

APPLICATION CALENDAR & FEES

Submit your application using one of the following platforms: Common Application, Coalition for College Application or Rowan Application

Official SAT/ACT scores (unless applying test-optional), Official High School Transcript

March 1 (Fall)

Jan. 5 (Spring)

\$65

Confirmation of Enrollment

May 1 (Fall) Jan. 10 (Spring) \$200 Degree in 3 Application May 1 No Fee FAFSA application due April 15 No Fee Rowan Choice application due for Fall 2024 enrollment April 1 \$65

Application, transcripts from all previously attended colleges/universities

March 1 (Fall)

Jan. 5 (Spring)

No Application Fee FAFSA April 15 No Fee Confirmation of Enrollment Within 30 days of acceptance \$100

Application, High School Transcript, and English Language Proficiency Test. For Performing or Creative Arts Majors (art, music, theater, and dance): an audition or portfolio review.

April 27 (Fall)

Oct. 26 (Spring)

\$45 Confirmation of Enrollment

July 1 (Fall)

Dec. 1 (Spring)

\$100

Application, College Transcript and English Language Proficiency Test. For Performing or Creative Arts Majors (art, music, theater, and dance): an audition or portfolio review.

We also accept Foreign Credential Evaluation Report from approved credential evaluation agencies.

April 27 (Fall) Oct. 26 (Spring)

\$45 Confirmation of Enrollment

July 1 (Fall) Dec. 1 (Spring)

\$100

TRANSFER REQUIREMENTS & PROCESS

You will receive your admissions decision based on your unofficial transcript that you can upload through your application portal; you can upload an unofficial copy of your college transcript(s). You will receive your admissions decision based on your unofficial transcript(s); however, you will still need to send in your official college transcript(s) in order to receive formal credit evaluation and other advising related services. If you have completed 12 or more college credits at another institution at the time of your application, you are considered a transfer student. Most programs require a minimum 2.0 GPA for admission. However, a 2.0 GPA does not guarantee admission due to competition for available openings. Transfer applicants who last attended college more than five years ago are evaluated according to motivation, life experiences, career advancement, and college transcripts. If you are seeking a second bachelor's degree, you are considered a transfer student (unless the original degree is from Rowan). Rowan graduates seeking a second degree should follow the re-enrollment process.

TRANSFER CREDITS

Rowan University accepts the transfer of credits earned at other higher education institutions on the basis of course equivalency. We determine that a course taken at another institution is comparable to a course offered here in terms of objectives, learning outcomes and educational level. Transfer Equivalency Self-Service (TREQ) allows you to enter your coursework and AP test scores from other institutions to see how they articulate to Rowan coursework and how they fulfill our degree requirements. Simply enter your transfer courses to see your progress toward an undergrad degree from Rowan University. The Registrar and the academic department for your intended academic program will complete a credit evaluation for you on an individualized, case-by-case basis if and when you have been offered admission and submitted all official transcripts. About eight weeks after acceptance, and receipt of your official transcripts, your completed credit evaluation will be available online via your student Banner account. Credit evaluations are completed in two stages. General education equivalencies are determined by the Registrar's Office, Division of Credential Evaluations. Major coursework equivalencies are determined by your academic department. Email transferhelp@rowan.edu with questions about specific course or advisement issues. To view your transfer credit evaluation, login to Self Service Banner and navigate to Student -> Student Records -> Transfer Credit Report. For a deeper understanding of transfer of credit policies, course equivalencies and NJ statewide transfer agreements, visit the Office of the Registrar or NJ Transfer. If, after reviewing your transfer credit evaluation with your advisor, you disagree with a transfer equivalency at Rowan, please complete the Transfer Credit Appeal Process.

For the second year in a row, Rowan University is proud to inform we are selected as the official Phi Theta Kappa (PTK) Honorary Society Transfer Honor Roll distinction. The office of admissions and entire Rowan University community is honored by this distinction and will continue the work going forward for our PTK students. Rowan University participates in the State-wide Transfer Agreement, ensuring graduates of NJ Community Colleges that they can fully transfer credit earned from AA to BA degrees or AS to BS degrees. Because we will transfer up to 90 credits from accredited institutions of higher education, a student from any community college or university should feel confident that they will be able to transfer credit toward their Rowan degree. Additional aspects to ease transfer: Transfer Equivalency Self-Service (TREQ) allows you to enter your coursework and AP test scores from other institutions to see how they articulate to Rowan coursework and how they fulfill our degree requirements. Simply enter your transfer courses to see your progress toward an undergrad degree from Rowan University. Additional benefits are available to our students who transfer from one of our partner county colleges, RCBC and RCSJ. Those benefits may include: As a transfer student, you may be eligible for special scholarship funding. To find out if you qualify, please visit this page for scholarship descriptions and eligibility. Our RCBC and RCSJ students may qualify for special financial aid programs.

COURSE EQUIVALENCY

Course Equivalents Database available prior to applying

Transfer Equivalency Self-Service (TREQ) allows you to enter your coursework and AP test scores from other institutions to see how they articulate to Rowan coursework and how they fulfill our degree requirements. Simply enter your transfer courses to see your progress toward an undergrad degree from Rowan University.

Ability to access transfer credits online, via student account after admission Registration soon after confirming enrollment at Transfer Welcome Sessions, Transfer Orientation or through an assigned Academic Advisor No application fee Guaranteed admission to a degree completion program provided admission conditions are met Seamless transfer of credits enabling entrance to Rowan University as fully matriculated junior Bachelor's degree completion online or on-site at your partner community college A discount off of the prevailing on-campus Rowan University tuition and fees Special financial aid opportunities A full list of the agreements for RCBC and RCSJ are available

Lisa Orr, Associate Director Enterprise Center, Office of Admissions
856.256.4208admissions@rowan.edu

GARDEN STATE GUARANTEE

Garden State Guarantee is a financial aid program that will provide up to four semesters of free tuition and fees for New Jersey students enrolled at colleges/universities across the state. Beginning the fall 2022 semester, under the Garden State Guarantee program students whose parents or guardians have a verified adjusted gross income (AGI) of \$65,000 or less will pay nothing for tuition and fees in their junior and senior years. When the eligible student's family adjusted gross income is between \$65,001 to \$80,000, students will be able to receive assistance such that their net cost for tuition and fees is no more than \$7,500 total for the fall and spring semesters. For full details about this financial aid program, please visit our Garden State Guarantee page on our Financial Aid website.

Returning students

If you are either a former Rowan student who has lost their matriculated status due to inactivity, withdrawal or dismissal or a Rowan graduate seeking a second bachelor's degree, our Re-enrollment Specialist in the University Advising Center can help you with Rowan re-enrollment questions. We're excited you're thinking of coming back to Rowan University! We want to do everything possible to make your transition back to college as welcoming and seamless as possible.

