The Award Letter Guide is designed to help you understand and complete the financial aid process. Please read the information carefully. Instructions are provided for the Data Change Form, promissory notes, your term bill and supplemental sources to fund educational expenses. Please visit studentaid.rutgers.edu for more information on financial aid programs and maintaining your aid eligibility.

YOU ARE REQUIRED TO MAINTAIN YOUR OFFICIAL RUTGERS UNIVERSITY EMAIL ADDRESS. The Office of Financial Aid issues official information to your Rutgers email account. Visit https://personalinfo.rutgers.edu to keep your Rutgers email current. Check your email on a regular basis.

Read Entire Guide
Review all information provided on this Award Letter Guide. Pay particular attention to the requirements for individual awards and your responsibility to submit the term bill to activate your registration.

Award Information
Your awards are based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received. Rutgers University reserves the right to adjust your awards. In addition, changes to where you live during the school year may impact your aid package.

Revisions to financial aid may occur at any time, even after your term bill is paid. You are responsible for any new charges to your student account due to adjustments in your financial aid.

Review Award Information
Make sure your name, address and school of enrollment are accurate. Contact us immediately to correct discrepancies. Review the For Your Information section for guidance on specific awards.

Federal Direct Stafford Loans automatically credit to your student account when all required documents are received, processed and we have your signed Master Promissory Note on file. To decline or reduce Direct Stafford Loans, promptly submit the Data Change Form.

Data Change Form (DCF) and Assumptions
Open the link for the DCF on your Award Letter. Review the assumptions used to construct your financial aid package and submit corrections immediately. Do not cancel or reduce the awards offered until you receive your term bill in July. Make an accurate determination of what aid you will need at that time. Making multiple award adjustments can significantly delay the completion of your financial aid. An origination fee is assessed for each loan adjustment.

Submit All Required Documents
Financial aid credits to your student account after all Requests for Documentation are complete. Review Check Required Documents online at studentaid.rutgers.edu for any outstanding documentation. When you submit documents, make sure the student’s social security number is legible and all documents have appropriate signatures. The social security number is required to process federal student aid.

Graduate Students
You are required to report any financial support expected from academic departments and/or tuition remission, if eligible. Submit the DCF to report this information.

Additional Sources To Fund Educational Expenses
If your aid package does not fully cover your cost of attendance, other sources are available to fund educational expenses. Direct PLUS Loans are available to graduate students and parents of dependent students.

As part of the William D. Ford Federal Direct Loan Program, Direct PLUS Loans are not subject to commercial market conditions. For more information, visit Direct PLUS or visit studentaid.rutgers.edu/PrivateLoans

TERM BILL NOTIFICATION and CONFIRMATION OF ATTENDANCE
When your term bill is available to view online, you will be emailed a notification to access your e-Bill. In general, fall semester notifications are emailed in July. Fall term bills are due the first week of August. Spring semester e-Bill notifications are emailed before Thanksgiving. Spring term bills are due the first week of January. You are required to submit one term bill for each semester you attend.

RUTGERS UNIVERSITY TUITION PAYMENT PLAN (RUTPP)
RUTPP allows you to pay annual term bill charges in convenient monthly payments. Interest free, RUTPP effectively reduces loan debt owed upon graduation. Multiple plan options are available. Visit www.studentabc.rutgers.edu, Payment Options, for information and instructions on how to enroll.

RUTPP AUTOMATICALLY ACTIVATES YOUR REGISTRATION
If you choose not to enroll in RUTPP, you must submit a Confirmation of Attendance to activate your registration and allow your financial aid to credit to your student account. If your total balance due is equal to or less than zero and you are not enrolled in RUTPP, you must confirm your attendance at Rutgers. Otherwise, your aid will not credit to your student account, your registration will be deactivated and your courses dropped.

EXPECTED AID DOES NOT APPEAR ON TERM BILL
In the event the financial aid you expect does not appear on your term bill, follow the instructions given on your term bill that explain how to adjust the amount due by the amount of anticipated aid. For instance, if you have been notified that you are a recipient of a scholarship that does not appear on your term bill, indicate the amount you expect as a financial aid credit.

TOTAL AWARDS DIFFER FROM TERM BILL CREDIT
Total awards may differ from term bill credits for a variety of reasons: If you are awarded a Direct Stafford Loan, an origination fee is deducted from the loan amount; Federal Work Study awards do not credit to term bill; and, Work Study funds are earned bi-weekly through part-time employment. In addition, not all scholarships credit to your student account.

