

Financial Support

Financial Support and Graduate Awards

Various financial support and graduate award options are available to NJIT graduate students. Financial support comes from either NJIT internal funds or from external sources. Information on need-based support is detailed on **Student Financial Aid Services** website. Eligibility and selection criteria are summarized in the following table for both need-based and merit-based support. Funds for these are not guaranteed.

Type of Support	Contact	Who is Eligible
Federal Loans	Financial Aid 973-596-3479	US citizens, permanent residents; students enrolled at least half time, based on financial need; must file the Free Application for Federal Student Aid.
Private Loans	Financial Aid 973-596-3479	US citizens, permanent and non-resident students enrolled at 3 credits; need is not a factor and filing a Free Application for Federal Student Aid (FAFSA) is not a requirement.
Industry Co-op	Career Development Services 973-596-3100	Full-time students, based on position availability; master's students; doctoral students only by exception with approval by the vice provost of graduate studies
Work-study	Financial Aid 973-596-3479	US citizens, permanent residents, international students, full-time and part-time students, based on position availability.
Scholarships, Fellowships, Grants	Academic Department and Graduate Studies 973-596-3462	Based on funding source, full-time students, often supporting under-represented groups.
PhD Assistantships	Academic Department (for Teaching Assistantships) or Individual Faculty (for Research funds Assistantships)	Full-time, based on academic merit and available

Graduate students who are registered for 9 credits are considered full-time. Students registered for less than nine credits but who are registered for 4.5 credits or more and do not meet the conditions for full-time certification are considered half-time. Any graduate student who is registered for less than 4.5 credits and who does not meet the conditions for full-time certification is considered less-than half time.

NJIT Awards

Close to 400 teaching and, research assistantships, based on academic merit, are awarded to qualified full-time, graduate students. Teaching and research assistantships are normally available to PhD applicants, but the final decision also depends on the academic college/school.

Prospective students seeking financial support should indicate their interest on the admissions application form. Prospective PhD students seeking financial support are urged to apply no later than December 15th for the fall semester of the following academic year, and October 15th for the spring semester of the current academic year. Students seeking need-based support should contact the Student Financial Aid Services. Continuing students seeking merit-based financial support should contact their academic department. GRE or GMAT scores are required of all applicants to most of the doctoral programs, all applicants seeking special types of financial support, and all applicants whose most recent degree was awarded from an institution outside of the United States. Most of the master's degree programs require them as well. Check the University Admissions web site for updated information.

Competition for financial support is strong and only successful applicants are notified. Teaching and research assistantship offers may include full or partial tuition, a stipend or both. Additional funds for the summer may be awarded.

Assistantships

Each year close to 400 teaching and research assistantships are available using internal and external funds. Teaching assistants conduct recitation, grading, discussion, laboratory, or provide other type of course support under the supervision of faculty. Research assistants conduct research under the supervision of faculty. These duties of teaching and research assistants are considered part-time work equivalent to twenty hours per week. Non-academic departments also sometimes employ students as graduate assistants. Duties range from academic support to day-to-day operation of administrative offices.

Grader

A grader is appointed for part-time service and grades course work under the direction and supervision of faculty. Graders are normally hired on an hourly basis. Compensation is based on hourly rates established for this position.

Non-Service Fellowships or Scholarships

The student's academic department or the Office of Graduate Studies may be contacted for the availability of private, state, federal or foundation awards that do not require service to NJIT.

Unemployed or Displaced Workers

Students receiving tuition support because of an unemployed or displaced worker's program are alerted to potential loss of this form of support because of any salary or stipend that may be received for any form of on-campus or off-campus employment.

Stipend Support Levels for Teaching and Research Assistants (PhD Students)

Minimum stipends are shown below (18 hours of service per week).

Teaching or Research Assistant Stipend

- Minimum stipend for the calendar year (12 months; normally for continuing Teaching and Research Assistants):
 - 2024-2025 \$39,342.76
 - 2025-2026 \$46,000.00
- Minimum stipend for the academic year (Fall and spring semesters; for new Teaching and Research Assistants)
 - 2024-2025 \$34,211.30
 - 2025-2026 \$40,000.00

Partial awards may be available for research assistants based on grant availability

Maximum Annual Support

While NJIT does allow multiple sources of support for individual students, there is an annual limit established each year for the maximum amount of support that an individual student may receive from all sources. The limit is established at a reasonably high and competitive level in comparison to reported maxima provided by a number of federal support programs. Students who are receiving support from outside NJIT must report this to their graduate program advisor, Graduate Studies Office and Financial Aid Office to assure they are not exceeding NJIT limits. Total support that would be in excess of the NJIT limit may require an adjustment in the support provided by NJIT sources. Excess support can also negatively impact need-based support arrangements. Students are not allowed to work for more than twenty hours per week during the fall and spring semesters.

