

# Financial Information

## **TUITION AND FEES**

The amount of tuition and fees as well as type of fees are subject to change without notice. Students registering and/or making tuition or fee payments prior to announced tuition or fee changes are responsible for payment of the new rates for that academic period according to the payment timetable promulgated by the Bursar.

**Application Processing Fee (non refundable)** . . . . . \$75.00  
*Applicants who qualify for an AMCAS fee waiver will automatically receive a waiver for the UMDNJ application processing fee.*

**Acceptance Deposit** . . . . . \$50.00  
*Each student selected for admission is given notice of favorable action on his/her application and is allowed two weeks to decide to enroll. The fee is credited toward tuition, but will be forfeited if the student withdraws after May 15.*

## **TUITION PER ACADEMIC YEAR**

New Jersey residents 1 . . . . . \$22,246 2  
Non Residents . . . . . \$34,811 2

*A microscope is provided by the school for an annual fee of \$100.*

*1 A student may be viewed as a resident for tuition purposes if he/she has been a legal resident of New Jersey for at least a continuous one year period preceding the beginning of the term or provides evidence acceptable to the University of current New Jersey residence according to the University policy on Student Residence and In-State Tuition, policy code 00-01-25-15:05.*

*2 Subject to increase*

## **POLICY ON TUITION AND FEES**

Tuition and fees are payable in advance each semester, there is a monthly late payment fee of \$50.00. A student may arrange with the Cashier's Office to follow a deferred payment as follows:

- a. Payment of all fees plus one-half of the tuition before or upon registration.
- b. Payment of one-quarter of the tuition 30 days after the registration date and final one-quarter 60 days after enrollment.

Any student who elects to use the deferred payment plan and finds it impossible to meet this obligation must contact the Financial Aid Office immediately to make alternate arrangements. The fee for the deferred payment plan is \$20. Lacking these arrangements, students cannot register for the following semester. No degree will be awarded to any student until all financial obligations to the school have been satisfied.

Students who withdraw from medical school of their own accord prior to completion of one third of the unit of time following the date of registration may be granted an 80% tuition refund at the discretion of the Dean or his designee. No refunds will be made after this time and fees will not be refunded at any time.

Students who are taking a reduced course load through a flexible curriculum option but who do not repeat any course at Robert Wood Johnson Medical School will have their tuition divided among the years that they are attending but will pay no more than the equivalent of four years of full tuition during their enrollment at Robert Wood Johnson Medical School. Students who are admitted with advanced standing will have this tuition reduced accordingly (e.g. BA/MD students admitted as second year students will pay three years of tuition).

Students who must repeat one or more courses at Robert Wood Johnson Medical School will be assessed additional tuition based upon the number of course credits that they are taking during the semester in which the repeated courses are taken. The number of course credits taken will be divided by the total number of credits in the normal curriculum for that semester. The resulting percentage will result in assessment of tuition as follows:

Percentage of full course load	Percentage of tuition assessed
1% - 35%	25%
35.1% - 60%	50%
60.1% - 85%	75%
> 85%	100%

### ***FINANCIAL AID***

All students must be making satisfactory academic progress to be eligible for financial aid funds. Students are making "Satisfactory Academic Progress" provided they are currently enrolled in courses or in an approved Student Scholar Program or an approved program of special study.

Any student delinquent or in default on any prior educational loan may not receive additional educational loans at UMDNJ until that delinquency or default status is rectified. The Financial Aid Office or Central Student Loan Office (New Brunswick Campus) will be able to counsel you in the resolution of such problems. Any student owing a refund on a Federal PELL, FSEOG or SSIG grant received for attendance at any undergraduate school or those individuals who have exceeded the loan limits will be ineligible to receive financial aid at UMDNJ.

Financial aid is any grant, loan or paid employment offered for the express purpose of helping a student meet educationally related expenses. Such aid is usually provided by or through Federal and State agencies, foundations, corporations, and UMDNJ. Grants are regarded as gift assistance and need not be repaid, although they may carry certain provisions to which one must adhere. Loans can be repaid over an extended period after the student leaves the institution. Where aid is offered in the form of a job, the student is paid an hourly rate for work performed.

Financial assistance is awarded on the basis of “need.” Financial need is the difference between the student’s and his/her family’s ability to contribute and the cost of attendance. To determine what the family is expected to contribute, UMDNJ uses the Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA. UMDNJ expects that the student and his/her parents will contribute to the fullest from income and assets in meeting student expenses.

