



Maryland Higher Education Commission

Office of Student Financial Assistance

Financial Aid Officer's Manual  
2015-2016

Maryland Higher Education Commission  
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## Important Program Updates for the 2015-2016 award year

### Legislative Updates:

1. HB1/SB185 Higher Education-
  - a. Workforce Shortage Student Assistance Grants for
    - i. Child Care Providers- Hattie N. Harrison Memorial Scholarship- effective October 1,2015
2. HB11/SB865
  - a. Edward T. Conroy and Mary A. Conroy and Jean B. Cryor Memorial Scholarship Program- effective June 1, 2015
    - i. Expands coverage to include stepchildren of eligible parties.
3. HB297/SB225 Higher Education-
  - a. Unaccompanied Homeless Youth Tuition Exemption-
    - i. Modification- effective July 1, 2015
      1. Specifies who has authority to designate that a student qualifies under this program & requires Maryland residency for at least one year.
      2. Requires that student's independent status must be re-verified annually.

### General Updates

1. The new COLA amounts for the 2015-16 academic year are;
  - a. When the first three digits of the zip code is greater 209 than but less than 217, the Baltimore adjustment is used: **1.08**
  - b. When the first three digits of the zip code is greater 199 than but less than 210, the Washington adjustment is used: **1.16**
  - c. All other zip codes use the "other" adjustment: **1.05**
2. The maximum award amounts for 2015-2016 are as follows:
  - a. Senatorial award is **\$10,900**
  - b. Delegate award is **\$10,900**
  - c. Conroy award is **\$10,900**
  - d. VAIC award is **\$6,669**
3. Due to the availability of funding for the 2015-2016 award year renewal and initial awards for the Veterans of the Afghanistan and Iraq Conflicts (VAIC) Scholarship will only receive a max award amount of 30% of their annual tuition and mandatory fees, and room and board. The award maximums for 2015-16 are listed within the VAIC section of this manual.
4. The Deadline Date to submit the End of Year Reports for the Decentralized Programs (Campus Based EAG, Part Time Grant, and Graduate Professional Programs) is now August **15<sup>th</sup>**.



## Overview

### **Maryland Higher Education Commission**

The Maryland Higher Education Commission (MHEC) was created by the Maryland General Assembly in 1988 and given responsibility for the planning and coordination of Maryland's postsecondary education – University System of Maryland, Morgan State University, St. Mary's College of Maryland, community colleges, independent colleges and universities and private career schools. MHEC provides statewide planning, leadership, vision, balance, coordination and advocacy for higher education in Maryland. MHEC has a number of important responsibilities:

- Approving institutions' mission statements
- Approving the operation of new colleges and universities
- Approving new academic programs
- Regulating private career schools
- Compiling and reviewing institution's performance accountability reports
- Reviewing institutions' capital budgets and recommending a consolidated capital budget for all of higher education
- Establishing funding guidelines for the four-year public institutions to assess the adequacy of operating funding
- Administering aid to community colleges
- Administering aid to independent colleges
- Administering educational grants
- Administering State financial aid
- Participating in outreach activities to disseminate information on State financial assistance programs and college preparation

## **Office of Student Financial Assistance**

The Office of Student Financial Assistance (OSFA) is the office within the Maryland Higher Education Commission (MHEC) responsible for the administration of twenty one State financial assistance programs. These programs are designed to improve access to higher education for needy students; encourage students to major in areas of great economic need to the State, such as teaching and nursing; and encourage Maryland's brightest students to attend college in-state. Maryland students use the assistance from these programs at community colleges, independent colleges and universities, private career schools, and the State's public four-year campuses. Programs are classified in one of five categories:

- **Need-based Aid Programs**
  - Howard P. Rawlings Program of Educational Excellence Awards
  - Educational Assistance Grant
  - Guaranteed Access Grant
  - Campus-Based Educational Assistance Grant
  - Graduate & Professional Scholarship Program
  - Part-Time Grant
  - Foster Care Waiver Program
  - 2 + 2 Transfer Scholarship Program
  
- **Legislative Programs**
  - Senatorial
  - Delegate
  
- **Career and Occupational Programs**
  - Charles W. Riley Firefighter and Ambulance and Rescue Squad Member Scholarship Program
  - Loan Assistance Repayment Programs
    - Janet L. Hoffman Loan Assistance Repayment Program
    - Loan Assistance Repayment Program-Dentists
    - Maryland Loan Assistance Repayment Program-Physicians

- Graduate Nursing Faculty Scholarship and
- Non Resident Nursing Program
- John R. Justice Grant Program
- Workforce Shortage Student Assistance Grant
- **Unique Population Programs**
  - Jack F. Tolbert Memorial Student Grant
  - Edward T. Conroy and Jean B Cryor Memorial Award
  - Tuition Waiver for Foster Care Recipients
  - Veterans of the Afghanistan and Iraqi Conflicts Scholarship
  - Tuition Waiver for Unaccompanied Homeless Youth

Many of our State grants and scholarships combine aspects of several of these categories in that they may require;

- A specific grade point average
- A service obligation
- Have income limitations

However, programs are classified by the predominant awarding criteria and program goal. With few exceptions, Maryland residency is required for all State financial assistance and students are required to;

- Attend a college in Maryland

The majority of State financial assistance programs are aimed at;

- Full-time undergraduate students
  - Only a small percentage of the funds go to part-time and graduate students

*Descriptions and specific policies for each financial assistance program can be found in this manual.*

In addition to administering State financial assistance programs, OSFA has been charged with expanding its outreach activities to increase college awareness and access with particular emphasis on the State's lowest income population. OSFA, in collaboration with other organizations in the State, coordinate and conduct college awareness and outreach activities to ensure that students and parents are well informed of State financial assistance opportunities and that those students have college preparation information. This is critical to ensuring that every Maryland citizen has access to higher education and can contribute to the further development of Maryland's economic health and vitality.

## **General Policies**

The policies contained in this section apply to all State financial assistance programs. The individual program descriptions contained in this manual identify the specific policies that apply to the individual programs.

## **Maryland Residency**

A student must be a Maryland resident to be eligible for all State financial assistance programs, with the exception of, Delegate and Non-Resident Nursing Scholarship recipients. Later in this section are the requirements for State residency. Students who do not meet the definition of Maryland residency will not be eligible to receive State funds. ***Institutions are required to confirm a student's Maryland residency prior to disbursement of scholarship funds.***

Please also note the following when contacted by students about updating their address or residency in MDCAPS;

- Changes cannot be made under the "General Information" section.
- The "Update Your Contact information" section must be accessed for any address or state residency changes.

## Undergraduate and Graduate Student Status

Undergraduate and graduate statuses are identified in the General Information section in the student's MD CAPS account.

- Since some State financial assistance programs require recipients to be of a particular grade level status, the institution's Financial Aid Office (FAO) must confirm that the student's status is consistent with the requirements of the financial aid awarded.
- If a student's status at the institution is different than that listed on the student's MD CAPS account, the institution must change the student's record to reflect the correct status.

## Enrollment Status

Students must meet the program enrollment status requirements in order to receive the financial aid they have been awarded. OSFA program descriptions and policies are in this manual and list the specific minimum number of credits in which a student must enroll to be eligible to receive financial aid funds.

### Definition of Enrollment Status

OSFA uses the following measures to define enrollment status:

• Code	Status Minimum	Credits/Hours
• F	Full-time Undergraduates -	12 credits per semester
	Graduates -	9 credits per semester
	Private career students -	18 clock hours
• P	Part-time Undergraduates -	6 credits per semester
	Graduates -	6 credits per semester
	Private career students -	9 clock hours

- Remedial courses can count toward credit total.
- Audited courses cannot be counted toward credit total.
- Mini-Semester Attendance and Enrollment Status
  - Enrollment in a mini-semester that is contained within a regular semester (e.g., the fall semester begins in September and ends in December while the mini-semester begins in

October and also ends in December) may be included in the calculation of the student's enrollment status for State financial aid.

- However, if the mini-semester is independent of the regular semester calendar, that session may not be included in the next semester to determine the student's enrollment for State scholarships, unless the student is required to be enrolled in the mini-semester as part of their curriculum.
- A student's enrollment status, for the purpose of establishing eligibility for State financial aid, will be based on the number of billed credit hours officially recorded for the individual on the institution's official census date of each session.

### **Satisfactory Academic Progress - SAP**

Students must meet satisfactory academic progress requirements in order to receive or renew State financial aid.

### **Foreign Study/Study Abroad/Domestic Student Exchange Programs**

Students who are enrolled for sufficient credits in approved foreign study programs *sponsored by a Maryland institution* are eligible to receive State financial aid.

- However, students who are enrolled in foreign study programs that are not approved by a Maryland institution and are billed through other institutions are not eligible to receive the award, even if the institution plans to grant transfer credit at the conclusion of the study experience.

### **Consortia Agreements**

OSFA recognizes that under certain circumstances a student may be required to attend two different institutions during a given semester in order to complete a required program of study.

- In this case, a consortium agreement between the two institutions is permitted.

- OSFA will make the full payment of the award to the institution designated in the consortium agreement as being responsible for confirming the student's eligibility in MD CAPS (e.g., “home” institution).

### **Trimester/Quarter Hour Calendars**

OSFA awards and disburses scholarships on a semester basis.

- Institutions that follow a trimester/quarter calendar must determine the appropriate distribution of awards according to the established Billing Roster cycles.

### **Adjustments to Award Amounts**

State financial aid is to be treated as an entitlement.

- Therefore, except as specified in the individual program instructions, no changes may be made to award amounts unless a legitimate cancellation occurred.
- Do not adjust awards for any other reason.
- If a recipient of State financial aid withdraws from your institution after certification on the Billing Roster, but during the refund period, the award may be refunded in limited circumstances.
- A State financial aid award ***may not be reduced***, because of the amount of any federal or institutional financial assistance the student may have received.
- Loans should be adjusted before a State scholarship is cancelled.
- ***All over award situations must be vetted through OSFA prior to any adjustments being made.***

### **Holding Multiple State Grants and Scholarships**

A student may hold any State grant or scholarship issued under Title 18 with any other issued award under this title, with the exception of holding a Guaranteed Access (GA) Grant with an Educational Assistance (EA) Grant or a GA or EA Grant with a Part-Time Grant, as long as:

- Eligibility requirements are met for each scholarship and grant received; and
  - The total of all scholarships and grants does not exceed:
    - The student's total cost of education as certified by the institution the student is attending.

The equivalent annual expenses of a full-time resident undergraduate at the 4-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate

### **Home School Eligibility**

- Home school students are eligible to participate in OSFA's financial assistance programs, with the exception of the **Part-Time Grant**, as long as:
  - The entity that supervises the home instruction and establishes the curriculum holds a Certificate of Approval or is registered to supervise home instruction by the Maryland State Department of Education and the local county board of education.
  - The curriculum is clearly identified with grades on an official transcript.
- The home schooled student may not currently be enrolled in high school, as high school students are ineligible for State financial assistance.
  - However, a student who is currently enrolled in a home school program may apply for State financial assistance programs that begin after the student completes their high school diploma.

### **Service Obligation**

- Students holding more than one scholarship requiring performance of a specific service must repay the service obligations in consecutive years.



## **Funding**

- Funding for all State scholarships and grants shall be as provided for in the State budget of the Commission and regulated through Maryland Annotated Code.
- All awards are contingent upon the availability of such funding.
- Awards are not guaranteed even if an individual meets all minimum eligibility requirements.

## **Maryland Residency Requirements**

This policy applies to all OSFA scholarship and grant programs which require Maryland residency as a condition of receiving financial assistance.

- This policy is not intended to displace, supersede or affect in any manner other definitions of residency used by any institution or agency for any other purpose and applies only to OSFA programs.
  - **Required Period of Residency**
    - Except as provided elsewhere in this section, applicants shall establish that they have been residents of the State of Maryland for the required time frame as specified below.
    - The required time frames are based upon the type of institution the student will be attending and are for the period immediately preceding the first day of class for the first session in which the student would receive a State scholarship award.
      - Students enrolling in public four-year colleges and universities must have established Maryland residency for a period of 12 months preceding the first day of class for the first session in which the student would receive a State scholarship award.
      - Students enrolling in public community colleges must have established Maryland residency for a period of 3 months prior to the first day of class for the first session in which the student would receive a State scholarship award.

- Students enrolling in independent colleges and universities must have established Maryland residency for a period of 12 months prior to the first day of class for the first session in which the student would receive a State scholarship award.
  - Students enrolling in private career schools must have established Maryland residency for a period of 3 months prior to the first day of class for the first session in which the student would receive a State scholarship award.
    - Students enrolling in out-of-state schools shall establish residency for a period of time equal to the required time frame for a comparable institution of postsecondary education within the State.
- **General Criteria**
  - Except as provided elsewhere in this section, recipients of Maryland State scholarships will be considered as Maryland residents if one of the following criteria is met.
    - The student is dependent upon a parent(s) or spouse who has maintained a permanent residence in Maryland for the required period of residency described in this section.
    - The student is independent and has maintained a permanent residence in Maryland for the required period of residency described in this section.
    - The student is a full-time active member of the Armed Forces of the United States who is stationed in the State of Maryland or whose home of residency is Maryland.
    - The student is a dependent spouse or dependent child of a full-time active member of the Armed Forces of the United States who is stationed in the State of Maryland or whose home of residency is Maryland.
- **Permanent Residence**
  - Except as provided elsewhere in this section, in determining if permanent residency has been established in Maryland, the following criteria shall be taken into

consideration. The applicable criteria must be met for the required period of residency as described in this section. The criteria are as follows:

- Owns or rents and occupies living quarters in Maryland.
- Maintains within Maryland substantially all personal property.
- Pays Maryland income tax on all earned taxable income including all taxable income earned outside the State.
- Registers all owned motor vehicles in Maryland in accordance with Maryland law.
- Possesses a valid Maryland driver's license, if licensed, in accordance with Maryland law.
- Is registered to vote in Maryland, if registered to vote.
- Receives no public assistance from a state other than the State of Maryland or from a city, county or municipal agency other than one in Maryland.

