

The Garden State Guarantee GSG

Begins Fall of 2022 for the 2022-2023
academic year

GSG – THE BASICS

- Provides up to four semesters of free or reduced **tuition** and **mandatory** fees.
- Students whose family's Adjusted Gross Income is \$0–\$65,000 annually may be eligible for free tuition and mandatory fees.
- Students whose family's Adjusted Gross Income is \$65,001–\$80,000 annually may be eligible to receive assistance such that their net cost for tuition and mandatory fees is no more than \$7,500 per year.
- Is a “last dollar” award - therefore, all federal, state, institutional, and private grants/scholarships must be awarded first.
- The Adjusted Gross Income is based on what is reported on the FAFSA but only those who filed or will file a tax return will be considered.
- Families with a negative Adjusted Gross Income are not eligible for the program.

GSG – THE BASICS...continued

- Students must be enrolled full time without exception.
- The third year at The College of New Jersey is defined as having earned 15–22 units.
- The fourth year at The College of New Jersey is defined as having earned 23–32 units.
- Students may receive a maximum of four semesters of funding.
- Students must be making Satisfactory Academic Progress.
- Students must be working toward their first bachelor's degree.
- No appeals to the GSG eligibility criteria can be considered

GSG – WHAT DO I NEED TO DO TO BE CONSIDERED

- If TAG received in the prior academic year:
 - Complete your Free Application for Federal Student Aid (FAFSA) by [APRIL 15, 2022](#).
- If NO TAG received in the prior academic year:
 - Complete your Free Application for Federal Student Aid (FAFSA) by [SEPTEMBER 15, 2022](#).
- Provide any additional documentation requested by The College of New Jersey Office of Financial Aid or by the New Jersey Higher Education Student Assistance Authority.
- Student must have a complete TAG record with HESAA

GSG – HOW IS THE AWARD DETERMINED

- OSFA will review the student's 2022-2023 tuition and mandatory fees.
 - Mandatory fees are as follows:
 - General Service/Capital
 - Student Activity
 - Student Center
- *GSG does not cover Card Service or any other fees/expenses

FULL-TIME (3 OR MORE UNITS PER SEMESTER)

<u>TUITION</u>	<u>GENERAL SERVICE / CAPITAL</u>	<u>STUDENT ACTIVITY</u>	<u>STUDENT CENTER</u>	<u>CARD SERVICE</u>	<u>TOTAL</u>
7,070.08	1,617.29	159.78	141.80	10.00	8,998.95

GSG – HOW IS THE AWARD DETERMINED

- OSFA will review the financial aid awarded
 - Since this is a last dollar program all grants and scholarships (free money) from federal, State, institutional and private sources must be applied first. Students who have any remaining need after those awards are applied will be considered for GSG.

Sample financial aid award screenshot below:

Award Description	Category	Offered	Accepted
Federal PELL Grant	Grant	3,172.50	3,172.50
Federal SEOG	Grant	750.00	750.00
NJ Tuition Aid Grant	Grant	4,744.00	4,744.00

GSG – HOW IS THE AWARD DETERMINED

- After tuition and fees are calculated and all Grants & Scholarships (Grants/Sch.) are awarded, OSFA will review if the student meets the income guidelines and apply the appropriate formula.
- **\$0 - \$65,000 income:**
 - **Tuition/Fees – Grants/Sch. = GSG**
- **\$65,001 - \$80,000 income:**
 - **Tuition/Fees – Grants/Sch. - \$7,500 (Student Contribution SC) = GSG**
- **\$80,001 and above: Not eligible**

GSG – HOW IS THE AWARD DETERMINED

Semester Award Example

Student X: Tuition and fees are \$8,988.95 → Rounded to **\$8990**

FULL-TIME (3 OR MORE UNITS PER SEMESTER)

<u>TUITION</u>	<u>GENERAL SERVICE /</u>	<u>STUDENT</u>	<u>STUDENT</u>
7,070.08	<u>CAPITAL</u>	<u>ACTIVITY</u>	<u>CENTER</u>
	1,617.29	159.78	141.80

Award Description	Category	Offered	Accepted
Federal PELL Grant	Grant	3,172.50	3,172.50
Federal SEOG	Grant	750.00	750.00
NJ Tuition Aid Grant	Grant	4,744.00	4,744.00
NJ ED Opportunity Fund	Grant	800.00	800.00
TCNJ EOFP Jr Incenv Aw	Scholarship	2,500.00	2,500.00

Grant/Sch. aid awarded: \$11,966.50

Calculation:

T/F \$8,990 – Grant/Sch. \$11,966.50 = GSG \$0

GSG – HOW IS THE AWARD DETERMINED

Semester Award Example

Student Y: Tuition and fees are:\$8,990

FULL-TIME (3 OR MORE UNITS PER SEMESTER)

<u>TUITION</u>	<u>GENERAL SERVICE / CAPITAL</u>	<u>STUDENT ACTIVITY</u>	<u>STUDENT CENTER</u>
7,070.08	1,617.29	159.78	141.80

2021 Fall

Award Description	Category	Offered	Accepted
Federal PELL Grant	Grant	2,222.50	2,222.50
NJ Tuition Aid Grant	Grant	2,942.00	2,942.00
Term Totals		5,164.50	5,164.50

