Navigating State Financial Aid & College Promise

WELCOME

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Topics We Will Discuss

- To Do List!

- Free Application for Federal Student Aid or FAFSA®

- What is Financial Aid & Types of Aid

- Calendar & Deadlines

- State Financial Aid

- College Promise Scholarship Eligibility

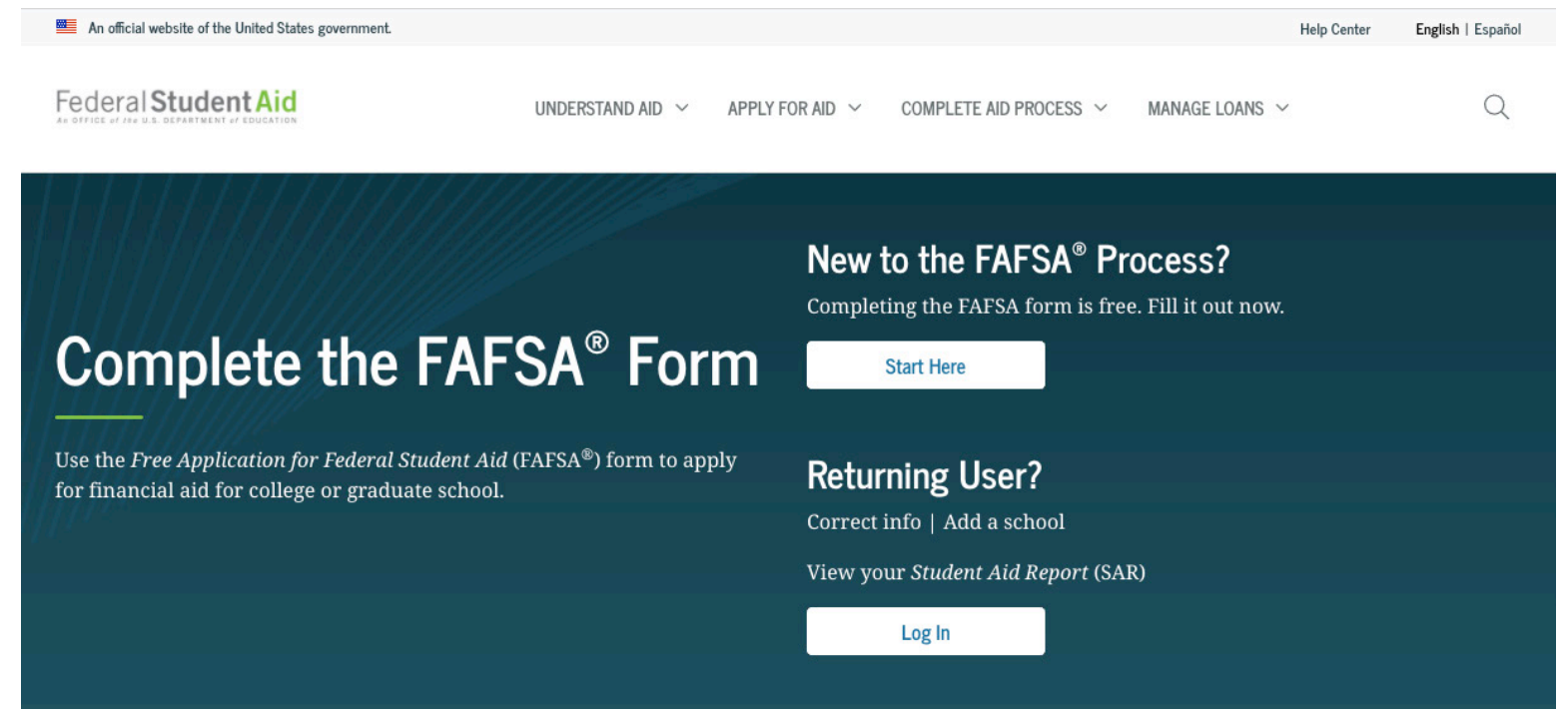- And More

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Calendar & Deadlines

- **SEP:** Students and parents (of students who meet the dependent student definition as described on the FAFSA®) should apply for the Federal Student Aid ID (FSA ID) at fsaid.ed.gov. FSA ID is valid for future years. **Please keep in a safe space.**

- **OCT:** The FAFSA® opens for the next academic year annually as of OCT 1. Fill out the FAFSA® at studentaid.gov.

