

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. Both programs cover the cost of tuition and general fees not already covered by grants, waivers, and scholarships. These examples help demonstrate the “last-dollar” concept.

Note: These examples use costs and award amounts for a single semester during 2023/2024 academic year. Examples with on-campus expenses use Holly Pointe double occupancy and an all-access meal plan.

Tier 1 of either the Rowan Opportunity Program or the Garden State Guarantee

The Rowan Opportunity Program and Garden State Guarantee provides additional institutional funding to pay the gap between tuition & fees and any other grants or scholarships the student receives. For students whose family’s Adjusted Gross Income is between \$0 and \$65,000 annually, the net cost for tuition and fees will be \$0.

In these examples, the student’s grants and scholarship 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		\$7,850
Federal Pell Grant	\$3,698	
NJ Tuition Assistance Grant (TAG)	\$5,984	
Total Grants		\$9,682
Student will receive a credit balance refund to assist with other education expenses.	\$1,832	
Student Pays		\$0

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

Tuition and Fees	\$7,850	
Housing	\$5,450	
Meal Plan	\$2,539	
Total Charges		\$15,839
Federal Pell Grant	\$3,698	
NJ Tuition Assistance Grant (TAG)	\$5,984	
Total Grants		\$9,682
Student must pay the remaining balance of the housing and meal plan		\$6,157

In these examples, the student’s grants and scholarship do not cover the full cost of tuition and fees. 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		\$7,850
Federal Pell Grant	\$1,623	
NJ Tuition Assistance Grant (TAG)	\$2,328	
Rowan Scholarship	\$1,500	
Total Grants/Scholarship		\$5,451
Rowan Opportunity Program or Garden State Guarantee	\$2,399	
Student Pays		\$0

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

Tuition and Fees	\$7,850	
Housing	\$5,450	
Meal Plan	\$2,539	
Total Charges		\$15,839
Federal Pell Grant	\$1,623	
NJ Tuition Assistance Grant (TAG)	\$2,328	
Rowan Scholarship	\$1,500	
Total Grants/Scholarship		\$5,451
Rowan Opportunity Program or Garden State Guarantee	\$2,399	
Student pays housing and meal plan		\$7,989

Tier 2 of either the Rowan Opportunity Program or Garden State Guarantee

Tier 2 of Rowan Opportunity and Garden State Guarantee helps students whose qualifying adjusted gross income is between \$65,001 and \$80,000. For students who qualify for the second tier of either Rowan Opportunity or Garden State Guarantee, net tuition and fees will not exceed \$7,500 for the year (\$3,750 per semester), excluding winter and summer terms, after grants and scholarships.

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

Tuition and Fees	\$7,850
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$1,164
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$2,664
Rowan Opportunity or Garden State Guarantee Tier 2	\$ 1,436
Net Tuition/Fees to be paid by the student	\$3,750

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

Tuition and Fees	\$7,850
Housing	\$5,450
Meal Plan	\$2,539
Total Charges	\$15,839
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$1,164
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$2,664
Rowan Opportunity or Garden State Guarantee Tier 2	\$ 1,436
Student must pay the net tuition, and housing and meal plan	\$11,739

Tier 3 of Garden State Guarantee Program

Tier 3 of Rowan Opportunity and Garden State Guarantee helps students whose qualifying adjusted gross income is between \$80,001 and \$100,000. Tier 3 of the Garden State Guarantee (AGI between \$85,001 and \$100,000) net tuition and fees will not exceed \$10,000 for the year (\$5,000 per semester) after all grants and scholarships.

For students who qualify for the second tier of either Rowan Opportunity or Garden State Guarantee, net tuition and fees will not exceed \$7,500 for the year (\$3,750 per semester), excluding winter and summer terms, after grants and scholarships.

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

Tuition and Fees	\$7,850
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$482
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$1,982
Garden State Guarantee Tier 3	\$ 868
Net Tuition/Fees to be paid by the student	\$5,000

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

Tuition and Fees	\$7,850
Housing	\$5,450
Meal Plan	\$2,539
Total Charges	\$15,839
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$482
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$1,982
Garden State Guarantee Tier 3	\$ 868
Student must pay the net tuition, and housing and meal plan	\$12,989