- **Extenuating Circumstances**

Students who move to Maryland as a result of the Base Realignment and Closure (BRAC) for one of the reasons listed below will be considered Maryland residents for the purposes of State financial aid programs.

- **Civilian Personnel**

- The time frame required to meet Maryland residency requirements shall be waived in the case of civilian employees of the U.S. Armed Forces whose positions are transferred from other States to Maryland as the result of the decision of the BRAC for the term of their continuous employment by the U.S. Armed Forces. This waiver shall also apply to the spouses and dependent children of the affected employees. Such employees shall be required to submit adequate supporting documentation of a BRAC-related transfer from the Department of Defense or the employee's military unit, such as a copy of the DD Form 1614 and proof of Maryland residence, verifying their eligibility for this waiver.

- **Defense Contractors**

- The time frame required to meet Maryland residency requirements shall be waived in the case of employees of defense contractors whose positions are transferred from other states to Maryland as the result of the decision of the BRAC for the term of their continuous employment by their employer. This waiver shall also apply to the spouses and dependent children of the affected employees. Such employees shall be required to submit adequate supporting documentation of a BRAC-related transfer from their defense contractor employers establishing that the transfer was BRAC-related and proof of Maryland residence, verifying their eligibility of this waiver.

- **Appeals**

A student may appeal a denial of Maryland residency under the appeal mechanism defined later in this section.

- **Change of Status**

- Maryland residency status is lost at any time that an independent student, or the parent or spouse through whom a dependent student has attained Maryland residency status, establishes a domicile outside the State.
  - The student shall be considered an out of State student in the first academic term, trimester, or semester after the out of state move occurs.

- **Certification of Residency by Institution**

- A student's residency status shall be certified each term by the Maryland institution at which the student is enrolled.
  - If the institution determines that the student is not a Maryland resident, then the student's State scholarship award shall be cancelled.

- **Appeals**

- Appeals to decisions of ineligibility due to Maryland residency status are made to the Director of the Office of Student Financial Assistance.
- All appeals must;
  - Be in writing.

- Be submitted within thirty (30) days of notice of ineligibility or cancellation of award.
- Detail the reason and/or circumstances that would justify reversal of the original decision.
- The Director will review each case and issue a decision no later than sixty (60) days after receiving the appeal. All decisions of the Director are final.

## **GPA Requirements**

Maryland law requires that students maintain a minimum level of academic performance for certain scholarships. For further information, please see the “GPA Roster Instructions” section below.

## **Definitions**

The following terms have the meanings indicated.

- ***"Academic year"*** means a period of time in which a full-time student is expected to complete the eligible institution's requirement of academic progress of at least;
  - Two semesters, two trimesters, or three quarters, or
  - Nine hundred clock hours.
- ***"Office"*** or ***"OSFA"*** means the Office of Student Financial Assistance, administrative department of the Maryland Higher Education Commission, which manages the State financial aid programs.
- ***"Clock hour"*** means the equivalent of at least 50 minutes in a;
  - Class, lecture or recitation.
  - Faculty supervised laboratory, shop training, or internship.
- ***"Commission"*** means the Maryland Higher Education Commission.
- ***"Competitive examination"*** means the SAT I or the ACT.
- ***"Cost of attendance"*** means reasonable educational expenses as calculated by OSFA, which may include tuition and fees, books and supplies, room and board or living

expenses, miscellaneous personal expenses, and transportation costs for the academic period of aid application.

- **"Dependent student"** means, in general, a student who is financially dependent upon his or her parents or other individuals. For State need-based scholarship programs, the official definition for a dependent student shall be the one listed under 34 CFR Part 668, Section 668.2.
- **"Eligible institution"** means an institution of post-secondary education in this State that possesses a Certificate of Approval from MHEC.
- **"Eligible non-citizen"** means a person who is not a citizen of the United States but who meets the criteria specified under 34 CFR Part 668, Section 668.33 (a) (2).
  - An eligible non-citizen is one of the following;
    - A U.S. permanent resident who has an Alien Registration Receipt Card (I-551).
    - A conditional permanent resident (I-551C).
    - The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired) , or "Cuban-Haitian Entrant."
- **"Eligible student"** means any student enrolled or accepted for enrollment at an institution of postsecondary education, meeting the criteria established under the individual program requirements in Education Article, Title 18.
- **"Employment verification"** means written documentation from an employer that a recipient of a grant or loan repayment assistance is performing work in a field which the recipient is required to perform as a condition of receiving the grant or loan repayment assistance.
- **"Enrolled"** means the status of a student who has completed the registration requirements except for payment of tuition and fees at the institution that the student is attending.
- **"Executive Director"** means the chief administrative officer of OSFA.

- ***"Expected family contribution"*** means the amount an applicant and his or her spouse and family are expected to contribute toward the applicant's cost of attendance as described in Part F of Title IV of the Higher Education Act which is hereby incorporated by reference.
- ***"Financial need"*** means the difference between the applicant's cost of attendance and the applicant's expected family contribution.
- ***"Fiscal year"*** means the period from July 1 through June 30 each year.
- ***"Full-time"*** means an academic workload which is equal to or exceeds one of the following minimum requirements.
  - Twelve semester or trimester hours per semester or trimester, twelve quarter hours per quarter or eighteen clock hours per week of undergraduate level coursework, or:
  - Nine semester hours of graduate level coursework, carried by a student during a standard term or semester as defined by the eligible postsecondary education institution in which the student is enrolled.
- ***"Full-time employment"*** means a minimum of 35 hours per week of regularly scheduled employment.
- ***"Full-time equivalency"*** means enrollment in classroom, lab, clinic, practicum, or other academic courses, which equal or exceed 180 clock hours per semester.
- ***"Grade point average"*** means the average of the points assigned to a scholarship applicant's grades received in prior secondary and/or postsecondary educational courses.
- ***"Graduate student"*** means a student who is enrolled in an academic program of study above the baccalaureate level leading to a post-baccalaureate certificate, certificate of advanced graduate study, master's degree or doctoral degree in an institution of higher education.
- ***"Guaranteed promissory note"*** means a written contract obligating a recipient to repay the funds received if the recipient does not fulfill the service obligation, which was a condition of the recipient's scholarship, or grant award. The contract requires that a second party agree to repay the funds if the recipient neither performs the service obligation nor repays the funds.
- ***"Guardian"*** means a person appointed as such by a court order recognized under the law of the State of Maryland.

- **"Home-school student"** means in general a secondary student who is being educated by a parent or guardian under the guidance of a local school board or other home-school entity. These students do not attend recognized public or nonpublic schools.
- **"Independent student"** means in general, a self-supporting student who is not financially dependent on his or her parents or any other individual. For State need-based programs, the official definition of independent student shall be the one listed under 34 CFR Part 668, Section 668.2.
- **"Initial award"** means the first offer of financial assistance extended to an eligible applicant by the Office of Student Financial Assistance.
- **"Legislative district"** means one of the legally established Maryland election districts.
- **"Mandatory fees"** means the required charges, in addition to tuition, assessed by an institution of postsecondary education to its students during each semester or other period of enrollment specified by the institution.
- **"Maryland resident"** means any student meeting the criteria of the Office of Student Financial Assistance listed under section D of the MHEC guidelines approved September 2005.
- **"Matriculated status"** means the student is admitted as a recognized candidate for an appropriate degree, diploma, or certificate at an eligible institution of post-secondary education.
- **"Out-of-state school"** means an accredited institution of postsecondary education located in the District of Columbia or in a state other than Maryland.
- **"Over-award"** means that a student has received more funds than for which s/he is eligible. The student may not receive more State funds than an amount set annually by the Office, or their cost of attendance at the institution they are attending, whichever is less. In addition, the student may not have a State need-based grant that is greater than the student's financial need.
- **"Parent"** means a student's natural or adoptive mother, father or domestic partner.
- **"Part-time"** means an academic workload which is less than "full-time" as defined in section B. 17 of this guideline and equivalent to at least 6 semester or trimester hours per semester or trimester, 6 quarter hours per quarter or 9 clock hours per week of undergraduate or graduate level coursework.



- **"Permanent residence"** means a person's permanent place of abode, as defined the Residency section of this manual.
- **"Professional student"** means a student who is enrolled in an academic program of study above the baccalaureate level in an institution of higher education leading to a degree or certificate for becoming a practitioner in a field including, but not limited to, law, medicine, dentistry, pharmacy, veterinary science, social work, or nursing.
- **"Promissory Note"** means a written contract obligating a recipient to repay the funds if the recipient does not fulfill the service obligation, which was a condition of the recipient's scholarship or grant award.
- **"Reciprocity"** means an agreement between Maryland and designated states to exchange student assistance funds in support of Maryland students attending out-of-state schools and other students attending Maryland institutions of postsecondary education.
- **"Satisfactory academic progress"** means a standard of minimum academic performance established by the institution of postsecondary education where the student is enrolled.
- **"Spouse"** means a partner in a legally contracted marriage recognized under Maryland law.
- **"State"** means the geographic area and political entity known as the State of Maryland.
- **"Student"** means any person, who has applied to attend, is attending or has attended an institution of postsecondary education.
- **"Support"** means financial or material support, including gifts, services, trusts, and income or benefits derived from one's family.
- **"TFC rank"** means a ranking system used to determine an applicant's priority for an Educational Assistance Grant based on the applicant's expected family contribution.
- **"Undergraduate"** means a student who is enrolled in an academic program of study in an institution of higher education at or below the baccalaureate level leading to a certificate, nursing diploma, associate's degree or bachelor's degree. The student may not also be enrolled in high school.
- **"U. S. citizen"** means one who under the Constitution and laws of the United States is a native-born or naturalized citizen of the United States of America.
- **"Verification"** means the procedures implemented by OSF.A to validate the eligibility of applicants for student assistance awarded based on financial need.

- **“Veteran”** means an individual who served on active duty in the armed forces of the United States, other than for training, and was discharged or released under conditions of an honorable or general discharge.

## Maryland State Financial Aid Program Descriptions

The following pages provide descriptions of the Maryland State financial aid programs. Each description provides information about eligibility criteria, how students are selected, requirements students must meet in order to retain their awards, as well as instructions for instances in which the Financial Aid Officer may be required to make adjustments to students' awards. This information is being provided to clarify program requirements, as well as to provide a counseling tool for Financial Aid Officers.

*Please note that students may hold any State grant or scholarship with any other grant, as long as they can meet the conditions of the award(s). Students may not receive STATE awards that exceed **\$19,000** or the cost of attendance at their institution, whichever is less.*

- Howard P. Rawlings Program of Educational Excellence Awards
  - Guaranteed Access Grant
  - Educational Assistance Grant
  - Campus-Based Educational Assistance Grant
- Senatorial Scholarship Program
- Delegate Scholarship Program
- 2 + 2 Transfer Scholarship Program
- Edward T. Conroy and Jean B Cryor Memorial Scholarship Program
- Graduate Nursing Faculty Scholarship Program
- Jack F. Tolbert Memorial Student Grant Program
- Veterans of the Afghanistan and Iraq Conflicts Scholarship Program
- Workforce Shortage Student Assistance Grant
- Tuition Waiver for Maryland Foster Care Recipients
- Tuition Waiver for Unaccompanied Homeless Youths

## **Programs That Do Not Appear on OSFA Rosters**

- Graduate and Professional Scholarship Program
- Part-Time Grant Program
  
- Charles W. Riley Firefighter and Ambulance and Rescue Squad Member Scholarship Program
- Loan Assistance repayment Program (LARP)
  - Janet L Hoffman Loan Assistance Repayment Program
  - Maryland Loan Assistance Repayment Program (MLARP)
  - Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP)

## Howard P. Rawlings Program of Educational Excellence Awards

- Howard P. Rawlings Guaranteed Access Grant
- Howard P. Rawlings Educational Assistance Grant
- Howard P. Rawlings Campus-Based Educational Assistance Grant

### Purpose

The *Howard P. Rawlings Program of Educational Excellence Awards (EEA)* is designed to provide need-based financial assistance. The State's neediest students will be guaranteed access to postsecondary education in Maryland through the Howard P. Rawlings Guaranteed Access (GA) Grant. Low and middle-income students will be awarded financial assistance through the Howard P. Rawlings Educational Assistance (EA) Grant.

### Eligibility Criteria

To be eligible for consideration, each new and continuing applicant must meet the following criteria;

- Maintain Maryland residency, you and your parents (if you are a dependent student).
- File the Free Application for Federal Student Aid (FAFSA) by the **March 1** deadline.
- Enroll as a full-time student (12 or more credits per semester).
- Be accepted for admission in a regular undergraduate program leading to a degree or diploma at a Maryland degree-granting institution, and;
  - Demonstrate financial need as determined by OSFA
  - Make satisfactory academic progress

To be eligible for assistance under the **Howard P. Rawlings Guaranteed Access Grant** program, applicants must also meet the following *additional* requirements;

- File a GA Grant application.

- Provide *ALL* requested documentation within the award year that the applicant is applying; as additional documentation or changes cannot be accepted after the awarding period has ended..
- Have an annual total family income that qualifies for the Federal Free Lunch Program (below 130% of Federal poverty level for first time students, 150% for renewal awards) as reported on the Free Application for Federal Student Aid (FAFSA).
- Begin college within one year of completing high school (except in extenuating circumstances).
- Have successfully completed a college preparatory program in high school.
- Have an un-weighted cumulative grade point average (GPA) of at least 2.5 on a 4.0 scale or its equivalent as of the fall semester of their senior year.
- Be under the age of 22 at the time of the first award.
- Be a high school senior at the time of application (except in extenuating circumstances).