Summer Support

Depending on the availability of funds, students may receive stipend and tuition support in the summer. NJIT has two summer award periods, the first covering late May and June, the second covering July and most of August. The split of summer award periods is based on the combination of the semester-based academic calendar used at NJIT and the changeover to a new fiscal year on July 1. Interested students should consult their faculty advisors in March or April.

International Students

Private loans are available through Student Financial Aid Services. These loans require a cosigner who is a U.S. citizen or permanent resident alien. To learn more, go to: <http://www.njit.edu/financialaid/typesofaid/educationloans/privateloans.php>

International students may not receive NJIT support or be employed on-campus during periods of practical training. International students must be in status with the United States Citizenship and Immigration Services (USCIS). International students are eligible only for merit-based NJIT financial support and not for need-based state or federal funds. USCIS regulations require that international students attest to having funds sufficient to cover the expense of the entire course of study before they will grant a visa. Students are expected to demonstrate the availability of funds (including any NJIT support) for the duration of studies at NJIT as a requirement for admission to the university.

Government-Funded Support for Graduate Studies

The National Science Foundation (NSF) and the National Research Council (NRC), among other funding agencies, support domestic graduate students based on qualifications. Application deadlines for these programs are one year in advance of anticipated study, usually in early fall. Visit the websites of federal agencies to identify relevant opportunities. A website of the Graduate Studies Office (<https://www5.njit.edu/graduatestudies/finaid.php>) also has relevant information.

Federal Direct and Work-Study Programs

US citizens and Permanent Residents are eligible to apply for federal loans from the William D. Ford Federal Direct Loan Program and for Federal Work-Study (FWS). To obtain a Federal Direct Loan, eligible applicants must file the Free Application for Federal Student Aid (FAFSA) with the Federal Student Aid Programs Processing Center. To be considered for FWS, eligible students must file the FAFSA no later than the February

15th priority deadline. The amount of graduate tuition remission a student receives is considered when determining eligibility for loans and work-study. Before loans are disbursed, students must sign a promissory note and complete entrance counseling at [studentloans.gov](https://studentloans.gov/myDirectLoan/index.action/) (<https://studentloans.gov/myDirectLoan/index.action/>). The FAFSA is available at [www.fafsa.gov](https://fafsa.gov) (<https://fafsa.gov>). For further information, contact **Student Financial Aid Services** at finaid@njit.edu or (973) 596-3479.

Terms and Conditions of Awards

Award Selection

NJIT awards are merit-based and are offered only to academically superior students who meet all selection requirements. Many things are considered in evaluating applications and nominations for NJIT awards. Among these are GPAs, GRE or GMAT scores, undergraduate and graduate academic performance, educational preparation, TOEFL scores for international students, skill and talent required for available positions, institutional priorities, availability of funds, special skills, and prior experience.

Students must normally take the GRE or GMAT and arrange to have official score reports to be sent to NJIT before they may become eligible to receive awards. Although there is no minimum eligibility score for the GRE or GMAT, NJIT may establish them for certain awards.

Graduate students who have not already received awards or had not been offered an award on admission must attain a minimum GPA of 3.5 for first-time support from internal funds and 3.0 for first-time support from external funds. Any graduate or undergraduate course taken by a student in graduate studies at NJIT is counted in the GPA (as calculated by Student Financial Aid Services) for evaluating selection criteria, including courses that were repeated or excluded. Students must earn at least a 3.0 GPA each semester, as well as maintain a cumulative GPA of 3.0 to keep receiving their awards. GPAs are checked at the beginning of each support period to verify that awards are warranted. GPAs only establish eligibility and neither guarantee nor entitle students to receive financial support.

The Office of Graduate Studies evaluates criteria for support from internal funds each year. The criteria reflect both average grade point performance levels and availability of funds. A student who has received support from NJIT funds for one degree cannot receive NJIT support for another degree of the same or lower level or type. Criteria and full details of terms and conditions of awards are available from the Office of Graduate Studies.

Need-based support programs administered by Student Financial Aid Services have different criteria for selection; contact Student Financial Aid Services for further information. Funds distributed for hourly employment are not considered awards.

Service-Based Awards

A service-based award is one in which the student is required to perform a service in return for a stipend. The following awards are service-based: graduate assistants, teaching assistants, research assistants, provost teaching assistants, graders, and others as noted.

