



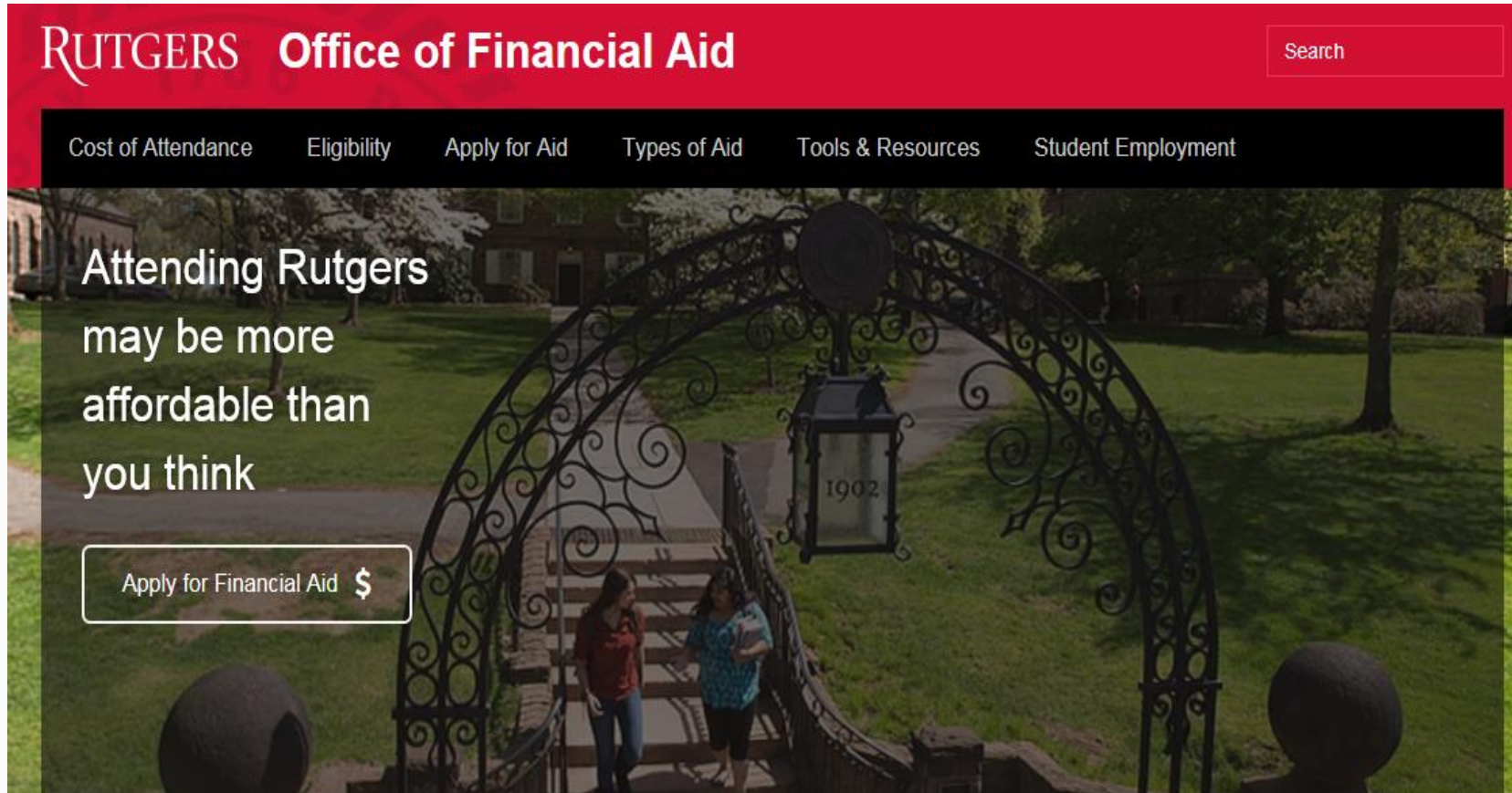
# RUTGERS BIOMEDICAL HEALTH SCIENCES SCHOOL OF NURSING

# The Financial Aid Office is dedicated to:

- Providing students with sufficient resources to satisfy their financial need, in conjunction with legislative and regulatory requirements
- Providing the best funding sources while utilizing the most advanced technology
- Educating its students so they have tools to conduct financial matters during their tenure at RBHS as well as after leaving RBHS
- Providing service that is professional, efficient and courteous

