

MONEY MONDAY: 1ST SERIES

The FAFSA[®] and Scholarships

WELCOME

The FAFSA[®] and Scholarships

This is the first of a six-series event. Please join us for future webinar event topics such as MD State Aid, Budgeting & Saving, All About Loans, Credit Café, & Investing and ID Theft.

**Sign up on OwlNet > All About Me Tab or
@HarfordFinAid on Facebook**

1-2 PM | Online

It's not too late to apply for financial aid!

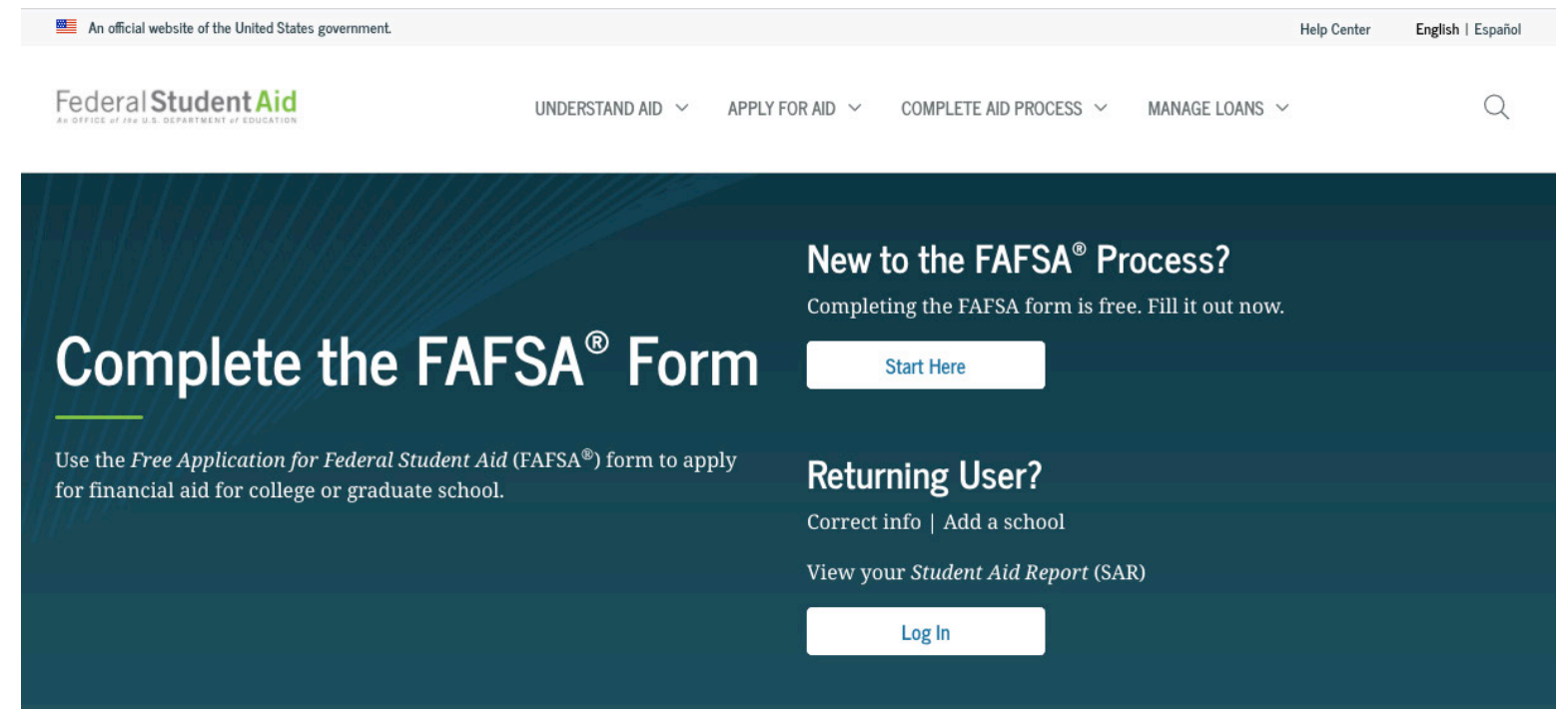
- Enrolled for fall 2020
- Plan to enroll winter, spring and/or summer 2021
- Student attending the above terms must complete the 2020-21 FAFSA® (2018 info used)
- It's not too late to apply for financial aid at Harford Community College
- Apply online at studentaid.gov
- Add Harford's school code of 002075
- Sign FAFSA® with your FSA ID
- Dependent students, have your parent sign as well