Re-enrollment is for former Rowan University students who have lost their active enrollment status before completing their major programs and/or being awarded their bachelor's degree. The re-enrollment process can also be used for Rowan graduates seeking a second bachelor's degree.

If you have any questions please contact the Assistant Director of University Advising Services at 856-256-4937 or delesandro@rowan.edu. If you attended another college since leaving Rowan University once you re-admit you will need to send updated transcripts to the Registrar's Office. If you are not pursuing a degree and plan to take only a few courses, you will need to complete the Activation and Registration Form for Visiting (Non Matriculated) Students Former Undergraduate Students Only:

You will need to complete the Re Enrollment Request form if you are seeking to:

Complete an undergraduate degree at Rowan University

Pursue a second undergraduate degree at Rowan University

You will need to complete the Re Enrollment Request form if you are seeking to:

Complete an undergraduate degree at Rowan University

Pursue a second undergraduate degree at Rowan University

Complete an undergraduate degree at Rowan University Pursue a second undergraduate degree at Rowan University

Admission Alternative Pathways

1. Educational opportunity

The Educational Opportunity Fund Program is a State funded grant for New Jersey residents providing financial assistance and academic support services for low income, first generation, academically promising New Jersey residents with limited academic preparation. Through the EOF Program, Rowan accepts academically promising students with limited funds and academic preparation. You must be a New Jersey resident and meet certain academic and financial requirements set by Admissions and the EOF office. All EOF students are required to attend a six-week Pre-College Institute program on campus the summer before their first-year year. EOF provides support services and mentorship for students throughout their academic careers at Rowan. When completing the first-year Application, select "EOF" under "Program Selection and Additional Information." We also require: Please visit the EOF office website,

email admissions@rowan.edu or call (856) 256-4080 with any questions.

Enterprise Center 225 Rowan Blvd.

Glassboro, NJ 08028 SMS: (856)-997-2999 | Calls:
(877)-787-6926 admissions@rowan.edu

Official high school transcript

Demonstrated need for substantial financial aid

Free Application for Federal Student Aid (FAFSA) — indicate on the FAFSA that Rowan should receive a copy of the analysis EOF Interest Form (Located on your Application Status Page) Virtual Interview (You can register for your interview on your Status Page)

2. Rowan Choice

Rowan Choice offers incoming freshmen a residential college experience at a fraction of the cost. Through our partnership with Rowan College of South Jersey (RCSJ), Rowan Choice students earn 24-30 college credits through RCSJ while taking classes and living on Rowan University's campus — at a significant cost savings. Students fully participate in the on-campus experience, with access to facilities and student-life activities except traveling sports clubs, NCAA Division III athletics and Greek life, but are welcome to play for any of RCSJ's nationally recognized NJCAA Division III teams.

* as of the 2017-2018 academic year Enterprise

Center 225 Rowan Blvd.

Glassboro, NJ 08028 SMS: (856)-997-2999

Calls: (877)-787-6926 admissions@rowan.edu

Classes fulfill general education requirements mandated by Rowan University Instruction provided by RCSJ faculty Rowan Choice students must maintain a minimum 2.0

GPA Upon successful completion, students enter Rowan as fully matriculated sophomores and may declare their majors upon completing 24-30 credits. Classes are held on both the Rowan University campus in the Enterprise Center and the RCSJ campus (shuttle transportation provided).

The average cost of Rowan Choice was approximately \$18,000* for an in-state student. This includes tuition, fees and room & board. Total cost of attendance will vary depending on housing and meal plan choices. The average cost of Rowan Choice for an out-of-state student was \$20,000 and \$22,000 for an international student.

Students must indicate RCSJ on their FAFSA form (Federal School Code: 006901). Financial aid awarded through RCSJ. Students may apply for scholarships through the RCGC Foundation; visit RCGC.edu/scholarships for deadlines and information.

To be considered for the program, students must first apply to Rowan University through the Common Application. Open to all freshmen/first time applicants; however, seats are limited. Upon receipt of completed application, the university will send a Rowan Choice interest form via email. Once accepted into the program, students must confirm their enrollment in the program with a \$400 non-refundable deposit. The deposit deadline for the program is May 1.

3. Degree in three

The Army Reserve Officers' Training Corps (ROTC) program at Rowan provides students with leadership, management and basic military skills training. ROTC students can receive scholarships that pay up to full tuition and fees, book expenses and a monthly stipend. Students have the option of going on active duty after graduation or on reserve duty with the National Guard or Army. When students successfully complete the program, they are commissioned as second lieutenants in the Army. ROTC is an eight-year commitment. Princeton University is the host school for the program. For information, call 609-258-4225. The Army Reserve Officers' Training Corps (ROTC) program provides students with leadership, management and basic military skills. Rowan students can receive Army ROTC Scholarships. Most awards pay up to full tuition and fees, book expenses and a monthly stipend. Students receiving these scholarships go on to serve as officers in the U.S. Army, Army Reserve, or National Guard.

For more information, please contact our Recruiting Operations Officer at 609-258-6177 or via email at armyrotc@princeton.edu.

Funds may be available to veterans or dependents who are eligible for Department of Veterans Affairs Education Benefits. For more information on available benefits, please visit www.gibill.va.gov or contact our Veterans Coordinator at 856-256-4233. Students can earn free summer tuition, fees and housing through the Degree in 3 program. Degree in 3 also provides on-campus leadership internships and/or research opportunities and academic support programs throughout students' three

years. Students who live on campus can save up to \$27,000 (tuition, plus room and board) - roughly a 25% savings of what a degree would cost over a four-year period. Commuter students can save up to \$14,000 (tuition) over the same period, realizing significant cost-savings. Apply to Rowan by May 1. The Degree in 3 program is available to students who are admitted into the following majors: Once admitted, students will receive an invitation to apply to the Degree in 3 program. They must indicate their commitment to the program by filling out an interest form by May 1. Degree in 3 is open to both on-campus residents and commuters, who will attend classes year-round, including both summer sessions. Students are expected to complete 200 hours of leadership internships or academic-related work experiences during their three years at Rowan — typically 100 hours per summer. Students will receive specialized academic support and participate in cohort experiences throughout the year. Students will receive additional information about Degree in 3 after being accepted into one of the designated majors. Contact Carol Eigenbrot at degreein3@rowan.edu with additional questions.

Majors:-

B.A. English

B.A. History

B.A. Law & Justice

B.A. Writing Arts

B.A. Radio, Television & Film

B.A. Psychology

B.S. Marketing Students admitted to the University in the designated majors.

Transfer students who have completed 40 credits; however, they must meet with a Rowan academic advisor after being admitted to one of the designated majors, but before being admitted into the Degree in 3 program. Current first-year Rowan students in the designated majors who will have completed 40 credits by the end of the summer session. Current students should contact Carol Eigenbrot at degreein3@rowan.edu for details.

