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

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 .7 (e)-6 (n1.04 45.(S)-2.8 (t)-6.4 (a)-6.929.1 h11 .8 (e9 (i)f)15.6 d4 (e)2 ( )191)11 (2(