Reapply annually at studentaid.gov
starting OCT 1.



Free Application for Federal Student Aid (FAFSA®) is the main application.

- Collects demographic and financial information
- Information is used to calculate the expected family contribution (EFC)
- Colleges use EFC to award financial aid (not just federal)
- Available in English and Spanish



The screenshot shows the Federal Student Aid website homepage. At the top, it states "An official website of the United States government." and includes a "Help Center" and "English | Español" link. The main navigation bar features "Federal Student Aid" with the subtitle "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION" and four menu items: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS". A search icon is also present. The main content area has a dark teal background with the heading "Complete the FAFSA® Form" and a sub-heading "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." To the right, there are two sections: "New to the FAFSA® Process?" with a "Start Here" button and "Returning User?" with a "Log In" button. Other links include "Correct info | Add a school" and "View your Student Aid Report (SAR)".



Free Application for Federal Student Aid (FAFSA®)

- May be filed at any time during an academic year, but no earlier than OCT 1 prior to the academic year for which the student requests aid
- For the 2021-22 academic year, the FAFSA® may be filed beginning OCT 1, 2020.
- Colleges may set FAFSA® priority dates.
- HCC recommends completing by MAR 1 for Maryland State Aid consideration.
- Apply online at studentaid.gov.

This is an ANNUAL application!

