for financial aid by submitting the FAFSA.
January 31	The federal government begins to forward FAFSA information to Rutgers.
February 15	All students seeking merit-based awards are encouraged to file a FAFSA by this date.
Mid-March	Financial Aid Planning Letters are available to view online in mid-March for all admitted students whose FAFSA data was received by the university by February 15. Students admitted after February 15 who have submitted a FAFSA will receive their financial aid offer within two weeks after they have been admitted.
March 15	FAFSA priority filing date: submitting your FAFSA by the priority filing date ensures that you will be considered for all available aid. Aid will continue to be awarded until all funds have been allocated.
Late May/early June	Final financial aid offers are sent to all students who have indicated that they will be attending Rutgers.

University programs

Rutgers also offers a number of university-based financial aid programs. Funds are drawn from various sources, including income from endowments, gifts from alumni and friends, and allocations from the operating budget. Students applying for aid from Rutgers also should seek and apply for scholarships from their states and other available sources.

- **Need-Based Scholarships.** Need-based scholarships are made possible through the generosity of alumni, clubs, professional organizations, industries, and private donors. Generally, these awards are made on the basis of high academic achievement and financial need. It is not necessary to submit special applications for need-based scholarships administered by the university, provided the FAFSA has been filed.
- **Student Employment.** Listings of part-time or summer job opportunities on campus or in surrounding areas are available from the financial aid office at each Rutgers location. In addition, the Office of Financial Aid sponsors a Job Location and Development Program for all students.
- **Douglass Residential College Scholarships.** Douglass Residential College recognizes the achievements of incoming students and offers competitive scholarships to women who have been admitted to any undergraduate school at Rutgers University–New Brunswick and plan to become a member of Douglass Residential College. Extracurricular activities, scholastic achievements, leadership, and volunteerism are considered for all applicants. Applications are accepted from February through June from both first-year and transfer students starting in the fall semester. For more information and the online application visit douglass.rutgers.edu/applying-douglass-scholarships.
- **Tuition Payment Plans.** By enrolling in a Rutgers Tuition Payment Plan, you are able to pay your term bill charges in convenient monthly payments. By planning early you can add your college term bill payments to your monthly household budget instead of making large lump sum payments at the beginning of each semester. You can choose an installment payment schedule that works best for you, and the installment period is interest free. There is a nominal fee to enroll in the plan, which is administered by a third-party provider. This fee is nonrefundable and due at the time of enrollment. For more information or to enroll, visit studentabc.rutgers.edu/tuition-payment-plans.

Just the facts

- During the 2012–2013 academic year, more than \$99 million was awarded to first-year students.
- 69% of the entering class received financial aid offers ranging from \$500–\$30,000.
- The average offer was \$18,000.
- The average undergraduate loan cumulative principal borrowed is \$24,980.

Other sources of aid

Outside scholarships and loans are available from a wide variety of sources, including unions and companies (usually where a parent holds membership or is employed); community, state, and national clubs and organizations; and the National Merit Scholarship Program. Rutgers urges students to seek and apply for any and all financial assistance programs for which they may qualify.

- **GI Bill Education Benefits.** U.S. Department of Veterans Affairs benefits may be available to cover tuition and living expenses for veterans, active duty service members, and their families. For more information, visit Rutgers Office of Veteran and Military Programs and Services website at veterans.rutgers.edu.
- **Private Scholarships.** Information about funding sources outside of Rutgers can be found at the following sites:
 - www.hesaa.org/pages/grantsandscholarships.aspx (HESAA: Higher Education Student Assistance Authority)
 - finaid.org (a free comprehensive source of student financial aid information)

Listed below are just a few of the online databases containing a search engine for scholarships:

- fastweb.com
- zinch.com
- cappex.com
- scholarshiphelp.org
- go.salliemae.com/scholarship

A useful book is *The Scholarship Book* by Daniel Cassidy.

