



# AN AFFORDABLE COLLEGE DEGREE IS AVAILABLE IN NEW JERSEY

## What is the Garden State Guarantee?

The Garden State Guarantee makes a college degree more affordable for eligible students by paying the cost of tuition and approved educational fees not already covered by other available grants. To qualify for this program, students must be enrolled full-time (at least 12 credits per semester) at an in-state, public, four-year college or university and in their third or fourth year of study working toward their first bachelor's degree. Students with eligible adjusted gross incomes (AGI) between \$0 and \$65,000 will pay a net price of \$0 in 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, subject to available funding.

### 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.)

## How to Apply

GSG

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