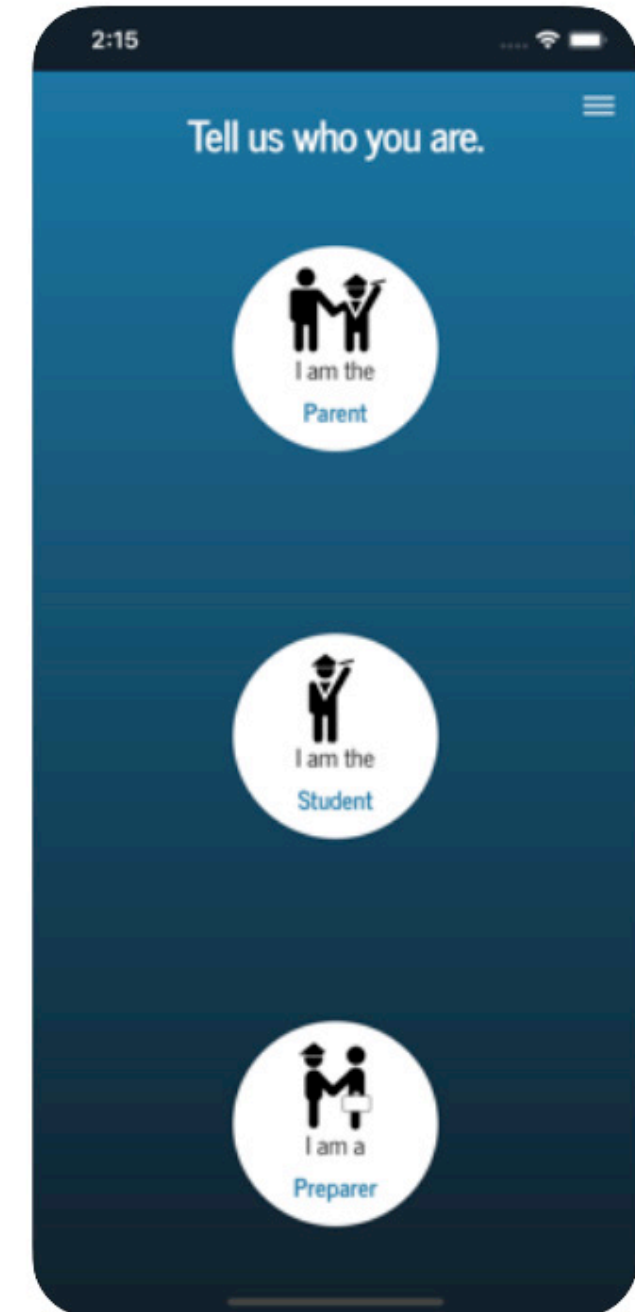
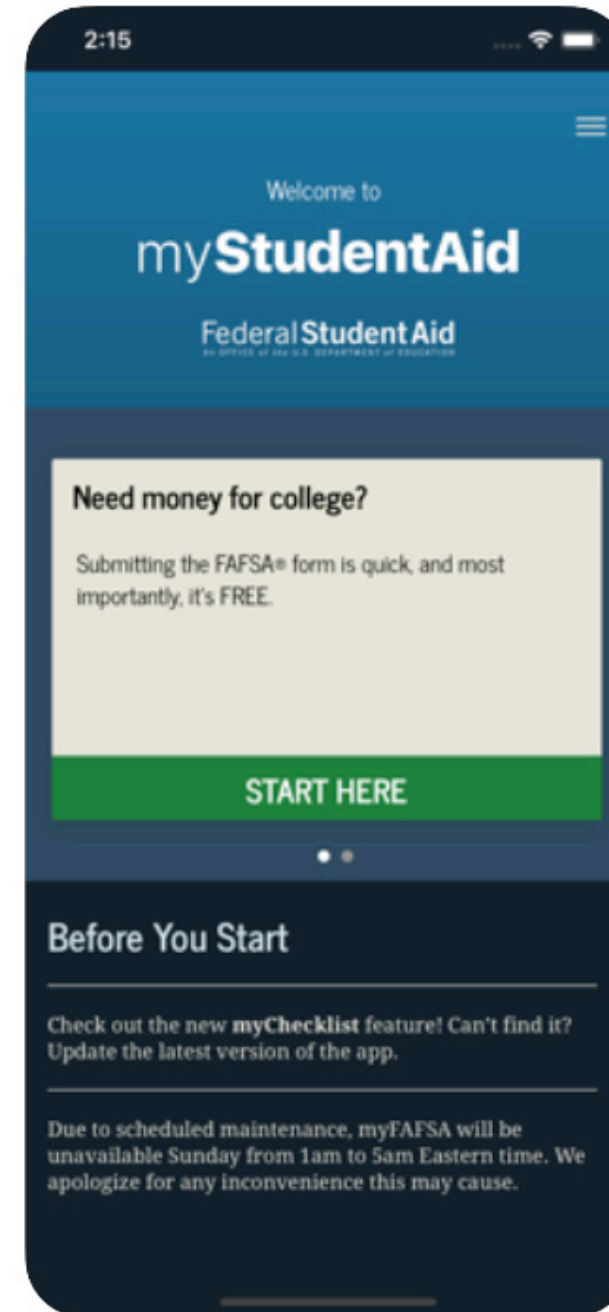


Free Application for Federal Student Aid (FAFSA®)

- FAFSA® on the Web (FOTW)
- myStudentAid mobile app
- Paper or PDF FAFSA®
- FAFSA® on the Phone (FOTP)
- FAA Access to CPS Online

myStudentAid App

Go to App store on your phone to load **FREE** app



FSA ID

The username and password combination that serves as a student's or parent's identifier to allow access to personal information in various U.S. Department of Education systems and acts as a digital signature on some online forms

Creating an FSA ID

[Gathering the Documents Needed to Apply](#)

[Getting Help](#)

[Starting Your FAFSA® Form and Providing Your Basic Personal Information](#)

[Listing Colleges and/or Career Schools](#)

[Determining Your Dependency Status](#)

[Reporting Parents' Information](#)

