



Financial Aid Quick Guide

Can I afford Rowan University?

New Jersey residents who attend Rowan find that the cost is far less than that of many other universities because the State of New Jersey subsidizes the University. Rowan University believes that all qualified students should have the opportunity to attend college. Thus, the University offers financial assistance to eligible students and nearly 70% of our students received some form of financial aid. In addition, all CPCE courses are discounted from the regular Rowan rates in order to make our programs even more affordable for the adult learner.

COLLEGE OF PROFESSIONAL & CONTINUING EDUCATION (CPCE) RATES FOR THE ACADEMIC YEAR 2008-2009

CPCE Chart #1: Rates for Specific CPCE-Administered Programs

If you are matriculated (or take a course) in one of the programs listed below, then you will be charged as outlined in CPCE Chart #1 for any course housed in that particular program that is offered through CPCE. Please also see *** below.

Program Name	Delivery Type	Rate per Semester Hour
Ed.D.	accelerated and hybrid – 60% online and 40% face-to-face instr.	\$735.00 S.H.
MBA	accelerated and fully online	\$680.00 S.H.
M.A. in Health Promotion Management	MA in HPM is accelerated and fully online (as of fall 2009)	\$640.00 S.H.
M.Ed.	M.Ed. is accelerated and online depending upon content COGS	
Educational Technology COGS	Ed Tech. is accelerated and fully online	
Special Education COGS	Spec. Ed. is accelerated and fully online (as of spring 2009)	
Teacher of Students with Disabilities Graduate Endorsement	Grad. End. is accelerated and fully online (as of summer 2009)	
Post Baccalaureate: School Nursing Certification	accelerated and hybrid	\$395.00
RN to BSN	accelerated and hybrid	\$400.00 for Rowan undergraduate courses plus fees (For UMDNJ graduate courses taken through Rowan: \$357.66 S.H. plus fees. These costs are coordinated by UMDNJ and subject to change.)
MEM	accelerated and fully online	\$655.00 S.H.
Integrated Marketing Communication (IMC)	accelerated and fully online	\$640.00 S.H.

CPCE Chart #2: Rates for CPCE Course Level and Delivery Type.

If your course is a CPCE-administered course that is **not** included in one of the programs listed in Chart #1 then you will be charged according to the course level and the delivery type as outlined in CPCE Chart #2. Please also see *** below.

Delivery Type	Undergraduate Level	Graduate Level	Doctoral Level
On-campus (including SSP [^])	\$395.00 S.H.	\$670.00 S.H.	NA
Off-campus	\$395.00 S.H.	\$670.00 S.H.	NA
At Partner County Colleges	\$380.00 S.H.	NA	NA
Online/Hybrid	\$400.00 S.H.	See Program Chart.	See Program Chart.

S.H. = semester hour. The rates above, therefore, are per credit., [^] SSP = Saturday Studies Program

Basic CPCE Cost and Payment Information

- All CPCE rates are discounted from regular Rowan rates.
- All students who take a CPCE course, regardless of their status* (full-time/part-time, matric/non-matric, undergrad/grad, in-state/out-of-state), are charged *by the course*, which is assigned a rate according to either the specific program*** in which it is housed (Chart #1) or by course level and delivery-type (Chart #2).

Basic CPCE Cost and Payment Information Continued

* The only exception to the CPCE charge rule is for full-time, matriculated, on-campus Rowan students who are either undergraduates who already have 12** **non-CPCE** credits or graduate students who already have 9 **non-CPCE** credits. During fall and spring terms, these will fall under the Rowan University flat rates for full-time, matriculated students.

** A full-time, matriculated, on-campus undergraduate student with 17 **non-CPCE** credits will be charged the CPCE program/course rate if they then enroll in a CPCE course.

*** These rates only apply to CPCE-administered courses. A student in a CPCE-administered program who takes non-CPCE courses will be charged the appropriate Rowan (non-CPCE) rate.