- **MAR 1:** FAFSA® filing deadline for State of Maryland Grants & Scholarships.

- **MAY 15:** Fall scholarship priority deadline. Apply for Harford Community Scholarships at harford.awardspring.com.

- **APR:** New student financial aid offer letters to be mailed.

Your Fall To Do List

- Sign up for SAT, ACT (study & prepare)

- Visit colleges

- Apply to colleges: applications may require essays, reference letters, and other documents

- Fill out the FAFSA®

- OCT 1 FAFSA® opens

- Stay on top of deadlines

- Some schools have separate institutional scholarship applications; ask your college

- **Harford's school code:** 002075

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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

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.

- Apply online at studentaid.gov.

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.

- FAFSA is signed with FSA ID (student & parent).

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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

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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 sounces.

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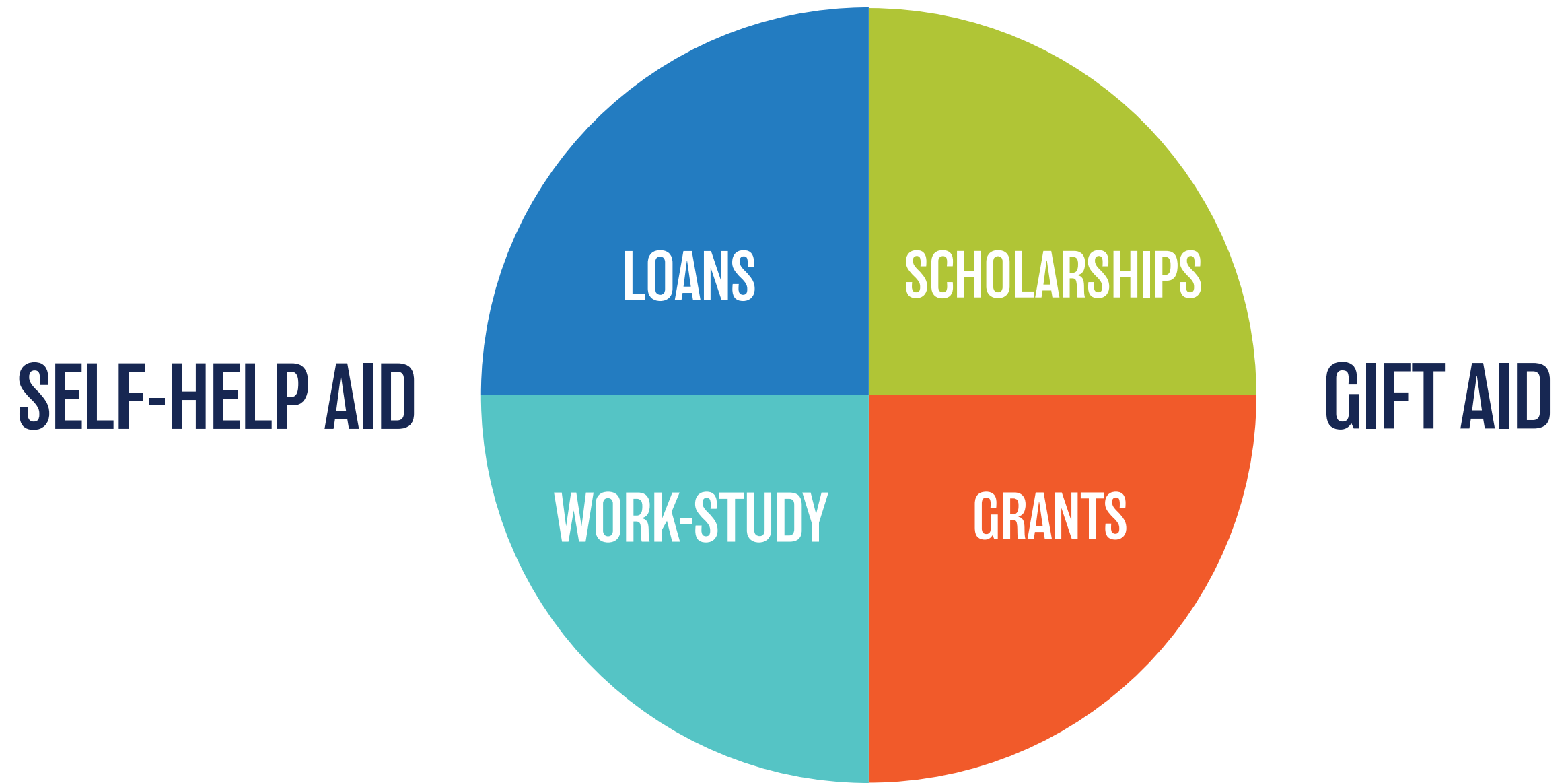# Categories of Financial Aid