[Providing Financial Information](#)

[Signing and Submitting the FAFSA® Form](#)

[Taking the Next Steps](#)

Creating an FSA ID

We strongly recommend you create an FSA ID, a username and password combination that allows you to sign your FAFSA® form electronically. Your [FSA ID](#) also can be used to access the myStudentAid app, sign [loan](#) contracts, and access certain information online. While you can get your FSA ID as you're completing the FAFSA form online, getting it ahead of time and using it to begin your FAFSA form on [fafsa.gov](#) or on the myStudentAid mobile app cuts down on errors and delays. Find out [how to get an FSA ID](#) and [what to do if you forgot your FSA ID](#).

Important note: If you're a [dependent student](#), one of your parents whose information is reported on the FAFSA form will also need an FSA ID so that he or she can sign your application electronically. If your parent doesn't have a Social Security number (SSN), your parent won't be able to create an FSA ID (which requires an SSN). This means you'll have to [select the option to print a signature page when you get to the end of your FAFSA form](#) on [fafsa.gov](#) (this option isn't available in the myStudentAid app).

Creating your FSA ID before you begin the FAFSA® form only takes a few minutes and could prevent processing delays. (Plus, you can't use the myStudentAid mobile app at all without an FSA ID, so you'll need to create it before filling out the FAFSA form on the app.)

Tip: Use your FSA ID to start your FAFSA form.

When you create your FSA ID, be careful to enter your name and Social Security number **exactly** as they appear on your Social Security card. Then, if you go to [fafsa.gov](#) to start your application and indicate that you are the student, you will be given the option to enter your FSA ID or to enter your "identifiers" (your name, date of birth, and SSN).

IRS Data Retrieval

IMPORTANT NOTE FOR IRS DATA RETRIEVAL:

When you apply online, you will be given an option to retrieve tax information through the IRS Data Retrieval Tool (DRT). Tax information retrieved will automatically populate, although it will not be viewable to the applicant. Items transferred will say "Transferred from the IRS." [Click here for IRS Data Retrieval Tool instructions.](#)

10 Common FAFSA® Mistakes

<https://blog.ed.gov/2018/09/common-fafsa-mistakes/>

- Not completing the FAFSA® form
- Not filling out the FAFSA® form as soon as it's available
- Not submitting the FAFSA® form by the deadline
- Not getting an FSA ID before filling out the FAFSA® form
- Not using FSA ID to start the FAFSA® form
- Not using the IRS Data Retrieval Tool (IRS DRT)
- Inputting incorrect information
- Not reporting required information
- Listing only one college
- Not signing the FAFSA® form



What is Financial Aid?

Harford Community College's Financial Aid Office's mission is to provide assistance and counseling to students seeking financial aid. Assistance is available through grants, scholarships, loans and student employment.

- Financial Aid consists of funds provided to students and families to help pay for postsecondary educational expenses.
- Financial Aid can come in a variety of forms and from a variety of sources.

Federal Government

- Largest source of Financial Aid
- Aid awarded primarily on the basis of financial need
- Must apply each year using the FAFSA[®]
- Eligibility requirements must be met
- Federal Supplemental (FSEOG)
- Federal Work-Study (FWS)
- Federal Direct Student Loans (Direct Loans)
- Federal PLUS Loans (Parent Loan)
- Iraq Afghanistan Service Grant
- Teacher Education Assistance for College and Higher Education (TEACH) Grant
- Federal Pell Grant

Institutional Aid

Colleges use FAFSA® to determine financial need for need-based scholarships.


- Harford Community College awards approximately \$1 million in grants and scholarships each year.
- Colleges may offer both need-based scholarships and non-need-based scholarships such as merit scholarships.

State Aid

- MHEC is the State of Maryland's higher education coordinating board responsible for establishing statewide policies for Maryland public and private colleges and universities and for-profit career schools. MHEC also administers state financial aid programs that affect students on a statewide basis.
- <https://mhec.maryland.gov/Pages/default.aspx>
- The Maryland Higher Education Commission has a variety of grants and programs available to a multitude of students.
- Some of the grants require an application and some do not.

