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O seu diploma universitário está mais próximo do que imagina.

Como ler e comparar seus demonstrativos de auxílio financeiro

New Jersey é referência nacional em transparência quando se trata do custo da faculdade. Na verdade, todas as instituições de ensino superior de New Jersey são obrigadas por lei a providenciar um demonstrativo de auxílio financeiro a cada estudante, para cada ano de curso. Esses demonstrativos têm o intuito de ajudar as famílias a compararem os custos das faculdades de forma direta e compreenderem as despesas reais.

Entre em contato com o setor de auxílio financeiro da sua faculdade caso tenha dúvidas sobre o seu demonstrativo de auxílio financeiro. É importante compreender esse recurso para tomar uma decisão informada sobre em qual faculdade estudar.

QUADRO 1

Custo total para cursar uma instituição específica antes de considerar qualquer auxílio financeiro. Esse valor inclui todas as despesas relevantes, como mensalidades, taxas, moradia, material, entre outras.

QUADRO 2

Bolsas de mérito e/ou por necessidade disponíveis para estudantes que frequentem esta instituição. Esses recursos são concedidos ao estudante e não precisam ser reembolsados.

QUADRO 3

Valor que o estudante precisará pagar para frequentar esta faculdade após a aplicação das bolsas e auxílios do Quadro 2. Esse é o valor de responsabilidade do estudante após a aplicação de todo o auxílio financeiro disponível.

QUADRO 4

Opções para ajudar a cobrir o custo líquido de estudos caso o auxílio financeiro não seja suficiente. Entre essas opções estão os financiamentos diretos junto ao governo federal (Federal Direct Loans), o financiamento federal Parent PLUS, além de financiamentos privados e institucionais — todos com a obrigação de reembolso.

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

Total Cost of Attendance
Direct Costs (what you will be billed)
Tuition: \$
Fees: \$
Food & Housing: (if you live off campus) \$
Total Direct Costs: \$0.00
Indirect Expenses
Books & Supplies: \$
Transportation: \$
Food & Housing: (if you live off campus) \$
Loan Fees: \$
Dependent Care: \$
Total Indirect Expenses: \$0.00
Total Cost of Attendance (Direct Costs and Indirect Expenses combined): \$0.00

Grants and Scholarships to Pay for College
Merit-Based Scholarships
Scholarships from your school: \$
Scholarships from your state: \$
Other scholarships: \$
Need-Based Grant Aid
Federal Pell Grants: \$
Grants from your school: \$
State Grants: \$
Other forms of grant aid: \$
Employer Paid Tuition Benefits: \$
Total Grants and Scholarships (aid that does not have to be paid back): \$0.00 /yr

What Will You Pay for College
Direct Net Cost (Direct costs minus total grants and scholarships): \$0.00 /yr
Total Net Cost (Total Cost of Attendance minus total grants and scholarships): \$0.00 /yr

Options to Pay Net Costs
Work Options
Work-Study (federal, state, or institutional): \$ /yr
Work-Study - Estimated earnings from working: \$ /yr
Federal Student Loan Options* (Must be repaid)
Federal Direct Subsidized Loan (For current interest rates click [here](#)): \$ /yr
Federal Direct Unsubsidized Loan (For current interest rates click [here](#)): \$ /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 disbursement of one or more loan offers shall not impact a student's eligibility for any other grants or scholarships provided in the student's financial aid award letter.
Other Loan Options (Must be repaid)
Parent PLUS Federal Loan** (For current interest rates click [here](#)): \$ /yr
Private Loan***: \$ /yr
Institutional Loan (_____% interest rate): \$ /yr
** These loans are loaned to parents or may require a credit worthy cosigner. In addition, such loans do not have the same borrower 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.
*** These loans are loaned to students or may require a credit worthy cosigner. In addition, such loans do not have the same borrower 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.

For more information & next steps:
Contact: _____ Telephone: _____
NJ _____ Email: _____

Student Aid Index (SAI)
Federal formula-based index number that helps your school determine how much financial support you may need
<https://studentaid.gov/help-center/understanding-sai>
Additional information within this section can be found at <https://collegeboardconnect.ed.gov/>
Graduation Rate
Percentage of full-time students who graduate within 150% of normal time to degree
This Institution: _____%
Repayment Rate
Percentage of borrowers entering into repayment within 3 years of leaving school
This Institution: _____%
Median Borrowing
Students who borrow at this institution typically rate not \$____ in Federal loans for their undergraduate study. The 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
To learn about loan repayment choices and work out your Federal Loan monthly payment, go to <https://studentaid.gov/manage-loans/repayment>
NJ Grants and Scholarships
Visit njgrants.org and log into your NJFAAS account or call our customer care line at 800-584-4480

Para obter mais informações, acesse o site CollegeForYou.NJ.gov.



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