4. Rise

RISE provides both financial and program support to high achieving, diverse students as they transition from high school to college. By supplying students with essential information that will help them manage the rigorous and challenging aspects of life at Rowan, the program aims to ensure that students successfully complete their college education. The RISE program focuses on incoming freshmen who have the potential to bring fresh, new angles of diversity to Rowan University. These individuals are high achieving students from in-state high schools who have been deeply involved both in school activities and within their communities. These students also exemplify the career drive and focus to get to where they want to be in life. This program is available to help foster these goals well into their future. The RISE Scholarship Program is dedicated

to: Academic success through advising, group meetings, workshops and on-campus support services
Career development and networking event connections
Community awareness and involvement through volunteer and on-campus activities
Financial assistance/awareness for every student
Peer relationships built through our RISE Mentor Program and other university events

5. Camden commuter experience

Admissions Counselor for Inclusive Excellence

SMS: 856-431-5005 (856) 256-4216jasmarie@admissions.rowan.edu

Rowan Camden students receive state grants that reduce their overall cost of attendance, making higher education accessible. You'll earn a lower-cost college degree with Rowan Camden, located in the University District. This program is open to Camden County residents and is exclusive to the Camden ASCEND program. Eligible students can significantly lower, or eliminate, their yearly cost through a combination of state and federal awards.

Yearly Tuition and Fees: \$12,939

Maximum State Grant (TAG): \$8,404

Maximum Federal Pell Grant: \$6,195

Maximum EOF Award: \$1,150

Your Cost: +\$2,810 (refund)

I'm going to be the first in my family to graduate college and I'm graduating with two degrees. I know my parents and I, together, worked super hard for this.

Contact: Emely

Law & Justice and Journalism, Senior

Admissions Counselor for Inclusive Excellence
SMS: 856-431-5005 (856)
256-4216jasmarie@admissions.rowan.edu

6. Dual credit

Earning college credit while in high school is an investment in your future. Not only does it save you time, but also money, while pushing yourself academically and pre-professionally. Interested and qualified high achieving high school students in eleventh or twelfth grades may enroll in a select number of Rowan University courses and receive academic credit. New for January 2024: Courses are offered at the substantially discounted rate of \$100 per credit for the semester. If the high school is enrolled in a partnership with Rowan University, students are eligible to choose from a select number of courses to earn both college credits and high school credits through the same coursework. If the high school is not enrolled in a partnership with Rowan University, students may choose from any Rowan University course that they are qualified for, based on previous coursework completed. The majority of courses offered fulfill Rowan's general education requirements and the credits earned may also be transferable to other 4-year institutions. *Students must complete the activation form to

ensure that they are billed the discounted rate through this program, instead of the full tuition rate for Rowan University students.

Requirement:

Minimum 3.0 GPA (on 4.0 scale) SAT Reading subscore 27 & SAT Math 570 or ACT Reading 21 & Math 24 Select an appropriate course either at the 100 or 200 level or where prerequisites have been met. Click Section Tally to browse course offerings. Complete the Activation Form [here](#). *Once the form is completed, please wait for your email with your Banner ID and instructions on how to activate your Rowan account and how to Self-Register for courses.

Freshman students requirements

Start the process

Go to commonapp.org and add Rowan University to your “My Colleges” list.

Complete the Common Application, the Rowan University question set, and the Recommenders and FERPA section.

Invite your recommenders before submitting your application electronically.

Have your school counselor and teachers submit all documents electronically.

Submit your application using your official name on all documents.

Review specific requirements if you are applying to an Art, Theatre/Dance, or Music program.

REQUIREMENTS

- Freshman/First-Year Common Application (see application calendar and fees)
- Application Fee of \$65 (see all application deadlines and fees)
- Activities List or Resume
- Official High School Transcripts
- Recommendations/Teacher Evaluations
- Personal Essay
- Portfolio or Audition if applying to an Art, Theatre/Dance, or Music Program

Check status

To check the status of your application, log into your admissions portal or email admissions@rowan.edu.

TEST OPTIONAL ADMISSIONS

We believe that standardized test scores are not a good indicator for the success of students. Test Optional admissions provides access to students who have excelled academically, regardless of standardized test scores.

You may choose to submit SAT or ACT scores for consideration, however you will not be penalized if you choose not to submit them. There are some exceptions and the following students are required to submit test scores: Applying for the 3+4 BS/MD or BS/DO program If you choose to provide test scores submit official SAT scores to Rowan using the CEEB code 2515. Submit official ACT scores to Rowan using college code 2560 or send your scores directly from the College Board or ACT. Rowan will use other methods to evaluate college preparedness, including: GPA, courses taken, evidence of leadership and motivation, and student essays. Please note: Rowan is test optional for admission to the University only. If you are accepted and choose to enroll you may be required to take a series of placement tests.

SUPER SCORING:- Super Scoring is the process by which Rowan uses your best section-level scores across all the dates you took the SAT, forming the highest possible composite score.

Highschool transcript

HOW TO SUBMIT

Have your high school send your official high school transcript electronically to the Office of Admissions at Rowan University. If necessary, your official high school transcript can also be mailed to:

Rowan University

Enterprise Center

225 Rowan Boulevard

Glassboro, NJ 08028

Please be sure to have your legal name included on all documents.

REQUIREMENTS

Admission to Rowan requires a minimum of 16 college preparatory units in high school. Two years of foreign language study are strongly recommended. You can improve your chances for admission by selecting challenging academic courses and taking more than the 16-unit requirement. Courses in accounting, fine arts and computer processing are not considered academic units and do not count towards the 16-unit requirement.

Your high school curricula should include (at minimum) the following:

4 units - English

2 units - Laboratory Science*

3 units - College Prep Mathematics*

2 units - Social Studies

5 units - additional work in at least two of the following: History, Languages (minimum 2 units in one language), Mathematics, Science or English

* Engineering applicants should have 3 units of laboratory science including Physics and Chemistry and 4 units of College Prep Math including

Precalculus. Calculus is strongly recommended.

SCHOOL REPORT AND COUNSELOR RECOMMENDATION

The Common Application School Report and Counselor Recommendation allow your secondary school counselor or other school administrator who knows you well to tell us about you: your energy and enthusiasm, your impact on your school community and your academic strengths. The information we gather also sets your academic experience in

context for us: how many of your classmates go on to attend a four-year college, what kinds of advanced or accelerated courses (if any) are offered at your school and the size of your class. This information is important to us as we assess your achievements within your school environment first, and then within our overall applicant pool.

TEACHER EVALUATIONS

We require at least one recommendation from a teacher or school counselor.

TEACHERS: HOW TO SUBMIT

Online (recommended): through the Common Application platform. Once successfully submitted, you will be able to see the status of your submission within the “Recommenders and FERPA” section of your Rowan University Common Application.

By mail: use the offline form (available through the Common Application platform) to Rowan University.

Home schooled applicants REQUIREMENTS

Submit the materials listed below:

Rowan University’s application, including the application fee.