- The exact cost for each CPCE course is available by clicking on the “CRN” in the Section Tally www.rowan.edu/cpcecoursesearch.
- When comparing our CPCE rates to other schools, please note that (with rare exceptions) there are no additional costs or fees for CPCE students. With the exception of textbooks, the rate above is the **total** amount you will be charged per semester hour for the course. The exact amount of any fee attached to a course is available by clicking on the “CRN” in the Section Tally www.rowan.edu/cpcecoursesearch.

Types of Financial Aid

There are a variety of financial aid programs available at Rowan. The federal government funds some of these programs, others are funded by the state of New Jersey (for New Jersey students only) and others are funded by the University, the Rowan Foundation and other outside groups. Types of aid include: grants, loans, work-study (federal and institutional), and scholarships (internal and external). There may be special and/or additional aid options for those who are already NJ Stars, EOF recipients, or for those who are transfer students or eligible for veteran’s benefits. To learn more about any of these options, visit the Rowan Financial Aid Website at: <http://www.rowan.edu/studentaffairs/financialaid>

What is My Aid Eligibility?

Eligibility for aid depends upon your student status. Federal student aid is available to matriculated U.S. citizens, U.S. nationals, and U.S. permanent residents who possess an Alien Registration Receipt Card. If you are not in one of these categories, please consult the Financial Aid Office website listed above.

Student Status Categories:

Matriculated students (enrolled in a degree/certificate program at or through Rowan) who are at least part-time (undergrad is 6 credits and grad is 4.5 credits) are eligible for federal aid (grant and loan money) and may also be eligible for some scholarship monies. We encourage you to apply regardless of whether or not you feel you are eligible. (Remember, the application process is free!)

Non-matriculated students (not enrolled in a degree/certificate program at Rowan) regardless of their number of credit hours are ineligible for any federal funding. However, you may be eligible for student loans through alternate sources such as the “Wells Fargo Educational Connection Loan” <https://www.wellsfargo.com/student/graduate/education/>. You may also want to check with your local bank about personal, low-interest loan options.

Note about starting a CPCE programs mid-term: Keep in mind that aid is often not applicable for those matriculated students who begin a program mid-term because they may not meet the federal part-time minimum enrollment for aid. (This is 4.5 credits for graduate students and 6 credits for undergraduates.) However, in most cases, matriculated CPCE students *will* be eligible to apply for financial aid in the very next term because they normally complete at least 6 credits every semester. Aid cannot be packaged or applied to your account until you are officially matriculated into the program.

Summer Aid Eligibility:

(Matriculated students only) The summer term is considered the tail of the academic year. Eligible students who have not received the full annual eligibility limit may receive financial aid for the summer term provided that the student: is matriculated at Rowan, enrolled for at least 4.5 graduate credits or 6 undergraduate credits, has submitted application and documentation as required by the established deadline, and has filed the FAFSA for the award year. (For the summer of 2008 that would be the 2007 - 2008 FAFSA). Finally, the student must have remaining unused eligibility (money left) from the award year. For a summer loan application visit this PDF: <http://www.rowan.edu/studentaffairs/financialaid/docs/Summer%20Loan%20Application.pdf>

Aid Resources

- Rowan’s Financial Aid Office List of Resources: <http://www.rowan.edu/studentaffairs/financialaid/links/>
- Rowan’s Graduate Office: http://www.rowan.edu/graduateschool/financial_aid/
- FastWeb: <http://www.fastweb.com/>
- All students are also encouraged to use the Internet and work with their academic programs to search for aid intended for their level of study (undergrad/grad) specific major and/or intended career field.

FAFSA (FEDERAL AID) INFORMATION FOR MATRICULATED STUDENTS

Applying for the FAFSA

Students seeking aid assistance are required to file the Free Application for Federal Student Aid (FAFSA) every year. This application is used to determine eligibility for all federal and New Jersey State financial aid programs. Rowan's federal school code (002609) must be included on the FAFSA. The FAFSA is available at any secondary school guidance office and at Rowan's Financial Aid Office. Students may also apply on-line at fafsa.ed.gov and online application is *strongly* encouraged.