State Grants Based on FAFSA Completion

- FAFSA® must be completed by MAR 1
- Rawlings Educational Assistance Grant
- Guarantee Access Grant
- Maryland College Promise Scholarship



MARYLAND
HIGHER
EDUCATION
COMMISSION

Sign up now to receive updates on State grants/scholarships as an email or text message.

[SUBSCRIBE](#)

[No Thanks](#) [Remind Me Later](#)



FAFSA Information Night

Tips, timelines, and info for completing the FAFSA[®] and applying for Federal, State, and college financial aid.

OCT 6 | 5:30–7 PM | GoToWebinar (RSVP for Login)


OR OCT 22 | 5:30–7 PM | GoToWebinar (RSVP for Login)

Financial Aid Answers 24/7

HARFORD COMMUNITY COLLEGE Financial Aid Homepage [Browse Categories](#)


72 Answers for × FAFSA

SEARCH: SORT: Recommended VIEW: Videos




What are my Federal Direct Student Loan limits?

Playlists: Loan Entrance (DL Harford Counseling), Loan Exit (DL Harford Counseling), Loan Programs




VA Education programs for Veterans of the U.S. Armed Forces

Playlists: Grant Programs

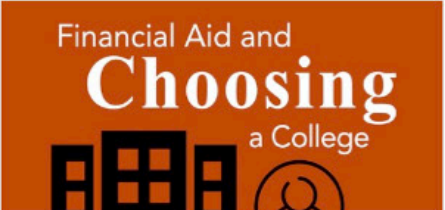


Receiving your Federal Student Aid (FSA) Funds


Playlists: Understanding your Financial Aid Offer



What is a Federal Direct Student Loan?



Financial Aid and Choosing a College



Tuition Waiver for Maryland Foster Care Recipients

Browse by Category

Video Playlists For...

Future Students	62
Current Students	64
Parents	57

Financial Aid Process

Getting Started	17
Applying	32
Tutorials	13

Scholarship Instructions

- Go to <https://www.harford.edu/student-services/financial-aid/types-of-aid-available/scholarships.aspx>
- At the bottom right-hand corner of the page you'll find links to view scholarship opportunities, view scholarship instructions, and apply for scholarships.

2020 - 2021

- [View Scholarships](#)
- [Scholarship Instructions \(PDF\)](#)
- [Apply for Scholarships](#)

Applying For Scholarships at Harford

APPLICATION CHECKLIST:

- FAFSA for year you are applying
- Transcript: High school or college transfer students
- Narrative/Essay
- Letters of recommendation



2020-2021 Harford Community College Scholarship Instructions

SCHOLARSHIP DEADLINES

Fall 2020 Semester: May 15, 2020 unless otherwise indicated.
Spring 2021 Semester: December 18, 2020 unless otherwise indicated.

ALL HCC scholarship applications must be submitted on-line at:
<http://owlnet.harford.edu/>

READ THE SCHOLARSHIP REQUIREMENTS CAREFULLY. Some scholarships require a separate application, additional narratives, letters of recommendation and/or a personal interview.

APPLICATION SUBMISSION CHECKLIST:

- 2020-2021 FAFSA** results must be on file in the Financial Aid Office for greater scholarship eligibility.
- TRANSCRIPT** (graduating high school seniors or college transfer students): Current HCC students do not need to submit a transcript. **Please note:** 2020 high school graduates do not need to provide a final transcript by the scholarship deadline but are encouraged to submit a final transcript upon graduation. OFFICIAL transcripts from ALL previous colleges attended should be submitted to HCC.
- NARRATIVE / ESSAY:**
Type a brief narrative/essay through the on-line application. Be sure to:
 1. Describe academic & professional goals and financial need,
 2. State how Scholarships/Grants will help you attain your goals,
 3. List recent volunteer/community service activities,
 4. Include your name and Harford ID#.
- Submit all other materials specifically required for any scholarship/grants for which you are applying with this application (i.e., **letters of recommendation**, additional narrative(s), etc.) as requested during the application process. Failure to do so may eliminate you from consideration for a scholarship.

