

Presenter: Alexia Simmons, M.S.

# Maryland Higher Education Commission

Paying for College:  
*Maryland Financial Aid*

[www.mhec.maryland.gov](http://www.mhec.maryland.gov)



# About Us

- The **Maryland Higher Education Commission (MHEC)** offers over 25 State financial aid programs that help students pay their tuition and achieve their higher education goals.
- MHEC's **Office of Student Financial Assistance (OSFA)** administers over \$130 million in State financial aid through scholarships, grants, and loan assistance repayment programs.



# Let's Discuss

- What is financial aid?
- Sources and types of financial aid
- How to apply for aid
- State financial aid programs



# What is Financial Aid?



- Money to help pay for college, university, or career/trade school



# Sources and Types of Financial Aid

## Types:

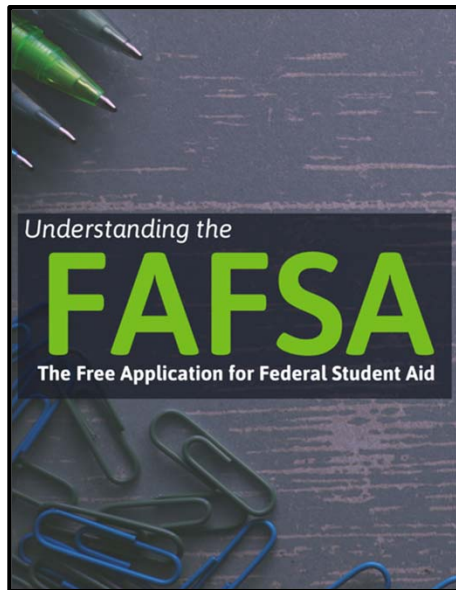
- Grants – Gift Aid
- Scholarships – Gift Aid
- Work-study/Employment
- Loans – Borrow Wisely