How Does the FAFSA Application Process Work?

- Step 1: Obtain the FAFSA paper application or go online to www.fafsa.ed.gov to begin the online application process. (Remember, the online process is MUCH faster. The paper application could take several weeks.)
- Step 2: Complete the FAFSA application as soon as possible after January 1. Collect the documents you will need to complete the FAFSA, which include income tax returns and W-2 forms. (A complete list of what you need is at www.fafsa.ed.gov) Be sure to use Rowan's 6 digit FAFSA code of 002609. If you decide to complete the online version you must first get a PIN, personal identification #, to begin the process. To obtain your PIN go to: www.pin.edu.gov.
- Step 3: Once you've completed the FAFSA you will either mail the paper version to the federal processing center (as listed on your form) or you will submit the information electronically via your online application. (Be sure you and any other applicable parties have signed the certification form. If online, you may e-sign using your PIN.)
- Step 4: After the FAFSA is processed, you will receive a Student Aid Report (SAR) – the result of your FAFSA. Review this and make any changes or corrections and if necessary, re-submit your SAR for reprocessing. Once complete, your correct SAR will contain your Expected Family Contribution (EFC) – the number used to determine your federal student aid eligibility. NJ students/residents will also receive a Student Eligibility Notice (SEN) from the State, which relates to state aid, not federal.
- Step 5: Verification is a requirement of the financial aid programs and is governed by federal and state regulations. Approximately 30% of FAFSA applicants are selected for verification. Those who are selected are informed of their selection via the SAR. Rowan's Financial Aid Office will notify the selected individuals of any required documents. These must be submitted within 60 days after your last date of attendance for the academic year in question.
- Step 6: Confirm with Rowan's Financial Aid Office that they have all the necessary information to determine your aid eligibility.
- Step 7: You will receive your aid package from Rowan with instructions. (You may receive this before you have been admitted.)

Help with the FAFSA:

If you need any assistance when completing the FAFSA, you may always obtain free help from 1-800-4-FED-AID or www.FederalStudentAid.ed.gov. You may also contact Rowan's Financial Aid Office at 856-256-4250.

When do I apply for the FAFSA?

The FAFSA must be filed every academic year. (You DO NOT need to file each semester.) The earliest you may file the FAFSA is January 1 of the appropriate year. (If you are starting a degree program in Fall of 2008, then January 1, 2008 is the earliest you could begin the FAFSA.) YOU DO NOT need to wait for an admission decision to begin the FAFSA process. The very last date valid FAFSA application can be processed by Rowan's Financial Aid Office is 30 days before the last day of the semester for which the aid is to be applied.

Financial Aid & Satisfactory Academic Progress

Continued aid is contingent upon Satisfactory Academic Progress (SAP). In order to remain eligible for financial aid, you must make progress towards obtaining your degree. Each year, you are expected to complete 70% of the courses you attempt; a course is considered "attempted" if it is on your schedule at the end of the drop/add period. You are also required to attain a minimum GPA. Further details and the criteria used to make SAP determination is available from Rowan's Financial Aid Office or through:

http://www.rowan.edu/studentaffairs/financialaid/application_requirements/academic_progress/index.html

Financial Aid & Withdrawal

Students must remain enrolled and attending through the 60% point of the semester before they can retain all the financial aid they have been granted. Students that withdraw or stop attending (drop-out) before completing 60% of the semester can receive only a pro-rated portion of their financial aid for that semester.

CONTACT INFORMATION

Rowan Financial Aid Office

201 Mullica Hill Road, Savitz Hall, 1st Floor
Glassboro, NJ 08028

Ph: 856-256-4250, Fax: 856-256-4413

financialaid@rowan.edu

Rowan's Federal School Code: 002609

College of Professional & Continuing Education Academic Services

201 Mullica Hill Road, Education Hall, Room 3129
Glassboro, NJ 08028

Ph: 856-256-5435, Fax: 856-256-5638

cpceacademicservices@rowan.edu

www.rowan.edu/cpce.