## **Additional Information**

- If a GA Grant applicant is not eligible for the grant, the student will be awarded an EA Grant, provided;
  - The student has filed the FAFSA by March 1.
  - The student is financially eligible.
  - Students statewide are ranked in EFC order and are awarded until all funds are expended.
  - Both the GA & EA grants are available for a total of four years of full-time, degree-seeking, undergraduate study.
- Calculation of Award Amount
- GA Grant
  - Awards range from \$400-\$17,500 per year.
  - GA Grant awards are made in an amount equal to OSFA Adjusted Need, rounded to the nearest \$100.
    - If the student's award is less than \$400, the student is not eligible.
  - GA Grant eligibility is calculated as follows;

OSFA Cost of Attendance

$$\begin{array}{r}
- \quad \text{EFC} \\
+/- \quad \text{COLA adjustment (calculated per instructions below)} \\
- \quad \text{Pell Grant Award} \\
- \quad \underline{\text{Other awards (if listed below)}} \\
= \quad \text{OSFA Adjusted Need}
\end{array}$$

**OSFA Adjusted Need x 100% = student's annual award (\$400 minimum; \$17,500 maximum).**

- EA Grant

- Awards range from \$400 to \$3,000 per year.
- The Educational Assistance (EA) Grant may be used for a second Bachelor's degree, as long as there is remaining eligibility under the 8 semester rule.
  - Please note that since Pell does not apply for a second Bachelors flag in MD CAPS must be set to off.
- EA Grant awards are calculated at either 40 percent or 60 percent of OSFA Adjusted Need, rounded to the nearest \$100.

- If the student's award eligibility is less than \$400, the student is not eligible.

EA and Campus-Based EA Grants are calculated as follows;

OSFA Cost of Attendance

$$\begin{array}{r}
- \quad \text{EFC} \\
+/- \quad \text{COLA adjustment (calculated per instructions below)} \\
- \quad \text{Pell Grant Award} \\
- \quad \underline{\text{Other awards (if listed below)}} \\
= \quad \text{OSFA Adjusted Need}
\end{array}$$

- Further information on the calculation of EA grants

- Awards for students attending two-year independent, four-year public, or four-year independent institutions will be calculated using the formula.
- OSFA Adjusted Need x 40% = Howard P. Rawlings EA Grant.

- Awards for students attending a four-year public or independent institution will be calculated using the above formula.
- OSFA Adjusted Need x 60% = Howard P. Rawlings EA Grant. **Awards for students attending a community college will be calculated using the above formula**

**COA: This is the cost of attendance, as determined by OSFA, based upon the budget survey performed in winter of FY2016.**

- *The COA to be used when calculating a Campus-Based EAG award should not be adjusted to reflect recent adjustments in tuition and fees.*
  - EFC: The student's expected family contribution, as determined by the FAFSA.
  - COLA adjustment derived by: *EFC x Adjustment Factor = COLA* . The result is added to the calculation, as listed above.
- However, when/if the COLA percent is below 1.00 (e.g.: 0.96), you would subtract the COLA adjustment from the calculation.
- For the 2015-2016 academic year, all COLAs are above **1.00**.
- When the first three digits of the zip code is greater than **209** but less than **217**, the Baltimore adjustment factor is used: **1.08**
- When the first three digits of the zip code is greater than **199** but less than **210**, the Washington adjustment factor is used: **1.16**
- All other zip codes use the "other" adjustment factor: **1.05**
- The Zip Code to be used for COLA adjustment is the one the *student listed on the FAFSA*.
  - When calculating the portion of the student's need that involves the COLA, you should do the following;
    - Multiply EFC x Adjustment factor. The original EFC should then be subtracted from the result. The difference is your COLA Adjustment figure. For example, an EFC of 3000 x 1.06 COLA would result in a figure of 3180.
    - The difference between the new figure and the EFC is 180.
    - This is your COLA adjustment.



- Therefore, when calculating the student's need, you would do the following;

COA	9,950
-EFC	- 3,000
+/-COLA Adjustment Figure	+180
-Pell Grant	-2,695
<u>-Other Scholarships (see list)</u>	<u>- 3,000 (WSSAG scholarship)</u>
= OSFA Adjusted Need	1,435

- Multiply 1,435 by 40%, and the student would get an award of \$600 (rounded up from 574). Adding in the \$180 COLA, results in an increase in the students need. If we hadn't used the COLA, the student's award would be \$500 (rounded down from 502).
- Pell: The Federal Pell Grant award that the student is receiving, if any.
- Other Awards are: Workforce Shortage Student Assistance Grant. You would not deduct SEOG, FWS, Perkins, or other state funds when determining a student's eligibility for Campus-Based EAG.
- OSFA Adjusted Need: This is the amount of need that you will use when determining a student's Campus-Based EAG award.

### **Minimum/Maximum Award**

- GA grant awards range from \$400-\$17,500 per year.
- EA grant awards range from \$400 to \$3,000 per year.

### **Cancellation**

The *Howard P. Rawlings Educational Excellence Award* will be cancelled if the recipient fails to:

- Respond to the award letter (cancellation code CH).
- Pass verification requirements (cancellation code YV).

- Enroll at an eligible institution, in a regular undergraduate program.
- Enroll as a full-time undergraduate.
- Make satisfactory academic progress.
- Maintain Maryland residency, you and your parents (if you are a dependent student) (cancellation code CR).

Maintain a non-defaulted status on a Title IV loan or owes a refund of Title IV assistance.

### **Renewal**

The *Howard P. Rawlings Educational Excellence Award* will be renewed as long as the student;

- Maintains Satisfactory Academic Progress (SAP)
- Submits the FAFSA no later than March 1<sup>st</sup> of each year
  - Eligible GA students who submit the FAFSA after March 1 will be considered as long as funds remain available
- Show OSFA Need of \$400 or more

### **For Best Consideration**

- Students should file their FAFSA by March 1<sup>st</sup> of each year.

## Campus-Based Educational Assistance Grant Awards

### Purpose

The *Campus-Based Educational Assistance Grant Award* program allows MHEC, to allocate funds to institutions of higher education in the State of Maryland, to permit awards to students who applied *after the March 1<sup>st</sup> deadline* or who have other extenuating circumstances.

### Eligibility Criteria

To be eligible for consideration, each institution must meet the following criteria;

- Funds will be awarded to institutions based on the proportion of full-time Pell eligible Maryland residents enrolled at each institution.
- These funds shall be awarded by institutions to students who meet the eligibility criteria for EA Grant awards as described in EEA Guidelines, section B (1) (a), (c), (d) and (e) but who did not apply by the March 1 deadline or who have other extenuating circumstances. ***These students must be eligible for a Pell Grant.*** (See rules below).
- The institution may not award a Campus-Based Educational Assistance Grant to a recipient of a Guaranteed Access or Educational Assistance Grant offered by the Office of Student Financial Assistance. Students may hold other State scholarships or grants, except for the Part-Time Grant, but must meet all conditions for all awards and may not receive an amount combined from all State programs that exceeds the maximum amount established in OSFA General Policies.
- When determining a student's Campus-Based EAG award eligibility, the following rules must be followed:
  - The maximum EFC that a student may have to receive an award varies from year to year depending upon available funding.
  - This is because the student must be Pell eligible.

- If a student is not Pell eligible because he or she already has a bachelor's degree, they are also ineligible for the Campus-Based EAG.
- You must calculate the award as described in the “Calculation of Award Amount” section.
- The student’s FAFSA Application Receipt Date must be **March 2, 2015 OR LATER**.
- You **MAY NOT** award students who are on OSFA’s EA “waitlist”. Those students are on-time applicants, and do not qualify for the Campus-Based EAG

### **Additional Information**

- *Awards shall be made in the amounts and the manner described in the “Calculation of Award Amount” section.* The same minimum (\$400), maximum (\$3,000) and percent of need (established annually) must be followed and awards must be *rounded to the nearest \$100 increment.*
- The percent of need to be used in calculating the student’s award is **40%** at four-year public institutions and two- and four-year independent institutions and **60%** at community colleges.

### **Minimum/Maximum Award**

- The award ranges are from \$400/year to \$3,000/year, rounded up or down to the nearest \$100.
  - The only exception to the \$400 minimum is when you do not have enough remaining funds to award the full amount for which the student is eligible (e.g.: the LAST student you award).
  - You may not round-up to meet the minimum \$400 award.

### **Institutional Program Requirements**

- You must award the student the funds for which he is actually eligible.
  - For example, in the COLA example listed previously, the student is eligible for \$600 in EAG according to the formula.
  - You may not award the student any more or less than that for which he is eligible.

- The only exception to this is when you do not have enough remaining funds to award the full amount for which the student is eligible.
- You must still follow all of the federal regulations that you would normally follow when awarding student aid.
  - Campus-Based EAG recipients may not be in default.
  - They must have passed all federal edits, etc.
  - The student may not be over awarded as a result of receiving the Campus-Based EAG.
    - If the student is over awarded, you must resolve the over award as you would have had OSFA made the EA award, by reducing SEOG, FWS, loans, etc.
- You are not required to verify a student's file just because you are awarding a Campus-Based EAG. You should only verify the files that you would normally verify, either because they were federally selected, or because you have other reasons to verify the file.

## Reporting

Each institution of higher education in the State of Maryland that participates in the Campus-Based Educational Assistance Grant program must submit reports as follows:

- **October 15<sup>th</sup>** – Initial 2015-2016 Recipient Roster
- **January 15<sup>th</sup>** – Subsequent 2015-2016 Recipient Roster
- **August 15<sup>th</sup>** – End of Year Report
  - All rosters uploaded into MDCAPs should contain the information in the CB-EAG file layout (see Appendix F in the MDCAPS FAO user manual in MDCAPS).
  - The Final End of Year report should be completed in MDCAPS under INSTITUTIONAL INFORMATION > DECENTRALIZED PROGRAM DATA.

## Howard P. Rawlings Program Verification

### Purpose

OSFA annually verifies application information for a percentage of all Howard P. Rawlings Educational Excellence Award recipients to determine if students are submitting accurate information for determination of awards. OSFA verifies Howard P. Rawlings Educational Excellence Award applications of recipients identified by OSFA and institutions as having severe discrepancies if the information contained on their FAFSA or misreported dependency status or Maryland residency, and OSFA may also select students randomly for verification. Selected recipients are required to provide documentation of financial data and to verify Maryland residency.

### Agency Verification Process

- GA students are notified in writing of their selection for verification and are required to provide the following documents within four weeks: (Please note that ALL requested documentation must be provided within the award year that applicant is applying, as **NO** additional documentation or changes can be accepted after that time.)
  - Office of Student Financial Assistance Dependent or Independent Verification Form to verify:
    - Child support
    - Other untaxed income
    - Maryland residency for non-tax filers
    - Non-filing status for non-tax filers
    - Family size/number in college
  - Federal and state income tax transcripts and W-2s of parents, student and spouse, to verify;
    - Income, federal taxes paid; and
    - Maryland residency

- Awards for students who fail to provide the required information by the deadline will be canceled for the entire academic year.
- Students who provide the required documentation will be verified in accordance with the procedures established by OSFA. Awards for students with errors will be recalculated and adjusted or canceled accordingly.

### **Institutional Verification Process**

- OSFA will select all EA Grant recipients who are also flagged for federal verification. These students will then be submitted, in spreadsheet form, to the institutions where the students are attending.
  - Once students are selected, schools are required to verify the following items using federal standards.
    - Taxable and non-taxable income of student and parents (if dependent)
    - Household Size
    - Number in College
    - Enrollment status (undergraduate or graduate)
    - Housing status
    - Dependency status
    - Expected Family Contribution
    - Transaction number of ISIR used
  - Each institution's financial aid office is then responsible for updating the student's information in MDCAPS using the most recent financial documentation collected from the selected students. This can be done in one of two ways;
    - The institution can update the information directly in each student's record in MDCAPS, or;
      - The institution can send us an electronic file via the Verification Roster upload process (see Appendix C in the MDCAPS FAO user manual in MDCAPS).
- Schools must provide updated and verified data to OSFA by the date established each year.
- Information verified by the institutions will be used to update OSFA records.

- Awards for students with corrections and errors will be recalculated and adjusted or cancelled accordingly.

### **Maryland Community College COA Adjustment**

- The Institutional Cost of Attendance is calculated using in-county tuition and mandatory fees.
- OSFA will recalculate a student's award at the written request of the financial aid office if the student is being charged out-of-county tuition and mandatory fees and if funds are available.

### **Appeal Categories & Criteria**

#### Categories of Appeals

**EA and GA Grant** applicants and recipients, who are denied for the following reasons, may appeal their eligibility for an award, based on the listed criteria in each section:

- **Be enrolled as a full-time student (or the equivalent):** Certain students enrolled for less than twelve credits, such as those studying nursing or physical therapy, may still be considered eligible for the EEA program if they are participating in a specific course or activity (such as an internship or a practicum) that is required by the institution to complete their academic program and are considered to be enrolled in the equivalent of full-time study.
- To be considered full-time, the actual time spent in the classroom, lab, supervised activity or clinic must equal 180 clock hours or more in a regular semester.
- Also, the student must be enrolled for a minimum of 6 credit hours.
  - Students who appeal in this category must complete an appeal form that includes a statement from their department chair that describes the program requirements for that semester and the classes involved. The documentation shall also list the number of clock hours for each class, lab, clinic, and/or practicum.
- **Fifth year award:** students may hold an award for a fifth year if, according to the institution, he or she is enrolled in an academic program that requires five years to complete or if the student



provides OSFA with evidence of extenuating financial, academic, or other circumstances that prevent the student from completing their academic program in four years.

- Students who appeal in this category must complete an appeal form that includes a statement including documentation of one of the following extenuating circumstances.
  - Serious illness or injury of the student.
  - Serious illness of a member of the student's immediate family.
  - Serious personal emotional difficulties of the student.
  - The death of a member of the student's immediate family.
  - Other serious personal circumstances.
- **Special financial circumstances**
  - OSFA will make adjustments to the expected family contribution for a student who can document one of the following circumstances, if it occurs after 01/01/15.
    - Your parent or spouse died on or after January 1, 2015;
    - You or your parents became separated or divorced on or after January 1, 2015;
    - You, if you are independent, or one of your parents, if you are dependent, became completely and involuntarily unemployed for at least 10 consecutive weeks during 2015; or
    - You or your parent(s) have lost benefits from child support as a result of you reaching the age of majority on or after January 1, 2015.
  - OSFA also recommends to students that they first appeal through the financial aid office at their college or university for full consideration of all aid programs.

**GA** applicants and recipients, who are denied for the following reasons, may appeal their eligibility for an award, based on the listed criteria in each section:

- ***Have completed high school with a grade point average of at least 2.5 on a 4.0 scale or its equivalent:*** Applicants who fail to meet this requirement because of extenuating circumstances can appeal only after submitting a letter of recommendation from their high school principal.