SAT or ACT scores (unless applying test-optional). Test scores should be sent directly from the accredited testing agency. Rowan University’s CEEB code is 2515.

Two letters of recommendation: one attesting to academic success, and another attesting to involvement in the community or extracurricular activities (neither should be from a parent).

Homeschooled students must have completed the 16 college-preparatory units required of all first-year students.

CONTACT

UNDERGRADUATE ADMISSIONS

Enterprise Center

225 Rowan Blvd. Glassboro, NJ 08028

SMS: (856)-997-2999 | Calls: (877)-787-6926

admissions@rowan.edu

IMPORTANT FIRST-YEAR DATES

01 March 2024- Application deadline for fall 2024

03 March- Open house

15 April- File your Fafsa Financial Aid

31 Jan-Scholarship deadline for fall 2024

Rowan University- An Investment in YOU

How will I pay for my Rowan degree? An investment in a Rowan education is an investment in your future. Rowan University's Office of Financial Aid is committed to helping you receive a return on this investment by providing you with essential financial aid information and resources. Our Financial Aid professionals can guide you through the process of applying for different types of aid that may help you pay for your college education. The first step in applying for financial aid is to complete the Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed online at the Student Aid webpage. Rowan University's federal school code is 002609. Please keep in mind that student loans are a form of financial aid therefore we encourage every student to complete the FAFSA.

Scholarship Programs

The Office of Financial Aid does not select recipients for scholarships. If you are looking for scholarships, our website has resources which may be helpful in directing you to the correct department to provide you with more information.

****Institutional scholarship funds will be applied toward direct costs including tuition, fees, on campus housing, and board for fall and spring semesters only. Institutional scholarship funds cannot be used to purchase Rowan Bucks that are not connected to a University meal plan. In the event a student has institutional scholarship funds remaining after their direct costs have been covered, the student will not receive a credit balance on their account nor will they be issued a refund check. If the University is unable to arrange on campus housing for a student, a refund may be issued to assist with the cost of off campus housing provided the student submits confirmation that the University could not accommodate them.**

Incoming students

PTK TRANSFER HONOR SOCIETY SCHOLARSHIPS:

Rowan University recognizes the academic excellence of Phi Theta Kappa members graduating from New Jersey's 19 community colleges. To be considered for one of the three \$1,000 renewable PTK scholarships, transfer students must meet the following criteria: Students enrolled full-time in a New Jersey community college, must be a member of their Phi Theta Kappa Honor Society at the time of application, students will earn their associate degree at the conclusion of the spring semester, enrolling full-time at Rowan University the following fall semester, students must submit their official transcript to Rowan University by May 27; students with the three highest GPA's recorded on their final official community college transcript will be selected, recipients will be notified the first week of June. No additional application is required for consideration.

TRANSFER TRUSTEE SCHOLARSHIPS:

Transfer Trustee Scholarship is awarded to students transferring to Rowan as full-time undergraduates. While special consideration is given to students from New Jersey community colleges, all admitted transfer students are automatically considered for this scholarship. The Transfer Trustee Scholarship is worth up to \$5,000/year and renewable, and is intended to support all educational expenses, including fees, but excluding tuition cost.

To be considered, you should apply to the University before March 1. Applications submitted after March 1 will be considered, based on availability of funds. The Transfer Trustee Scholarship is awarded to first-time students entering during the fall term. Students entering during the spring term are not eligible for scholarships.

ROWAN UNIVERSITY SCHOLARSHIPS PROGRAM:

The Rowan University Scholars Program awards merit-based scholarships to eligible first time students who will be enrolled full time during the fall semester of their freshman year at Rowan. Applications for admission submitted before January 31 will be reviewed for scholarship eligibility. Individual award amounts are determined at the discretion of Rowan University's Division of Student Affairs based on the overall academic qualifications of the student, the competitiveness of the applicant pool and available funding.

Scholarships are renewable for four years of undergraduate study as long as a 2.5 GPA is maintained and are distributed equally over eight semesters. Scholarships can not be applied to summer or winter sessions, can not be distributed over a different time period, and can not be applied to graduate or medical school.

Note: To be considered for an academic scholarship you must apply for admission and complete your application by January 31.

TUITION-FREE OPPORTUNITIES:

Earning your college degree has never been more affordable! To date, there are multiple pathways for which NJ residents and certain eligible noncitizens may qualify to attend Rowan University tuition-free!

The State of NJ recently implemented the Garden State Guarantee Program to assist juniors and seniors in completing their degrees. Rowan University expands this new program to first- and second-year students through the Rowan Opportunity Program. Both programs are designed to reduce tuition and fees after all other grants and scholarships so that the student pays a net cost of zero or a reduced amount.

Rowan University is a partner school for TheDream.US Scholarship. These scholarships are for highly motivated undocumented students who want nothing more than to get a college education but are unable to afford the cost. Interested students must apply for this scholarship through TheDream.US website. Rowan University does not select recipients for this opportunity.

BROWN & GOLD OUT OF STATE SCHOLARSHIPS

Brown & Gold scholarship awards merit-based scholarships to eligible out-of-state students enrolled full time during the fall semester. Applicants are eligible for up to \$8,000/year. Individual award amounts are determined at the discretion of Rowan University's Office of Admissions based on the overall academic qualifications of the student, the competitiveness of the applicant pool and available funding.

To qualify, students must have a permanent residence outside of the State of New Jersey. Freshmen and transfer applications for admission submitted before January 31 will be considered for the Brown & Gold Scholarship.

Note: Freshman applicants may receive this scholarship for up to four (4) academic years; totaling eight (8) semesters. Eligible transfer applicants may receive this scholarship for up to two (2) academic years; totaling four (4) semesters.

What is Brown & Gold? Brown & Gold is a merit-based scholarship for out-of-state students enrolled full time during the fall semester.

How much can I earn? Applicants can earn up to \$8,500 per year. The Office of Admissions bases award amounts on the: overall academic qualifications of the student, competitiveness of the applicant pool and available funding.

Who is eligible: first-year or transfer students? Both first-year and transfer out-of-state students are eligible for Brown & Gold.

How do I qualify? Applicants must have a permanent residence outside of the State of New Jersey.

Is there a deadline? Yes. First-year and transfer students who apply for admission before February 15 will be considered for the Brown & Gold scholarship.

Why the name "Brown & Gold"? Brown and gold are our official school colors.

Note: First-year applicants may receive this scholarship for up to four (4) academic years, totaling eight (8) semesters. Eligible transfer applicants may receive this scholarship for up to two (2) academic years, totaling four (4) semesters.

More Aid for Out of State: Rowan combines Brown & Gold scholarship amounts with other merit- or need-based awards, further reducing the cost to attend college for out-of-state students.*

See our full Scholarships page and browse a few of our other scholarship and award offerings.

*RaiseMe awards are not stackable.