# Student Financial Aid Homepage

## Applying for Financial Aid



***<https://financialaid.rutgers.edu/>***

# 2020-2021 Financial Aid

Students seeking Financial Aid for the 2020-2021 Academic Year (AY) must complete the following:

1. 2020-2021 Free Application for Federal Student Aid (FAFSA).
2. 2020-2021 RBHS Application
3. Online Entrance Counseling
4. Online Direct Loan Master Promissory Note (MPN)

# FAFSA APPLICATION

- Federal School Code: 002629
- All Graduate Students are Independent Students
- Parental Information is *Not* required on the FAFSA

*[www.fafsa.ed.gov](http://www.fafsa.ed.gov)*

# IRS Data Retrieval Tool

We strongly encourage you to use the IRS Data Retrieval Tool to verify your income and wage information.

Benefits of the tool:


- The tool provides FAFSA applicants with the ability to **transfer** income information from the IRS to FAFSA.
- Complete the FAFSA more easily and accurately!
- Increased accuracy in awarding financial aid funds.
- Applicants selected for verification can use the tool to update their income information.

# RBHS Application

The screenshot shows the Rutgers RBHS Student Financial Aid Application page. At the top is a red header with the Rutgers logo and the text 'Student Financial Aid Application' and 'Rutgers Biomedical Health Sciences (RBHS)'. Below this is a white box with red text stating that the online application will be unavailable between 10:45 PM and 11:59 PM (Eastern Time) on all Saturday, Sunday, and Wednesday nights due to weekly scheduled system maintenance. Below the box, a prompt asks the user to indicate if they are a continuing or incoming student, accompanied by an information icon. There are two blue buttons: 'Continuing student' and 'Incoming student'. Below these buttons is a note: '(already matriculated at RBHS) (not previously matriculated at RBHS)'. At the bottom of the form is a blue button labeled 'Continue Application Process'. The footer is a red bar with links to 'Home', 'RBHS Home', and 'Top'.

**RUTGERS**  
**Student Financial Aid Application**  
Rutgers Biomedical Health Sciences (RBHS)

Please note that the online RBHS Financial Aid Application will be unavailable between the hours of 10:45 PM to 11:59 PM (Eastern Time) on all Saturday, Sunday, and Wednesday nights, due to weekly scheduled system maintenance. We apologize for any inconvenience.

Please indicate if you are a **continuing** or **incoming** student. 

☐ **Continuing student** ☐ **Incoming student**

(already matriculated at RBHS) (not previously matriculated at RBHS)

**Continue Application Process**

[Home](#) | [RBHS Home](#) | [Top](#)

- RBHS Application will update into the system within 2-3 business days after the Financial Aid Office receives your FAFSA.



# Entrance Interview & Direct Loan MPN

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of  
the AMERICAN MIND™

**StudentLoans.gov**

English | Español

My Account

Getting Loans

Tools and Resources

Managing Repayment

FAQs

Contact Us



**Undergraduate Students**

## Student Loan Process

Complete the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov).

This is your **first** step in getting student aid. You must do this every year.



**Graduate/Professional Students**

## What Can I Do When I Log In?

- ▶ [Complete Entrance Counseling](#)
- ▶ [Complete Direct Subsidized/Unsubsidized Loan Master Promissory Note \(MPN\)](#)
- ▶ [Complete Financial Awareness Counseling](#)
- ▶ [Complete Exit Counseling](#)
- ▶ [Use the Repayment Estimator](#)
- ▶ [Complete TEACH Grant Agreement to Serve and TEACH Counseling](#)



