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General Questions about the Educational Assistance Grant

1. Q: What is the Educational Assistance Grant and what is the amount of the award?

A: The Delegate Howard P. Rawlings Educational Assistance Grant (EA) is a need-based grant that provides financial assistance to eligible applicants enrolled at postsecondary institutions for educational expenses.

The award amount can be up to \$3,000 annually for up to four years. The minimum amount a student can receive is \$400 annually; if a student's financial need is calculated as below \$400, *they will not receive the EA.*

The need calculation is: OSFA Determined Cost of Attendance – SAI (+/- Regional Cost of Living Adjustment) – Certain State Scholarship Awards [if awarded] – Pell Grant [if awarded] = OSFA Adjusted Financial Need.

2. Q: If I am eligible for the EA, will I definitely get it?

A: Not necessarily. The EA is contingent on availability of funds, institution certification for the enrolled student, and demonstrating financial need as calculated by OSFA.

3. Q: Why would I receive the EA and not the GA? Can I receive both? What if my income changes after I receive the EA?

A: The [Guaranteed Access Grant](#) has specific income thresholds tied to the federal poverty guidelines. The EA is for individuals who do not meet that criteria but still have demonstrated financial need.

Both the Guaranteed Access Grant and Educational Assistance Grant are a part of the larger Educational Excellence Awards, and individuals can only receive one or the other, not both.

Once you have been awarded the EA, regardless of changes to financial circumstances, you cannot be considered for the GA.

4. Q: Can I take a break from college, return, and still renew the EA?

A: No. Statute requires that students must be continuously enrolled as full-time, degree-seeking undergraduate college students in order to renew the EA.

5. Q: Can the EA be used at an out-of-state college?

A: No, with very limited exceptions for deaf and hard-of-hearing students enrolling at institutions with dedicated accessibility provisions or students enrolling in a program with a reciprocal agreement in the [Academic Common Market](#). All awarding is contingent on availability of funds.

6. Q: What is the credit complete requirement for the EA?

A: Students who have received their EA for at least two years must have earned 30 credits by the end of their second year to receive the full applicable amount in their third year of the award. Students must complete at least 24 credits to receive a prorated amount in the third year of their award.

The credit completion requirement applies for all remaining years of the award beginning in the third year. This means a student must complete 24-30+ credits in the third of their award to receive the prorated or full amount in the fourth year of their award.

The credit completion requirement applies to number of years a student has received an award, not their year in college.

7. Q: I am an undocumented student, can I be considered for the EA?

A: Undocumented students who are eligible for in-state tuition and meet all other eligibility criteria for the EA can complete a State financial aid application through the MHEC One-App on MDCAPS to be considered.

Questions about the EA Process and Timeline

8. Q: What is the timeline for the 2025-2026 Educational Assistance Grant? Will I still be considered if I miss the deadlines?

A: The deadline for submission of the FAFSA or MHEC One-App is March 1, 2025. Requested documentation must be submitted by April 15, 2025.

FAFSA and MHEC One-App submissions are not accepted after March 1. Documentation is not accepted after April 15.

9. Q: How quickly will I know if I received the EA, how will I know if I have received it, and how long do I have to accept the award?

A: Awarding begins in late May 2025 and will continue through Summer 2025, contingent on the availability of funding. Requested documentation is reviewed on a rolling basis, and on average takes 3-4 weeks. You will receive an email notification from MDCAPS. You can also periodically log into your MDCAPS accounts and access "Check Your Application Status" from your home dashboard, and it will provide you your current status.

You will have up to six weeks from the time the email notification is sent to accept or reject the award in MDCAPS, and will be sent reminder notifications every two weeks. If we receive no response from you after this time, your award offer is cancelled.

10. Q: What is the timeline between accepting an award and it being paid to the institution? Why is the award not showing on my student account at my school yet?

A: Awards are disbursed after an institution certifies a student, usually starting in September for the Fall term and February for the Spring term, after enrollment is finalized.

After certification, an institution initiates the payment request process each term. It can take 4-6 weeks after an institution has requested payment for the institution to receive it. Once an institution receives payment, they have their own internal processes and procedures for an award to be applied to a student account.

11. Q: Why was my award cancelled?

A: Generally, because something about your eligibility status changed. This can be from the school providing us information, new FAFSA or MHEC One-App information coming in, new information you provided, through our audit process or a combination of sources. If your award was cancelled because your unmet need was too low, this means your calculated need was below the minimum \$400 annual amount. You can log into your MDCAPS account to view the award's status updates.

Questions about Documentation

12. Q: Where can I find what required documents I am being asked to submit for the EA and how do I submit them?

A: You may view a complete listing of the required documentation online through MDCAPS under the "Check Your Application Status" page. Students may submit required documentation to MHEC through their MDCAPS account via "File Upload" or through an institution that elected to participate in completing verification for initial applicants

13. Q: If I cannot get access to the 2023 IRS Tax Return Transcript, what other documentation can I submit?

A: Students selected for verification may submit a **signed** 1040 tax return from the 2023 tax year.

14. Q: What documentation should I submit if I did not file taxes but I earned income from work?

A: The student or parent must submit a copy of their 2023 W-2s or 1099s, and the MHEC Non-Filing Verification Form or the IRS Verification Non-Filing Letter.

15. Q: What documentation should I submit if I am unable to retrieve my W-2 from my employer?

A: If you're unable to retrieve the W-2 from your employer, you may request a 2023 IRS Wage and Earning Income transcript. The Wage and Earning Income transcript can be requested through the IRS by visiting www.irs.gov.

16. Q: My family didn't file federal taxes and I am an undocumented student; what documentation should I submit to show income?

A: If selected for verification, you can submit your parents (and yours, if applicable) signed and stamped 2023 Maryland State Tax Return.

17. Q: Why was a document I submitted rejected?

A: Documentation is rejected for a variety of reasons, depending on the type of documentation. You will be sent a notification when a document is rejected, which contains the specific reason why it was rejected. You must upload and submit a new document that corrects the issue. Common reasons for rejection include: incorrect year; missing signatures; incomplete or incorrect document; or unclear/blurry image.

18. Q: Should I submit documentation even if it was not requested?

A: No. Unprompted documentation are not accepted.

Questions about Appeals

19. Q: If I am deemed ineligible, are there appeal options?

A: Yes, there are certain categories of appeal available. Student can view allowable appeal options on the [Appeal webpage](#).

20. Q: What if my family has had a drastic change in income in the past year, how can that be considered?

A: You can speak with your financial aid office at your school, and if you have been deemed ineligible for the EA, look into the [available appeals](#) on the MHEC website.

21. Q: What is the difference between the Credit Completion Appeal and the Less than 12 Credits Appeal?

A: The Credit Completion appeal is in reference to the requirement that a student must have earned 24-30 credits by the beginning of their third year to remain eligible for the EA.

If someone was either in a program that had them enrolled in fewer credits or had a permanent or temporary disability that prevented them from enrolling in the necessary number of credits, they can file an appeal to be reconsidered for the EA – the Credit Completion appeal is for something that already happened, in the prior academic year(s).

The Less than 12 Credits appeal is for student who are actively not enrolled in 12 credits, full-time status, during the current academic term and thus are ineligible to receive the EA. If a student is currently not enrolled in 12 credits in a given term because of disability or the program structure, they can file an appeal.