

OSFA NEWSLETTER

OFFICE OF STUDENT FINANCIAL ASSISTANCE

2020-2021

**Free Application for
Federal Student Aid
(FAFSA is now
available!)**

The FAFSA can be completed through a mobile app!

Anyone can download the myStudentAid mobile app from both the Apple App Store (iOS) and Google Play (Android).

Note: Students can also complete the FAFSA by visiting fafsa.gov.

If you're helping a student fill out the FAFSA form, you can select the "I am a Preparer" option, where you'll be asked to enter your (Federal Student Aid (FSA) ID. (All preparers must have an FSA ID to use the mobile app.)



MHEC IMPORTANT DEADLINES

For the 2020-2021 Application Cycle

October 1, 2019:

2020-2021 FAFSA application is available.

November 15, 2019:

- The Maryland State Financial Aid Application (MSFAA) is available for students to apply who are ineligible to receive federal student aid; and
- Notifications will begin to be sent to applicants who complete the FAFSA and MSFAA, and meet certain income requirements. These students will be identified as “**potentially eligible**” for the Educational Assistance Grant, Guaranteed Access Grant and Maryland Community College Promise Scholarship on a weekly basis. Therefore, applicants should monitor their MDCAPS account and emails for frequent updates.

March 1, 2020:

MHEC deadline to submit 2020-2021 FAFSA or MSFAA application for consideration for most State financial aid programs, such as the Educational Assistance Grant, Guaranteed Access Grant, and Promise Scholarship.

April 1, 2020:

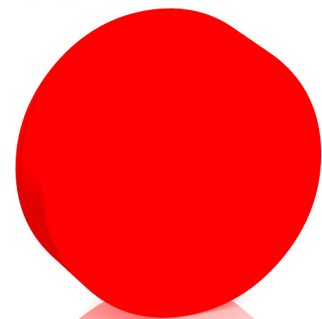
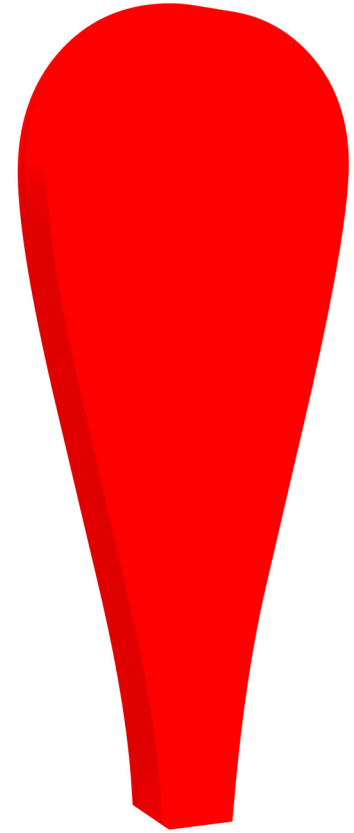
Deadline to submit all required documents for the Guaranteed Access Grant.

May 1, 2020:

MHEC will begin the Guaranteed Access Grant award process.

June 15, 2020:

Deadline for initial Promise applicants to submit all required documentation to MHEC for consideration of the award.



GUARANTEED ACCESS GRANT

The Maryland Higher Education Commission's Office of Student Financial Assistance (OSFA) receives 2020-2021 FAFSA or MSFAA information from Maryland applicants who list at least one Maryland institution on their FAFSA/MSFAA. Students who complete a FAFSA or MSFAA and meet the required criteria will have their FAFSA or MSFAA information imported into the Maryland College Aid Processing System (MDCAPS). **The 2020-2021 MSFAA application is now available through MDCAPS.**

An applicant is identified by MHEC as potentially eligible for consideration of the Guaranteed Access Grant award if they:

- Are a high school senior, reporting they will be entering a 2 or 4 year Maryland college or university in the Fall 2020 semester succeeding their high school graduation;
- Are listed that they are seeking an undergraduate degree; and
- Meet certain income guidelines.

