

The background of the slide is a solid red color. A large, faint, circular seal of Rutgers University Newark is visible, centered behind the text. The seal features a sunburst design and the text "RUTGERS THE STATE UNIVERSITY OF NEW JERSEY" around the perimeter.

**RUTGERS**  
UNIVERSITY | NEWARK

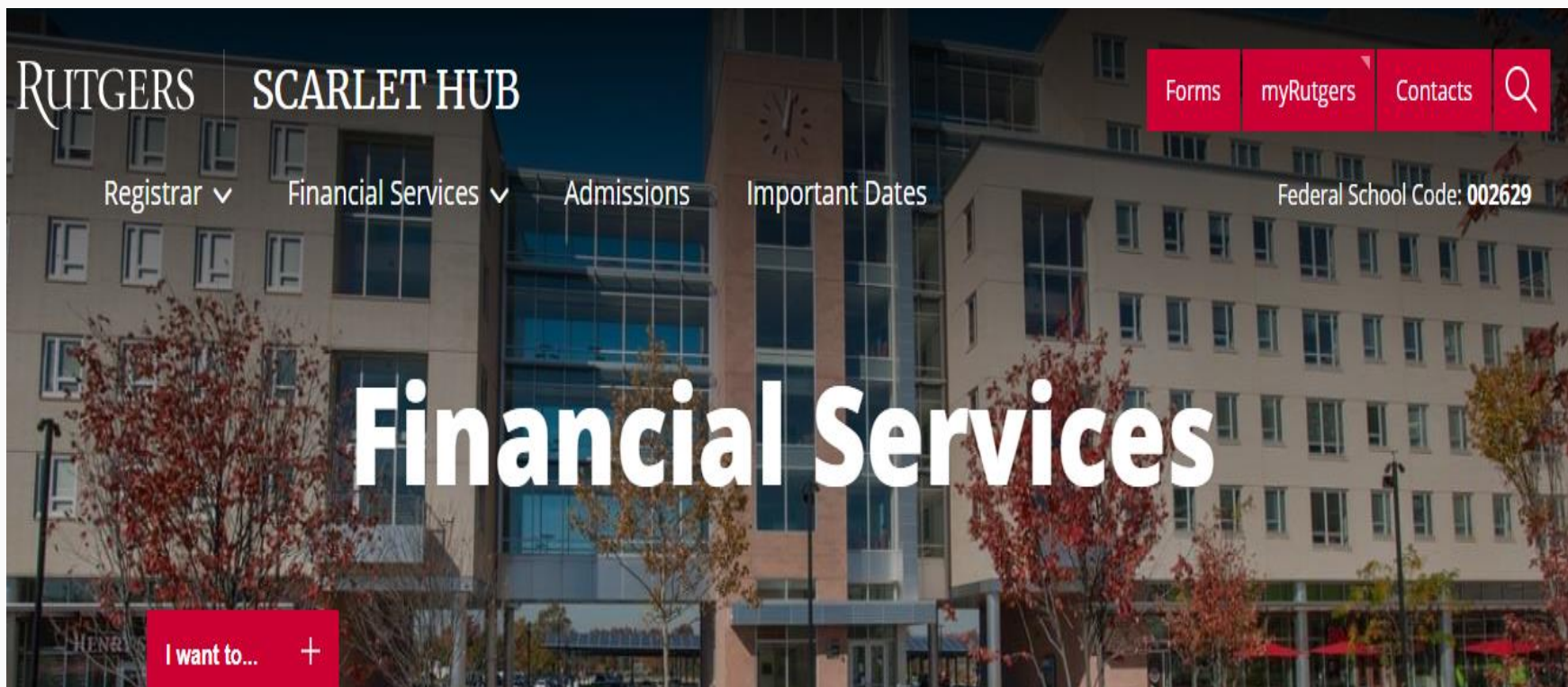
**RUTGERS BIOMEDICAL HEALTH SCIENCES**  
**SCHOOL OF NURSING**

# 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



[Home](#) / [Financial Services](#)