They must provide satisfactory evidence to OSFA of any of the extenuating circumstances as specified below.

- ***Begin college within one year of high school graduation:*** Applicants who fail to meet this requirement must provide satisfactory evidence to OSFA of extenuating circumstances as specified below.
- ***Annual family income of GA grant recipients must remain at 150% of the federal poverty level in order to continue receiving the award:*** Students who are no longer eligible for the GA program because their annual family incomes rise above the poverty level threshold must provide satisfactory evidence to OSFA of special financial circumstances as specified above.

### **Appeal Process ( All Programs)**

The recipient must complete an appeal form provided by the Office of Student Financial Assistance. In completing the appeal form, the student must document the conditions upon which the appeal is based as specified below. Upon receipt of the appeal, the documentation will be reviewed and a decision will be rendered. The student will be notified of the outcome of an appeal.

- **Full-time equivalency:** If a student is enrolled in a specific course or activity (such as an internship or practicum) that is required by the institution to complete their academic program that results in the student being enrolled for less than 12 credit hours, the student may appeal for consideration for an award.
  - In addition to the appeal form, the student must submit documentation, which includes a statement from the student's department chair that describes the program requirements for that semester and a catalog description of the program and classes involved.
  - The documentation shall also list the number of clock hours required for each activity.
- **Academic requirements:** The following circumstances are considered acceptable as grounds for an appeal.
  - Serious illness or injury of the student
  - Serious illness of a member of the student's immediate family

- Serious personal emotional difficulties of the student
- The death of a member of the student's immediate family
- Other serious personal circumstances
- For fifth year award appeals only, student is enrolled in an academic program that requires 5 years to complete.
  - The documentation shall be an appeal form accompanied by a statement from an attending physician, psychologist, mental health professional, guidance counselor, social worker, a death certificate, or if the above do not apply, a statement from the Dean of Students or other officer at the student's institution.
- Special financial circumstances
  - Documentation must be an appeal form along with a copy of the deceased's death certificate, separation agreement or divorce decree, notice of job termination or layoff, copies of Federal IRS tax return transcript and/or W-2 forms, and/or copies of termination notices or unemployment benefits from relevant agencies.
- Application eligibility
  - Documentation must include 1) an appeal form, 2) a letter from the student explaining why the student did not begin college within a year of high school graduation and why the student now chooses to begin higher education, and 3) a letter of reference from an employer, teacher, or organization the applicant is affiliated with describing the applicant's commitment to attending college and earning a degree.

## **Adjustment of Awards**

The following adjustment of awards will be made for appeals that are granted:

- If an appeal is granted prior to awards being made for the upcoming year, the student's eligibility for an award will be based on the new information.
- If the student has not been awarded a scholarship and submits the appeal after awards have been made for the upcoming year, and the appeal is granted, the student will be placed on the waiting list for an award if the change in circumstances makes that student eligible for an award.

- If the student has already been awarded a scholarship and submits an appeal which is granted, the student will be placed on a waiting list for any additional funds for which they may be eligible as a result of the outcome of the appeal.

## Senatorial Scholarship Program

### Purpose

Each member of the Maryland Senate is allocated funds to award to Maryland students for use toward postsecondary education.

Each Senator establishes a selection process for their awards. Some Senators ask OSFA to make awards for them, while others make their own choices. If OSFA makes these awards, they are made on the basis of financial need as demonstrated by the FAFSA. Students must complete and file the FAFSA at [www.fafsa.gov](http://www.fafsa.gov) to be considered by OSFA.

### Eligibility Criteria

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Enroll at a two-year or four-year Maryland college or university as a full or part time, degree seeking undergraduate or graduate student, or attend certain private career schools.
  - Audited courses cannot be used to reach the minimum credit hours required for full time status.
- Maintain satisfactory academic progress in their program of study.
- Maintain Maryland residency, you and your parents (if you are a dependent student).
- You must take the SAT1 or the ACT unless you graduated from high school five or more years ago, or;
  - Have earned 24 college credits, or
  - Are planning to attend a community college or career school
- Demonstrate financial need
  - Under law, each Senator must consider the financial need of each applicant.
    - The Senator is the final judge of each applicant's financial need.

- In addition, each Senator may establish other factors to be considered in the selection of recipients.
  - Each Senator is sent information listing each applicant's financial need and SAT scores, if applicable.
  - For the Senators who wish for OSFA to select their recipients, OSFA calculates financial need for the Senatorial program in the same manner as the EAG Program.
- Be a Maryland resident in the Senator's legislative district at the time the application is made.

### **Additional Information**

- Unique Major
  - In certain cases, this award may be used at an out-of-state institution, *if* the student's major is not available at any Maryland school and the Senator agrees. OSFA must verify that your Major is unique. To be considered for unique major approval. Students must submit the curriculum outlined for their intended major and a cover letter that includes: date of birth, Social Security Number, name of major, name of institution, degree to be earned, and academic year of entrance. Information on academic programs offered within Maryland can be found at [www.MDgo4it.org/higherEd/HEPrograms.asp](http://www.MDgo4it.org/higherEd/HEPrograms.asp).
  - Students with a hearing impairment may also be receive the Senatorial Scholarship at an out-of-state institution if the institution makes special provisions for hearing impaired students and comparable special provisions are not available to that student at a Maryland institution. Documentation of these circumstances must be submitted to MHEC for further consideration.
  - Students who are approved for unique major status and receive a Senatorial Scholarship must have documented confirmation of enrollment in the approved major. This documentation should accompany the billing roster from the school. Example documents include a letter from the registrar or financial aid office, a screen-shot of student's enrollment status or other appropriate documents. The student's award will

be cancelled if verification of his/her declared major is not received or not identical to the approved program on file with OSFA.

- Students may also use this award at Maryland nursing diploma schools and certain Maryland private career schools.
- Students may use this award for full-time or part-time undergraduate and graduate studies in Maryland postsecondary institutions, or a 2-year terminal certificate program in which the coursework is acceptable for transfer credit for an accredited baccalaureate program in an eligible institution, and in certain cases, out-of-state institutions.
- Undergraduate and graduate students must be enrolled for at least six credits per semester.
  - Approval to hold the scholarship while enrolled part-time is made by each Senator through OSFA. If you have any questions regarding part-time eligibility for a particular student, please contact OSFA.
    - However, students who are awarded on a full-time basis who subsequently enroll part-time must receive approval to receive the awards on a part-time basis.
    - Part-time students must carry at least 6 semester hours in courses each semester in a program leading to a degree. If you have any questions regarding part-time eligibility for a particular student, please contact OSFA.
- Students attending an eligible private career school are required to be enrolled in a full-time program (18 or more clock hours per week). An eligible private career school is one that is approved to operate by MHEC and is accredited by a national accrediting association that is approved by the United States Department of Education.
- Students are encouraged to file the FAFSA by March 1 to receive full consideration for Maryland need-based programs. Late applicants, who file after March 1, may be considered, but any such awards will be solely at the discretion of the Senator.

### **Minimum/Maximum Award**

Senatorial awards range between \$400 and the equivalent of annual undergraduate tuition and fees at the USM institution with the highest annual cost for a full-time student (other than UMUC and UMB) per year. The amount of the award is not adjustable. The maximum award for 2015-2016 is \$10,900.

## **Cancellation**

A Senatorial scholarship will be cancelled if the recipient fails to:

- Respond to the award letter (cancellation code CH).
- Enroll at an eligible institution.
- Make satisfactory academic progress.
- Maintain Maryland residency, you and your parents (if you are a dependent student) (cancellation code CR).
- Enroll for the sufficient number of credits.

## **Renewal**

Senatorial awards designated to be automatically renewed will be funded on an annual basis.

The student must;

- Remain enrolled, and the award cannot have been cancelled during the previous spring semester.
- The maximum length of time a student may receive a Senatorial award is four years for an undergraduate degree and four years for a graduate degree at full-time enrollment. If permitted, part time awards can be prorated.
- The duration of the award applies to all students who receive a renewable award.
- Students who were awarded a Senatorial Scholarship for their undergraduate programs must reapply to receive an award for graduate studies.
- If there is a break (gap) in enrollment, followed by a move to a different legislative district.
  - If a student experiences a gap of 2 consecutive semesters or less and moves to a new legislative district, the renewal application should be made within the initial awarding district.



- If a student experiences a gap greater than 2 consecutive semesters or more, the student must reapply with the district in which they currently reside.

### **For Best Consideration**

- Students should contact their Senator beginning in February of each calendar year, and ***MUST*** file their FAFSA by March 1<sup>st</sup>.

## Delegate Scholarship Program

### Purpose

Each member of the Maryland House of Delegates is allocated funds to award to Maryland students for use toward postsecondary education.

Each Delegate establishes a selection process for their awards. Some Delegates ask OSFA to make awards for them, while others make their own choices. If OSFA makes these awards, they are made on the basis of financial need as demonstrated by the FAFSA. Students must complete and file the FAFSA at [www.fafsa.gov](http://www.fafsa.gov) to be considered by OSFA.

### Eligibility Criteria

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Student must enroll at a two-year or four-year Maryland college or university as a full or part time, degree seeking undergraduate or graduate student, or attend certain private career schools.
  - Audited courses cannot be used to reach the minimum credit hours required for full time status.
- All students must maintain satisfactory academic progress in their program of study.
- Maryland residency is **NOT** required.

### Additional Information

- Unique Major
  - In certain cases, this award may be used at an out-of-state institution, *if* your major is not available at any Maryland school and your Delegate agrees. OSFA must verify

that your Major is unique. To be considered for unique major approval. Students must submit the curriculum outlined for their intended major and a cover letter that includes: date of birth, Social Security Number, name of major, name of institution, degree to be earned, and academic year of entrance. Information on academic programs offered within Maryland can be found at [www.MDgo4it.org/higherEd/HEPrograms.asp](http://www.MDgo4it.org/higherEd/HEPrograms.asp).

- Students may also be receive the Delegate Scholarship at an out-of-state institution that makes special provisions for disabled students and comparable special provisions are not available to that student at a Maryland institution. Documentation of these circumstances must be submitted to MHEC for further consideration.
- Students who are approved for unique major status and receive a Delegate Scholarship must have documented confirmation of enrollment in the approved major. This documentation should accompany the billing roster from the school. Example documents include a letter from the registrar or financial aid office, a screen-shot of student's enrollment status or other appropriate documents. The student's award will be cancelled if verification of his/her declared major is not received or not identical to the approved program on file with OSFA.
- Students may also use this award at Maryland nursing diploma schools and certain Maryland private career schools.
- Students may use this award for full-time or part-time undergraduate and graduate studies in Maryland postsecondary institutions, or a 2-year terminal certificate program in which the coursework is acceptable for transfer credit for an accredited baccalaureate program in an eligible institution, and in certain cases, out-of-state institutions.
- Undergraduate and graduate students must be enrolled for at least six credits per semester.
  - Approval to hold the scholarship while enrolled part-time is made by each Delegate through OSFA. If you have any questions regarding part-time eligibility for a particular student, please contact OSFA.
    - However, students who are awarded on a full-time basis who subsequently enroll part-time must receive approval to receive the awards on a part-time basis.

- Part-time students must carry at least 6 semester hours in courses each semester in a program leading to a degree. If you have any questions regarding part-time eligibility for a particular student, please contact OSFA.
- Students attending an eligible private career school are required to be enrolled in a full-time program (18 or more clock hours per week). An eligible private career school is one that is approved to operate by MHEC and is accredited by a national accrediting association that is approved by the United States Department of Education.
- Students are encouraged to file the FAFSA by March 1 to receive full consideration for Maryland need-based programs. Late applicants, who file after March 1, may be considered, but any such awards will be solely at the discretion of the Delegate.

### **Minimum/Maximum Award**

Delegates have a choice between two methods of awarding;

- Under the first method, Delegates may award a student a scholarship in the amount of actual tuition and mandatory fees.
  - The maximum amount of assistance under this method for a student attending a Maryland public institution is the student's actual tuition and mandatory fees.
  - For Maryland graduate programs, private institutions and out-of-state institutions the maximum award is \$10,900 per year.
- When using the second method, Delegates can use to make their awards is in set dollar amounts.
  - Awards range between \$200 and half of the annual delegate appropriation.
  - Awards made in set dollar amounts are not adjustable.
- The maximum award for 2015-16 is \$10,900.

### **Cancellation**

A Delegate scholarship will be cancelled if the recipient fails to:

- Respond to the award letter (cancellation code CH).
- Enroll at an eligible institution.
- Make satisfactory academic progress.
- Enroll for the sufficient number of credits.
- In some cases (depending on a delegate's individual choices) awards may be cancelled for dropping below full-time.

### **Renewal**

Delegate awards are made on an annual basis and are not automatically renewed for the next academic year.

### **For Best Consideration**

Students should contact their Delegate beginning in February of each calendar year, and file their FAFSA by March 1<sup>st</sup>. For consideration in cases where OSFA is making awards on the delegate's behalf, the FAFSA ***MUST*** be filed by March 1<sup>st</sup>.

## **2 + 2 Transfer Scholarship Program**

### **Purpose**

The purpose of the 2+2 Transfer Scholarship is to assist and encourage transfer students to attend a 4-year institution within the State.

### **Eligibility Criteria**

To be eligible for assistance under the 2+2 Transfer Scholarship Program, an applicant must meet the following general requirements:

- Be a Maryland resident;
- Be currently enrolled at a community college in Maryland;
- Maintain a minimum cumulative 2.5 grade point average on a 4.0 scale while a student at a community college in Maryland;
- Have earned an associate's degree from a community college in Maryland by the end of the semester in which the applicant plans to transfer;
- Be accepted for admission to a degree program at a public senior higher education institution or a private nonprofit institution of higher education in Maryland;
- Intend to enroll in a public senior higher education institution or a private nonprofit institution of higher education in Maryland in order to complete a bachelor's program;
- On or after the fall semester of 2014, enroll as a full-time, degree seeking student in a public senior higher education institution or a private nonprofit institution of higher education in Maryland by the fall semester following completion of the associate's degree;
- In the case of an individual who is required to register with the Selective Service System, have complied with the registration requirement;
- File the Free Application for Federal Student Aid; and
- Have demonstrated financial need, defined as a federally calculated expected family contribution (EFC) of \$10,000 or less as reported on the student's FAFSA.