- **Private Loans.** Students seeking to defer the cost of financing their education may choose to pursue student loans. In addition to the federal loan programs, there are a number of alternative loan programs available. These programs are sponsored by private lending organizations. Loan terms and interest rates may vary. Students should research the program that best suits their needs. For additional information, visit the Office of Financial Aid website information on private loans at studentaid.rutgers.edu/alc.aspx.

First-year scholarships

First-year merit-based awards are only offered for fall enrollment. Selection is determined by the competitiveness of our applicant pool and available funds. Students can only qualify for one type of award at each school to which they are admitted unless specifically noted. Scholarship selection can vary by school and may not be transferable between schools. Scholarship amounts are not negotiable. Award notification is subsequent to the offer of admission. Only award recipients will be notified. All students seeking merit-based awards are encouraged to also file a FAFSA by February 15.

No separate application is required to be considered for these merit-based awards. We will consider applicants who:

- Apply to Rutgers by no later than the December 1 due date for first-year students and submit all required credentials within two weeks of the application due date; and
- Are a U.S. citizen or permanent resident (for all scholarships other than the Rutgers International Award)

Rutgers scholarships are competitive awards and are based upon the competitiveness of our applicants. Academic credentials considered include:

- High school performance
- Cumulative rank, when available
- Weighted grade-point average(s)
- Grade trends
- Strength of academic program, evidenced by the number of academic, honors, or advanced placement courses completed
- SAT and/or ACT scores

All first-year merit-based scholarship awards are renewable for four years provided the student maintains full-time enrollment and a minimum of a 3.0 grade-point average, except for the Presidential Scholarship, which requires a minimum of a 3.25 grade-point average to renew.

(See chart on next page for more information.)

For First-Year Students—Merit-Based Awards

Rutgers scholarships are competitive awards. There is no set of test scores or grades that can guarantee a scholarship or scholarship amount.

Scholarship Name	Annual Award Amount	Details
Presidential Scholarship	\$25,600 per year, including a \$11,700 credit for on-campus housing and dining. For those who choose not to live on campus, the award will be \$13,600 per year.	Prestigious award, only the top 1–2% of admitted students will be offered this award Guaranteed on-campus housing for all four years Admission to the Honors Program In-state and out-of-state students are eligible Offered by all schools Scholarship will not exceed cost of attendance
Trustee Scholarship	\$16,000 per year	In-state and out-of-state students are eligible Offered by all schools except the Ernest Mario School of Pharmacy and the School of Engineering
Trustee Scholarship	\$13,000 per year	In-state and out-of-state students are eligible Offered by all schools except the Ernest Mario School of Pharmacy and the School of Engineering
James Dickson Carr Scholarship	\$10,000 per year	In-state and out-of-state students are eligible Honors Rutgers' first African-American graduate Extracurricular activities considered in addition to academic credentials Offered by all schools
First-Year National Scholarships	\$8,000 per year	Out-of-state students are eligible Offered by all schools except the Ernest Mario School of Pharmacy
Scarlet Scholarship	\$3,500 per year	In-state students are eligible, offered by all schools Out-of-state students are eligible for the scholarship at the Ernest Mario School of Pharmacy and the School of Engineering
Dean's Scholarship	\$1,500–\$4,000 per year	Only Scarlet Scholarship recipients will be considered Need-based, eligibility and amount determined by Estimated Family Contribution (EFC) Must file the FAFSA by February 15 to be considered
Rutgers International Award	\$3,500–\$8,000 per year	Offered to students who are not U.S. citizens or permanent residents of the United States Offered by all schools except the Ernest Mario School of Pharmacy

