

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 2021/2022 academic year. Examples with on-campus expenses use Holly Pointe double occupancy and an all-access meal plan.*

Student meets the qualifications for either the Rowan Opportunity Program or Tier 1 of the 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		\$7,188
Federal Pell Grant	\$3,247	
NJ Tuition Assistance Grant (TAG)	\$5,044	
Total Grants		\$8,269
Student will receive a credit balance refund to assist with other education expenses.		
		\$1,081
Student Pays		\$0

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

Tuition and Fees	\$7,188	
Housing	\$5,156	
Meal Plan	\$2,242	
Total Charges		\$14,586
Federal Pell Grant	\$3,247	
NJ Tuition Assistance Grant (TAG)	\$5,044	
Total Grants		\$8,269
Student must pay the remaining balance of the housing and meal plan		\$6,317

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		\$7,188
Federal Pell Grant	\$1,623	
NJ Tuition Assistance Grant (TAG)	\$2,328	
Rowan Scholarship	\$1,500	
Total Grants/Scholarship		\$5,451
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Garden State Guarantee or Rowan Opportunity Program, as applicable		\$1,737
Student Pays		\$0

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

Tuition and Fees	\$7,188	
Housing	\$5,156	
Meal Plan	\$2,242	
Total Charges		\$14,586
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Federal Pell Grant	\$1,623	
NJ Tuition Assistance Grant (TAG)	\$2,328	
Rowan Scholarship	\$1,500	
Total Grants/Scholarship		\$5,451
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Garden State Guarantee or Rowan Opportunity Program, as applicable	\$1,737	
Student pays housing and meal plan		\$7,398

Student meets the qualifications for Tier 2 of the Garden State Guarantee

Tier 2 of Garden State Guarantee provides assistance to students whose qualifying adjusted gross income is between \$65,001 and \$80,000. For students who qualify for the second tier of Garden State Guarantee, 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	\$7,188
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$1,164
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$2,664
Garden State Guarantee Tier 2	\$ 774
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	\$7,188
Housing	\$5,156
Meal Plan	\$2,242
Total Charges	\$14,586
Federal Pell Grant	\$0
NJ Tuition Assistance Grant (TAG)	\$1,164
Rowan Scholarship	\$1,500
Total Grants/Scholarship	\$2,664
Garden State Guarantee Tier 2	\$ 774
Student must pay the net tuition, and housing and meal plan	\$11,148