

MONEYWISE WEDNESDAY: 2ND SERIES
Applying for Scholarships

WELCOME

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.

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.

2021 - 2022

- [View Scholarships](#)
- [Scholarship Instructions](#)
- [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

2021-2022 Harford Community College Scholarship Instructions

SCHOLARSHIP DEADLINES

Fall 2021 Semester: May 15, 2021 unless otherwise indicated.
Spring 2022 Semester: December 20, 2021 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:

- 2021-2022 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:** 2021 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 Fall 2021 online application will be available MAR 15 through MAY 15.**

Private Sources

Foundations, businesses, churches, civic, and charitable organizations

Deadlines and application procedures vary

Begin researching private sources early

MAIN MENU +

STUDENT SUPPORT | BACK

[Financial Aid](#)

[Don't Delay, Do Your FAFSA Today!](#)

[College Promise Scholarship](#)

▸ [Financial Aid Resources](#)

[Workforce Development Scholarships](#)

[Financial Aid Process](#)

[Financial Aid Forms](#)

[Managing Your Money While in College](#)

[Satisfactory Academic Progress](#)

[Types of Aid Available](#)

Financial Aid Resources

FINANCIAL AID RESOURCES

[Important HCC Financial Aid Information](#)

[Federal Financial Aid](#)

[Maryland Higher Education Commission \(MHEC\)](#)

[The Smart Guide™ to Financial Aid](#)

[Federal Direct Loan Program](#)

[FATV-Financial Aid TV](#)

[Financial aid terms](#)

[Financial aid tips on...](#)

[Twitter](#)

[Facebook](#)

[Keep personal info safe](#)

[Military/Veteran Services](#)

PRESENTATIONS

[FAFSA Information Night 22 OCT 20](#)

[Money Mondays: The FAFSA & Scholarships 21 SEP 20](#)

[Money Mondays: MD State Aid & College Promise 28 SEP 20](#)

FAFSA RESOURCES

[Free Application for Federal Student Aid \(FAFSA®\)](#)

[Creating a Federal Student Aid ID](#)

[Federal Student Aid ID \(FSA ID\)](#)

[FAFSA® Worksheet 2020-2021](#)

[FAFSA® Worksheet 2021-2022](#)

[IRS Data Retrieval Tool Instructions](#)

SCHOLARSHIP RESOURCES

[Apply for Harford scholarships](#)

[How To Write a Scholarship Essay](#)

[Central Scholarship Bureau](#)

[Fastweb Scholarship Search](#)

LOAN RESOURCES

[Student loan benefits and differences](#)

- [Federal Loans vs. Private Loans](#)
- [Federal Loan Basics](#)

[Student loan responsibilities](#)

[Direct PLUS Loan](#)

If you will be transferring to another institution for Fall 2021

- Complete the FAFSA (fafsa.gov) Contact the new school(s) for their school code
- Contact the Financial Aid Office at the new school for available scholarships for transfer students
- HCC's Development Office offers a few scholarships for students graduating from HCC. View our website under Transfer Scholarships.

