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GUARANTEED ACCESS GRANT

Frequently Asked Questions

2025-26 Academic Year

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General Questions about the Guaranteed Access Grant

1. Q: What is the Guaranteed Access Grant and what is the amount of the award?

A: The Howard P. Rawlings Guaranteed Access (GA) Grant is a grant that provides postsecondary financial assistance to eligible in-state students who are enrolling or continuing their enrollment in a two-year or four-year Maryland higher education institution as a regular, full-time, degree-seeking undergraduate student.

The amount of the GA Grant equals 100 percent of the student's financial need (tuition and fees, room and board and approved educational expenses), up to \$18,000 for the 2025-26 academic year. 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 GA.*

The amount of the award can change based on a student's housing status (on campus, off campus, or with parents) changing the institutional cost of attendance, a new FAFSA submission coming in with new information, or other factors. Award amounts are not finalized until the institution has confirmed and certified the award.

**This amount is only an estimated maximum, the final maximum award amount is determined in early Summer 2025.*

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

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

3. Q: Is there a GPA requirement for GA or a GED score requirement?

A: As of the 2025-2026 academic, there are **no** GPA requirements for high school students to be eligible for the GA. GED recipients initially applying for the GA must show proof of having a passing score of 145.

4. Q: Are there age restrictions for the GA? Do I need to be an entering first-year college student or can I already be in college?

A: You must be under the age of 26 at the time of first receiving the GA. You must begin college within six years of graduating high school or receiving a GED to be eligible for the GA.

As of the 2025-2026 academic year, eligible college students pursuing their first undergraduate degree who have not previously received an Educational Excellence Award (GA, EA, or CBEAG) can be considered for the GA.

5. Q: I previously received the Educational Assistance Grant, but I now meet the income criteria for the GA – can I be considered for the GA?

A: No, if you have previously received the EA, regardless of changes to financial circumstances, you cannot be considered for the GA.

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

A: No. The GA requires continuous, full-time enrollment in a higher education institution as a degree-seeking undergraduate student to remain eligible.

7. Q: What is the credit complete requirement for the GA?

A: Students who have received a Howard P. Rawlings Educational Excellence Award (including the GA, EA, and CBEAG) 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.

8. Q: I am an undocumented student, can I be considered for the GA?

A: Undocumented students who are eligible for in-state tuition and meet all other eligibility criteria for the GA can complete the MHEC One-App on MDCAPS to be considered.

Questions about the GA Process and Timeline

9. Q: What is the timeline for the 2025-2026 Guaranteed Access Grant? Will I still be considered if I miss the deadlines?

A: March 1, 2025 – Deadline to submit 25-26 FAFSA or MHEC One-App

July 15, 2025 – Deadline to submit documents (includes: those selected for financial verification, those who need to submit their GED transcripts, those who need to submit family size verification, and those who need to submit proof of independent student status). Depending on external factors, the deadline to submit documents may change – students should monitor their accounts throughout the spring.

Awarding is anticipated to begin late May 2025.

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

A: Awarding begins in May 2025 and will continue on a rolling basis, contingent on the availability of funding. Requested documentation is reviewed on a rolling basis, and on average takes 4-5 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.

Students will have two weeks from the time the email notification is sent to accept or reject the award in MDCAPS. If we receive no response from you after two weeks, your award offer is cancelled.

11. 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.

12. 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

13. Q: Where can I find what required documents I am being asked to submit for the GA 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

14. 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.

15. 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 W-2s or 1099s, and the MHEC Non-Filing Verification Form or the IRS Verification Non-Filing Letter.

16. 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.

17. 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 Maryland State Tax Return.

18. 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.

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

A: No. Unprompted documentation is not accepted.

Questions about Appeals

20. 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](#).

21. 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 to learn about their processes, and if you have been deemed ineligible for the GA, look into the [available appeals](#) on the MHEC website.

22. 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 GA.

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 GA – 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, or full-time status, during the current academic term and thus are ineligible to receive the GA. 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.

A student in their first or second year of receiving the GA would not file a Credit Completion appeal, as the credit completion stipulation would not go into effect until their third year of receiving the award.

Students who are currently not enrolled full-time, regardless of how many years they have received the GA, could file a Less Than 12 Credits appeal if they meet the criteria.

For students who are in academic programs that for multiple terms are structured to have less than 12 credits, they would need to file an appeal each term, and beginning in the third year of receiving the GA, file a credit completion appeal to address the previous year's less than 24 credit amount.