## **Additional Information**

- To be considered for the 2+2 Transfer Scholarship, students must submit the application and all required documents.
- Students applying for the scholarship must provide:
  - Completed online application form;
  - Completed FAFSA application. Students should file a FAFSA by March 1 each year for priority consideration. Applications will be accepted after the March 1 date and awards will be made with available funds;
  - An official college transcript reflecting that the applicant has earned an associate's degree from a Community College in the State; and
  - Documentation the student if applicable, has registered with the selective service system.
- Each student must agree to provide any information or documentation requested by OSFA for the purpose of administering this program and, if requested, to sign an authorization for the release of information to OSFA for the purpose of administering this program.
- The student's failure or refusal to provide requested information or a signed release may result in a determination of ineligibility, the cancellation of an award, and the denial of a request for the deferment or waiver of a service obligation.

## **Selection Process**

- Eligible applicants will be ranked on the basis of cumulative grade point average
- Grades for credits earned as a community college student shall be used to calculate the cumulative grade point average.
- Awards shall be made to applicants based on cumulative grade point average ranked highest to lowest. Awards shall be issued until the total funds appropriated for the program have been depleted.
- Recipients shall be notified in writing of the scholarship award. A recipient must provide written acceptance of the award to the Office of Student Financial Assistance by the date specified in the award or the award will be for forfeited.

## **Minimum/Maximum Award**

- The annual award amount for most majors will be \$1,000.
- The annual award amount for a science, teaching, engineering, computer science, mathematics, or nursing program, will be \$2,000.

## **Verification**

- The Office of Student Financial Assistance has the authority to verify information concerning applicants and recipients for the purpose of administering this program.
- At the request of OSFA, schools are required to verify the following using federal standards:
  - Taxable and non-taxable income of student and parents (if a dependent student);
  - Enrollment status (undergraduate or graduate);
  - Dependency status; and
  - Transaction number of ISIR used.
- Schools must provide updated and verified data to OSFA by the date established each year.
- Information verified by the institutions will be used to update OSFA records. Awards for students with corrections and errors will be recalculated and adjusted as specified in . Selections of Recipients and Award Notification or cancelled accordingly.
- Each semester, eligible institutions shall certify on billing rosters provided by the Office of Student Financial Assistance that the recipient is:
  - a Maryland resident;
  - enrolled for 12 or more hours as a degree seeking undergraduate student; and
  - making satisfactory academic progress towards a degree.

## **Renewal**

- The scholarship may be used for tuition and mandatory fees for 3 years of study or six semesters of study, whichever is longer, if the recipient:



- remains a resident of the State of Maryland;
  - continues to be enrolled full-time as an undergraduate student in a degree program at a public senior higher education institution or a private nonprofit institution of higher education in Maryland;
  - maintains a cumulative 2.5 grade point average on a 4.0 scale each academic year the recipient is enrolled at a public senior higher education institution or a private nonprofit institution of higher education in the state or provides evidence satisfactory to the administration of extenuating circumstances;); and
  - maintains the standards of the institution attended by the recipient.
- Certification of Grade Point Average.
    - Following the spring semester, the Office of Student Financial Assistance shall request the postsecondary institution to provide a certified cumulative grade point average for the academic year for the 2+2 Transfer Scholarship recipients attending that institution. The grade point average will be computed using the procedures in use by the institution.
    - OSFA also may ask the school to verify the recipient's grade point average by submitting an official transcript.
    - The institution's calculation of the grade average is final. OSFA does not round any reported grade point averages.
    - If the institution cannot compute a cumulative grade point average for the academic year, it must submit a grade point average for each semester the student was enrolled during the academic year. If either semester average is below a 2.5, the institution must report the number of hours attempted and the number of hours completed for the semesters in which the student is enrolled.
      - If the reported calculation is below a 2.5 grade point average, the recipient's 2+2 Transfer Scholarship will not be renewed.
      - A recipient whose award has been canceled may request reinstatement of the scholarship if the student's academic performance in summer school courses taken immediately following that academic year raises the cumulative grade point average to 2.5 or above.

## Cancellation

- The -2+2 Transfer Scholarship will be canceled if the student:
  - fails to maintain the academic standards of the institution;
  - fails to maintain Maryland residency;
  - fails to maintain an annual 2.5 grade point; or
  - fails to enroll as a full-time degree seeking student taking at least 12 credit hours each semester.

## Appeals

- Categories of Appeals
  - A 2+2 Transfer Scholarship recipient can appeal their eligibility for an award on the basis of the following criteria:
    - failure to maintain full-time enrollment; or
    - failure to maintain a 2.5 cumulative grade point average.
    - special financial circumstances
  - Appeal Based on Full-Time Enrollment.
    - “Full-time” means enrollment for at least 12 semester hours of courses each semester or its equivalent.
    - To be considered full-time, the actual time spent in the classroom, lab, supervised activity or clinic must equal 180 clock hours or more in a regular semester.
    - Students enrolled for at least 6 credit hours but less than 12 credits can appeal to receive the 2+2 Transfer Scholarship if they are participating in a specific course or activity (such as an internship or a practicum) that is required by the institution to complete their academic program. The student may appeal by submitting documentation, in addition to the appeal form, from the student’s department chair that describes and confirms the program requirements for that semester, along with a catalog description of the program and classes involved. The documentation shall also list the number of clock hours required for each activity.

- Appeal based on Special Financial Circumstances
  - If a student does not meet the EFC requirement, the student may appeal on the basis of:
    - the student's parent(s) or spouse dies after submission of the application
    - the student or the student's parent's divorce or separate after submission of the application
    - the student, student's parent (if dependent) or student's spouse, if married and independent, becomes involuntarily unemployed for at least ten consecutive weeks in the current year
    - the student or the student's parent(s) loses, as a result of the student reaching the age of majority, benefits from Social Security, Temporary Assistance for Needy Families (TANF) or child support
- Appeal Based on Grade Point Average.
  - If a student fails to meet grade point average requirement, the student may appeal on the basis of:
    - a serious illness or injury of the student;
    - a serious illness of a member of the student's immediate family;
    - serious emotional difficulties experienced by the student;
    - the death of a member of the student's immediate family; or
    - other serious personal circumstances.
  - The student's appeal information must clearly demonstrate that one or more of the factors in subsection (1) prevented the student from achieving the required grade point average.
- Appeal Procedures.
  - An appeal may only be filed by the submission of a completed appeal form to the Director of Student Financial Assistance.
  - An appeal must be received by OSFA within 45 days of the date the student is notified that the scholarship award has not been renewed.
  - In completing the appeal form, the student must document the conditions upon which the appeal is based as specified in section

- Upon receipt of the appeal, the documentation will be reviewed and a decision will be rendered. The student will be notified of the outcome of the appeal in writing.

## **Edward T. and Mary A. Conroy and Jean B. Cryor Memorial Scholarship Programs**

### **Purpose**

The *Edward T. and Mary A. Conroy and Jean B. Cryor Memorial Scholarship Programs* are designed to provide financial assistance to sons and daughters (including stepchildren) of deceased or 100% disabled, missing in action or prisoner of war United States Armed Forces personnel from the Vietnam era; sons and daughters (including stepchildren) of deceased public safety personnel; surviving spouses, who have not remarried, of deceased public safety personnel; 100% disabled public safety personnel; sons, daughters (including stepchildren) and/or surviving spouses of victims of the September 11, 2001 terrorist attacks attending a Maryland postsecondary institution; and at least 25% disabled veterans who have exhausted or have received federal veteran education benefits.

The Jean B. Cryor Memorial Scholarship Program was added in 2013 and offers similar benefits to the children, stepchildren, and spouses of public school employees, who died or were 100% disabled in the line of duty, by an act of violence.

Students apply for these awards through the financial aid office at the school by **July 15th** each year. Schools then provide MHEC with a list of eligible students and request disbursement.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Maintain Maryland residency (with the exception of children of a State or local public safety employee who died in the line of duty).
- Attend a Maryland postsecondary institution on at least a part-time basis and be one of the following:
  - Enrolled for a minimum of six credits each semester.
  - Be a son, daughter, or stepchild, at least 16 years of age, whose parent

- Served in the United States Armed Forces after December 7, 1941 and died or was totally and permanently disabled as a direct result of military service.
- Was a Maryland resident at the time the parent was declared to be;
  - A State or local public safety employee killed or 100% disabled in the line of duty.
  - A prisoner of war or missing in action as a result of the Vietnam Conflict on or after January 1, 1960.
  - A victim of the September 11, 2001 terrorist attacks.
  - A surviving spouse (a person who has not remarried) of a State or local public safety employee killed in the line of duty or a victim of the September 11, 2001 terrorist attacks.
  - A 100 % disabled public safety employee, or;
  - A Veteran who suffers a service-related disability of 25% or greater; and who has exhausted or is no longer eligible for federal veteran's educational benefits.
- To qualify, a stepchild must provide copies of marriage certificate & birth certificates.

### **Additional Information**

- Students apply for this award through the financial aid office at the institution at which they attend.
- Institutions are required to fund all eligible students and will be reimbursed by the State for funds expended.
- Institutions **MAY NOT** hold funds from eligible students while waiting for funds from the State.
- The deadline to apply for this program is July 15th ;
  - Students must submit the institution's Conroy and Jean B. Cryor application and all required documents by this date.
  - Renewal awardees are not required to reapply each year.
- A State or local public safety employee is defined as a person who is a;
  - Career or volunteer member of a fire department, ambulance/rescue company or squad.

- Law enforcement officer.
- Correctional officer.
- Maryland resident who was a member of the Maryland National Guard at the time of death.
- A disabled public safety employee is defined as a;
  - State or local public safety employee who sustains an injury in the line of duty that precludes the individual from continuing to serve or be employed as a state or local public safety employee.
    - In the case of a volunteer member of a fire department, ambulance/rescue squad or company, the disability must preclude the member from continuing to be employed in a nonpublic safety occupation in which the member was engaged at the time of injury.
- A victim of the September 11, 2001 terrorist attacks is defined as a;
  - Maryland resident who was killed as a result of the attacks on the World Trade Center in New York City, the attack on the Pentagon in Virginia, or the crash of United Airlines flight #93 in Pennsylvania on September 11, 2001.
- Due to the chronic underfunding of this program, payments for a portion of each year's awards are made after the beginning of the subsequent fiscal year. The affected schools will be notified when this occurs.

### **Maximum Award**

- The amount of the award may not exceed the equivalent annual tuition and mandatory fees of a resident undergraduate student as reported to OSFA on the annual College Cost Survey, not to exceed **\$10,900** a year.
- Award amounts will not be recalculated based on increases in tuition and fees, which occur after submission of the survey.
- As a result of this policy, award amounts may not reflect actual tuition and fees.

- ***NOTE: Students who are the children or stepchildren of a State or local public safety employee who died in the line of duty are exempted from paying non-resident tuition at public institutions of higher education in the State .***

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### **Cancellation**

The Conroy and Jean B. Cryor scholarship will be canceled if the recipient fails to:

- Respond to the award letter (cancellation code CH) .
- Enroll at an eligible institution.
- Enroll for at least six (6) credits.
- Meet any of the eligibility criteria listed above.

### **Renewals**

The *Edward T. and Mary A. Conroy and Jean B. Cryor Memorial Scholarship Programs* are automatically renewable as long as the other conditions of the program are met.



## Tuition Waiver for Maryland Foster Care Recipients

### Purpose

The *Maryland Tuition Waiver for Foster Care Recipients* is available to foster care youth who are enrolled as a candidate for an associate or bachelor's degree at a Maryland Public institution of higher education. The purpose of Tuition Waiver for Foster Care Recipients is to provide financial assistance to foster care youth.

### Eligibility Criteria

To be eligible for the Maryland Tuition Waiver for Foster Care Recipients program, a youth must have:

- Been placed in out-of-home placement by the Maryland Department of Human Resources; *and*
  - Resided in an out-of-home placement in Maryland at the time he or she graduated from high school or successfully completed a general equivalency examination
- or*
  - Resided in an out-of-home placement on his or her 13th birthday and was placed into guardianship or adopted out of an out-of-home placement after his or her 13th birthday
- or*
  - Been the younger sibling of a child who meets the qualifications stated either in 1 or 2 and was placed into guardianship or adopted concurrently out of an out-of-home placement by the same guardianship or adoptive family
- Completed and filed the Free Application for Federal Student Aid (FAFSA) by March 1<sup>st</sup> of each year

- Enrolled on or before he or she reaches the age of 25
- Enrolled full time or part time for an associate, bachelors, or a vocational certificate at a Maryland public institution of higher education

### **Additional Information**

- Students are eligible to receive the Foster Care Tuition Waiver for the following semesters:
  - Fall
  - Winter
  - Spring
  - Summer
- The waiver is applied at the institution based on the student's tuition and fees. The tuition waiver does not apply to room and board and other expenses incurred as part of the overall cost of attendance.

### **Maximum Award**

The tuition waiver provides exemption from paying *any* tuition and mandatory fees at a Maryland public institution of higher education.

### **Cancellation**

The Foster care Waiver will be cancelled if the recipient fails to;

- File a FAFSA.
- Enroll as a candidate for an associate, bachelors, or a vocational certificate at a Maryland public institution of higher education.

## **Renewal**

- The student will continue to be exempt from paying tuition and fees until 5 years after first enrolling as a candidate for an associate, bachelors, or a vocational certificate at a Maryland public institution of higher education.

## **Tuition Waiver for Unaccompanied Homeless Youth**

### **Purpose**

The Maryland Tuition Waiver for Unaccompanied Homeless Youth is available to unaccompanied homeless youth who are enrolled as a candidate for an associate, bachelor's degree or vocational certificate at a Maryland Public institution of higher education. The purpose of the Tuition Waiver for Unaccompanied Homeless Youth is to provide financial assistance to unaccompanied homeless youth.