## Sources:

- Federal
- State
- Institutional
- Other



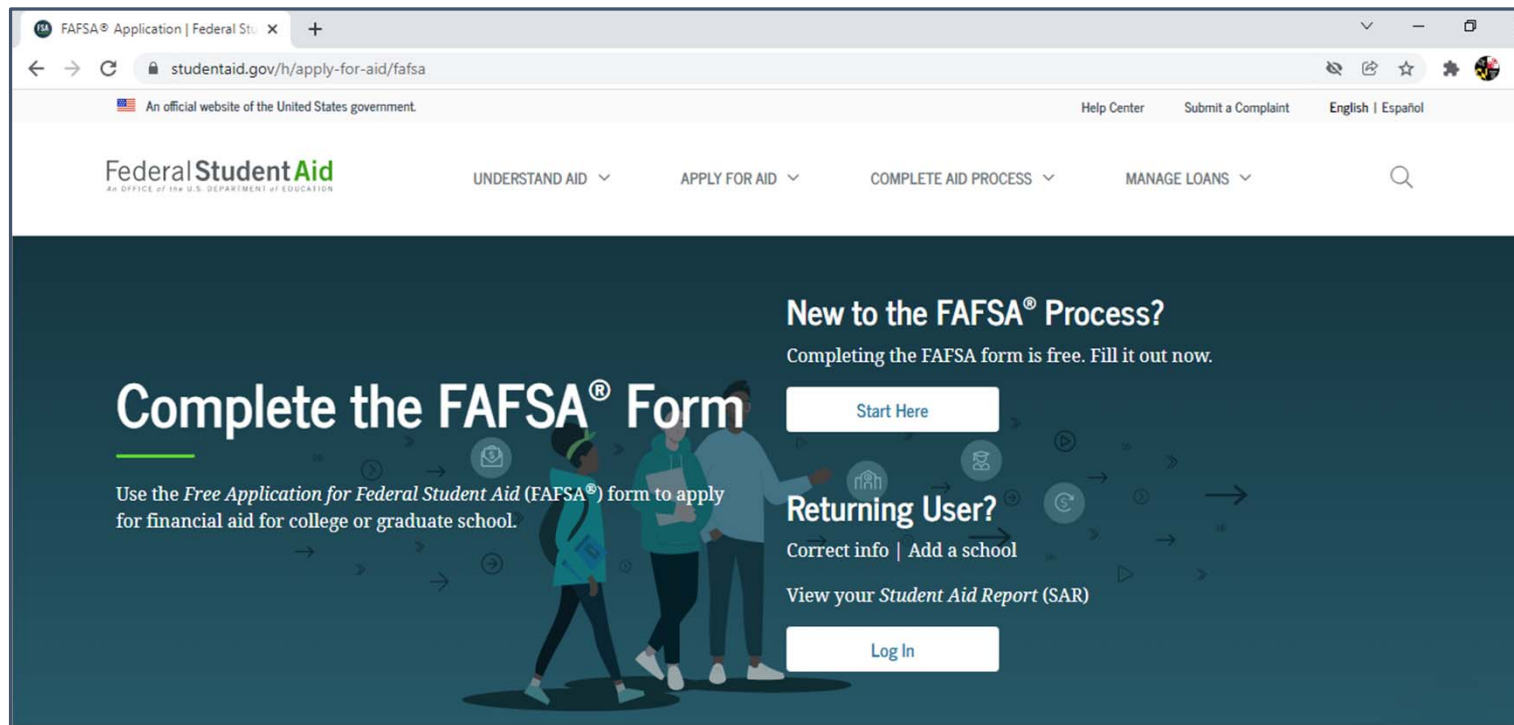
# How to Apply for Aid



- Complete the Free Application for Federal Student Aid (**FAFSA**<sup>®</sup>).
- FAFSA is a Federal FORM used to determine a student's eligibility for financial aid.
- Use the FAFSA form to apply for aid each year at [studentaid.gov](https://studentaid.gov).



# How to Apply for Aid



The screenshot shows the FAFSA website homepage. At the top, there is a navigation bar with the text "An official website of the United States government" and links for "Help Center", "Submit a Complaint", and "English | Español". Below this is the "Federal Student Aid" logo and a menu with options: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS". The main content area features a large heading "Complete the FAFSA® Form" with 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 links for "Correct info | Add a school" and "View your Student Aid Report (SAR)", and a "Log In" button. The background of the main content area shows an illustration of three people walking.

**Eligible non-citizens can complete a FAFSA**



# The MHEC One-App

- **What is the MHEC One-App?**
  - A web-based application where students can apply for **multiple** State financial aid programs **using a single application**
  - Accessed via students' Maryland College Aid Processing System (**MDCAPS**) account
- **Includes Section for Undocumented Students**
  - If you are an undocumented resident or otherwise ineligible to complete the FAFSA, submit the MHEC One-App for state financial aid consideration





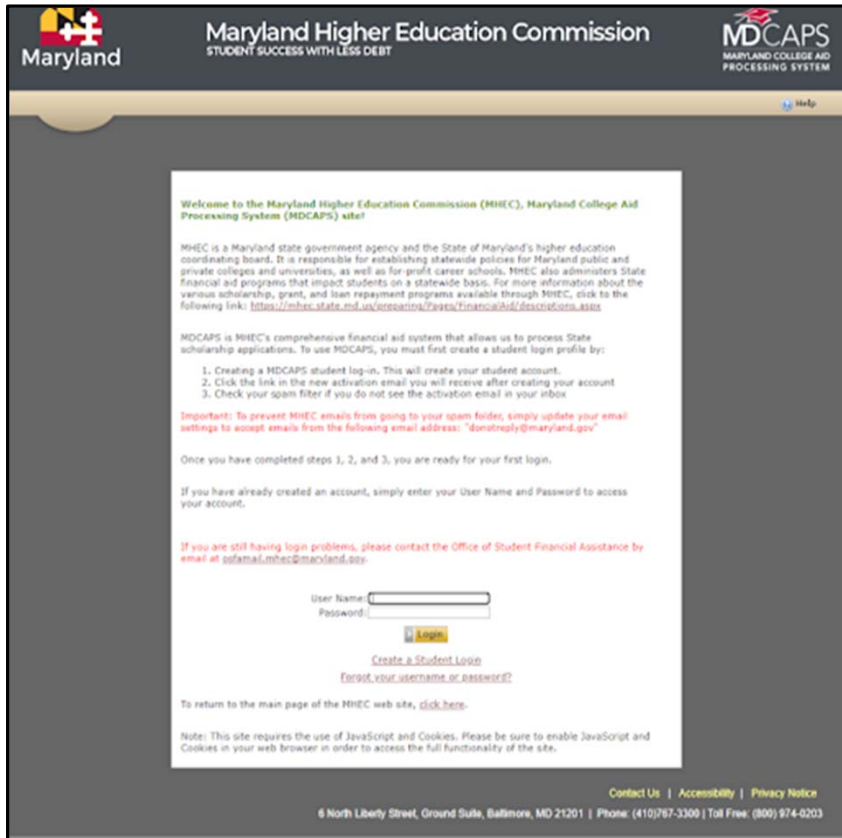
# The MHEC One-App

## Eligibility Requirements

- Maryland resident
- Graduated from a high school in the state or received the equivalent of a high school diploma in the state
- Have filed State income tax returns three (3) years prior to attending a college or university and every year afterward while enrolled
- Must sign an affidavit