**Parent Borrowers**



**Repayment and Consolidation**

## Watch to Learn More!



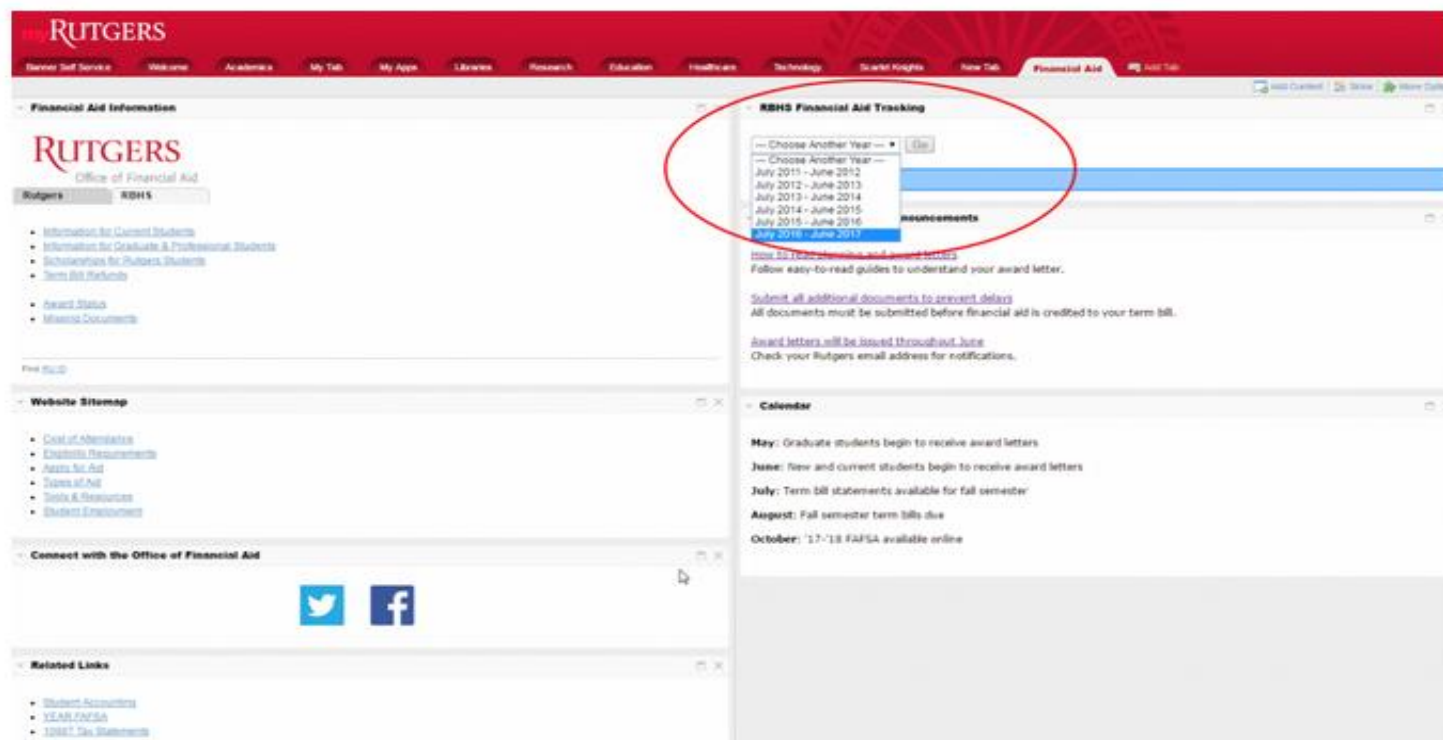
- [Myths About Financial Aid](#)
- [Overview Of The Financial Aid Process](#)



# Financial Aid Tracking Requirements

To view missing documents:

Check all tracking requirements at [my.rutgers.edu](http://my.rutgers.edu). Under the **Financial Aid** tab, review your missing documents by selecting the appropriate academic year from the **RBHS Financial Aid Tracking** channel.



The screenshot shows the Rutgers Financial Aid Tracking page. The 'RBHS Financial Aid Tracking' channel is selected. A dropdown menu is open, showing the selection of '2017-2018 June 2017'. The page also displays a calendar of events for the year.

**RBHS Financial Aid Tracking**

Choose Another Year: 2017-2018 June 2017

Announcements

How to Track Channels and Award Letters

Follow easy-to-read guides to understand your award letter.

Submit all additional documents to prevent delays

All documents must be submitted before financial aid is credited to your term bill.

Award letters will be issued throughout June

Check your Rutgers email address for notifications.