### **Eligibility Criteria**

To be eligible for the Maryland Tuition Waiver for Unaccompanied Homeless Youth, a youth must:

- Be declared as an unaccompanied homeless youth who is not in the physical custody of a parent or guardian and
- Be a homeless child or youth as defined by the McKinney-Vento Homeless Assistance Act.
- Supply documentation that the child or youth has had a consistent presence in the State for at least one year before enrollment in a public institution of higher education.
- The McKinney-Vento Homeless Act defines homeless children as “individuals who lack fixed, regular, and adequate nighttime residence.”
- To qualify under this waiver, the student's Independent status must be verified annually.

An individual status as an “unaccompanied homeless youth” to be determined by:

- A Maryland local school system homeless liaison, as defined by the McKinney-Vento Homeless Assistance Act.
- A director or designee of the director of a Maryland-based program funded under the Runaway and Homeless Youth Act.
- A director or designee of the director of a Maryland-based program funded under the McKinney-Vento Homeless Assistance Act.

- The financial aid director at the public institution of higher education in which the youth seeks to enroll.

### **Additional Information**

- Examples of children who fall under this definition are as follows:
  - Children and youth sharing housing due to loss of housing, economic hardship or a similar reason
  - Children and youth living in motels, hotels, trailer parks, or camp grounds due to lack of alternative accommodations
  - Children and youth living in emergency or transitional shelters
  - Children and youth abandoned in hospitals
  - Children and youth awaiting foster care placement
  - Children and youth whose primary nighttime residence is not ordinarily used as a regular sleeping accommodation (e.g. park benches, etc)
  - Children and youth living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations
  - Migratory children and youth living in any of the above situations
- The financial aid administrator must verify that the youth qualifies as an independent student under the Federal College Cost and Reduction & Access Act.

### **Maximum Award**

The tuition waiver provides exemption from paying *any* tuition and mandatory fees at a Maryland public institution of higher education.

### **Cancellation**

The Unaccompanied Homeless Youth Waiver will be cancelled if the recipient fails to;

- File a FAFSA.
- Enroll as a candidate for an associate, bachelors, or a vocational certificate at a Maryland public institution of higher education.

## **Renewal**

- Institutions must annually verify that an individual who may be unaccompanied homeless youth qualifies as an independent student in the federal College Cost Reduction and Access Act.
- The student will continue to be exempt from paying tuition and fees until 5 years after first enrolling as a candidate for an associate, bachelors, or a vocational certificate at a Maryland public institution of higher education.

## **Graduate Nursing Faculty Scholarship**

### **Purpose**

The *Graduate Nursing Faculty Scholarship Program* is designed to increase the number of qualified bedside nurses in Maryland hospitals through Statewide Initiatives administered by the Maryland Higher Education Commission (MHEC) on behalf of HSCRC. The Graduate Nursing Faculty Scholarship is one of the Statewide Initiatives.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Maintain Maryland residency.
- Enroll at a Maryland college or university.
  - Full-time (9+ credits per semester) or,
  - part-time (3-8 semester credits) graduate students in a;
    - Masters of Science in Nursing (MSN) program or,
    - Another graduate or doctoral-level nursing program required to prepare individuals to become nursing faculty.
- Audited courses cannot be used to reach the minimum credit hours required for full-time or part-time status.
- An applicant must provide documentation of sponsorship by a nursing school in Maryland.
  - The nursing school sponsoring the student is responsible for providing mentors for the student and incorporating the student into its campus faculty culture.
  - The sponsoring nursing school must also provide career counseling and assistance with placement as a faculty member at its institution or another nursing school in the State.

## **Additional Information**

A recipient of the Graduate Nursing Faculty Scholarship may hold any other State grant or scholarship issued by the Office of Student Financial Assistance as long as:

- Eligibility requirements are met for each scholarship and grant received.
- The total of all scholarships and grants does not exceed the following, whichever is less.
  - The student's total cost of education as certified by the institution the student is attending.
  - The equivalent annual expenses of a full-time resident undergraduate at the 4-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate.
- The Graduate Nursing Faculty Scholarship is not based on need.

## **Maximum Award**

- The Graduate Nursing Faculty Scholarship is equal to 100% of tuition and mandatory fees.
- The award is automatically renewed for the full term of approved study.
- Award recipients may request summer funding, as long as funds are available.
  - Summer funding requests must be in writing and be received by the Office of Student Financial Assistance (OSFA) by April 1<sup>st</sup> of each year.

## **Cancellation**

A Graduate Nursing Faculty Scholarship will be cancelled if the recipient fails to:

- Remain academically eligible.
  - If funds are available, the scholarship may be reinstated upon proof that;
    - The student achieved a 3.0 grade point average in the fall or spring semesters in the academic year following the cancellation of the award.



- Courses taken in summer school may be considered in calculating a student's annual grade point average.
- Fails to respond to the award letter (cancellation code CH).

## **Renewal**

- The Graduate Nursing Faculty Scholarship award is automatically renewed for the full term of approved study if the recipient meets the following criteria:
  - Maintain Maryland residency.
  - Remains enrolled in an eligible nursing program.
  - Maintains a 3.0 annual grade point average on a 4.0 grade point average scale (includes Fall and Spring grades for previous academic year).
  - Maintains satisfactory academic progress according to the institution's standards.
  - Is enrolled at least part-time per semester as approved by the institutions nursing program.

## **Program Implementation**

- Priority will be given to recipients who are:
  - Participating in NSP II Competitive Institutional Grant projects.
  - Enrolled in accelerated programs and programs that prepare faculty for positions that have historically been difficult to fill.
- Preference will be given to students pursuing full-time graduate study in both priority areas above.
- Applicants who do not fall into one of the two priority areas will be ranked by grade point average (GPA) and awarded as long as funds remain available.
- Renewal awards are given priority and automatically renewed for the full term of approved study.
- The Graduate Nursing Faculty Scholarship award amount on the student award letter is an estimate based on the reported enrollment plan from the student's application.

- The award will be adjusted by the student's institution to reflect the actual dollar amount of tuition and mandatory fees.
- A former GNF recipient may continue to receive scholarship funding to complete a higher degree for faculty preparation or after joining a nursing program as a faculty member. Example: Completing MS in Nursing with GNF scholarship and later returning to school for Doctoral degree with GNF scholarship funding.
- Each event is separate and requires an additional service obligation commitment of one year tuition support for one year of service.

## **Non Resident Nursing Program**

### **Purpose**

The *Non Resident Nursing Program* provides tuition reduction for non-residents of Maryland who attend a two-year or four-year public institution in Maryland, and agree to work in a Maryland hospital or related institution after graduation.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- You must be a resident of a state other than Maryland.
- You must enroll at a two-year or four-year Maryland public college or university as a full-time (12+ credits per semester) or part-time (6-11 credits per semester), degree-seeking undergraduate student.
- You must be accepted into a nursing program.

### **Additional Information**

- This award is not based on need.
- Audited courses cannot be used to reach the minimum credit hours required for full-time or part-time status.
- Your college may reduce your tuition so that you pay the tuition charged to a Maryland resident.

### **Service Obligation**

- You must sign and return a promissory note agreeing to serve as a full-time nurse in a hospital or related institution.
- Service is for four years if you attended a four-year public institution or for two years if you attended a two-year public institution, regardless of the number of years for which you received an award, or you must repay the scholarship with interest.

- If you hold this scholarship with any other award requiring a service obligation, you must perform your service in consecutive years. Recipients of this Program have six months from the date of graduation to begin the service.

### **Renewal**

Your award will be renewed automatically for an additional year if you attend a two-year public institution or for an additional three years if you attend a four-year public institution. You must maintain the satisfactory academic progress standards of the institution you attend and remain enrolled in an eligible program.

## **Jack F. Tolbert Memorial Grant**

### **Purpose**

The *Jack F. Tolbert Memorial Grant program* is designed to provide financial assistance to full-time students attending approved Maryland private career schools.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Maintain Maryland residency, you and your parents (if you are a dependent student).
- Be accepted for admission to or enrolled in a private career school approved by the Maryland Higher Education Commission.
- Demonstrate financial need.
- Be enrolled for 18 or more clock hours per week.

### **Additional Information**

- Participating Maryland private career schools nominate eligible students three times each year.
- All nominations should be accompanied by a copy of the student's Federal Student Aid Report (SAR) and a Student Application provided by the school.
- Students will be awarded only once during the fiscal year, with a maximum eligibility of two awards.

### **Maximum Award**

- There is a maximum award of \$500 annually.

### **Cancellation**

The Tolbert Grant will be cancelled if the recipient is not;

- Enrolled on a full-time basis as described above.
- Fails to respond to the award letter (cancellation code CH).
- Fails to maintain Maryland residency.

### **Renewal**

There are no provisions covering renewal under this program.

### **For Best Consideration**

- Contact the private career school for an application and information.
- File the FAFSA by March 1<sup>st</sup> of each year.

## **Veterans of the Afghanistan and Iraq Conflicts Scholarship**

### **Purpose**

The *Veterans of the Afghanistan and Iraq Conflicts Scholarship Program* is designed to provide financial assistance to United States armed forces personnel who served in the Afghanistan or Iraq Conflicts, and their sons, daughters, or spouses attending a Maryland postsecondary institution.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- A member, or spouse or child of a member, of the Uniform Services of the United States who served in Afghanistan, or contiguous air space as defined in federal regulations, on or after October 24, 2001, and before a terminal date to be prescribed by the United States Secretary of Defense; or in Iraq, or contiguous waters or air space as defined in federal regulations, on or after March 19, 2003, and before a terminal date to be prescribed by the United States Secretary of Defense.
- Maintain Maryland residency.
- Submit a FAFSA by March 1<sup>st</sup> of each year.
- Accepted for admission or enrolled in a regular undergraduate program at an eligible Maryland institution, or is accepted for admission or is enrolled in a 2-year terminal certificate program in which the course work is acceptable for transfer credit for an accredited baccalaureate program at an eligible Maryland institution.
- Enrolled as either a full-time (12 or more credits per semesters) or part-time (6-11 credits per semester) undergraduate student, and are;
  - A veteran who served at least 60 days in the Afghanistan or Iraq Conflicts, as defined above, or;
  - An active duty member of the Armed Forces who served at least 60 days in the Afghanistan or Iraq Conflicts, as defined above, or;

- A member of a reserve component of the Armed Forces of the United States or the Maryland National Guard who was activated as a result of the Afghanistan or Iraq Conflicts and served at least 60 days, as defined above, or;
- A son, daughter, or spouse of;
  - A veteran or active duty member of the Armed Forces who is serving or has served in the Afghanistan or Iraq Conflicts at least 60 days, as defined above, or;
  - A member of a reserve component of the Armed Forces or Maryland National Guard who was activated as a result of the Afghanistan or Iraq Conflicts and served at least 60 days, as defined above.
- Submit documentation of Chapter 33 Educational Benefits

### **Additional Information**

Due to the large Veteran's benefit awards that VAIC recipients may receive, over awards happen frequently.

- If a VAIC recipient is over awarded in grant and scholarship aid (not in loans or work-study, which OSFA expects to be cancelled prior to reducing any State aid), please contact us via email at [faohelp.mhec@maryland.gov](mailto:faohelp.mhec@maryland.gov).
  - Please provide us with the following information about the over award:
    - College Cost of Attendance; EFC
    - Veteran's Benefit amount
    - Other aid received
    - Name of award and dollar amount
- All required documentation must be received by March 1<sup>st</sup>.



## **Maximum Award**

The award amount is;

- The award amounts for the 2015-2016 award year will not exceed 30% of the annual tuition and mandatory fees and room & board of a resident undergraduate at the four-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate.
- 2015-2016 Maximum Award Amounts
  - On Campus: up to \$6,669
  - With Parents: up to \$4,222
  - Off Campus: up to \$4,792
- Award amounts are tentative and may be adjusted based on verification of Veterans Educational Benefits received under Chapter 33/Post 9/11 GI Bill.
- Awards are subject to the availability of funds.

## **Cancellation**

The VAIC scholarship will be cancelled if the recipient fails to:

- Meet any of the criteria listed above.
- Inform the Office of Student Financial Assistance in writing, of any changes to name, address or any other information pertinent to the Veterans of the Afghanistan and Iraq Conflicts Scholarship Program.
- Respond to the award letter (cancellation code CH).

## **Renewal**

A Veterans of the Afghanistan and Iraq Conflicts Scholarship may be renewed on an annual basis for up to five years of full-time study or eight years of part-time study if the recipient:

- Continues to maintain Maryland residency.
- Is enrolled on at least a part-time (6-11 credits per semester) basis in an eligible undergraduate program at a Maryland postsecondary institution.
- Maintains a cumulative grade point average of at least 2.5 on a 4.0 scale.
- Continues to meet all other eligibility requirements.

