



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 Governor Phil Murphy's commitment to improving college affordability.

Who is Eligible?

New Jersey residents who attend an in-state, public, four-year institution and have an annual adjusted gross income (AGI) between \$0 and \$65,000 will pay a net price of \$0 for tuition and fees during **their third and fourth years of study**. Students who have AGIs between \$65,001 and \$80,000 will pay a discounted net price of no more than \$7,500 for tuition and fees. GSG covers the cost of tuition and fees that are not already covered by federal and state financial aid or other scholarships. Students must be enrolled full time (at least 12 credits per semester) and must be working toward completing their first 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 a NJ Dreamer, the NJ Alternative Financial Aid Application. The deadline* to apply for Academic Year 2022-23 is **April 15, 2022**. Get started here: <https://www.hesaa.org/Pages/financialaidhub.aspx>.

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 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 90-126 total accumulated credits, regardless of the institution(s) at which the qualifying credits were earned (i.e.: accepted transfer credits from another institution of higher education, Advanced Placement courses, dual-enrollment programs, etc.). To learn more about Ramapo's conversion of transfer credits, visit <https://www.ramapo.edu/undergraduate/transfer/faqs/>

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

A. Yes. Expanding equitable and affordable college access to a high-quality degree in New Jersey is the GSG's driving force. If you are not currently receiving state financial aid, apply before September 15, 2022.

*Note: If you currently receive financial aid, you must reapply and complete the FAFSA or NJ Alternative Financial Aid Application by April 15, 2022.

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 \$65,000 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.

As with all New Jersey state financial aid, students must demonstrate Satisfactory Academic Progress (SAP) to remain eligible for aid. For more details about SAP and eligibility information, please visit your institution's Financial Aid Office.