(A final determination of eligibility can only be made once all required documentation is received by the established deadline.)

Additionally, the following may be considered, provided they meet the other GA grant requirements;

- An individual who has successfully obtained a General Educational Development Diploma (GED);
- Is under the age of 26 at the time of receiving the first award;
- Has a passing score of at least 165 per module on the diploma examination; and
- Will begin college within 1 year of achieving the score, or if failing to do so provides evidence that is satisfactory to MHEC of extenuating circumstances.

Students identified by OSFA as potentially eligible for the GA grant will be notified by OSFA through email or postal mail based on the contact information (email and mailing address) reported on the student's FAFSA or MSFAA. OSFA will then request the student to submit all required documentation needed to complete the verification process and confirm the student's eligibility for the award.

Students are required to provide **all** requested documentation, and submit **all** documentation directly to MHEC (**not the college or university**) by **April 1, 2020 for consideration of the GA Grant**. All documentation must be completed as directed on the form that the applicant downloads online through the Maryland College Aid Processing System (MDCAPS). OSFA will not be able to complete the verification process until **all** required documentation is received. Any student who fails to submit **all** requested documentation by **April 1, 2020** will **not** be considered for the GA grant. *Please note that students who do not receive an award their first year of college are not eligible at a later date.*



MARYLAND COMMUNITY COLLEGE PROMISE SCHOLARSHIP

The Maryland Community College Promise Scholarship is a **last dollar award**, available to students who plan to enroll at their local community college as a full-time candidate in a credit-bearing vocational certificate, a credit-bearing certificate, or an associate degree; or enroll in a sequence of credit or non-credit courses that leads to licensure or certification; or in a registered apprenticeship program.

To be considered for the Promise Scholarship an applicant must:

- Submit a Free Application for Federal Student Aid (FAFSA) online at <https://studentaid.ed.gov/sa/fafsa> or submit the Maryland State Financial Aid Application (MSFAA) online through MDCAPS for any applicant who is ineligible to receive federal aid but is eligible for in-state tuition by **March 1, 2020**;
- Identify a community college on their FAFSA or MSFAA by **March 1, 2020**. **The applicant** will be notified by email of the required documentation to submit for further consideration for the Scholarship. Applicants should login to their MDCAPS account and review their "Check Application Status" section for a complete listing of all required documentation that must be submitted to MHEC. There is no separate application for applicants to complete to be considered for the Promise Scholarship;
- Submit all documentation, if required, to MHEC by **June 15, 2020 (Late documentation will not be accepted)**;
- Be within two years after graduating from a high school or successfully completing a GED in the State on or before July 31 prior to the start of the Fall semester enrolled in a public community college as a candidate in:
 - a credit-bearing vocational certificate,
 - a credit-bearing certificate,
 - an associate degree program;
 - a sequence of credit or non-credit courses that leads to licensure or certification; or
 - a registered apprenticeship program.
- Be eligible for in-state tuition, as determined by the community college in accordance with Education Article, Title 15, Annotated Code;
- Have earned an unweighted cumulative GPA of at least a 2.3 or its equivalent at the end of the **first semester** of your senior year in high school (**Initial applicants should submit an high school transcript or report card to document the GPA requirement**);
- Have an annual adjusted gross income of not more than:
 - \$100,000 if the applicant is single or resides in a single-parent household; or
 - \$150,000 if the applicant is married or resides in a two-parent household for the **2018 tax year** as defined by MHEC;
- Not have earned a bachelor's degree or an associate degree; and
- Not have been awarded another educational grant or scholarship that covers the applicant's full cost of attendance at the community college.

Recipients of the Maryland Community College Promise Scholarship Program must sign an agreement to live in Maryland and work full-time (in state or out-of-state) after earning the credit-bearing vocational certificate, credit-bearing certificate, or associate degree; or completion of a sequence of credit or non-credit courses that leads to licensure or certification; or in a registered apprenticeship program, or the award will convert into a loan payable to the State.