**Calendar**

- May:** Graduate students begin to receive award letters
- June:** New and current students begin to receive award letters
- July:** Term bill statements available for fall semester
- August:** Fall semester term bills due
- October:** '17-'18 FAFSA available online

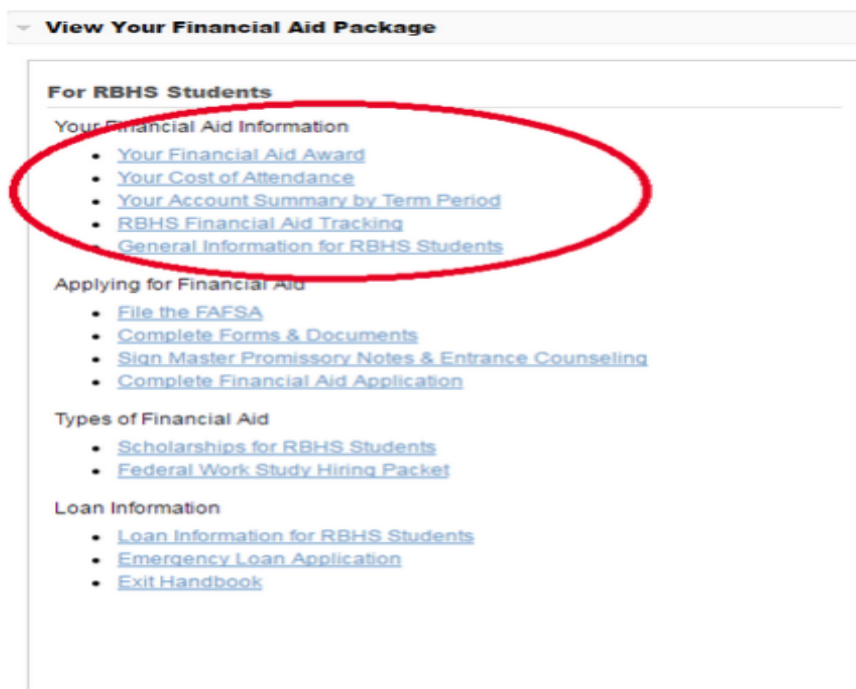
***My.Rutgers.Edu***

# Financial Aid Award, COA, Account

Rutgers Biomedical and Health Sciences (RBHS) students can now access their **financial aid information** by logging into the **my.rutgers.edu** portal. Read more below for help navigating the new portal and finding your award status, tracking requirements, and other important financial aid information.

## To view your award status:

Log in to **my.rutgers.edu** using your NetID. Under the **Financial Aid** tab, review your financial aid award, cost of attendance, or account summary by clicking each link. The application will appear on the right of the page.



**View Your Financial Aid Package**

**For RBHS Students**

Your Financial Aid Information

- [Your Financial Aid Award](#)
- [Your Cost of Attendance](#)
- [Your Account Summary by Term Period](#)
- [RBHS Financial Aid Tracking](#)
- [General Information for RBHS Students](#)

Applying for Financial Aid

- [File the FAFSA](#)
- [Complete Forms & Documents](#)
- [Sign Master Promissory Notes & Entrance Counseling](#)
- [Complete Financial Aid Application](#)

Types of Financial Aid

- [Scholarships for RBHS Students](#)
- [Federal Work Study Hiring Packet](#)

Loan Information

- [Loan Information for RBHS Students](#)
- [Emergency Loan Application](#)
- [Exit Handbook](#)

***My.Rutgers.Edu***

# **Available Resources for Graduate Students**

- Federal Direct Unsubsidized Loan
- Federal Direct Graduate Plus Loan (credit check required)
- Private/Alternative Loan (credit check required)
- Federal Work Study
- Scholarships

## **Direct Unsubsidized Loan**

- Maximum award: \$20,500
- Fixed Interest Rate: **4.30%**
- Interest on the loan accrues while borrower is in school.
- Borrower must complete a Direct Loan Master Promissory Note (MPN).

## Direct Graduate Plus Loan

- Credit check required
- Maximum award per year is the cost of attendance minus all other sources of financial aid.
- Fixed Interest Rate: 5.30%
- Interest on the loan accrues while borrower is in school.
- Borrower must complete a Direct Graduate Plus Loan Master Promissory Note (MPN).

## Private/Alternative Loans

Alternative Educational Loans are designed to bridge the gap between available funds and school costs. These loans should be used to supplement federal loan programs.

