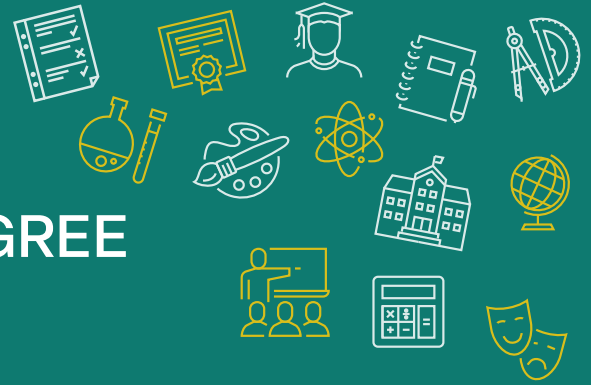


Garden State
Guarantee



AN AFFORDABLE COLLEGE DEGREE NOW AVAILABLE

What is the Garden State Guarantee?

The Garden State Guarantee (GSG) is New Jersey's promise to make a college degree more accessible and affordable. By reducing out-of-pocket costs for students and families, New Jersey is limiting the amount of debt that residents must borrow to attend an in-state, public college or university. This program further builds on New Jersey's commitment to improving college affordability. Students must be enrolled full time (at least 12 credits per semester) and must be working toward completing their first Bachelor's degree. New Jersey residents who attend an in-state, public, four-year institution will receive the following based on their adjusted gross incomes (AGI):

AGI Between
\$0 and \$65,000

GSG will pay a net price of \$0 for tuition and fees during their third and fourth years of study

AGI Between
\$65,001 and \$80,000

GSG will pay a discounted net price of no more than \$7,500 for tuition and fees

AGI Between
\$80,001 and \$100,000

GSG will pay a discounted net price of no more than \$10,000 for tuition and fees.



Questions and Answers

Q. How do I determine my AGI?

A. For dependent students, only parent(s)/guardian(s') AGIs are considered, not the student's income. For independent students, the AGI of the student and spouse, if applicable, is considered.

Q. For how long am I eligible for GSG?

A. Students who satisfy all eligibility criteria, including ongoing Satisfactory Academic Progress (SAP), may receive GSG up to the overall cap of four (4) semesters.

Q. How many credits must I earn to be considered a third- or fourth-year student?

A. Third-year students are defined as having earned 60-89 total accumulated credits, and fourth-year students are defined as having earned 90-128 total accumulated credits, regardless of the institution(s) at which the qualifying credits were earned (ie: accepted transfer credits from other colleges, dual enrollment and AP courses, etc.)

Q. Will this new program help me if I was never eligible for state aid before?

A. Yes, you may still qualify for GSG. Expanding equitable and affordable college access to a high-quality degree in New Jersey is the GSG's driving force.

Q. Do I qualify for this program if I am a first- or second-year student?

A. GSG funding is available only to third- and fourth-year students at in-state, public, four-year institutions. First- and second-year students who attend a New Jersey community college with an AGI between \$0 and \$100,000 may be eligible for the Community College Opportunity Grant. Together, these complementary programs create a tuition- and fee-free pathway to a Bachelor's degree.

How to Apply



You will automatically be considered for the GSG when you complete the Free Application for Federal Student Aid (FAFSA) or, if you qualify as an NJ Dreamer, the NJ Alternative Financial Aid Application. You must file your application by established deadline dates.

Kean University | Montclair State University | New Jersey City University | New Jersey Institute of Technology
Ramapo College of New Jersey | Rowan University | Rutgers University – Camden, New Brunswick, Newark
Stockton University | The College of New Jersey | Thomas Edison University | William Paterson University