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Tu título universitario está más cerca de lo que crees.

Cómo leer y comparar tus Hoja de Gastos de Ayuda Financiera

New Jersey es líder a nivel nacional en lo que respecta a brindar transparencia sobre el costo de la universidad. De hecho, todas las instituciones de educación superior de New Jersey están obligadas por ley a proporcionar una Hoja de Gastos de Ayuda Financiera a cada estudiante por cada año de asistencia. Estas hojas están diseñadas para ayudar a las familias a comparar el costo de la universidad en un formato de comparación en paralelo, que ayuda a comprender los costos de bolsillo.

Comunícate con la oficina de ayuda financiera de la universidad si tienes alguna pregunta sobre tu Hoja de Gastos de Ayuda Financiera. Es importante comprender este recurso para tomar una decisión informada sobre a qué universidad asistirás.

CUADRO 1

El costo total de asistir a una institución específica antes de que se aplique la ayuda financiera. El costo total incluye todos los gastos relevantes, como matrícula, cuotas, alojamiento, suministros, etc.

CUADRO 2

Becas y subvenciones basadas en méritos o necesidades que puedes recibir si asistes a esta institución. Esta financiación se obsequia al estudiante y no requiere devolución.

CUADRO 3

El costo de asistir a esta universidad que debes pagar de tu propio bolsillo después de que se apliquen todas las becas y subvenciones del Cuadro 2. Este es el monto que deberás pagar después de que se aplique toda la ayuda financiera correspondiente.

CUADRO 4

Opciones para ayudar a pagar el costo neto de asistencia si tu ayuda financiera no cubre completamente el costo. Estas opciones incluyen préstamos federales directos, préstamos federales Parent PLUS, préstamos privados y préstamos institucionales, todos estos se deben reembolsar. Esta sección también incluye el programa federal de trabajo y estudio, ya que el estudiante necesita trabajar para recibir esta financiación.

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

Total Cost of Attendance		Student Aid Index (SAI)	
Direct Costs (what you will be billed)		Federal formula-based index number that helps your school determine how much financial support you may need. https://studentaid.gov/help-center/questions/article/what-is-sai	
Tuition:	\$	Federal formula-based index number that helps your school determine how much financial support you may need. https://studentaid.gov/help-center/questions/article/what-is-sai	
Fees:	\$	Additional information within this section can be found at: https://collegescorecard.ed.gov/	
Food & Housing: (if you live in campus housing)	\$	Graduation Rate Percentage of full-time students who graduate within 150% of normal time to degree	
Books & Supplies:	\$	This Institution: _____%	
Transportation:	\$	Repayment Rate Percentage of borrowers entering into repayment within 3 years of leaving school	
Food & Housing: (if you live off campus)	\$	This Institution: _____%	
Loan Fees:	\$	Median Borrowing Students who borrow at this institution typically rate on \$_____ 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.	
Dependent Care:	\$	Student Loan Default Rate Percentage of borrowers entering repayment and defaulting on Federal loans	
Total Direct Costs:	\$0.00	National Average: 10.1%	
Indirect Expenses		This Institution: _____%	
Total Indirect Expenses:	\$0.00	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	
Total Cost of Attendance (Direct Costs and Indirect Expenses combined):		NJ Grants and Scholarships Visit njgrants.org and log into your NJFAMS account or call our customer care line at 800-564-4480	
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		
What Will You Pay for College			
Direct Net Cost (Direct costs minus total grants and scholarships)	\$0.00		
Total Net Cost (Total Cost of Attendance minus total grants and scholarships)	\$0.00		
Options to Pay Net Costs			
Work Options			
Work-Study (Federal, state, or institutional)	\$		
Work-Study - Estimated earnings from working	\$		
Federal Student Loan Options* (Must be repaid)			
Federal Direct Subsidized Loan (For current interest rates click here)	\$		
Federal Direct Unsubsidized Loan (For current interest rates click here)	\$		
* 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 declaration of one or more loan offers shall not impact a student's eligibility for any other grants or scholarships detailed in the student's financial aid award letter.			
Other Loan Options (Must be repaid)			
Parent PLUS Federal Loan** (For current interest rates click here)	\$		
Private Loan***	\$		
Institutional Loan (_____% interest rate)	\$		
** 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 and 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:	_____
Email:	_____		

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