Academic dishonesty, which includes cheating, fabrication, facilitating academic dishonesty, plagiarism and copyright infringement, is a violation of Harford Community College's Code for Student Rights, Responsibilities and Conduct. Students who commit an act of academic dishonesty while applying for a scholarship, including HCC scholarships, HCC Foundation scholarships, or private scholarships, may have their application invalidated and/or may be subject to disciplinary action.

STEPS TO ACCESS THE ON-LINE SCHOLARSHIP APPLICATION:

Login to your OwlNet account at: <http://owlnet.harford.edu>

Select the "All About Me" tab

Select the "Apply for Scholarships" link under Quick Links. You will be linked to our AwardSpring on-line application. **By completing one on-line application, you will be considered for all scholarships for which you are eligible.** Follow the processes for submission. (Have your narrative/essay ready to copy + paste)

Steps To Access Online Scholarship Application

- Log in to your OwlNet account at <http://owlnet/Harford.edu>
- Select the "All About Me" tab
- Look on the right side of the page under Scholarships and select "Apply for Scholarships"

Financial Aid

- Apply here for FSA ID
- Fill out your FAFSA

Money Mondays

Focus on Financial Aid

1. The FAFSA and Scholarships, 9/21
2. Maryland State Aid, 9/28
3. Budgeting and Saving, 10/5
4. All About Loans, 10/12
5. Credit Cafe, 10/19
6. Investing and ID Theft, 10/26

Download Money Mondays Flyer

Scholarships

- Apply for Scholarships
- MD State Scholarships
 - ▶ *more...*



harford.awardspring.com



 Scholarships

STUDENTS - PLEASE CLICK THE YELLOW BOX and sign in with your HCC email address.

Sign In with Your School Account



Things to keep in mind when applying for scholarships:

- There are approximately 150 scholarships that you can apply for using just **ONE** online application.
- Make sure to complete the **ENTIRE** application, including letters of recommendation and/or special essays, if instructed to provide either.
- Don't wait until the last day or two to apply. If recommendations are needed, there's not enough time to notify and receive recommendations from instructors, especially during finals week. Be courteous of an instructor's time as they are very busy.

What happens after you submit your application

- Award notices are delivered to a student's campus email address.
- Students are only notified if they DO receive an award.
- There is no timeframe for when scholarship recipients receive award notices.
- For various reasons, scholarship committees meet at different times throughout the semester. Students do not receive a decline message because the committee selections are ongoing.
- **The spring 2021 online application will be available beginning OCT 12 and through DEC 20.**

Helpful Resources

- **FAFSA** Free Application Federal Student Aid studentaid.gov
- **MHEC** Maryland Higher Education Commission mhec.state.md.us
- **Harford Community Financial Aid** harford.edu/financialaid
- For more information about all aspects of financial aid, as well as a series of short videos (**FATV**-Financial Aid TV), visit harford.edu/financialaid or www.harford.financialaidtv.com. These resources can be useful in explaining financial aid in understandable terms.
- Follow the Financial Aid Office on Facebook for scholarship information and general announcements @HarfordFinAid.
- Apply for Harford Community Scholarships at harford.awardspring.com.

Questions?

FINANCIAL AID CONTACT INFO

Email: finaid@harford.edu

Online chat: OwlNet > All About Me tab **or**
harford.edu/student-services/financial-aid

Fax: 443.412.2169

Facebook: @HarfordFinAid

Upcoming Webinars

- Maryland State Aid - SEP 21
- Budgeting & Saving - OCT 5
- All About Loans - OCT 12
- Credit Café - OCT 19
- Investing & ID Theft
- Learn about State scholarships & loans available through financial aid.
- Find out how to be a better money manager with budgeting & savings tips.
- Learn to invest and watch you money grow.
- Avoid ID theft by following helpful advice.