**<https://scarlethub.rutgers.edu/financial-services/>**

# Financial Aid Student Portal Library

[Financial Aid Student Portal Library - Scarlet Hub \(rutgers.edu\)](https://scarlethub.rutgers.edu/financial-services/tools-resources/financial-aid-student-portal-library/)

<https://scarlethub.rutgers.edu/financial-services/tools-resources/financial-aid-student-portal-library/>

This page will provide resources to help you view your 2022-2023 Financial Aid Awards, navigate the Financial Aid Student Portal and understand details about your financial aid. Information will be updated as it becomes available, so check back often if you need assistance!

# 2022-2023 Financial Aid

Students seeking Financial Aid for the 2022-2023 Academic Year (AY) must complete the following:

1. 2022-2023 Free Application for Federal Student Aid (FAFSA)
2. Online Entrance Counseling
3. Online Direct Loan Master Promissory Note (MPN)
4. RU HERE Process  
*Every semester* you **MUST** log onto your Portal to confirm your attendance

# 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.

# Entrance Interview & Direct Loan MPN

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

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**StudentLoans.gov**

English | Español

- My Account
- Getting Loans
- Tools and Resources
- Managing Repayment
- FAQs
- Contact Us



**As of May 10, 2015 you must have a verified FSA ID (Username & Password) instead of a PIN to log in to StudentLoans.gov.**

[Create an FSA ID.](#)

If you have a verified FSA ID, log in to StudentLoans.gov.

[Log In](#)

- Undergraduate Students
- Graduate/Professional Students
- Parent Borrowers
- Repayment and Consolidation

**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.

- 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

**Watch to Learn More!**

- Myths About Financial Aid
- Overview Of The Financial Aid Process



# RU HERE Process

## RUHere - Confirmation of Attendance Process

**At the start of each semester**, students need to complete the RUHere confirmation of attendance process when attempting to access any online system which requires log-in with their Rutgers NetID. Students must participate in RUHere before the deadline or their classes and financial aid will be cancelled.

For questions regarding the RUHere process, email [ruhere@rutgers.edu](mailto:ruhere@rutgers.edu).

### Step by Step Process

1. Once you log-in, you will be presented with a pop-up window where you will be able to confirm your enrollment plans.



RUTGERS

#### ACTION REQUIRED

You are required to take action on the following item(s) before you can proceed to any services that require your Rutgers credentials

#### RU HERE: COURSE ATTENDANCE

You are registered for the fall 2018 semester. Please confirm your enrollment below

I confirm my attendance for the fall 2018 semester.

Yes, I am attending

I will not attend the fall 2018 semester and understand that I must complete the formal withdrawal process.

No, I am not attending

# 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: 6.54%
- 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: 7.54%
- 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

## *Clinical Leadership*

Books & Supplies	\$2,694
Fees	\$2,373
Personal	\$5,904
Room & Board (Maintaining own residence)	\$15,008
Room & Board (Living w/Parents)	\$4,752
Transportation	\$3,240
Tuition (In-State)	\$23,304 (\$971 per credit)
Tuition (Out-of-State)	\$33,792 (\$1,408 per credit)
<u>Total (In-State) (Maintaining own residence)/(Living at home)</u>	<u>\$ 52,523/ \$ 42,267</u>
<u>Total (Out-of-State)</u>	<u>\$ 63,011</u>

*\*Figures are based upon 2021-2022 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)

$$\begin{array}{r} \$52,523 \text{ (COA)} \\ - \underline{\$20,500 \text{ (Maximum Unsubsidized Loan)}} \\ \$32,023 - \textbf{\underline{Remaining}} \end{array}$$

- ❖ 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 Online Entrance Interview
  - ✓ Completed Direct Loan MPN
  - ✓ Completed RU Here
  - ✓ Disbursement date arrives
    - Two Disbursements
      - ✓ Fall 2022
      - ✓ Spring 2023

## 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?