NEED-BASED AID

NON-NEED-BASED AID

Types of Financial Aid

SELF-HELP AID

LOANS

SCHOLARSHIPS

WORK-STUDY

GRANTS

GIFT AID

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Sources of Financial Aid

- Federal Government

- Employers

- Private Sources

- College and Universities

- States

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 Student Aid Programs

- Federal Supplemental (FSEOG)

- Federal Work-Study (FWS)

- Federal Direct Student Loans (Direct Loans)

- Federal PLUS Loans (Parent Loan)

- Iraq and 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.

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The Maryland Higher Education Commission

- 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

Rawlings Assistance Grant

- **Complete the FAFSA® or MAFAA by March 1 every year.**

- If a student is ineligible to file a FAFSA® application but eligible for in-state tuition, complete the MSFAA by MAR 1 online through MDCAPS.

- Student must be eligible for in-state tuition.

- Student must enroll at a two-year or four-year Maryland college or university as a full-time (12+ credits per semester), degree-seeking, undergraduate student.

- Students must demonstrate financial need. All applicants are ranked by Expected Family Contribution (EFC). (Students with the lowest EFC are awarded first).

- Grant is renewable when FAFSA® is completed by March 1 each year.

- Must maintain minimum satisfactory academic progress.

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Guarantee Access Grant

- **Complete the FAFSA® or MAFAA by MAR 1 every year**

- If a student is ineligible to file a FAFSA® application but eligible for in-state tuition, complete the MSFAA by MAR 1 online through MDCAPS.

- Student must enroll at a two-year or four-year Maryland college or university as a full-time (12+ credits per semester), degree-seeking, undergraduate student.

- Be under the age of 22 at the time of the initial award

- Current high school seniors enrolled in college preparatory program that have an unweighted high school grade point average (GPA) of at least a 2.5

- **Grant is renewable** when FAFSA® is completed by March 1 each year.

- Maintain Satisfactory Academic Progress (SAP)

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Legislative Grants

DELEGATE:
The Delegate Scholarship Program is for delegates in the Maryland General Assembly to provide financial assistance to full-time and part-time students pursuing an undergraduate, graduate, or professional education.

SENATORIAL:
The Senatorial Scholarship Program is for senators in the Maryland General Assembly to provide financial assistance to full-time and part-time students pursuing an undergraduate, graduate, or professional education.

Must apply directly to YOUR delegates and/or senator.