GENERAL UPDATES

The 2020-2021 MSFAA is now available in MDCAPS!

The Maryland State Financial Aid Application (MSFAA) is available to applicants who are ineligible to receive federal aid using the FAFSA. The MSFAA allows qualified children of undocumented immigrants, who qualify for in-state tuition under §15-106.8 of the MD Education Article, to apply and be considered for certain types of State need-based financial aid, including: the Howard P. Rawlings Educational Excellence Awards Program, the Part Time Grant, the Maryland Community College Promise Scholarship, and the Richard W. Collins III Leadership with Honor Scholarship. Frequently asked questions regarding the MSFAA can be found at <https://mhec.state.md.us/Pages/MSFAA-FAQS.aspx>.

In order for undocumented students to be considered for the GA grant they must file the MSFAA no later than **March 1, 2020**. The MSFAA application will be reviewed by OSFA. Those students who meet the general income requirements for the GA grant program will be contacted by OSFA to provide additional documentation. **All requested documents must be received no later than April 1, 2020.**

Students may complete the MSFAA by visiting MDCAPS at <https://mdcaps.mhec.state.md.us>.

IMPORTANT REMINDERS:

- Everyone is encouraged to sign up for text message and email alerts from the Office of Student Financial Assistance (OSFA) concerning various State aid programs. To receive text message alerts/emails visit <https://mhec.maryland.gov/Pages/default.aspx> and in the top right corner of the webpage enter your phone number in the "Stay Connected!" box.
- Students are encouraged to utilize the IRS Data Retrieval Tool (DRT) when completing the FAFSA. The DRT allows students and parents to upload their tax information directly from the IRS onto the FAFSA. This ensures more accuracy for families when completing the FAFSA and is a timesaving tool.
- When assisting students with the submission of required GA and Promise documentation, high school counselors should only provide documentation for students identified by OSFA as potentially eligible for the GA grant or Promise Scholarship.
- Students are encouraged to submit the FAFSA or MSFAA as early as possible in order to allow for as much time as possible to submit the requested documentation by the established deadline for either program. *It is recommended that students begin submitting certain requested documentation (such as any tax information and required verification forms) to OSFA as early as possible. Additional and more time sensitive documentation such as the student's high school transcript (which must include grades earned in the 1st semester of their senior year) may be submitted when available to the student.*
- Students should ensure their email account is setup to receive emails from MDCAPS. Therefore, they should update their email accounts to allow emails to be received from "donotreply@maryland.gov". This will ensure that MHEC email notifications are not sent to SPAM.
- **GA Grant** and **Promise** documents may be submitted via **mail** at
Maryland Higher Education Commission
Office of Student Financial Assistance
6 N. Liberty St., Ground Suite
Baltimore, MD 21201
Or may be submitted in person utilizing the drop boxes located in the lobby

GENERAL UPDATES

What is the Maryland College Aid Processing System?

MDCAPS is MHEC's comprehensive financial aid system that allows staff to process State scholarship applications and allocate funds more efficiently using cutting-edge technology. To use MDCAPS, you must first create a student login profile. The profile creation process will request an email address. An activation link will be sent to the email address provided. To get started with a profile, click the MDCAPS logo or use this link, <https://mdcaps.mhec.state.md.us>. Next, click "Create a Student Login" located below the yellow [Login] button.

MDCAPS allows applicants to apply on-line for certain scholarship and grant programs, check their "To Do List" and "Application Status", accept or decline awards, check award and payment status, transfer and add schools, change enrollment status, change housing status, and much more! Make sure each student registers for an MDCAPS account.

What's on the Horizon?

- OSFA will be onsite at several central locations across Maryland, collecting documentation from students identified for the GA and Promise programs. OSFA anticipates hosting these events between January 1 and March 1, 2020. Students will be notified via email of the location and dates of these events.
- OSFA will provide a webinar for high school counselors. This webinar will provide counselors with the tools and information necessary to best assist their students. Stay tuned for more information in the coming weeks!

