



Maryland Higher Education Commission
Office of Student Financial Aid
217 E. Redwood Street, Suite 2100,
Baltimore, MD 21201
(410) 767-3300; (800) 974-0203
TTY for the Deaf – (800) 735-2258
MHEC.MARYLAND.GOV

GUARANTEED ACCESS GRANT

Conditions of Award

2025-26 Academic Year

Initial Applicant Eligibility Requirements

- You must be eligible for in-state tuition, as determined by the institution.
- You must be in the process of or have successfully completed high school OR obtained a GED with a passing score of 145 module.
- You must enroll each semester as a full-time (12 credits per semester) degree-seeking undergraduate student at an eligible two-year or four-year institution in Maryland.
- You must have demonstrated financial need.
- You must meet the annual income requirements (at or below 130% of the federal poverty guidelines for the prior-prior tax year [2023 for the 2025-2026 academic year]).
- You must begin college with 6 years of completing high school or obtaining your GED.
- You must be under the age of 26 at the time of first receiving the Guaranteed Access Grant.
 - For the 2025-2026 year, must be born after July 1, 1999.
- You cannot be in default on a Federal Title IV student loan.
- You may not use audited courses to reach the minimum credit hours required for full-time status.
- You must complete your Free Application for Federal Student Aid (FAFSA) for U.S. citizens and eligible non-citizens or the MHEC One-App for undocumented students by March 1, 2025.
- You must submit all required documents by July 15, 2025.

Important Facts to Remember:

- If you fail to meet any of these eligibility requirements, your award will be canceled.
- If you falsify or conceal a material fact in connection with your application, you may be subject to criminal prosecution.
- You must accept your award within the allotted timeframe or your award will be canceled.
- This award is based on financial need. Your need is based on the cost of the institution you attend and your housing status. If you change institutions or your housing, your award may be increased, decreased, or canceled. Awards are subject to the availability of funds.

To accept your awards, please log in to our online financial assistance site, MDCAPS, at <https://mdcaps.mhec.state.md.us>. You will be required to create a user id and password. **You will be sent an email requiring you to ACTIVATE your account in MDCAPS**, after which you may log in. There is a user's manual at the top of the home page for your use in accepting your award.

Renewal Recipients Eligibility Requirements

- Awards can be for a total of two or four years, depending on if you are enrolled in an associate's degree program or a bachelor's degree program, respectively.
- Your award will be renewed if you:
 - Continue to be eligible for in-state tuition, as determined by the institution.
 - Complete and file the FAFSA or Maryland State Financial Aid Application (formerly MSFAA) on the new MHEC One-App by March 1, 2025.
 - Submit any requested documentation by July 15, 2025.
 - Continue to meet the award's annual income requirements (at or below 150% of the federal poverty guidelines for the prior-prior tax year [2023 for the 2025-2026 academic year] OR remain eligible for the Pell Grant.
 - Enroll as full-time (12 credits per semester), degree-seeking undergraduate student an eligible two-year or four-year institution.
 - Maintain the satisfactory academic progress standards of your enrolled institution.
 - Are not in default on a Federal Title IV student loan.

- Do not use audited courses to reach the minimum credit hours required for full-time status.
- Meet relevant eligibility requirements as outlined above.
- Students that received the award for at least two years and thereafter are required to complete 30 credits in order to have their GA award reinstated for the full amount.
 - Students that completed 24-29 credits beginning with their second year will have their award prorated.
 - Student must complete a minimum of 24 credits, beginning in their second year, for the GA award to be renewed.

Drug Free Pledge: As a condition of receiving a state scholarship or grant, you pledge to remain drug free for the full term of the award. Unlawful use of drugs and alcohol may endanger your enrollment in a Maryland college, as well as your Maryland financial aid award.

Overawards: Please be aware that if the institution you are attending notifies OSFA that you are receiving other financial assistance that causes you to exceed your financial need for the award or exceed the cost of attendance at the institution (e.g.: private scholarships; Veteran's Benefits; athletic scholarships), your state financial aid may be reduced or cancelled. The total dollar amount of all state scholarship awards may not exceed your cost of attendance, as determined by your school's financial aid office, or State maximum, whichever is less.

Payment to Your Institution: At the beginning of each semester, your institution will be asked to certify that you meet the requirements of the award. When the institution completes the certification and requests funds from the OSFA, your award will be processed for payment. **Payment to the institution will be made approximately four weeks after the institution completes the certification.** Contact your institution's financial aid office if you have questions about the payment status of your award.