MICRO-SCHOLARSHIPS WITH RAISEME

Rowan University has partnered with RaiseMe to offer micro-scholarships that recognize your high school achievements. Start earning money beginning freshman year of high school. You can earn up to \$6,000 in micro-scholarships per year, which will be applied to your Rowan financial aid package.

VETERAN AND DEPENDENT SCHOLARSHIPS

Rowan University offers and participates in a range of funding opportunities for eligible veteran students and their dependents. For the purpose of this scholarship Rowan University defines a Veteran Student as a student who is currently a member, honorably discharged or a retired member of the Armed Forces or National Guard. Eligible agencies include: Air Force, Army, Navy, Coast Guard, and Marines.

NEW JERSEY DREAMER SCHOLARSHIP

Previously, in order to be eligible for federal or state financial aid, students needed to be a US citizen or eligible non-citizen. As of May 9, 2018, New Jersey passed a law that allows undocumented students enrolled in eligible New Jersey colleges to apply for New Jersey financial aid. Students interested in being considered for this funding must complete the New Jersey Alternative Financial Aid Application.

BASIC ELIGIBILITY REQUIREMENTS: NOT a US citizen or eligible non-citizen, Attended a New Jersey high school for at least three (3) years, graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey, are able to file an affidavit stating that you will file an application to legalize your immigration status or will file an application as soon you are eligible to do so.

INTERNATIONAL STUDENT SCHOLARSHIPS

The International Student Scholarships are available to incoming undergraduate international students (freshmen and transfer) that have or will obtain a valid non-immigrant visa. Students will be automatically considered for the scholarship following their admission decision.

INTERNATIONAL BACCALAUREATE SCHOLARSHIP

We recognize the International Baccalaureate (IB) as a rigorous and challenging program and will offer credit after the student is enrolled in an undergraduate degree program at Rowan University. We offer students who complete the IB Diploma Program an opportunity to qualify for up to \$32,000 in scholarships.

Incoming students

Rowan Foundation Scholarships

The University Scholarship Committee awards scholarships to Rowan University Students on the basis of academic excellence, financial need, and participation in on-campus and off-campus activities.

In keeping with our mission to make a Rowan University education affordable and accessible, we are happy to share that our scholarship program will award more than \$2 million in support this year. Scholarships are funded exclusively through private donations.

Students must be enrolled full-time during the current academic year, as well as the upcoming academic year for consideration.

NJ STARS II

Eligibility Information: New Jersey STARS II is a continuation of the NJSTARS I program at New Jersey community colleges. Watch the video presentation below for more information about the program.

Eligibility:

- You must be admitted to Rowan University.

- You must be NJ STARS recipients or non-funded (tuition and approved fees fully covered both State and/or Federal aid) during the semester of county college graduation.
- You must have graduated from a NJ county college with an associate degree and a GPA of 3.25 or higher.
- Your family income (including taxable and untaxed income) must be less than \$250,000.
- You can only take off one semester after county college graduation before beginning the NJ STARS II program.
- You must be enrolled full-time (12 credits or more each term).
- You must apply for all forms of federal and state financial aid and submit any verification documents within established State deadlines.

Application process:

- Must be admitted to Rowan University
- Submit your final county college transcript showing you graduated with an associate's degree with a cumulative GPA of 3.25 or higher.
- Submit your FAFSA application at www.fafsa.gov before April 15th each year.
- Visit www.njgrants.org to visit your NJFAMS portal to view your State grant record for any required documentation.

Renewing NJSTARTS II:

- You must maintain a minimum cumulative GPA of 3.25 at the start of the third semester of study at the New Jersey four-year institution to maintain eligibility for the third and fourth semesters. Summer courses are included in determining the GPA.
- You must maintain continuous full-time enrollment as NJ STARS II recipients unless on a medical leave, approved by the four-year college or university, due to the illness of the student, a member of the student's immediate family, or a family emergency. The only other exception to continuous full-time enrollment applies to NJ STARS II students called to partial or full mobilization for State or Federal active duty as a member of the National Guard or a Reserve component of the Armed Forces of the United States.
- You may receive an NJ STARS II award for up to four semesters, excluding summer sessions.

Accepting Your Award Offer:

Any "free" money, such as grants and scholarships are automatically accepted for you and applied to your billing statement. If you would like to accept a federal student loan offered to you, you will need to do so on your Self-Service Banner. When accepting your awards, please keep in mind the amount is for the academic year. You will get half of your loans in the fall, and the other half in the spring. If you decide to select a lesser amount than offered, this will be split between the two semesters so please plan accordingly. If you need help correcting or updating your loan amounts, please contact our office. If you are graduating in December, your loans will be prorated and we need to manually adjust your award, please contact us to assist you. Please Note: If you are taking summer courses and would like to use financial aid, please visit the summer aid page for instructions

How to Apply for Financial Aid

Steps to apply for aids:

Both the student and parent of dependent students are required to create a Federal Student Aid (FSA) ID. This is used for several aid-related tasks such as completing the FAFSA, signing loan documents, and borrowing Direct PLUS loans. Keep your FSA ID safe. Students and parents should not share FSA ID information. Create Your FSA ID Important Information for New Jersey Dreamers (DACA) New Jersey Dreamers may be eligible for state aid funding. In lieu of the FAFSA, you will complete the New Jersey Alternative Application to see if you qualify. You can read more about eligibility for this program and additional required documents on our website. More Information for NJ Dreamers Verification is a process that confirms the data you reported on your FAFSA is accurate. The Department of Education selects approximately 30% of processed applications for verification. If you are selected for verification you will be notified by our office via email. Please be sure to complete all requirements as quickly as possible to avoid delays in processing and finalizing your financial aid. If you have been selected for state verification, you will need to submit documentation to HESAA directly. You can access your state verification requirements at www.njgrants.org. Verification Help Incoming students can find their preliminary award offer in their College Financing Plan approximately 3 weeks after being accepted to Rowan University. Understanding Your Award Offer Current students will find their award offer in Self-Service Banner under the "Financial Aid" tab. Awards are available in mid-June prior to the start of a new academic year. Video: How to Accept Your Award The first time you borrow a federal loan at Rowan University you will be required to complete both loan entrance counseling as well as a loan agreement before the funds will disburse (pay) to your account. Loan counseling is an overview to help you understand your responsibilities regarding your loan. We will be notified electronically when you successfully complete loan counseling. Complete Counseling A loan agreement is commonly referred to as a Master Promissory Note (MPN). This is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the Department of Education. Complete Loan Agreement (MPN) If you still need additional funding to cover your bill or for other school-related expenses, there are many options available to you: Video Overview of Additional Funding

How much can I borrow?

There are limits to the amount of federal student loans you can receive annually and also over your lifetime, called an aggregate limit. You can view your borrowing history by viewing the National Student Loan Data System. \$57,500-No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students. No more than \$65,000 of this amount may be in subsidized loans. This limit includes all federal loans received for undergraduate study.

