

Examples for Rowan Opportunity and the Garden State Guarantee Programs

Both the Rowan Opportunity and the Garden State Guarantee programs pay only the remaining balance of tuition and general fees *after* all other sources of grants, scholarships, and waivers are applied. These examples help demonstrate the “last-dollar” concept.

Note: *These examples use costs and award amounts for a single semester during 2022/2023 academic year. Examples with on-campus expenses use average housing and meal plan costs.*

Student meets the qualifications for Tier 1 (AGI \$65,000 or less) of either the Rowan Opportunity Program or Garden State Guarantee.

In these examples, the student’s grants pay the full cost of tuition and fees; therefore, there is not a remaining balance to be covered with either the Rowan Opportunity or Garden State Guarantee program.

Student has maximum grant eligibility and is not living on campus:

Tuition and Fees		\$7,475
Federal Pell Grant	\$3,448	
NJ Tuition Assistance Grant (TAG)	\$5,044	
Total Grants		\$8,492
Student will receive a credit balance refund to assist with other education expenses.		
		\$1,017
Student Pays		\$0

The same would be true even if the student is living on campus:

Tuition and Fees	\$7,475	
Housing	\$5,513	
Meal Plan	\$2,465	
Total Charges		\$14,586
Federal Pell Grant	\$3,448	
NJ Tuition Assistance Grant (TAG)	\$5,044	
Total Grants		\$8,492
Student must pay the remaining balance of the housing and meal plan		\$6,094

In these examples, the student's grants and scholarship are not enough to cover the full cost of tuition and fees; therefore, either the Rowan Opportunity or Garden State Guarantee program will cover the remaining portion of tuition and general fees.

Student has some grant and scholarship eligibility and is not living on campus:

Tuition and Fees		\$7,475
Federal Pell Grant	\$1,623	
NJ Tuition Assistance Grant (TAG)	\$2,328	
Rowan Scholarship	\$1,500	
Total Grants/Scholarship		\$5,451
<hr/>		
Garden State Guarantee or Rowan Opportunity Program, as applicable		\$2,024
Student Pays		\$0

The same would be true even if the student is living on campus:

Tuition and Fees	\$7,475	
Housing	\$5,513	
Meal Plan	\$2,465	
Total Charges		\$15,453
<hr/>		
Federal Pell Grant	\$1,623	
NJ Tuition Assistance Grant (TAG)	\$2,328	
Rowan Scholarship	\$1,500	
Total Grants/Scholarship		\$5,451
<hr/>		
Garden State Guarantee or Rowan Opportunity Program, as applicable	\$2,024	
Student pays housing and meal plan		\$7,978

Student meets the qualifications for Tier 2 (AGI between \$65,001 and \$80,000) of either the Rowan Opportunity Program or Garden State Guarantee.

Tier 2 of both programs provides assistance to students whose qualifying adjusted gross income is between \$65,001 and \$80,000. For students who qualify for the second tier net tuition and fees will not exceed \$7,500 for the year, excluding winter and summer terms.

Student has some grant and scholarship eligibility and is not living on campus:

Tuition and Fees	\$7,475
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$1,164
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$2,664
GSG or ROP Tier 2 Grant	\$1,061
Balance to be paid by the student	\$3,750

The same would be true even if the student is living on campus:

Tuition and Fees	\$7,475
Housing	\$5,513
Meal Plan	\$2,465
Total Charges	\$15,453
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$1,164
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$2,664
GSG or ROP Tier 2 Grant	\$1,061
Student must pay the net tuition, and housing and meal plan	\$11,728