## **Workforce Shortage Student Assistance Grant Program**

### **Purpose**

The *Workforce Shortage Student Assistance Grant Program* is to provide the State with well trained and highly skilled workers in shortage areas. Students who perform well academically and agree to use their training in eligible programs as members of Maryland's workforce may qualify for scholarship assistance.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Be an undergraduate or graduate student at an eligible institution.
- Enrolled at an eligible institution on a part-time or full-time basis earn at least 12 undergraduate or 9 graduate credit hours in each academic year.
- Be a graduate student if OSFA determines that the shortage field requires employees with a graduate level education.
- 

### **Additional Information**

- Since both merit and need-based criteria will be used when making awards, applicants will be ranked by;
  - Grade point average (GPA).
  - Then by need within each occupational field. Those students with the greatest need within each GPA range will be awarded first.
- For academic year 2015-2016, students will be ranked by need within the following GPA ranges:

- Ranges
  - GPA 3.8 to GPA 4.0
  - GPA 3.6 to GPA 3.79
  - GPA 3.4 to GPA 3.59
  - GPA 3.0 to GPA 3.39
  - GPA 2.9 and below
- Eligible majors and employment will be defined by an Advisory Council biennially and will be structured to address statewide workforce shortages in each occupational field.
  - Eligible majors for the 2015-2016 academic year
  - are listed below;
    - **Hattie N. Harrison Memorial Child Care Scholarship (Service Area A);**
      - Child Development
      - Early Childhood Education
    - **Ida G. and L. Leonard Ruben Scholarship (Service Area B);**
      - Human Services Degree Programs;
        - Aging Services
        - Counseling
        - Disability services
        - Mental Health
        - Nursing
        - Occupational therapy
        - Physical Therapy
        - Psychology
        - Rehabilitation

- Special Education
  - Supported Employment
- Vocational Rehabilitation Any other concentration in the healing arts or programs providing support services to individuals with special needs including child welfare and juvenile justice, and the alcohol and drug workforce.
- **Sharon Christa McAuliffe Memorial Teacher Education Scholarship (Service Area C);**
  - Education – Approved teacher education program leading to certification in a critical shortage field, which include;
    - Chemistry (grades7-12)
    - Chinese (7-12)
    - Computer Science (7-12)
    - Earth/Space Science (7-12)
    - ESOL (preK-12);
    - Family and Consumer Sciences
    - Mathematics (7-12);
    - Physical Science (7-12);
    - Physics (7-12);
    - Spanish (7-12);
    - Special Education
  - Infant/Primary (birth-grade 3)
  - Elementary/Middle (grades 1-8)
  - Secondary/Adult (grades 6-adult)
  - Hearing Impaired

- Severely & Profoundly Disabled
- Visually Impaired
  - Technology education
- NOTE: Elementary Education is **not** a critical shortage area & Physical Education is **not** a health occupation.
- **Parren J. Mitchell - Nursing (Service Area D);**
  - Nursing
- **Physical and Occupational Therapy (Service Area E);**
  - Physical Therapy
  - Physical Therapy Assistant
  - Occupational Therapy
  - Occupational Therapy Assistant
- **William Donald Schaefer Scholarship (Service Area F);**
  - Law
- **Ruth M. Kirk Public Social Work Scholarship (Service Area G);**
  - Social Work
- **Parren J. Mitchell Scholarship – Other (Service Area H);**
  - Majors other than nursing, social work and law
  - (Designed to prepare individuals for a career in public service)

### **Minimum/ Maximum Award**

- The award is
  - **\$2,000** per year if attending a Maryland community college full-time (12+ credits per semester).

- **\$1,000** per year if part-time (6-11 credits per semester).
- **\$4,000** per year if attending a Maryland 4-year institution full-time (12+ credits per semester for undergraduate; 9+ credits per semester for graduate).
- **\$2,000** per year if part-time (6-11 credits per semester for undergraduate; 6-8 credits per semester for graduate).
- A student may be enrolled for less than part-time credits during a semester if the student earns at least 12 undergraduate or 9 graduate credit hours in each academic year in which the student receives assistance, including summer sessions.
- When students take less than part-time credits during the year, OSFA will verify the completion of the required number of credits annually.

## **Cancellation**

A Workforce Shortage Student Assistance Grant will be cancelled if the recipient fails to:

- Enroll in the program for which the award was made.
- Enroll in an eligible number of credits per semester.
- File the FAFSA by March 1<sup>st</sup> of each year.
- Maintain satisfactory academic progress.
- Respond to the award letter (cancellation code CH).
- A recipient who is academically ineligible will forfeit the award for one academic year.
  - The award can be reinstated, if funds are available, for the following academic year upon proof of meeting institutional standards.

## **Renewal**

The award will be automatically renewed;

- On an annual basis up to a maximum of 5 years as long as the student continues to meet all of the eligibility requirements and maintains the satisfactory academic progress standards of the institution that he/she is attending.
- A student transferring from one institution to another may continue to receive the award as long as the student meets all of the eligibility requirements.



## **Graduate and Professional Scholarship Program**

### **Purpose**

The *Graduate and Professional Scholarship Program* is designed to provide funds, so that selected Maryland institutions, may offer financial assistance to students in the fields of medicine, dentistry, law, pharmacy, social work, nursing, pharmacy and veterinary medicine if the applicant has demonstrated financial need.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Maintain Maryland residency.
- Be a degree-seeking full-time or part-time student in one of the following graduate programs of study: medicine, dentistry, pharmacy, law, social work, nursing or veterinary medicine.
- Be a graduate or professional student attending one of the following schools.
- College of Notre Dame of Maryland; University of Maryland, Baltimore Schools of Medicine, Dentistry, Law, Pharmacy or Social Work; University of Baltimore School of Law; The Johns Hopkins University School of Medicine; the Virginia-Maryland Regional College of Veterinary Medicine or, any Maryland institution offering a master's degree in Nursing, Social Work or Pharmacy.
- Demonstrates financial need.
- Students are selected by eligible institutions.
- Must demonstrate financial need according to criteria established by the Commission.

### **Minimum/Maximum Award**

- The minimum award is \$1,000 per academic year and the maximum is \$5,000 per academic year.
- Recipients may hold this award for a maximum of eight semesters, provided all eligibility requirements continue to be met.

### **Cancellation**

The *Graduate and Professional Scholarship* will be cancelled if;

- The student fails to demonstrate financial need according to criteria established by the Commission.
- Meet the other requirements of the program.

### **Payment**

Eligible institutions will be allocated a share of the total funds appropriated for the Graduate and Professional Scholarship Program and will make their own awards.

### **Reporting**

An End-of-Year report should be completed by **August 15<sup>th</sup>** in MDCAPS under INSTITUTIONALINFORMATION > DECENTRALIZED PROGRAM DATA.

## Part-Time Grant Program

### Purpose

The *Part-Time Grant Program* provides funds to Maryland public and independent colleges and universities so they may provide grants to eligible part-time students.

### Eligibility Criteria

To be eligible for consideration, each new and continuing applicant must meet the following criteria:

- Be enrolled as a degree-seeking undergraduate student for at least six but fewer than 12 undergraduate credits per academic term.
- Maintain Maryland residency, you and your parents (if you are a dependent student).
- Have applied for a Pell Grant and demonstrate financial need.
- Not be in default on a student loan nor owe a refund for any previous financial aid received.
- Be in compliance with federal law regarding Selective Service Registration.
- Pledge to remain drug-free during the term of the award.
- Maintain satisfactory academic progress.
- To be considered for an award as a dually enrolled student, the recipient must;
  - Be dually enrolled in a secondary school in the State and at an institution of higher education (students *do not* have to earn both college and high school credit for classes taken). Home school students are NOT eligible.
  - Maintain Maryland residency, you and your parents (if you are a dependent student).
  - Meet any other conditions for the award as established by the institution.
  - Students are selected by eligible participating institutions.

### Minimum/Maximum Award

- The minimum annual award is \$200 and the maximum annual award is \$2,000.

- Recipients may hold this award for a maximum of eight years provided all eligibility requirements continue to be met.

### **Cancellation**

A student's award must be cancelled if the recipient does not;

- Continue to meet eligibility requirement.

### **Reporting**

An End-of-Year report should be completed by in MDCAPS under INSTITUTIONAL INFORMATION > DECENTRALIZED PROGRAM DATA.

### **Eligible Institution**

- An eligible institution shall be a public or independent college or university in Maryland that possesses a certificate of approval from MHEC to offer two-year or four-year undergraduate degree.
- Eligible institutions may choose not to participate in this program. Institutions choosing to participate must apply by August 15<sup>th</sup> to MHEC.
- Eligible institutions will be allocated a share of the total funds appropriated for the Part-Time Grant program in proportion to their share of estimated Maryland undergraduate part-time Federal Pell Grant recipient.

# **Charles W. Riley Firefighter and Ambulance and Rescue Squad Member Scholarship Program**

## **Purpose**

The *Charles W. Riley Firefighter and Ambulance and Rescue Squad Member Scholarship Program* is designed to encourage members, of firefighting, ambulance, and rescue organizations serving Maryland communities, to improve their professional skills, by reimbursing them for the tuition costs of courses leading to a degree in fire service technology or emergency medical technology.

## **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria;

- Be an actively engaged career or volunteer firefighters, ambulance or rescue squad members.  
Actively engaged is defined as either:
  - a volunteer member within a county or municipality that operates Length of Service Award Program (LOSAP), has recorded at least 50 LOSAP points as part of a fire, ambulance, or rescue squad in the tax year prior to the award year, and the points have been earned in at least two different categories; or within a county or municipality that does not operate LOSAP, has recorded at least 50 points under the point system established by the county or municipality to identify active members as part of a fire, ambulance, or rescue squad in the tax year prior to the award year, and the points have been earned in at least two different categories OR
  - a career member has worked a minimum of 1,000 hours as part of a fire, ambulance, or rescue squad in the tax year prior to the award year
- Maintain Maryland residency.
- File a FAFSA prior to March 1<sup>st</sup>
- Be enrolled in a degree program for Fire service technology, emergency medical technology, fire service management, or public safety administration with a minor or concentration in fire service

technology or fire service management. Must maintain a grade point average of at least 2.5 on a 4.0 scale.

### **Additional Information**

- The application is available online through the student's MD CAPS account.
- The application period is January 1 through March 1, of each year.
- 

### **Minimum/Maximum Award**

- The annual award shall be at least 50% of the student's actual annual tuition and mandatory fees at an eligible institution, but may not exceed the annual tuition and mandatory fees of a resident undergraduate student at the four-year public institution of higher education within the University System of Maryland, other than the University of Maryland University College and the University of Maryland, Baltimore, with the highest annual expenses for a full-time resident undergraduate for courses credited toward a degree in fire service technology, emergency medical technology, fire service management, or public safety administration with a minor or concentration in fire service technology or fire service management.

### **Award Selection**

- For award year 2015-2016, all applications will be categorized as initial applicants and ranked according to the submission date of their completed online application form.
- For award year 2016-2017 and thereafter, eligible applicants who are renewals will be given priority over initial applicants. Within these groups, applicants will be ranked and awarded according to the submission date of their completed online application form.
- Applicants who are not selected will be placed on the waitlist pending the availability of funding. Applicants not selected in an academic year must reapply for consideration in a

subsequent academic year, and will be ranked according to the submission date of their completed online application form.

### **Renewal**

- Awards are automatically renewed on an annual basis, pending the annual submission of a FAFSA application, up to a maximum of 5 years of full-time study or 8 years of part-time study as long as the student continues to meet all of the eligibility requirements, maintains satisfactory academic progress at the institution attend, and maintains a grade point average of at least 2.5 on a 4.0 scale, and sufficient funding is available.

### **Cancellation**

The award will be cancelled if the recipient fails to meet and maintain each eligibility requirement. A recipient who is academically ineligible will forfeit the award, and must reapply as an initial applicant in a subsequent award year and meet and maintain each eligibility requirement. A student transferring from one institution to another may continue to receive the award as long as the student meets all of the scholarship eligibility requirements

### **Service Obligation**

- A recipient is required to serve for 1 year as a volunteer or career firefighter or ambulance or rescue squad member, in a full-time or part-time capacity, of an organized fire department or ambulance or rescue squad in the State after completion of an eligible program.
- Each applicant offered an award must sign and return a promissory note agreeing to begin fulfillment of the service obligation as a career or volunteer firefighter or ambulance or rescue squad member for which the award was received within one year of completing the degree for which they received assistance. The service obligation begins after completion of the degree program and cannot be fulfilled prior to completion.

- If a recipient holds this scholarship with any other State award requiring a service obligation, the obligations must be served in consecutive years.



## **Janet L. Hoffman Loan Assistance Repayment Program**

### **Purpose**

The *Janet L. Hoffman Loan Assistance Repayment Program* is designed to assist in educational loan repayment for individuals employed in state and local government and the non-profit sector in areas in which there are critical manpower shortages in the State and lower salaries than in the private sector.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria;

- Applicants must maintain Maryland residency.
- Received an undergraduate, graduate or professional degree from a college or university in Maryland or a School of Law.
- Be employed full-time in Maryland State or local government, or a Maryland non-profit organization.
- Loans must have been obtained for postsecondary study and have been used toward tuition, educational or living expenses.
- The applicant's annual gross salary may not exceed \$60,000, and a married couple's combined annual gross salary may not exceed \$130,000.
- If employed as a nurse faculty member, the individual's annual gross salary may not exceed \$75,000, and a married couple's combined annual gross salary may not exceed \$160,000.
- Applicant can apply to federal loan forgiveness programs for which the individual may qualify if they wish to receive their award on a monthly basis.
- Applicant must notify OSFA if they receive any other loan repayment assistance.

### **Nancy Grasmick Teacher Award**

- In addition to the general eligibility requirements, to be eligible for a Nancy Grasmick Teacher Award, the applicant must have:
  - Taught in public school in the State for at least 2 years:

- In science, technology, engineering, or math subjects; or
- In a school in which at least 75% of the students are enrolled in the free and reduced lunch program in the State for 2 years; and
- Received the highest performance evaluation rating for the most recent year available in the county in which the teacher taught.

#### Licensed Clinical Counselors

- In addition to the general eligibility requirements, to be eligible as a Licensed Clinical Counselors, the applicant must be employed in a particular field:
  - Licensed Clinical Alcohol and Drug Counselor;
  - Licensed Clinical Marriage and Family Therapy Counselors; and
  - Licensed Clinical Professional Counselor
- The practice must be located in a high-need geographic area of the State as determined by the Department of Health and Mental Hygiene.

#### Maximum Award

- Maximum award is \$10,000 per year.

