



NEW JERSEY

Association of State Colleges and Universities

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**QuickTakes!**

## **New Jersey City University Debt-Free Promise Program**

September 27, 2018

The New Jersey City University (NJCU) Debt-Free Promise Program makes college education accessible and affordable for New Jersey residents who are pursuing their first undergraduate degree as incoming full-time freshman students. This program eliminates the need for students to take out loans to pay for their tuition and fees.

Furthermore, NJCU has upgraded its commitment to student success by providing financial assistance for textbooks and addressing food insecurity – in addition to any help they may receive for the tuition and fees.

Since NJCU's Debt-Free Promise program's inception two years ago, more than 750 first-year students have benefitted. New Jersey residents who are admitted to NJCU from high school and attend full-time, with a family household income of \$60,000 or less, are offered a scholarship in lieu of having to take out a loan to cover the cost of tuition and fees (after federal and state financial aid is awarded). Students remain qualified for the program each year, as long as they submit a Free Application for Federal Student Aid (FAFSA), are in good academic standing, and are registered for 15 credits each semester.

NJCU Debt-Free Promise is designed to ensure that every student who is enrolled in the program graduates with a clean financial slate so that they can begin their professional careers free of financial burdens.

It should be noted that NJCU students graduate with the lowest debt of any other public college in New Jersey.

The textbook payment assistance, which began this semester, is a grant of up to \$500 per year, \$250 per semester. More than 600 students are participating. Students are encouraged to keep their costs down, by renting their textbooks and working with faculty to adopt free electronic textbooks and course materials. To qualify for the textbook assistance, a student must be a first-year student with a family income of \$60,000 or less.

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[www.njascu.org](http://www.njascu.org)

*The College of New Jersey  
Kean University  
Montclair State University*

*New Jersey City University  
Ramapo College of New Jersey  
Rowan University*

*Stockton University  
Thomas Edison State University  
William Paterson University*

Also new this fall, NJCU has opened a food pantry, accessible to all members of the NJCU community. The pantry partners with the NJ Foodbank that supplies the pantry food, as well as Gourmet Dining that supplies hot meals on weekends to families for \$10 through the Helping Our Neighbors Eat Program.

For more information:

NJCU Admissions Office  
Tel: 1-888-441-NJCU  
Email: [admissions@njcu.edu](mailto:admissions@njcu.edu)  
[Njcu.edu/apply](http://Njcu.edu/apply)