

# The Numbers Matter... And They're Better Than You Think

The Financial Aid Office will begin to review your eligibility once you have been admitted to Centenary. Be sure to complete your admissions application as well as your Free Application for Federal Student Aid (FAFSA) early to ensure that you meet any deadlines.

## Financial Aid Availability

Centenary awarded over \$15 million in scholarships and grants last year. This past year, 93% of our entering transfer students received scholarships or grants, averaging \$20,000.

## Admissions Scholarships and Awards

Centenary recognizes students' academic achievement by awarding five tiers of scholarships. A separate application is not required; Centenary will use your cumulative college GPA to determine your scholarship during the admissions process.

Award	Cumulative College GPA	Annual Amount	Semester Amount
Faculty Scholarship	3.75 or above	\$14,000	\$7,000
Whitney Scholarship	3.5 - 3.74	\$13,000	\$6,500
Trustee Scholarship	3.0 - 3.49	\$11,500	\$5,750
Achievement Award	2.75 - 2.99	\$10,000	\$5,000
Merit Award	2.5 - 2.74	\$7,000	\$3,500

## Additional Types of Financial Aid

Centenary University uses the FAFSA to determine need-based aid. No other applications are needed. Grants are reviewed annually based on the FAFSA, which should be completed each year.

Federal grants include Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant. New Jersey residents may be eligible for the New Jersey Tuition Aid Grant (TAG), New Jersey Educational Opportunity Fund (EOF), or the Governor's Urban Scholarship.

If you are eligible for the NJ STARS II Scholarship, Centenary will match your scholarship. Additional types of financial aid offered at Centenary include Centenary grants, Yellow Ribbon Program, student employment, and loans.

## We're Here to Help

The staff in our Financial Aid Office works with you to make your Centenary education a reality. Our commitment is to assure that you receive the maximum financial aid for which you are eligible.



Every student is unique, so your actual cost of attendance will depend on your degree program, where you live (on campus, off campus, or at home), and your individual tastes and circumstances.

## 1 Apply for Financial Aid by Completing the FAFSA

The FAFSA is the application for all federal, state, and Centenary grants and should be completed as soon as possible after October 1. Visit [FAFSA.gov](https://fafsa.gov) to complete the FAFSA online. Be sure to include Centenary's federal school code: **002599**. If you have already completed your FAFSA for 2019-2020, please add Centenary's federal school code to have the results sent to us. NJ residents will see a link on the FAFSA confirmation page to complete additional information to expedite state grant processing. If you are not interested in federal loans or need-based grants, please let us know immediately.

## 2 Submit Requested Information

Occasionally, additional information is needed; check your Centenary email account and provide any requested documents as soon as possible so there is no delay in processing your financial aid.

## 3 Become Familiar with my.Centenary

You can view your financial aid award and any missing items by logging into my.Centenary and clicking on the My Financial Aid link. Check your account frequently throughout the year.

## 4 Review Your Award Notice

Your initial award notice will arrive in the mail and will explain the different types of financial aid available to you. You will see an outline of your estimated costs for the upcoming award year and your estimated out-of-pocket payment (if any) after your financial aid has been applied.

## 5 Settle Your Remaining Bill

Your initial financial aid award may not cover all of your costs. You may need to find other financial options for any remaining balance. There are several ways to settle your bill after your financial aid has been applied.

**Online payments or in-person payments:** Payments from a checking account, Visa, MasterCard, or Discover Card may be made by visiting our secure online payment system at [CentenaryUniversity.edu/TuitionPayment](https://CentenaryUniversity.edu/TuitionPayment) or in the Student Accounts Office. Any payments made by credit/debit card will be charged a 2.65% service fee. Payments submitted via e-check will not be charged a service fee.

**Payment plan option:** Interest-free monthly payment plans with Tuition Management Services (TMS) allow smaller, more affordable payments. Please visit [CentenaryUniversity.Afford.com](https://CentenaryUniversity.Afford.com) for more information.

**Parent PLUS loan and/or private loans:** The Parent PLUS loan is a parent loan for undergraduate dependent students. Visit [StudentLoans.gov](https://StudentLoans.gov) to apply for the Parent PLUS Loan. Private loans are another option for students and their families. Please visit [CentenaryUniversity.edu/Loans](https://CentenaryUniversity.edu/Loans) to see a list of lenders that other students have used in the past.



**Financial Aid Office**  
908-852-1400 ext. 2350  
[finaid@centenaryuniversity.edu](mailto:finaid@centenaryuniversity.edu)  
[CentenaryUniversity.edu/FinAid](https://CentenaryUniversity.edu/FinAid)