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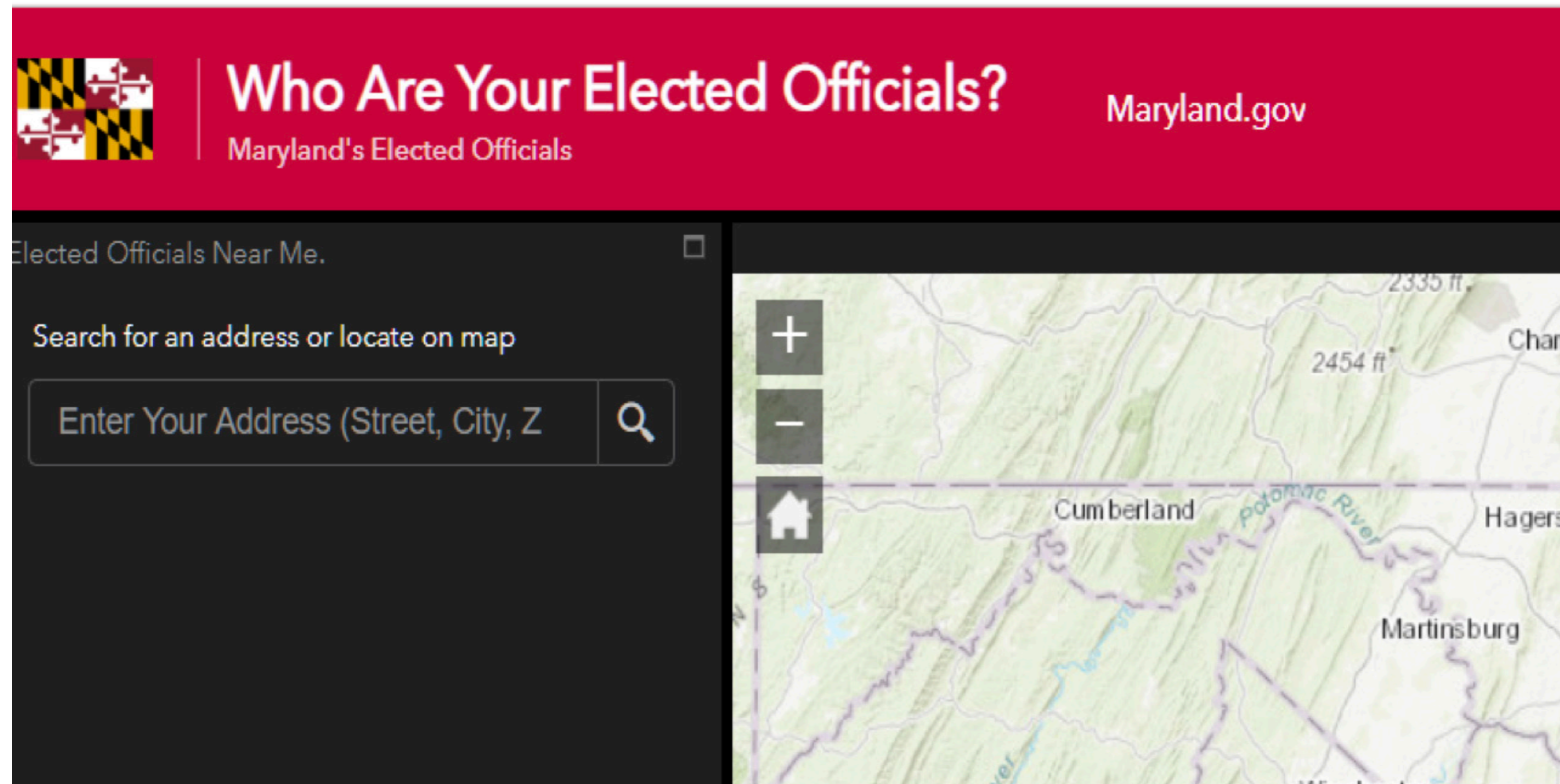
Delegate Grant

- Student and parent must be a resident of Maryland.

- Student can be enrolled full-time, 12+ credits or part-time, 6-11 credits.

- Delegate will determine award amount based on enrollment status.

- Contact delegate in **FEB** for application.

- **Grant is not renewable; you must re-apply each year.**

- Each delegate has a different process, requirements and deadline dates.

- Must maintain satisfactory academic process to receive grant

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Senatorial Grant

- Student and parent must be a resident of Maryland.

- Student can be enrolled full-time, 12+ credits or part-time, 6-11 credits.

- Senator will determine award amount based on enrollment status.

- Contact Senator in **FEB** for initial application.

- **Senatorial Grant is renewable each year; you don't have to re-apply.**

- Each senator has a different process, requirements and deadline dates.

- Must maintain satisfactory academic process to receive grant

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Who are your state-elected officials?

https://maryland.maps.arcgis.com/apps/webappviewer/index.html?id=177afa87a67746a4ac5496b2d0897fb7

Maryland Part-Time Grant

- The Part-Time Grant Program provides funds to Maryland public and independent colleges and universities so they may provide grants to eligible part-time students.

- Must demonstrate financial need as determined by the completion of FAFSA®

- Student and parent must be resident of Maryland.

- Student must sign Drug-Free Policy form.

- Student must be enrolled in 6-11 credits in a degree-seeking program.