# MDCAPS Portal



- Students must create an MDCAPS account to accept/decline awards and access the MHEC One-App

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



# State Financial Aid Programs

- Guaranteed Access Grant - Up to \$20,000+
- Senatorial Scholarship - \$400 to ~\$12K
- Delegate Scholarship - \$200 to ~\$12K
- 2+2 Transfer Scholarship
- Richard W. Collins III Leadership with Honor Scholarship
- Teaching Fellows for Maryland Scholarship
- Teachers Human Services Scholarship
- Police Scholarship
- Workforce Shortage Student Assistance Grant
- Maryland Community College Promise Scholarship



# Maryland Community College Promise Scholarship

- A last dollar scholarship that is available each academic year to students who enroll at a Maryland community college
- Award amount: Up to \$5,000

## How to Apply:

- Create an **MDCAPS** account
- File the **FAFSA** or **MHEC One-App** by **March 1** each year
- Indicate a Maryland community college on your application
- Submit required documents by the indicated deadline
- Check your mail/email for notifications from MHEC



# Guaranteed Access (GA) Grant

- The Howard P. Rawlings Guaranteed Access (GA) Grant is a need-based grant that provides financial assistance to eligible applicants enrolled at postsecondary institutions. The amount of the GA Grant equals 100 percent of the student's financial need.
- Award Amount: Up to \$20,000
- File the **FAFSA** or **MHEC One-App** by **March 1** each year
- Include a Maryland college or university on the FAFSA to be considered



# Teachers Human Services Scholarship

- The Teachers Human Services Scholarship supports individuals who are dedicated to making a positive impact on families and children through their career paths.
- Provides financial assistance to students pursuing education or training in fields related to child support, family services, and social work.
- Annual award amount covers 100% of tuition and mandatory fees
- Service obligation to work in a targeted Department of Human Services position for 15 months for each academic year the scholarship is awarded
- Maryland residency or high school graduation in Maryland required
- Admission or enrollment in a Maryland public higher education institution in a relevant program
- Targeted positions in eligible counties, including Baltimore City, Baltimore County, and Prince George's County



# Police Scholarship

- Maryland Police Officer and Probation Agent Scholarship available for current officers, probation agents, and aspiring law enforcement professionals
- Recipients must be committed to working in law enforcement in Maryland after completing their studies
- Annual award is 50% of the equivalent annual tuition and mandatory fees of a resident undergraduate student at the eligible institution
- Open to Maryland residents or graduates of Maryland high schools enrolled in undergraduate or graduate programs at an eligible Maryland public institution
- Full-time or part-time students pursuing studies to advance their careers in law enforcement are eligible



# Legislative Scholarships

- Available to current high school seniors along with full-time and part-time degree-seeking undergraduate and graduate students.
- Students attending a private career/trade school may also apply.
- FAFSA or MHEC One-App must be submitted by **March 1**.





## Legislative Scholarships (cont.)

- **Senatorial Scholarship** (Contact your State Senator to learn the application deadline and apply)
  - Award Minimum: \$400
  - Award Maximum: \$12,617
- **Delegate Scholarship** (Contact each of your State Delegates to learn the application deadlines and apply)
  - Award Minimum: \$200
  - Award Maximum: \$12,300

Find your local **elected officials** by visiting [www.mdelect.net](http://www.mdelect.net)



# Tuition Waivers

- Tuition Waiver for Unaccompanied Homeless Youth
- Tuition Waiver for Foster Care Recipients
- Tuition Waiver for Students with Disabilities
  
- Unaccompanied students in unstable housing and youth experiencing foster care can complete the FAFSA or MHEC One-App as independent students, without parental signatures or income information.

Visit the QR code for Financial Aid Information for Students Experiencing Homelessness.



# Stay Connected

**Stay Connected!**

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

Subscription Type  
SMS/Text Message ▾

Wireless Number  
1 (US) ▾

**Sign Up**

- Subscribe to text and email updates at [www.mhec.maryland.gov](http://www.mhec.maryland.gov)



# Keep Up with the Latest

Follow MHEC on social media for the latest news and updates!

**Facebook:**

[@MHEC.MD](#)

**Instagram:**

[@MDMHEC](#)

**X (formerly Twitter):**

[@MDMHEC](#)

**LinkedIn:**

[Maryland Higher Education Commission](#)



# Contact Information

- Questions about your financial aid application or awards: [osfamail.mhec@maryland.gov](mailto:osfamail.mhec@maryland.gov)
- Problems logging into your MDCAPS account: [osfamail.mhec@maryland.gov](mailto:osfamail.mhec@maryland.gov)

Visit the QR code to request a virtual meeting with a Financial Aid Specialist from the Office of Student Financial Assistance (OSFA).



Thank you!



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