Other First-Year Student Scholarships

Scholarship Name	Award Amount	Selection Criteria	Details
National Merit Scholarships	\$1,000 per year Renewable for four years Maintain a minimum 3.0 grade-point average	Selection based on National Merit Scholarship Corporation Finalists must designate Rutgers as their first choice on the National Merit Scholarship application	Apply by National Merit Scholarship Corporation deadlines In addition to other Rutgers scholarship offers
September 11 Memorial Scholarship	Award amount adjusted annually to equal the cost of in-state tuition	For the dependent children of New Jersey residents who lost their lives as a direct result of the terrorist acts at the World Trade Center, at the Pentagon, or on United Airlines Flight 93 in Pennsylvania Self-identify as eligible subsequent to admission Send letter with documentation to Director of Funds Management, Rutgers Office of Financial Aid, 620 George Street, New Brunswick, NJ 08901	Renewable for four years with satisfactory academic progress consistent with university standards
Rutgers Alumni Association Vincent R. Kramer Merit Endowed Scholarship	\$1,766	Self-identify as eligible subsequent to admission Send letter with the name of the Rutgers Alumni Association (RAA) member, that person's year of graduation, and your relationship to that person to: Director of Funds Management, Rutgers Office of Financial Aid, 620 George Street, New Brunswick, NJ 08901	Awarded to entering first-year students at Rutgers University–New Brunswick who demonstrate outstanding academic achievement as well as leadership qualities in the community Preference is given to descendants of present and past members of the Rutgers Alumni Association (RAA)
Rutgers Class Endowed Scholarships	\$500–\$5,000 per year depending on funds	Self-identify as eligible subsequent to admission Must self-identify in letter form by May 1 Send a letter with the name of the Rutgers graduate, that person's school and year of graduation, and your relationship to that person to: Office of Undergraduate Admissions, Scholarship Committee, 65 Davidson Road, Room 202, Piscataway, NJ 08854	Offered to descendants of the following class years: 1940, 1941, 1949, 1970, 1978, 1982, and 1983 as well as the Rutgers College Class of 1980 Based on available funds These awards are possible because of the generosity of alumni donors Recipients are notified in July

Transfer Scholarship Awards

No separate application is required to be considered for these merit-based awards. We will consider applicants who:

- Apply to Rutgers by:
 - February 1 for fall admission
 - October 1 for spring admission (for Phi Theta Kappa Scholarship only)
- Submit all required credentials within two weeks of the application due date
- Are a U.S. citizen or permanent resident

Rutgers transfer scholarships are competitive awards, and scholarship offers are based upon the competitiveness of our applicant pool. Renewable for one year provided the student maintains a minimum 3.0 grade-point average.

Scholarship Name	Award Amount	Details	Selection Criteria
Phi Theta Kappa Scholarships	\$8,000 per year	50 awards available per year	Enrolled in a transfer program at a community college Member of the community college's Phi Theta Kappa Honor Society Full-time student Associate's degree in arts or sciences received by the time of Rutgers enrollment Minimum grade-point average of 3.8 or higher Must have completed 50 credits at the time of application to Rutgers Grades from all college courses are considered Students must enroll directly from the community college from which they are receiving the associate's degree, with no intervening enrollment at another institution
Francis B. and Paige D. L'Hommedieu Scholarship	\$3,500 per year	Available for fall admission only	Enrolled in a transfer program at a New Jersey community college Full-time student Associate's degree in arts or sciences must be received by June 1 Grade-point average of 3.8 or higher to be considered

More information about university scholarships can be obtained at admissions.rutgers.edu.

For scholarship opportunities for the School of Nursing and the School of Health Related Professions, visit the websites listed below for details and application procedures.

School of Nursing admissions.rutgers.edu/snscholarships

School of Health Related Professions admissions.rutgers.edu/shrpscholarships

University financial aid offices

Rutgers University–New Brunswick
Office of Financial Aid
Rutgers, The State University of New Jersey
620 George Street
New Brunswick, NJ 08901-1175
848-932-7057
studentaid.rutgers.edu

Rutgers Biomedical and Health Sciences
New Brunswick/Piscataway
Student Financial Aid Office
Rutgers, The State University of New Jersey
675 Hoes Lane West, C103
Piscataway, NJ 08854
732-235-4689
studentaid.rutgers.edu

Newark
Student Financial Aid Office
Rutgers, The State University of New Jersey
ADMC 1208
30 Bergen Street
Newark, NJ 07101-1709
973-353-5151
studentaid.rutgers.edu