*Dependent students whose parents are unable to obtain PLUS Loans may be able to borrow up to the amount of an independent student for their grade-level Your dependency status is determined when you complete your FAFSA.

Student Classification: First-Year Undergraduate, Credits Earned: 0-24, Dependent: \$5,500 up to \$3,500 subsidized, Independent: \$9,500 up to \$3,500 subsidized

Student Classification: Second-Year Undergraduate, Credits Earned: 25-58, Dependent: \$6,500 up to \$4,500 subsidized, Independent: \$10,500 up to \$4,500 subsidized

Student Classification: Third-Year and Beyond Undergraduate, Credits Earned: 59+, Dependent: \$7,500 up to \$5,500 subsidized, Independent: \$12,500 up to \$5,500 subsidized

Student Classification: Graduate or Professional, Credits Earned: N/A, Dependent: N/A, Independent: \$20,500 (unsubsidized only)

Student Classification: Aggregate (total) loan limit, Credits Earned: N/A, Dependent: \$31,000-No more than \$23,000 of this amount may be in subsidized loans, Independent: \$57,500-No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students. No more than \$65,000 of this amount may be in subsidized loans. This limit includes all federal loans received for undergraduate study.

*Dependent students whose parents are unable to obtain PLUS Loans may be able to borrow up to the amount of an independent student for their grade-level

Am I a dependent or independent student?

When completing the FAFSA, you will be asked a series of questions that determine if you will be awarded financial aid as a dependent or independent student. If it is determined you are a dependent student, you will be required to include your parent's income information and signature on the FAFSA application.

Can you answer "yes" to any of these questions? If so, you are likely an independent student.

Will you be 24 or older by Dec. 31 of the school year for which you are applying for financial aid?

Will you be working toward a master's or doctorate degree?

Are you married or separated but NOT divorced?

Do you have children who receive more than half of their support from you?

Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you ward or dependent of the court?

Are you an emancipated minor or are you in a legal guardianship as determined by a court?

Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

Are you currently serving on active duty in the US armed forces for purposes other than training or are you a veteran of the US armed forces?

Appealing Your FAFSA Dependency Status

The federal student aid programs are based on the concept that it is primarily your and your family's responsibility to pay for your education. A dependent student is assumed to have the support of parents, therefore, the parents' information has to be assessed along with the student's in order to get a full picture of the family's financial strength. If you're a dependent student, it doesn't mean your parents are required to pay anything toward your education; this is just a way of looking at everyone in a consistent manner.

However, some student situations will require extra discretion in determining the student's ability to provide parental information on the FAFSA. Our office provides the opportunity for students to appeal their FAFSA Dependency Status by submitting documentation of your situation. You must clearly demonstrate an adverse family situation in order to be considered independent for financial aid purposes. Adverse family situations may include: physical or emotional abuse, severe estrangement, abandonment, parental drug or alcohol abuse, mental incapacity or other circumstances.

Federal guidelines stipulate the following conditions do not solely qualify as circumstances meriting a dependency override: Parent refusal to contribute to the student's education, parent unwillingness to provide information on the FAFSA or to provide required verification documentation, parent does not claim the student as a dependent for income tax purposes, student demonstrates total self-sufficiency

If your situation does not meet the requirements for a Dependency Override, but you still cannot provide parental information, you have the choice to submit the FAFSA without parental data. If you do not provide their information on the FAFSA, the application will be considered "rejected," and you might not be able to receive any federal student aid. The most you would be able to get would be a loan called an unsubsidized loan. The FAFSA will tell you what to do if you are in this situation. Learn more about how to fill out the FAFSA when your parents aren't supporting you and won't provide their information.

Appeal Guidelines: We understand that this type of appeal can feel intrusive. We want you to know that we take every precaution to protect your privacy and to ease the burden of having to go through this process. To that end, we offer a unique appeal process for dependency status overrides. The first time you appeal, you will build your case with supporting documentation. Once that appeal is approved, in subsequent years, you will only need to update us on your living situation and status of relationship with each of your parents via your personal statement.

Submitting your Appeal

What happens next?

We will review the information you submitted. If we need additional information, the request will be posted in the online system and you will receive an email and/or text notifying you of the status. Once we have everything necessary, we will make appropriate adjustments to data on

your FAFSA. You will receive an email from the FAFSA processing center when we do this. PLEASE do not make any changes to this data. Doing so will cause major delays in your aid processing. Once we receive the adjusted FAFSA processing results, we complete your financial aid package. You will receive an email to review and accept your financial aid on your self-service portal.

How Long Will This Take?

The online system improves our current process and we expect to be able to respond to your requests much more quickly. That said, the actual review of documents, reprocessing of the FAFSA, and subsequent adjusting of aid can take a week or so. The key to speeding this process is to watch for status updates, check your email, and respond quickly to requests for additional information.

Ready to submit your appeal?

You will be prompted to log in with your Rowan network credentials. If you are a first-time user, you will be asked to confirm your demographic information.

If you are an incoming first-year student and do not have Rowan network credentials, please make an appointment through your admissions portal to speak with a financial aid counselor who can assist you further.

Once in the system, click on “Request” at the top, right corner of the page, and select the appropriate appeal type and academic year for which you will be submitting your appeal.

Types of Financial Aid

Our office can help you reach your educational goals by offering various ways to pay for college. Completing a FAFSA application is the first step to helping us determine your eligibility for the various state and federal programs. You may be eligible for a variety of aid including student loans, federal grants, state grants, scholarships and work-study.

Quick Overview of Financial Aid Programs

The chart below is intended to serve as a quick visual overview of some of the most common forms of financial aid available at Rowan University. Eligibility for each type of financial aid is based on your FAFSA and meeting other eligibility requirements.

Aid Type: Federal Loans, Level: Undergraduate, Graduate, Certificates*, Special Considerations: Subsidized loans only available to undergraduate students. Subject to grade-level and lifetime loan limits.

Aid Type: Federal Pell Grant, Level: Undergraduate, Special Considerations: Based on your EFC (Expected Family Contribution), only available to qualifying students for their first bachelor's degree.

Aid Type: Tuition Aid Grant, Level: Undergraduate, Special Considerations: Based on your eligibility through HESAA. Eligible students must be pursuing their first bachelor's degree, enroll in 12 credits each semester and be a New Jersey resident.

Aid Type: Educational Opportunity Fund (EOF), Level: Undergraduate, Special Considerations: Must be accepted into Rowan's EOF program at the time of admission and be eligible per HESAA's income requirements

Aid Type: Federal Work-Study, Level: Undergraduate, Graduate, Certificates*, Special Considerations: Funding is limited, you must work to earn any funds awarded to you.

Aid Type: Institutional Scholarships, Level: Undergraduate, Graduate, Special Considerations: Offered at the time of admission through the Office of Admissions.

Aid Type: Rowan Opportunity Program, Level: Undergraduate, Special Considerations: Available to new, first-time freshmen students who meet the program income requirements.