Maryland State Aid and College Promise

The Maryland Higher Education Commission

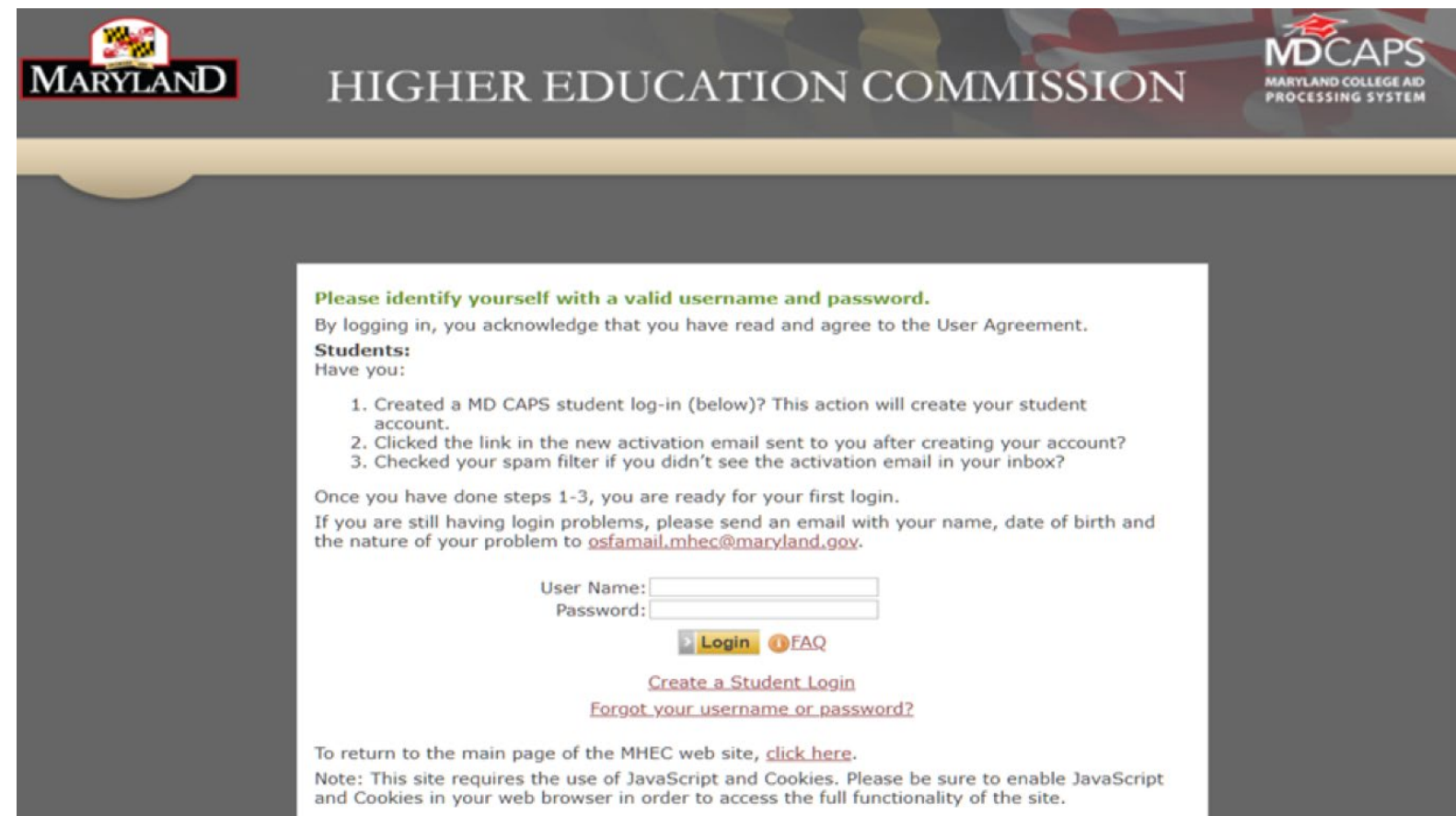
- MHEC is the State of Maryland's higher education coordinating board responsible for establishing statewide policies for Maryland public and private colleges and universities and for-profit career schools. MHEC also administers state financial aid programs that affect students on a statewide basis.
- <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

MDCAPS (MD College Aid Processing System)

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



The screenshot shows the login page for the MDCAPS system. At the top, there are logos for Maryland, the Higher Education Commission, and MDCAPS. The main content area contains instructions for users to identify themselves with a valid username and password. It includes a list of steps for students to create an account and activate it. Below the instructions, there are input fields for 'User Name' and 'Password', a 'Login' button, and a link to 'FAQ'. There are also links for 'Create a Student Login' and 'Forgot your username or password?'. At the bottom, there is a note about JavaScript and Cookies.

MARYLAND HIGHER EDUCATION COMMISSION MDCAPS MARYLAND COLLEGE AID PROCESSING SYSTEM

Please identify yourself with a valid username and password.
By logging in, you acknowledge that you have read and agree to the User Agreement.

Students:
Have you:

1. Created a MD CAPS student log-in (below)? This action will create your student account.
2. Clicked the link in the new activation email sent to you after creating your account?
3. Checked your spam filter if you didn't see the activation email in your inbox?

Once you have done steps 1-3, you are ready for your first login.
If you are still having login problems, please send an email with your name, date of birth and the nature of your problem to osf@mail.mhec.state.md.us.

User Name:
Password:

[Create a Student Login](#)
[Forgot your username or password?](#)

To return to the main page of the MHEC web site, [click here](#).
Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.

Stay Connected!

Get updates on State grants/scholarships via text message or email

Subscription Type

SMS/Text Message

Wireless Number

1 (US)

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



MDCAPS (MD College Aid Processing System)

<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.

Rawlings Assistance Grant

- **Complete the FAFSA® or MSFAA 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 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 MAR 1 each year.
- Must maintain minimum satisfactory academic progress.

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)

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.