- Recipients are selected by institution.
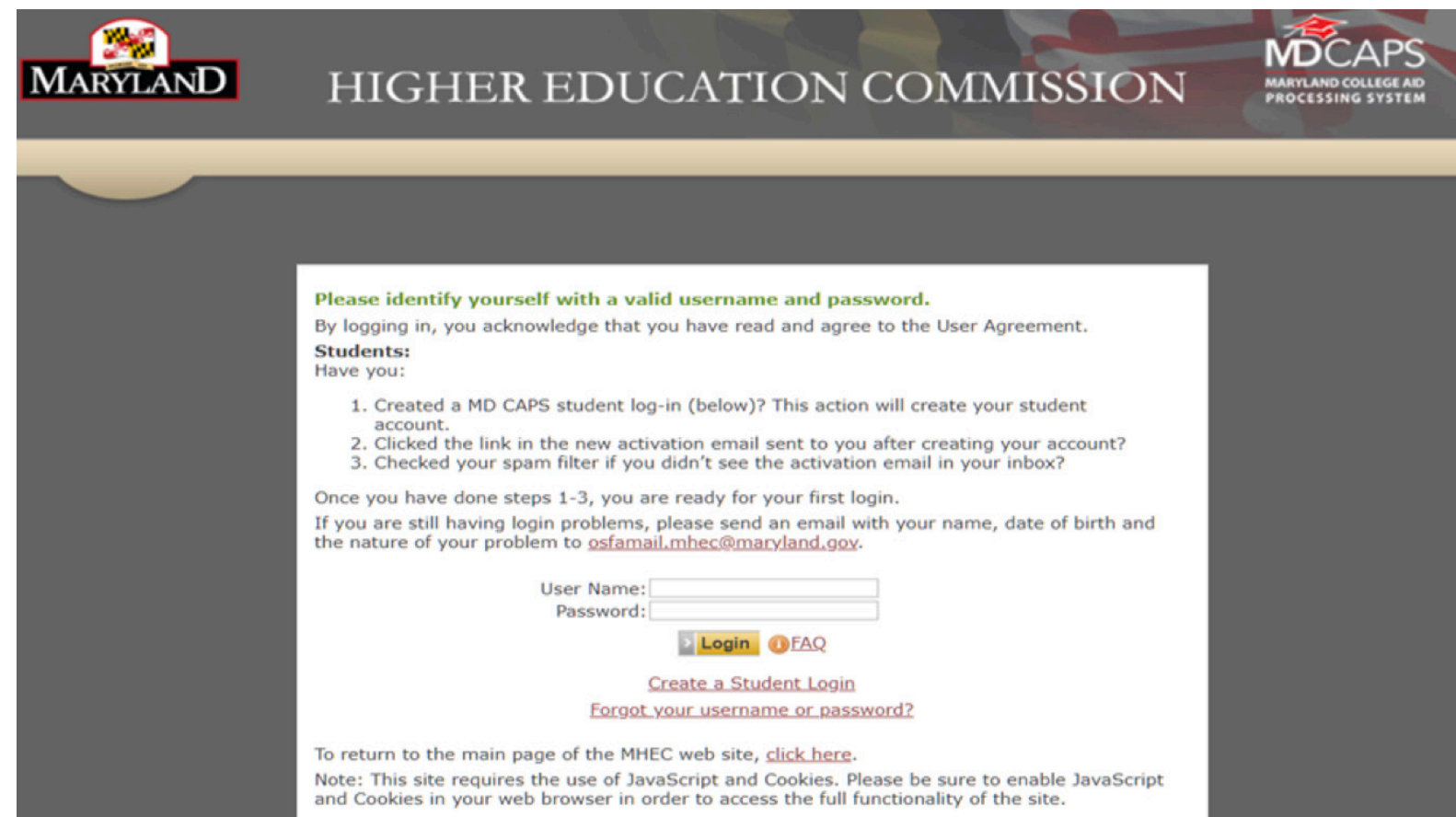
Other State Grants

- Some state grants require the completion of an application to the state.

- Each grant has a "hard" deadline for submission of application and supporting documents.

- Some grants require completion of a FAFSA®.

- Some grants are automatically renewable.

- Some grants are for degree-seeking students while others are for certificate programs leading to employment, licensure or job skill enhancement.