Aid Type: Garden State Guarantee, Level: Undergraduate, Special Considerations: Available to current and transfer junior & seniors who meet the program requirements for earned credits and adjusted gross income.

Loans

There are several types of loans available to you and your family to pay for your college education. We encourage you to consider which options meet your individual needs. We do recommend you first consider your federal loan options since these typically have lower interest rates than private/alternative loan products.

Federal Direct Loans

Federal student loans are available to eligible students who submit a Free Application for Federal Student Aid (FAFSA) with no credit check, no cosigner, and no collateral; simply your signature and promise to repay.

Parent PLUS Loans

A Parent PLUS loan is a great option to consider if you are the parent of a matriculated, dependent, undergraduate student and need additional funding to pay for colleges.

Grad PLUS Loan

Graduate students are eligible to borrow higher amounts of federal loans than undergraduate students due to increased costs of graduate school and also since parent income is not considered when awarding graduate student aid.

Private/Alternative Loans

Rowan University does not maintain a preferred lender list for private alternative education loans, nor are we able to recommend specific lenders. However, over the last several years, our

students and parents have used the lenders found on the list provided in the link below to meet their education loan borrowing needs.

Educational Opportunity Fund (EOF)

The New Jersey Educational Opportunity Fund provides financial assistance and support services (i.e. counseling, tutoring, and developmental course work) to students from educationally and economically disadvantaged backgrounds who attend institutions of higher education in the State of New Jersey. Students must participate in the EOF program at Rowan University in order to be eligible for this grant.

The EOF program is also available to eligible graduate students with a goal to increase participation in graduate and professional study of New Jersey residents from underserved and underprepared backgrounds. Priority in granting EOF graduate grants shall be given to students who received the EOF undergraduate grant.

Federal Work-Study Program

Rowan University participates in the Department of Education's Federal Work-Study Program (FWS). This program provides jobs both on and off campus for students who indicate a desire to participate in the Work-Study program on their FAFSA and show "financial need". Many student worker positions provide skills and experience which will assist students in their career development. Students who participate in the FWS program receive a bi-weekly paycheck for the hours have worked. These funds are paid via direct deposit to the student and are subject to tax withholding. Funding from this program does not apply directly to the bill.

Checking Your Eligibility

FAFSA: Make sure you have a complete FAFSA on file. You must be eligible for federal financial aid to be considered. It takes 3-5 business days for us to receive your FAFSA once submitted

Eligibility Indicator: You can see your eligibility in the financial aid section of Self-Service Banner. The landing page of the financial aid section will let you know your FWS status.

Being "eligible" for FWS does not guarantee your ability to participate in the program as funding is limited.

Please Note: Eligibility for FWS is a fluid process and can change if new forms of aid are posted to your account, your enrollment changes, or you need to submit verification documents to our office.

If your portal shows you are not eligible, it is oftentimes due to having a high Expected Family Contribution (EFC) calculated by your FAFSA, the addition of tuition waivers (Dependent Children Waiver, Housing RA Waiver, etc.), or because you have borrowed a loan for the "maximum" amount.

You can read more about financial need to understand how this impacts your FWS eligibility.

New FWS Participants

1. Apply: Eligible students need to secure a position. There are opportunities on campus and also off-campus with local, non-profit organizations. Both types of positions are posted on ProfsJobs* and may also be advertised within a specific department, email, social media, etc., so ask around about openings!
2. Interview: Most departments will have multiple candidates for a limited number of positions. After your interview or intake process, your department will extend a job offer to you outlining your pay rate, schedule, and number of hours per week.
3. Accept Position: Once you accept your offer, the hiring department contacts our office to request a final review of your eligibility and to post the FWS funds on your account. Once confirmed, your department will guide you through the remaining onboarding process to start working.

*Incoming students will get access to ProfsJobs in the beginning of their first semester.

FWS Students Returning to Your Previous Position

Check your FWS eligibility and share your intention to return to your previous supervisor. They will ensure they have an open position for you and will contact our office to request your funding.

DEFERRED TUITION PAYMENT PLAN

The Spring 2024 Deferred Tuition Payment Plan is comprised of five (5) installments and will be available in December (when fall bills become available for viewing). One-fifth of the current amount due (net of financial aid, private scholarships, loans, etc.) plus a \$50.00 enrollment fee must be paid on or before the Spring 2024 due date of January 10, 2024. The remaining

installments will be billed via e-mail to the student's Rowan e-mail address throughout the semester.

The plan due dates are as follows:

- January 10, 2024 (Spring 2024 due date and includes \$50.00 enrollment fee)
- February 1, 2024
- March 1, 2024
- April 1, 2024
- May 1, 2024

The Fall 2023 Deferred Tuition Payment Plan is comprised of five (5) installments and will be available in mid-July (when fall bills become available for viewing). One-fifth of the current amount due (net of financial aid, private scholarships, loans, etc.) plus a \$50.00 enrollment fee must be paid on or before the Fall 2023 due date of August 9, 2023. The remaining installments will be billed via e-mail to the student's Rowan e-mail address throughout the semester.

The plan due dates are as follows:

- August 9, 2023 (Fall 2023 due date and includes \$50.00 enrollment fee)
- September 1, 2023
- October 1, 2023
- November 1, 2023
- December 1, 2023

How to Enroll in the Deferred Tuition Payment Plan

Online: Go to Self-Service Banner, log in using your Rowan NetID and password. Under the "Bursar" tab, select "ePay Center" to be directed to the secure payment site, select "Payment Plans" from the menu at the top of the page and follow the directions, as indicated, in person at the Office of the Bursar: Cash, Personal check, Money order

Authorized Users: Go to the ePay Center and log in with your established credentials, select "Payment Plans" from the menu at the top of the page and follow the directions, as indicated.

Facts About the Deferred Tuition Payment Plan

Plans are available for Fall, Spring and Summer semesters and are interest-free. Fall and Spring are comprised of five (5) monthly installments, and Summer is comprised of three (3) installments.

Cost to enroll is a \$50.00 enrollment fee plus the first installment.

Tuition and fees are covered through the plan; enrollment fees and books cannot be included in the plan.

Students are expected to enroll in the plan on or before the due date of the bill.

Financial aid, loans, third party payments, and/or private scholarships will be included when calculating the payment schedule, however, cannot be considered as down payment for the payment plan. If your financial aid or loans, as applicable, are not approved, you are still responsible for the payments.

If charges are added or removed from your account (i.e., withdraw or add a course, increase or decrease a meal plan or housing), your payment plan will automatically adjust. It is your responsibility to log in Self-Service Banner to determine any changes to your payment plan.

Late fees are assessed three (3) calendar days after each due date, as applicable.

Students may authorize parents to make payments on their account by logging in to Self-Service Banner, selecting "ePay Center" to be directed to the secure payment site. Select "Authorized Users" to enable this option (see instructions here).