Terms and Conditions

By accepting an award, students agree to comply with the following terms and conditions unless exceptions are indicated in their award offer letter:

- Students are required to work, up to a maximum of 20 hours per week, for Fall and Spring semester awards.
- Students not receiving the maximum award for their award category and degree status are required to work a prorated number of hours (less than 20) based on a comparison of their award to the stipend level allowed for that award. A maximum of 35 hours per week, with appropriate increase in support level, may be permitted for service during the two summer award periods.
- Full-time registration in one of NJIT's graduate degree programs must be maintained at all times throughout the period of an award. Full-time status is accorded to those who complete at least 9 credits per semester, or to those who are certified by the Office of Graduate Studies as full-time students. Students should review "Refunds for Withdrawal" and "Enrollment Status" in the Tuition and Fees section and the Academic Policies and Procedures section respectively in this catalog to be assured that they are following full-time certification requirements.
- Students who initially register for a full-time load but withdraw during a semester and thus become part-time cannot receive tuition remission for that semester and may have their tuition award terminated and stipend award curtailed or cancelled.
- No other work for compensation, whether on- or off-campus, may be undertaken during the period of the award unless approved by Graduate Studies. Students who do not comply with this requirement may be prohibited from receiving future support and have their current award terminated.
- Unsatisfactory performance, inadequate academic progress, or violation of any of the terms and conditions shall constitute grounds for the immediate cancellation of an award.
- Award offers must be accepted online as per the instructions on the offer letter.
- Students who resign, or are dismissed from an appointment during a semester, must repay any tuition remitted for that semester.
- Students must report to their supervisor no later than the first day of each semester. Students who fail to do so will be deemed to have resigned and will have their award cancelled.
- Appointments are made for the period specified in the award offer. Neither renewal nor summer support can be guaranteed.
- Support based on external grant, contract, scholarship or fellowship awards are subject to the limitations established by the external agency.

- Students who change to a master's degree program from a doctoral program will have the current award cancelled and no future awards will be permitted. Students who register in courses inappropriate to their program of record or unapproved by their advisor will have the award immediately terminated.

Tuition Remission Awards

Tuition support has no service condition associated with it. Students accepting this support must not leave the program for which the support is offered without the approval of the support sponsor and the Vice Provost for Graduate Studies. Approval will be granted only for sound academic or other compelling reasons. Departure to accept employment is not considered a valid reason. All tuition support provided will be re-billed to the student if this condition is violated.

Cancellation of Tuition Remission

NJIT reserves the right to cancel tuition remission awards when students do not meet requirements or violate the conditions of an award. NJIT also reserves the right to cancel tuition remission for ineligible courses or courses for which the grades of F, U, W, or I are received. Audited courses, courses outside the approved courses for the program, and excess courses not needed for program completion are ineligible for tuition remission. If tuition remission is cancelled, students are re-billed accordingly and are responsible for payment in full.

Unsatisfactory Performance for Service Awards

A student's performance is considered unsatisfactory if it does not meet the criteria set by the award supervisor. The award may then be cancelled.

Criteria for Maintaining Award

Students must earn at least a 3.0 GPA each semester, as well as maintain a cumulative GPA of 3.0 to keep receiving their awards. A 3.0 GPA will also maintain awards that initially required higher GPAs to receive them. Any graduate or undergraduate course taken by a graduate student is counted in the GPA for evaluating maintenance of awards and even includes courses that were repeated or excluded. Except for the specified period of the award offer, these criteria neither guarantee nor entitle students to receive continued financial support. Departments may set higher but reasonable standards (typically 3.5 or above cumulative GPA) for continuation of awards.

Effect of Incomplete Grades and Grade Changes

Students whose transcripts show incomplete (I) grades in the semester before being selected or becoming eligible for an award must resolve them within the four weeks after grades are posted. This also applies to changes in grades that would affect eligibility.

Extension of the deadline to beyond the fourth week of the semester will be considered if the student and the instructor provide written justification. Otherwise, any award offer for that semester will be withdrawn and tuition remission cancelled. Students will be billed for tuition accordingly and will be responsible for payment in full.

Award Duration and Renewal

Student eligibility for awards is evaluated each semester. Student performance is evaluated at least once a year for renewal of award offers. However, each award may have unique eligibility, funding, duration and renewal circumstances. Students are responsible for understanding and following the terms and conditions of the particular award offer made to them. The Office of Graduate Studies should be consulted to determine individual terms and conditions. Award duration is based on calendar time, not on whether awards are full or partial.