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Other State Grants

- Edward T. and Mary A. Conroy and Jean B. Cryor Memorial Scholarship Program

- Maryland Community College Promise Scholarship

- Cybersecurity Public Service Scholarship Program

- Tuition Reduction for Non-Resident Nursing Students

- Veterans of the Afghanistan and Iraq Conflicts Scholarship

- 2+2 Transfer Scholarship

- Teaching Fellowship Grant

- https://mhec.maryland.gov/Pages/default.aspx

MDCAPS (MD College Aid Processing System)

https://mdcaps.mhec.state.md.us

Don't miss out on important alerts
mhec.state.md.us

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https://mdcaps.mhec.state.md.us

- Establish a login and password on MDCAPS website.

- Accept your grant(s) and tell the state the school you want to receive your grant(s).

- Will receive 3 emails and/or texts from state before grant is canceled.

- You have about 4 weeks to accept grant.

- If you don't accept your grant, it will be canceled by the state and you may go on a waitlist.

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Maryland Community College Promise Scholarship Program

Free Community College?

- It's not that simple

- Criteria must be met

- Deadlines are firm

- Patience is required!

2020 Program Changes:

BEFORE:

- Graduate from a Maryland high school within the last two years or complete a GED

- Commit to working full-time in the state of Maryland for every year that you received the grant

Effective JULY 1, 2020, these requirements have been eliminated.

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MD Community College Promise Scholarship

- Complete FAFSA® or MSFAA (MD State Financial Aid Application for eligible undocumented immigrants) **by MAR 1**

- Unweighted GPA minimum of 2.3 at the end of the first semester of your senior year in high school or at the end of your senior year in high school

- Annual 2018 adjusted gross income of not more than: $100,000 if single or resides in a single-parent household $150,000 if married or resides in a two-parent household

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MD Community College Promise Scholarship

- Enrolled full-time, 12+ credits at your local community college

- Be eligible for in-state tuition

- Pay for your own books

- Have not previously earned a bachelor's degree or an associate degree

- Enrolled in a credit-bearing vocational certificate, a credit-bearing certificate, or an associate degree; or enroll in a sequence of credit or noncredit courses that leads to licensure or certification; or in a registered apprenticeship program

- **Submit all documentation, if required, to MHEC by JUNE 15, 2021**

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Renewal Requirements

A recipient of a Promise Scholarship is eligible for up to two years of a renewable award if the recipient continues to:

- Annually complete the FAFSA or MSFAA by MAR 1;

- Remain eligible for in-state tuition;

- Enroll in and complete either:
  - a sequence of credit or noncredit courses that leads to licensure or certification; or
  - 12 credits at the end of each semester in credit-bearing programs.

- Maintain at least a 2.5 cumulative college GPA if enrolled in a credit-bearing program;

- Make satisfactory progress toward a vocational certificate, a certificate, or an associate degree;

- Participate in a registered apprenticeship program; and

- Meet the income requirements

Promise for Noncredit Students

APPLICATION PROCESS
For Promise Noncredit applicants only, an applicant must:

- Submit a FAFSA or MSFAA by MAR 1

- Complete the Promise Noncredit application online through MDCAPS
  - Rolling deadline for Promise noncredit applicants only

- Submit all required documents (initial applicants only) by the established deadline
  - High school or community college transcript
  - GED Examination

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Renewal Requirements

A Noncredit recipient of a Promise Scholarship is eligible to receive the award for up to two years if the recipient continues to:

- Pass all courses taken in each term and enroll in the next available courses offered at the community college in the sequence

- Failure to enroll in the next available courses offered at the community college for the sequence will result in the applicant becoming ineligible for the award.

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Contact Information and Resources

- Refer to Maryland Higher Education Commission for further questions, updates and changes about the College Promise Scholarship mhec.state.md.us

- More details on our website at www.Harford.edu/collegepromise

- Email your questions to us at collegepromise@harford.edu

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Helpful Resources

- **FAFSA** Free Application Federal Student Aid studentaid.gov

- **MHEC** Maryland Higher Education Commission mhec.state.md.us

- **Harford Community College 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.

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Additional Sources of Funding

- Don't forget to research and apply for private scholarships and to check with employers regarding tuition benefits.

- The Smart Guide to Financial Aid™ finaid.org

- Central Scholarship Bureau central-scholarship.org

- Fastweb Scholarship Fastweb.com

FAFSA Information Night

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

OCT 6 | 5:30–7PM | GoToWebinar (RSVP for Login)
OR OCT 22 | 5:30–7PM | GoToWebinar (RSVP for Login)

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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

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