Delegate Grant

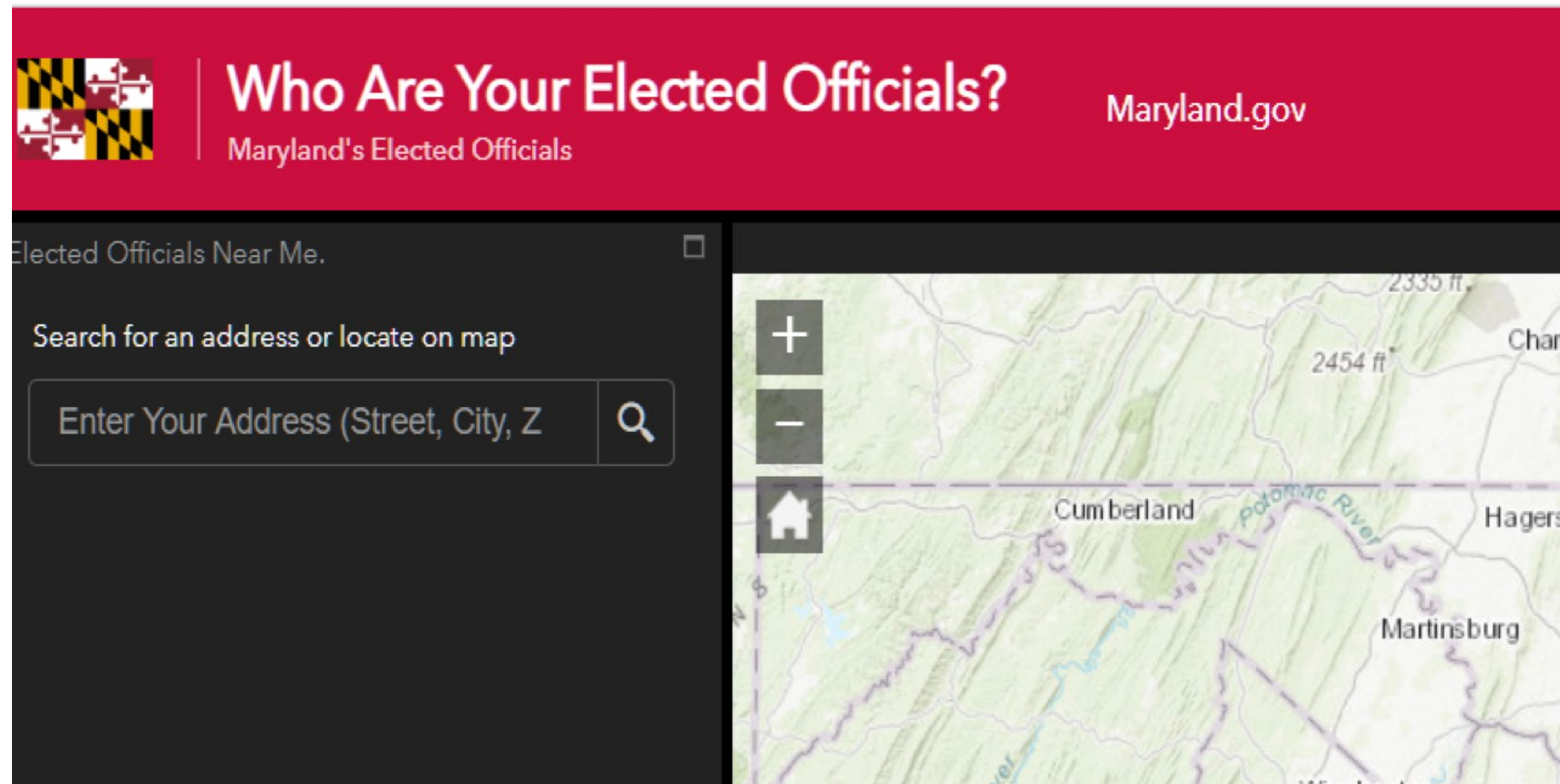
- Student and parent must be a resident of Maryland.
- Student can be enrolled full-time, 12+ credits or part-time, 6-11 credits.
- Delegate will determine award amount based on enrollment status.
- Contact delegate in **FEB** for application.
- **Grant is not renewable; you must re-apply each year.**
- Each delegate has a different process, requirements and deadline dates.
- Must maintain satisfactory academic process to receive grant

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

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.



Maryland Community College Promise Scholarship Program

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

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**



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



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

Questions?

FINANCIAL AID CONTACT INFO

Email: finaid@harford.edu

Online chat: OwlNet > All About Me tab [or
harford.edu/student-services/financial-aid](https://www.harford.edu/student-services/financial-aid)

Fax: 443.412.2169

Facebook: @HarfordFinAid

Upcoming Webinars

- **FEB 24 - Navigating OwlNet and Bank Mobile**
How you find your financial aid award and receive a refund.
- **MAR 3 - Satisfactory Academic Progress (SAP)**
Know what happens to your aid if you withdraw from or fail courses.
- **MAR 10 - Food Pantry and Other Helpful Resources**
Who couldn't use a little help this year?