Grant/Sch. aid awarded: \$5,164.50

Calculation 1: \$0-\$65K

T/F \$8,990 – Grant/Sch. Aid \$5,165 = GSG \$3,825

Calculation 2: \$65,001-\$80K

T/F \$8,990 – Grant/Sch. Aid \$5,165 – SC \$7,500 = GSG \$0

GSG – TRANSFER STUDENTS

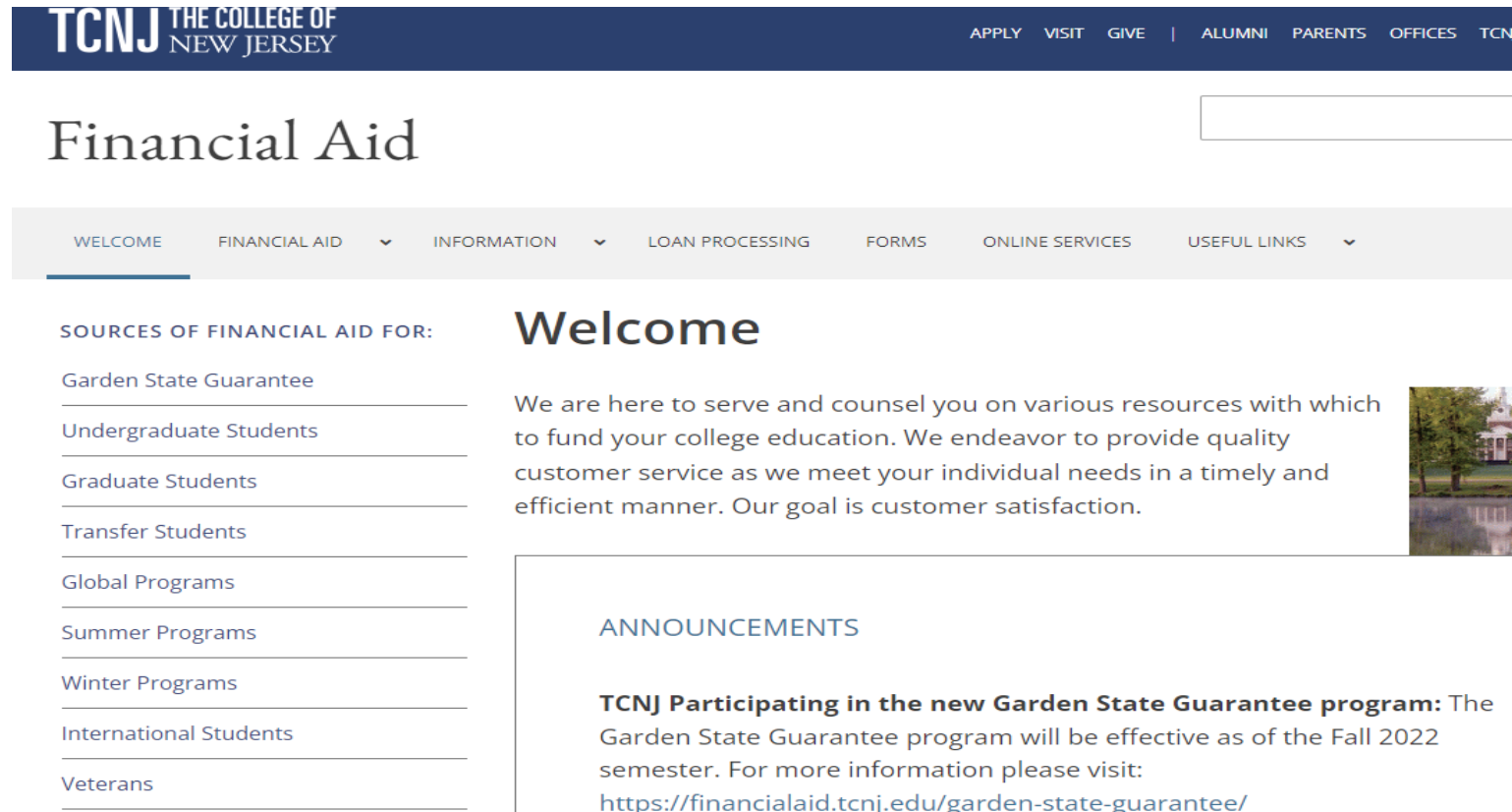
Please note that Garden State Guarantee eligibility determinations take place in July/August for the Fall semester and in January for the Spring semester.

Until the College's PAWS system reflects the correct number of transfer credits/Units we will not be able to determine GSG eligibility.

All transcript evaluation questions should be directed to the Records and Registration Office.

GSG – FINAL NOTES

All the Garden State Guarantee information that TCNJ has can be found by visiting the OSFA home page and clicking on the Garden State Guarantee link:



The screenshot shows the TCNJ Financial Aid website. At the top is a dark blue header with the TCNJ logo and navigation links: APPLY, VISIT, GIVE, ALUMNI, PARENTS, OFFICES, and TCNJ. Below the header is a search bar. The main navigation bar includes: WELCOME, FINANCIAL AID (selected), INFORMATION, LOAN PROCESSING, FORMS, ONLINE SERVICES, and USEFUL LINKS. On the left, a sidebar lists 'SOURCES OF FINANCIAL AID FOR:' with links for Garden State Guarantee, Undergraduate Students, Graduate Students, Transfer Students, Global Programs, Summer Programs, Winter Programs, International Students, and Veterans. The main content area features a 'Welcome' heading and a paragraph: 'We are here to serve and counsel you on various resources with which to fund your college education. We endeavor to provide quality customer service as we meet your individual needs in a timely and efficient manner. Our goal is customer satisfaction.' To the right of this text is a small image of a building. Below the welcome message is an 'ANNOUNCEMENTS' section with a link: 'TCNJ Participating in the new Garden State Guarantee program: The Garden State Guarantee program will be effective as of the Fall 2022 semester. For more information please visit: <https://financialaid.tcnj.edu/garden-state-guarantee/>'