- Alternative loans are credit based loans.
- A co-signer may be required.
- Maximum award per year is the cost of attendance minus all other sources of financial aid.
- Fixed Interest & Variable Interest Rates
- *You must include the full school code for a private loan: **002629-23***



## MAINTAINING GOOD CREDIT

Credit reports should be checked at least once a year. To Order Your Free Annual Credit Report:

- Visit [annualcreditreport.com](http://annualcreditreport.com)
- Call toll-free: 1-877-322-8228
- Mail your completed [Annual Credit Report Request Form](#) to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

## Federal Work Study Program

- Must demonstrate financial need as defined by the federal government.
- Students are paid biweekly.
- Employment is up to 20 hours per week
- ***FWS/Community Service Hourly Rates:***

Federal Work Study (FWS)	\$14.00
FWS/Community Service	\$15.00
FWS/Community Service: Tutoring/Mentoring	\$20.00

# Scholarships

- School of Nursing Website
  - <http://nursing.rutgers.edu/scholarships/index.html>
- Scholarships are available from community, religious, business and national organizations.
- Browse the Internet and/or library to research possible resources.
- Avoid scholarships scams.
- Scholarships may be designated to specific groups of students, based on gender, ethnicity, religious affiliation, residence, or educational program.

# **COST OF ATTENDANCE**

## *Nursing Leadership*

Books & Supplies	\$3,535
Fees	\$2,020
Personal	\$7,381
Room & Board (Maintaining own residence)	\$18,194
Room & Board (Living w/Parents)	\$6,160
Transportation	\$4,587
Tuition (In-State)	\$21,768 (\$907 per credit)
Tuition (Out-of-State)	\$31,560 (\$1,315 per credit)
<u>Total (In-State) (Maintaining own residence)/(Living at home)</u>	<u>\$ 57,485/ \$ 45,451</u>
<u>Total (Out-of-State)</u>	<u>\$ 67,277</u>

*\*Figures are based upon 2019-2020 figures for an 11-month budget\**

*\*12 credits per semester (24 credits total)\**

*\*Health Insurance may be waived: [www.universityhealthplans.com](http://www.universityhealthplans.com)*

## Cost of Attendance (COA)

$$\begin{array}{r} \$57,485 \text{ (COA)} \\ - \$20,500 \text{ (Maximum Unsubsidized Loan)} \\ \hline \$36,985 - \textbf{\underline{Remaining}} \end{array}$$

- ❖ Grad Plus or Private Alternative Loan can be used to fill in the remaining budget if needed.

## Cost of Attendance (COA)

- The COA DOES NOT imply the actual cost of attending RBHS or the availability of financial assistance.
- It is intended to reflect a student's reasonable cost of attendance. **Applicants are strongly encouraged to live below the budget as much as possible.**
- Financial Aid is not intended to replace employment income. It is intended to assist students with expenses during periods of eligible enrollment
- Financial aid can be awarded up to the total COA through loans and/or scholarships
- There are certain expenses that cannot be included in the COA as determined by Federal regulations. Specific examples include:
  - Personal Debt – credit cards, personal loans, purchase of an automobile, etc.



## For Your Information: Disbursements

The disbursement of loan proceeds will take place when the following occurs:

- All requested materials have been returned and reviewed by the Financial Aid Office
  - ✓ Completed FAFSA
  - ✓ Completed RBHS Application
  - ✓ Completed Online Entrance Interview
  - ✓ Completed Direct Loan MPN
  - ✓ Disbursement date arrives
    - Two Disbursements
      - ✓ Fall 2020
      - ✓ Spring 2021

## For Your Information: Billing

Billing information is available online via the web portal

[MY.RUTGERS.EDU](http://MY.RUTGERS.EDU)

- Log in
- Click on the Banner Self-Service tab
- Under Student Enrollment Services, select Student Records
- Select Account Summary By Term

# Direct Deposit Sign up

- ☐ All students interested in receiving their refund checks via direct deposit should complete the following directions:
- ☐ Log on the their my.rutgers.edu web account
- ☐ Click on the Banner Self-Service tab
- ☐ Under Student Enrollment Services
- ☐ Select Student Records
- ☐ Select Direct Deposit Information/Update
- ☐ Allow a minimum of 3 – 5 business days for funds to post to your account and refund checks to be processed.

**It is Strongly encouraged that the Rutgers Students sign up for Direct Deposit**

## General Office Information

### **Hours:**

Monday	8:30 am to 5:00 pm
Tuesday	8:30 am to 5:00 pm
Wednesday	8:30 am to 5:00 pm
Thursday	8:30 am to 5:00 pm
Friday	8:30 am to 5:00 pm

**Phone:** (973) 972-4376

**Fax:** (973) 972-7436

**Email:** [rbhs\\_nwk@ofa.Rutgers.edu](mailto:rbhs_nwk@ofa.Rutgers.edu)

Thank You...

Any questions, comments, or concerns?