



CollegeForYou.NJ.gov

您的大学学位触手可及，未来就在您眼前。

如何解读并比较您的财务援助消费清单

新泽西州在全国范围内率先推动大学费用透明化。事实上，新泽西州的每所高等院校都必须依法为每位学生提供一份财务援助消费清单，且在学生的每个就读年份都要提供。这些清单旨在帮助家庭以并排对比的形式比较大学费用，从而让他们清楚地了解自己的自付费用。

如果您对财务援助消费清单有任何疑问，请联系您所在大学的财务援助办公室。了解这一资源非常重要，以便您能做出明智的决定，选择最适合的大学。

方框 1

在应用财务援助前，特定院校的总就读费用。总费用包括所有相关费用，如学费、杂费、住宿费、学习用品等。

方框 2

如果您就读该院校，则有资格获得基于成绩和/或经济需求的助学金和奖学金。

这笔资金是赠与学生的，无需偿还。

方框 3

应用方框 2 中的所有助学金和奖学金之后，就读该院校的自付费用。

这是在应用所有适用的财务援助后，您需要自行支付的金额。

方框 4

如果您的财务援助无法完全覆盖费用，用于帮助支付入读大学净费用的选择方案。

这些方案包括联邦直接贷款、联邦家长 PLUS 贷款、私人贷款和院校贷款——以上贷款皆需要偿还。

**State of New Jersey
Financial Aid Shopping Sheet for Bachelor's Degree**

Total Cost of Attendance

Direct Costs (what you will be billed)	Indirect Expenses
Tuition: \$ <input type="text"/>	Books & Supplies: \$ <input type="text"/>
Fees: \$ <input type="text"/>	Transportation: \$ <input type="text"/>
Food & Housing: (\$if you live on campus housing) \$ <input type="text"/>	Food & Housing: (\$if you live off campus) \$ <input type="text"/>
Loan Fees: \$ <input type="text"/>	
Dependent Care: \$ <input type="text"/>	
Total Direct Costs: \$ <input type="text"/>	
Total Indirect Expenses: \$ <input type="text"/>	
Total Cost of Attendance (Direct Costs and Indirect Expenses combined): \$ <input type="text"/>	

Grants and Scholarships to Pay for College

Merit-Based Scholarships	
Scholarships from your school: \$ <input type="text"/>	
Scholarships from your state: \$ <input type="text"/>	
Other scholarships: \$ <input type="text"/>	
Need-Based Grant/Aid	
Federal Pell Grants: \$ <input type="text"/>	
Grants from your school: \$ <input type="text"/>	
State Grants: \$ <input type="text"/>	
Other forms of grant aid: \$ <input type="text"/>	
Employer Paid Tuition Benefits: \$ <input type="text"/>	
Total Grants and Scholarship Benefits (aid that does not have to be paid back): \$ <input type="text"/> /yr	

What Will You Pay for College

Direct Net Cost (Direct Costs minus total grants and scholarships): \$ <input type="text"/> /yr
Total Net Cost (Total Cost of Attendance minus total grants and scholarships): \$ <input type="text"/> /yr

Options to Pay Net Costs

Work Options	
Work-Study (Federal, state, or institutional): \$ <input type="text"/> /yr	
Work-Study + Estimated earnings from working: \$ <input type="text"/> /yr	
Federal Student Loan Options* (Must be repaid)	
Federal Direct Subsidized Loan (For current interest rates click here): \$ <input type="text"/> /yr	
Federal Direct Unsubsidized Loan (For current interest rates click here): \$ <input type="text"/> /yr	
* You must repay loans, plus interest and fees. Note that the amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.	
The acceptance or declination of one or more loan offers shall not impact a student's eligibility for any other grants or scholarships or other financial aid offered by the college or school.	
Other Loan Options (Must be repaid)	
Federal PLUS Federal Loan* (For current interest rates click here): \$ <input type="text"/> /yr	
Private Loan**: \$ <input type="text"/> /yr	
Instiutional Loan (____% interest rate): \$ <input type="text"/> /yr	
* These loans are based on parents or may require a credit worthy co-signer. In addition, such loans do not have the same protections as Federal Direct Student Loans, and include higher fees. You must repay loans, plus interest and fees. The amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.	
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Student Aid Index (SAI)

Federal formula-based index number that helps your school determine how much financial support you may need. <https://collegecostcalculator.org/answer/article/what-is-sai>

Additional Information within this section can be found at <https://collegecostcalculator.org/>

Graduation Rate

Percentage of full-time students who graduate within 150% of normal time to degree

This Institution: _____ %

Repayment Rate **0%**

Percentage of borrowers entering repayment within 5 years of leaving school

This Institution: _____ %

Median Borrowing

Students who borrow at this institution typically take out _____ in Federal loans for their undergraduate study. A Federal loan payment over 10 years for this amount is approximately \$ _____ per month. Your borrowing may be different.

Student Loan Default Rate

Percentage of borrowers entering repayment and defaulting on federal loans

National Average: 10.1%
This Institution: _____ %

Repaying your loans

You have many repayment choices and work out your Federal Loan monthly payment, go to: <https://studentaid.ed.gov/manage-loans/repayment>

NJ Grants and Scholarships

Visit njams.nj.gov and log into your NJAFAMS account or call our customer care line at 609-944-6489

For more information & next steps:

Contact: _____
Telephone: _____
Email: _____

如需更多信息，请访问 CollegeForYou.NJ.gov



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