Student may schedule their installment payments as automatic payments when they enroll in the plan or at any time after enrollment. If already enrolled in automatic payments, students can cancel scheduled payments by contacting the Office of the Bursar.

If a student schedules automatic payments and wishes to change the payment method, he or she must cancel the automatic payments and then reschedule them.

The plan does NOT apply to previous semester balances. Should you need to make arrangements for a payment plan for a prior semester balance, please contact the Office of the Bursar at (856) 256-4150. IMPORTANT: Payment plans for past due semesters will not remove a Denial of Service hold until the entire past due debt is paid in full.

All notices concerning bills will be sent to the student's Rowan e-mail account. Students enrolled in the plan will receive a reminder e-mail as due dates approach.

There is no specific Deferred Tuition Payment Plan dedicated to the Winter session, however, if you are a student who is registered for the following spring semester and have a balance for the winter session, you may enroll in the Spring Deferred Tuition Payment Plan to include both winter and spring balances.

Military Benefits

Military Benefits can be a significant help in paying for a college education. This type of aid is managed by the Military Services Office.

Military Services Office

Phone Number : (856)256-4233

Fax Number : (856)256-4438

E-mail: militaryserviceoffice@rowan.edu

Military Services Office

The Military Services Office at Rowan University is the liaison with the Regional Processing Office in Buffalo, New York, to assist veterans and dependents of veterans with their education benefits. The Military Services Office also provides programming and resources for the campus community.

Cost of Attendance

Knowing a college's "cost of attendance" (COA) is critical when comparing aid awards. A college with a high COA may offer a generous aid package but still be more expensive than one with a much lower COA.

Cost of Attendance 2023-2024

Full-time Undergraduate In-State

Housing Expenses, On-Campus: \$11,475, Off Campus: \$6,171, With Parents: \$5,241

Food Expenses, On-Campus: \$5,078, Off Campus: \$4,117, With Parents: \$2,758

Personal Expenses, On-Campus: \$3,288, Off Campus: \$3,288, With Parents: \$3,288

Transport Expenses, On-Campus: \$2,068, Off Campus: \$2,441, With Parents: \$3,008

Books Expenses, On-Campus: \$1,665, Off Campus: \$1,665, With Parents: \$1,665

Loan Fee, On-Campus: \$68, Off Campus: \$68, With Parents: \$68

Tuition & Fees, On-Campus: \$15,700, Off Campus: \$15,700, With Parents: \$15,700

Total Expenses, On-Campus: \$39,342, Off Campus: \$33,450, With Parents: \$31,728

Full-time Undergraduate Out-of-State

Housing Expenses, On-Campus: \$11,475, Off Campus: \$6,171, With Parents: \$5,241

Food Expenses, On-Campus: \$5,078, Off Campus: \$4,117, With Parents: \$2,758

Personal Expenses, On-Campus: \$3,288, Off Campus: \$3,288, With Parents: \$3,288

Transport Expenses, On-Campus: \$2,612, Off Campus: \$2,985, With Parents: \$3,552

Books Expenses, On-Campus: \$1,665, Off Campus: \$1,665, With Parents: \$1,665

Loan Fee, On-Campus: \$68, Off Campus: \$68, With Parents: \$68

Tuition & Fees, On-Campus: \$25,564, Off Campus: \$25,564, With Parents: \$25,564

Total Expenses, On-Campus: \$49,750, Off Campus: \$43,858, With Parents: \$42,136

Graduate Students

Housing Expenses, On-Campus: \$11,475, Off Campus: \$6,171, With Parents: \$5,241

Food Expenses, On-Campus: \$5,078, Off Campus: \$4,117, With Parents: \$2,758

Personal Expenses, On-Campus: \$3,288, Off Campus: \$3,288, With Parents: \$3,288

Transport Expenses, On-Campus: \$2,068, Off Campus: \$2,441, With Parents: \$3,008

Books Expenses, On-Campus: \$1,665, Off Campus: \$1,665, With Parents: \$1,665

Loan Fee, On-Campus: \$167, Off Campus: \$167, With Parents: \$167

Tuition & Fees, On-Campus: \$18,171, Off Campus: \$18,171, With Parents: \$18,171

Total Expenses, On-Campus: \$41,912, Off Campus: \$36,020, With Parents: \$34,298

What's Included in the COA?

As dictated by Congress, the cost of attendance is the average cost to attend for one academic year (fall through spring). **Your COA is not your bill.** It includes a budget for tuition and fees, books and supplies, room and board, transportation, and personal expenses. Colleges adjust the COA yearly to reflect changes to these costs. Colleges create several official COAs that reflect differences in living costs (on-campus, off-campus, or at home) and in-state and out-of-state tuition. Your actual cost to attend may be different than the official COA depending on your personal expenses, participation in extracurricular activities, and travel expenses.

How the COA impacts the amount and types of aid you receive.

The COA dictates how much aid you can receive. Generally speaking, **you cannot get financial aid in excess of your COA.** This includes all forms of aid such as loans, grants, scholarships, work-study, tuition waivers, etc.

Financial aid is a fluid process and at times students may receive additional awards later in the term after they already have been awarded financial aid up to their cost of attendance. In these instances, less favorable forms of financial aid may be reduced to make "space" for these new awards.

For example, if a student receives an additional scholarship after the cost of attendance has been covered, we will reduce the less favorable forms of aid such as private loans, PLUS loans, and federal student loans to make space for the more beneficial forms of assistance. While this won't always result in an overall increase in funding, it ensures students receive the forms of aid that benefit them most (free money first!).

Financial Need

Federal regulations require that your total student financial aid, including loans, not exceed your cost of attendance. For most students financial aid only meets part of their financial need.

Completing the Free Application for Federal Student Aid (FAFSA) is the first step in determining the types of aid for which you are eligible.

Once you have completed your FAFSA, your Student Aid Index (SAI) is calculated according to a formula established by law. The SAI is not a dollar amount that you are expected to pay toward school but a measure of your family's financial strength. The SAI formula takes into account many variables including your (and your parents' if you are a dependent student):

- Income and assets
- Number of people living in your household
- State of residence

Your SAI does not vary from school to school regardless of the actual cost of the institution you are attending. However, your financial need will vary according to each school's cost of attendance.

Determining Financial Need

Cost of Attendance - SAI = Financial Need

Example: You are an undergraduate In-State Rowan University student living on-campus. Your Cost of Attendance is \$32,539 and your SAI is 5,591. Your financial need is \$26,948 (32,539-5,591). Therefore, you are eligible for need-based aid that does not exceed \$26,948. Need-based aid includes grants, subsidized loans and work-study.

Example: You are an undergraduate In-State Rowan University student living on-campus. Your Cost of Attendance is \$32,539 and your SAI is 31,788. Your financial need is \$751 (32,539-31,788). Therefore, you are eligible for need-based aid that does not exceed \$751. A student with this profile will likely not be eligible for grants or work-study, but instead would be offered a subsidized loan not to exceed \$751.