Once a student has been accepted to Robert Wood Johnson Medical School, he/she will be sent a financial aid packet automatically starting at the end of January. If application materials are not received, the student should contact the Office of Student Financial Aid at UMDNJ-Robert Wood Johnson Medical School, 675 Hoes Lane, Piscataway, New Jersey 08854-5635. Application materials and other important financial aid information can be obtained from the Office of Student Financial Aid web-site at [www.umdnj.edu/studentfinancialaid](http://www.umdnj.edu/studentfinancialaid).

A completed financial aid file consists of the Internal UMDNJ Application for Financial Aid, Authorization Form, the FAFSA or Renewal FAFSA, all taxable and non-taxable income verification, other forms of income verification, and a completed Verification Form which must be completed by students selected for verification. Please review the Office of Student Financial Aid web-site for more details regarding the application process.

It is important for those selected for verification to remember the following: the Financial Aid Office will not award the Federal Perkins Loan, or Federal Work-Study, and will not certify the Federal Stafford Loan (Subsidized or Un-subsidized) Master Promissory Note until the completed verification worksheet is received.

Graduate and professional school students are considered independent. Students applying for Title IV aid which includes Federal Perkins Loans, Federal Stafford Loans (Subsidized or Un-subsidized), Federal Work Study (FWS) are not required to complete parental information on the FAFSA or Renewal FAFSA in order to be considered for these programs. Students utilizing a private loan like the ALP or NJCLASS programs also fall into this category. However, those students who want to be considered for Title VII funds (i.e. PCL, LDS, EFN, FADHPS and SDS) must provide all parental information on the FAFSA or Renewal application.

Awards may consist of a “package” of loans, grants, and work, when funds are available. Since a limited amount of grant funds is available, most financial need will be met primarily through a combination of loan funds, the major sources being Federal Stafford Loan (Subsidized and Un-subsidized), Federal Perkins Loan and/or private loan programs.

New students should submit applications in a timely manner after notification of admission. The Office of Student Financial Aid cannot provide financial aid award information to in-coming students until the FAFSA form has been processed and received electronically by the institution. Continuing students should have all required application material (listed above) completed and returned to the Office of Student Financial Aid by May 1. In order to meet the above deadlines, applicants should plan to

submit the FAFSA or Renewal FAFSA on-line at least one month prior to UMDNJ deadline dates.

### ***SUMMER RESEARCH FELLOWSHIPS***

Robert Wood Johnson Medical School annually provides support for medical students in research projects during the summer. Candidates apply, with a faculty sponsor, to a faculty committee which makes the awards. The fellowships carry a stipend. Projects are wide-ranging in clinical and basic science areas and include a requirement for a brief abstract to be printed in the university-wide publication, Summer Student Research Program.

Students should contact the Office of Research and Sponsored Programs, Robert Wood Johnson Medical School, Room R-109, Piscataway, NJ.

### ***FINANCIAL ASSISTANCE AVAILABLE FROM THE PRIVATE SECTOR SCHOLARSHIPS***

Various private sector scholarships, grants and/or fellowships are available to Robert Wood Johnson Medical School students annually. Funding for these awards are subject to availability per year by the grantors indicated. Generally, application materials are sent to the Office of Student Financial Aid from the private sector source and are made available to eligible applicants. The terms and conditions for eligibility are set by each grantor, but financial need is usually a primary criterion. All available private sector awards and scholarship search engine web-sites are also linked to the Office of Student Financial Aid web-site at [www.umdj.edu/studentfinancialaid](http://www.umdj.edu/studentfinancialaid). Students may contact the Office of Student Financial Aid for more information at UMDNJ-Robert Wood Johnson Medical School, 675 Hoes Lane, Piscataway, NJ 08854-5635. The telephone number is (732) 235-4689.

### ***FOUNDATION OF UMDNJ SCHOLARSHIPS***

The Foundation of UMDNJ is an independent, non-profit corporation which supports excellence at the University. Since its inception, the Foundation has made awards in excess of \$1.5 million for student assistance programs.

The Foundation annually awards full and partial scholarships to UMDNJ students, including incoming first year students. These awards are based principally on academic excellence rather than financial need. Candidates are usually nominated by deans of their respective schools, but some of the Foundation awards MAY require an application form to be submitted. The forms are available from the Office of Student Financial Aid annually.