REFUNDS
You will receive a refund if the amount of your term bill credits exceeds the amount of your total term bill charges. In the event you receive a refund prior to all charges being posted, or you cancel financial aid awards after receiving a refund, you will be required to remit to the university any balance due.

TERM BILL QUESTIONS?
Contact your regional Student Accounting Office or visit www.studentabc.rutgers.edu for questions regarding your term bill, refunds, payment options or late fees.

CONSIDER AUTOMATIC DEPOSIT FOR REFUNDS
In the event you expect a refund, please consider an automatic deposit for these funds. For more information, visit www.studentabc.rutgers.edu/electronic-refunds. Avoid long lines to receive refund checks. Go online, not in line.
Follow the instructions below for awards listed on your Financial Aid Award Letter:

### If you have been awarded: | You are required to:
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Federal Direct Stafford Loans (Subsidized and Unsubsidized) | If this is your first Direct Stafford Loan and you wish these funds to credit to your term bill, complete the Master Promissory Note (MPN) for student loans at [studentloans.gov](http://studentloans.gov) using your FSA ID. The same FSA ID is used to complete your online FAFSA and to sign your MPN. Sign in with FSA ID and password. Click Complete Master Promissory Note. Follow the directions carefully to complete the four step process for the Federal Direct Stafford Loan MPN. At the end of step 4, make sure to save or print the PDF version of your completed MPN for your records. All first-time federal loan borrowers are required to complete an Entrance Counseling in order for these funds to credit to their student account. Check the Required Documents section on your Award Letter to see if you are required to complete Entrance Counseling. The Direct Loans Entrance Counseling is available at [studentloans.gov](http://studentloans.gov).

Federal Pell Grant | In order for these funds to credit to your term bill, all requests for documentation must be completed. Visit Check Required Documents at [studentaid.rutgers.edu](http://studentaid.rutgers.edu).

Federal Perkins Loan | If this is your first Perkins Loan and you wish the funds to credit to your term bill, you must print, complete, sign and return the Perkins Master Promissory Note (PKMPN) to your regional Office of Financial Aid. The PKMPN can be found at [studentaid.rutgers.edu/pkmpn.aspx](http://studentaid.rutgers.edu/pkmpn.aspx).

If this is your first Perkins Loan at Rutgers University, you must complete Entrance Counseling in order for these funds to credit to your student account. The Perkins Entrance Counseling is available at [studentaid.rutgers.edu](http://studentaid.rutgers.edu), Online Services.

Federal Workstudy Program (FWSP) | Review the Required Documents section of the Award Letter. If Work Study Job Application is required, you must submit a Job Application to activate your job request. The application is available at [studentaid.rutgers.edu](http://studentaid.rutgers.edu), Check Award Status.

If Employment Authorization Confirmation is required, you must confirm your intent to work as assigned. Your assignment may be viewed at [studentaid.rutgers.edu](http://studentaid.rutgers.edu), Check Award Status.

If you wish to decline or reduce FWS, please submit the Data Change Form. For more information, please visit [studentwork.rutgers.edu](http://studentwork.rutgers.edu).

NJ Tuition Aid Grant (TAG) | IMPORTANT: Your Tuition Aid Grant (TAG) is estimated at this time. Actual TAG awards are issued by the New Jersey Higher Education Student Assistance Authority (HESAA). In order for your final TAG award to be determined, you are required to visit [www.hesaa.org](http://www.hesaa.org) and report 2016-2017 additional information for state aid. If you have already done so, please disregard this notice. Continuing students: The federal processor must receive your FAFSA by June 1st, each year, in order for you to be considered for TAG.

Fellowships Graduate Assistantships Outside Scholarships Teaching Assistantships Tuition Remission & Reimbursement | You are required to inform us of any financial support from academic departments or tuition remission you receive at any time during the academic year. If the student is an employee or dependent of an employee expecting tuition remission, confirm this on your Data Change Form, which is accessible from your Award Letter. You are also required to report all outside sources of assistance to the Office of Financial Aid to ensure you receive aid within regulatory limits. It may be necessary for us to revise your Award Letter.

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**New Transfer Students**

Each school evaluates transfer credits. Our system will award you a federal Direct Stafford Loan at the sophomore level. You may be eligible for additional federal Direct Stafford Loan funds if your cumulative degree credits put you at a higher grade level. If this is the case, please contact our office. If your cumulative degree credits put you at the first-year level, your loans will be adjusted to the lower federal limit.