Rutgers University–Newark
Office of Financial Aid
Rutgers, The State University of New Jersey
249 University Avenue
Newark, NJ 07102-1896
973-353-5151
studentaid.rutgers.edu

Rutgers University–Camden
Office of Financial Aid
Armitage Hall
Rutgers, The State University of New Jersey
311 North Fifth Street
Camden, NJ 08102-1405
856-225-6039
studentaid.rutgers.edu

University admissions offices

Rutgers University–New Brunswick
Office of Undergraduate Admissions
732-445-INFO (4636)
admissions.rutgers.edu

Rutgers University–Newark
Office of Graduate and Undergraduate Admissions
973-353-5205
admissions.rutgers.edu

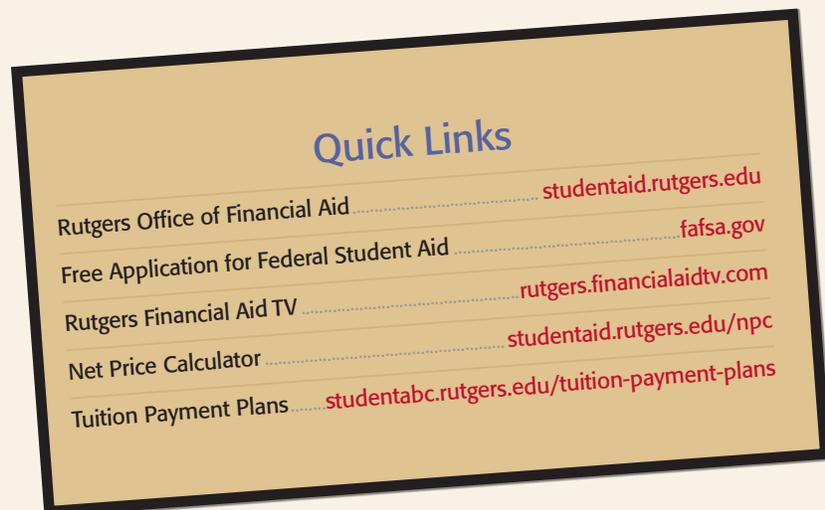
Rutgers University–Camden
Office of Graduate and Undergraduate Admissions
856-225-6104
admissions.rutgers.edu

For more information

Federal Student Aid Information Center
800-4FEDAID (800-433-3243)
319-337-5665
studentaid.ed.gov
(for application status and duplicate copies of your Student Aid Report)

**New Jersey Higher Education
Student Assistance Authority**
800-792-8670
www.hesaa.org

New Jersey Student Loan Hotline
800-792-8670



Quick Links

Rutgers Office of Financial Aid	studentaid.rutgers.edu
Free Application for Federal Student Aid	fafsa.gov
Rutgers Financial Aid TV	rutgers.financialaidtv.com
Net Price Calculator	studentaid.rutgers.edu/npc
Tuition Payment Plans	studentabc.rutgers.edu/tuition-payment-plans

Policy Prohibiting Discrimination and Harassment

Rutgers, The State University of New Jersey, does not discriminate on the basis of race, color, national origin, sex, sexual orientation, gender identity or expression, disability, age, or any other category covered by law in its admission, programs, activities, or employment matters. The following people have been designated to handle inquiries regarding the nondiscrimination policies: Jackie Moran, Title IX Coordinator for Students and ADA/Section 504 Compliance Officer, Office of Student Affairs (848-932-8576, jackie.moran@rutgers.edu); and Lisa Grosskreutz, Associate Director, Office of Employment Equity, University Human Resources (848-932-3980, lisa.grosskreutz@rutgers.edu). For further information on the notice of nondiscrimination, you may contact the U.S. Department of Education, Office for Civil Rights, at 646-428-3900 or OCR.NewYork@ed.gov.



Rutgers Undergraduate Admissions
Rutgers Visitor Center
100 Sutphen Road
Piscataway, NJ 08854-8097