- Students enrolled in master of science or masters of arts programs may not receive NJIT-funded, full or partial, assistantship or fellowship support for more than one academic year except in the cases listed below for B.S./M.S. students, and for U.S. nationals and permanent residents who are members of underrepresented groups. The academic year is defined as two semesters and one summer. The summer includes two award periods.
- Students enrolled in doctoral degree programs may not receive NJIT-funded, full or partial, assistantship or fellowship support for more than four academic years. This is defined as eight semesters and four summers.
- Students enrolled in the Master of Architecture program may not receive NJIT-funded, full or partial assistantship or fellowship support for more than three academic years. Three academic years are defined as six semesters and three summers.
- Students enrolled in the Master in Infrastructure Planning program are considered as Master of Science students for award duration.
- Full-time master's students in a B.S./M.S. program are eligible to receive three semesters and one summer of financial support from internal funds.
- U.S. nationals and permanent residents enrolled in Master of Science programs who are members of underrepresented groups are eligible for three semesters and one summer of financial support from internal funds.
- Doctoral students who fail their qualifying examinations may not receive further awards from NJIT funds until they pass. Departments may request a review and continuation of their financial support status if they pass some but not all parts of qualifying examinations.
- When eligibility for NJIT-funded awards is completed, students may receive additional support from external sources. Students should check with their academic departments to obtain further details.
- Master's students are eligible to receive awards for a maximum of four semesters and two summers from all sources. This does not apply to students in the Master of Architecture program. Doctoral students are eligible to receive awards for a maximum of 10 semesters and 5 summers from all sources.

- No student may receive support for more than 12 semesters and 6 summers from any combination of sources or for any number of degrees.
- The university expects that doctoral students receiving NJIT-funded support (e.g., teaching assistantship) move off that type of support to external source support (e.g., research assistantship) no later than two years after the initiation of NJIT-funded support.

Resignations

Students who wish to resign from an award should inform their advisor and the Vice Provost for Graduate Studies at least one calendar month before the resignation is to take effect.

Students who resign during a semester will not be eligible for tuition remission for that semester. The semester in which the resignation is received is counted as a supported semester when determining award renewals.

Taxation of Stipends and Awards

The Internal Revenue Service requires that stipends and awards be taxed at the source, even if students are eligible for a tax refund. All students are exempt from Social Security taxes. Tuition and fee remissions are not normally subject to tax withholding.

Students should contact the Payroll Office for tax information and information about exemption from Social Security taxes. International students should contact the Payroll Office and the Global Initiatives Office for information on tax treaties.

Tuition Remission

Tuition Remission Processing

All students receive bills for tuition. The bill statements for students receiving tuition remission and fees, if applicable, are marked "Possible Tuition Remission." After expiration of the official withdrawal period, a credit for the tuition and fees should appear on the statement.

Students who pay tuition bills in full and then receive tuition remission can expect to receive a refund after expiration of the withdrawal period. Students receiving only partial tuition and fee awards are responsible for payment of the remaining tuition and fees and should pay these promptly. In particular, full-time students should ensure that they have continuous health insurance coverage by payment of appropriate fees. For full award recipients, awards should only cover tuition and eligible fees, and will not exceed the cost of tuition and fees with some exceptions for students on certain fellowships. Eligible fees do not include parking fees or matriculation fee.

Students who fail to pay their bills by the due date specified by the Bursar will be assessed a late penalty fee. For more information, go to [njit.edu/bursar](http://www5.njit.edu/bursar/) (<http://www5.njit.edu/bursar/>).

Credit Limitation

Awards do not cover tuition for courses that are not part of a student's degree program or courses not approved by their advisor. Students are responsible for payment for these courses.

Tuition remission is allowed for courses taken at other institutions in which there is a cross-registration agreement with NJIT. These courses must be part of the student's degree program and approved by the student's advisor.

A flat rate exists for a range of credits representative of full-time registration. Any credits over that range will not be included in tuition remission awards. Students will be billed for credits in excess of their awards.

Graduate Cooperative Education

Graduate students have the opportunity to work off-campus while studying full-time through the cooperative education program administered by the Office of Career Development Services (CDS). Policies on eligibility, application for participation, procedures, and required regular and co-op course registrations are defined in a detailed statement developed by CDS, the Graduate Studies Office (GSO), and the Office of Global Initiatives. CDS should be contacted by students interested in this option. Each year, a large number of international graduate students are involved in cooperative education under Curricular Practical Training. Students pursuing this option are required to be registered in specifically numbered graduate courses for co-op as defined in each program's course listing.