#### Additional Information

- Priority is given to applicants who have graduated in the last three years, and who are employed in one of the priority critical shortage fields, which are listed on the application each year.
- The fields of nursing and teaching have been designated as priority fields regardless of the number of years since graduation.
- Recipients are eligible to receive a monthly or annual payment
  - Monthly Repayment Option:
    - A recipient is eligible for the monthly loan repayment option if they apply to a federal loan forgiveness program.
    - After OSFA has verified the recipient's employment and lender verification, a monthly check co-payable to the student and the lender not to exceed 12 payments will be issued, and;

- The recipient's monthly payment amount will be a portion of the total annual award amount awarded to the student.
  - Annual Loan Repayment Option:
    - A recipient who is not in a federal loan forgiveness program, or a recipient that applies to a federal loan forgiveness program and declines to receive a monthly repayment option will receive an annual loan repayment;
  - A. Monthly Loan Repayment Option:
    - A recipient is eligible for the monthly loan repayment option if they apply to a federal loan forgiveness program. The recipient must notify OSFA, in writing with accompanying documentation, each year by the designated deadline date set by OSFA of the loan forgiveness program they applied, then;
    - After OSFA has verified the recipient's employment and lender verification, a monthly check co-payable to the student and the lender not to exceed 12 payments will be issued. Every attempt will be made to issue the check on or before the student's monthly due date as assigned by their lender, and;
    - The student's monthly payment amount will be a portion of the total annual award amount awarded to the student. In the event the monthly payment amount does not fully cover the student's monthly loan payment through the federal loan forgiveness program the remaining difference must be paid by the student.
  - After OSFA has verified the recipient's employment and lender verification, an annual check co-payable to the recipient and the lender will be issued. The recipient is responsible for endorsing the check and then forwarding it to their lender.
  - The Commission issues a check co-payable to a recipient and to the holder of the recipient's eligible higher education loans.
  - The award is paid after receiving verification of eligible employment in January. Final employment verification will be performed in June.
- Payments are can be taxable.
- Awards are calculated annually and are based upon the applicant's total annual loan debt minus the applicant's annual expected contribution.
-

## **Cancellation**

A Janet L. Hoffman Loan Assistance Repayment Program Award will be cancelled if the recipient fails to:

- Respond to the award letter (cancellation code CH).
- Does not remain in eligible employment for the duration of the award (the fiscal year of the award year).
- Defaults on education debt; and/or.
- Fails to notify OSFA of any changes in name, address, or employment status that would change award amount or eligibility.
- Maintain Maryland residency.

## **Pre-Graduation Application Procedures for Law Students**

The applicant must attend law school at the University of Maryland, Baltimore or University of Baltimore and be in their third and final year. The student must file a pre-graduate application and the general application. Five students will be selected for an award on the basis of a pre-employment offer. Students must meet all eligibility requirements of the LARP Program.

# **Maryland Loan Assistance Repayment Program**

## **For Physicians and Physician's Assistants**

### **Purpose**

The **Maryland Loan Assistance Repayment Program for Physicians and Physician Assistants** provides assistance for primary care physicians, physicians and physician's assistants practicing a medical specialty and medical residents specializing in primary care, who either pledge to or are currently providing primary care services in Maryland.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria;

- Provide proof of graduation from an accredited school of medicine, and documentation of amounts and holders of the applicant's outstanding eligible higher education loans.
- Provide a letter of intent or an employment contract with an eligible practice site.
- Medical residents must agree;
  - To practice for at least two years at an eligible practice site.
  - To begin fulfilling the service obligation at an eligible practice site within three months of completing resident training in primary care.
  - If a rural residency is established and if that residency program meets eligible practice site requirements, each year of participation in residency program would be considered a year of obligation completed in the MLARP program.

### **Additional Information**

- The Department of Health and Mental Hygiene appoints and convenes a Review Panel to assist in the annual selection of MLARP recipients.
- In addition, the MLARP award may not exceed the MLARP recipient's total indebtedness from eligible higher education loans.

**Minimum/Maximum Award**

- A MLARP recipient may not receive total MLARP funds of more than \$140,000.
- The total MLARP award during residency may not exceed \$30,000.
- For more information, please contact OSFA.

## **Loan Assistance Repayment Program Dent-Care**

### **Purpose**

The *Loan Assistance Repayment Program Dent-Care* is designed to increase access to oral health services for Maryland Medical Assistance Program recipients (MMAAP). This program provides direct clinical care services in Maryland in federal, state or local government programs, or nonprofit or for-profit private dental practices.

### **Eligibility Criteria**

To be eligible for consideration, each new and continuing applicant must meet the following criteria;

- An applicant must be employed as a full-time dentist in Maryland.
- Recipients must work in a dental geographic shortage area in Maryland and have a valid, unrestricted license to practice dentistry in Maryland.
  - The eligible dental facility must treat all persons and agree that a minimum of 30% of its practice patient population will be MMAAP recipients.

### **Additional Information**

- The total number of awards made each year shall be determined on an annual basis by OSFA and DHMH and will be based on the amount of funds available.
- The award amount for new MDC-LARP awards will be determined on an annual basis by OSFA and DHMH.
- Award amounts will be based on available annual funding, number of selected recipients, recipient's total indebtedness from eligible higher education loans at time of application, and number of years the recipient will agree to serve in the program.

- The award amount for new MDC-LARP awards will be determined on an annual basis by OSFA and DHMH.

For more information, please contact OSFA.

### **Minimum/Maximum Award**

- Awards will be a minimum of \$10,000 per year up to a maximum of \$30,000 per year.

### **Cancellation**

A student's award must be cancelled if the recipient does not;

- Continue to meet eligibility requirements.



## Award Rosters

See the MD CAP FAO User Manual for more specific information on Award Rosters.

### GPA Roster Instructions

- Maryland law requires that students maintain a minimum level of academic performance for certain scholarships.
- Each summer, GPA rosters become available to all Maryland institutions that have students receiving funds through one of the specific scholarship programs.
- Financial Aid Offices must report each student's grade point average to the Office of Student Financial Assistance by the designated deadline so that cancellations can be reported to students in a timely manner.
- This process is completed through MD CAPS, and instructions can be obtained on page 39 of the MD CAPS FAO User Manual.
- Some programs require a cumulative GPA, while others require an annual GPA.
  - The calculation for an **annual GPA** is done by taking the quality points from each completed course divided by the total number of credits for each completed course for both the Fall and Spring semesters (you can include winter courses too, if applicable).
  - Completed courses are courses that have an A through F grade; W's are **not** included. The **cumulative GPA** calculation is the overall GPA and can be taken right from your institution's system.

The following scholarship programs have GPA requirements and will appear on the GPA roster:

- Annual GPA
  - Distinguished Scholar – 3.0 annual GPA
  - Graduate Nursing Faculty Scholarship – 3.0 annual GPA
- Cumulative GPA
  - Veterans of the Afghanistan and Iraqi Conflicts Scholarship - 2.5 cumulative GPA
  - 2+2 Transfer Scholarship – 2.5 GPA

For additional information on how to process GPA Rosters, please see the MD CAPS FAO User Manual.

## Disbursement Process

### Purpose

The *Disbursement Process* is the method used to distribute financial aid funds to the institution. Any questions regarding this process may be directed to OSFA staff at faohelp@mhec.state.md.us.

- The Accepted/Not Certified Roster can be accessed online, and for the fall semester will be available no later than mid-September.
- The Accepted/Not Certified Roster for the spring semester will be available no later than early-February.
- On the first billing roster of each semester, students receiving an EA Grant or GA Grant will be randomly flagged for verification of their enrollment.
  - They will show up on the Enrollment Documentation Roster.
  - You will also see, in red, on the student's MD CAPS award section, "Submit Enrollment Documentation to MHEC".
  - Your institution is required to submit registration schedules to our office for those students.
  - For students who are not enrolled we will not expect a schedule, as you will have changed the student's enrollment to "Not Enrolled" and there will be a "SX" or "CX" under the "Certification Code" column on the billing roster.

Completing the Billing Roster – General Instructions - *Please see the MD CAPS FAO User Manual for further information*

- Enrollment Status;
  - The enrollment status required for any State financial aid program is based on the number of credit hours for which the recipient is billed on the institution's official census date for the semester.
    - If there is no enrollment status or if the incorrect status is listed in the section labeled Enrollment Status, record the student's correct status by selecting it from the drop down menu.

- In some cases, an award must be cancelled if the actual enrollment status does not meet the eligibility requirements for the award.
  - When you change the student's enrollment status in MD CAPS, the system will automatically cancel the award if the student does not meet the minimum enrollment status.
- Some awards (e.g. VAIC, Conroy and Jean B Cryor) are equal to tuition and fees, and room and board for a full-time, on-campus student.
  - You must verify student housing and tuition amounts, and, if necessary, indicate the correct award amount under the New Amount field.
  - Award amounts should reflect the tuition noted on the College Cost Survey submitted by your institution each year and listed in Appendix G of this manual.
  - You should not have to manually update the award amount, as the MD CAPS system will automatically adjust the tuition and fees amount based on your College Costs listed in MD CAPS.
- Unless instructed by MHEC, DO NOT send financial aid refunds to MHEC via check or the R\*STARS process.
  - Upon receipt of the completed Awarded/Not Certified Roster, the Office of Student Financial Assistance will be reported in the Final Award Disbursement Report (FADR).
- All awards are contingent upon availability of funds.
- Institution-written software should include an EDITS process to make sure that all codes are valid and that the file is in the proper format.

### **Billing Roster – Cancellation Codes**

The institution may only use certain CANCELLATION CODES when canceling an award.

- Awards will not be adjusted without one of the appropriate codes, unless the specific program instructions require a calculated amount for the award.
- Please refer to Appendix B of the MD CAPS FAO Manual for a listing of cancellation codes.
- Schools should no longer use the CK or CX cancellation codes.

- The appropriate procedure is to change the students' enrollment for the specified semester.

### **Disbursement of Scholarship Funds**

When the institution requests payment in MD CAPS, payment is then authorized to the institution.

### **Payment Methods**

- Institutions that participate in the State accounting system (FMIS) are paid by R\*STARS Interagency Transfer of Funds.
- Institutions that set up Electronic Funds Transfer at <https://interactive.marylandtaxes.com/extranet/gad/GADLogin/login.asp> will be paid by wire transfer.
- Other institutions will receive a check for the total financial aid dollars due.
- A copy of the Award Disbursement Report Student Detail is available in MD CAPS.
  - The date under Invoice # on the check corresponds with the date range needed in the report request.
- The following is a summary of the kinds of changes in a student's award that will occur on subsequent Award Disbursements.
  - A student's award has been increased or decreased by OSFA since certification and payment request occurred.
  - A student's award has been cancelled by OSFA since the institution previously received payment.

### **Adjustments after Submission of the Billing Roster**

If a change must be made to a student's award after certification and a request payment has been submitted to OSFA.

- Please notify us via email at [faohelp@mhec.state.md.us](mailto:faohelp@mhec.state.md.us).
- Remember FERPA regulations when submitting Social Security numbers via email.
- Please use only the last 4 digits of the SSN.

- Please reference the Billing Roster number and semester when submitting a requested change in a student's award.
- Include the student's full name, a portion of the SSN, Adjusted Amount and appropriate Reason Code.
- If using a CY code, please include the reason.
- If necessary, also include any additional information.
- Unless instructed by MHEC, the institution is not authorized to send financial aid refunds to MHEC via check or R\*STARS without prior approval from MHEC's Accounting Division .
- Questions regarding this process should be directed to the Accounting Division at (410) 767-3088.

## Appendix A1: Award Types

– Type Code Order (\*Defined on the Program Description page)

Scholarship Program	Award Program Short Name	Annual Award Maximum
Educational Assistance Grant	EASIR; EAISN	\$3,000
Guaranteed Access Grant	GAISR; GAISN	\$17,500
Senatorial Scholarship	SEN IS; SEN OS; SEN 1YR;SENRENIS; SENRENOS;SENOTHER;SENNEWIS;SENNEWOS	\$10,900
Edward T. and Mary A. Conroy and Jean B. Cryor Grant	CONROY	\$10,900
Delegate Scholarship	DL D ALT;DL E ALT;DL F ALT; DL D ODA;DL E ODA;DL F ODA; DL D OSA; DL E OSA; DL F OSA; DD OSODA; DE OSODA; DF OSODA	\$10,900
Tolbert Memorial Grant (Private Career School)	TOLBERT	\$500
Graduate Nursing Faculty Scholarship	GNF-SCHL	100% Tuition and fees
Veterans of Iraq and Afghanistan Conflicts Scholarship	VAIC	\$6,669
Workforce Shortage Student Assistance Grant	WSS-CC; WSS-EDUC; WSS-HS; WSS-NURS; WSS-PTOT; WSS-WDS; WSS-SWK; WSS-PMO	\$4,000

## Appendix B - Award Session Dates

### 2015-2016 Academic Year

<u>Term</u>	<u>Starting Date</u>	<u>Ending Date</u>
• Summer 2015	07/01/15	08/31/15
• Fall 2015	09/01/15	12/31/15
• Spring 2016	01/01/16	05/31/16
• Summer 2016	06/01/16	06/30/16
• Clock Hour	07/01/15	06/30/16
• Clock Hour	10/01/15	12/31/15
• Clock Hour	01/01/16	06/30/16
• LARP	07/01/15	06/30/16





Donna Thomas – Director  
[donnae.thomas@maryland.gov](mailto:donnae.thomas@maryland.gov)

Stephanie Southerland – Associate Director  
[stephanie.southerland@maryland.gov](mailto:stephanie.southerland@maryland.gov)

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**The Howard P. Rawlings Educational Assistance Grant, Guaranteed Access Grant, Senatorial Scholarship Program, Delegate Scholarship Program, and Other State Programs**

Program Manager –

Program Supervisor- John Hain [john.hain@maryland.gov](mailto:john.hain@maryland.gov)

**Legislative Districts**

04, 08, 09, 10, 11, 12, 15, 17, 19, 20, 24, 25, 26, 27, 28, 30, 31, 33, 34, 35,  
36, 37, 38, 39, 42, 43, 45 47

01, 02, 03, 05, 06, 07, 13, 16, 21, 22, 23, 29, 32, 40, 44, 46

All Guaranteed Access Grants

For students whose last names begin with:

A ---- N  
O ---- Z

2+2 Transfer Scholarship Program

Tolbert Grant Program

**Staff Person**

Carl Brooks- [carl.brooks@maryland.gov](mailto:carl.brooks@maryland.gov)

Sue Koch- [sue.koch@maryland.gov](mailto:sue.koch@maryland.gov)

Shamara Bownes- [shamara.bownes@maryland.gov](mailto:shamara.bownes@maryland.gov)

Fred Davenport – [fred.davenport@maryland.gov](mailto:fred.davenport@maryland.gov)

Shamara Bownes  
Fred Davenport

Gerrie Rogers – [gerrie.rogers@maryland.gov](mailto:gerrie.rogers@maryland.gov)

Carl Brooks- [carl.brook@maryland.gov](mailto:carl.brook@maryland.gov)

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**Campus-Based State Scholarship Programs (please contact the college for application procedures)**

Campus-Based Educational Assistance Grant  
Graduate and Professional Scholarship Program  
Part-Time Grant

Stephanie Southerland,  
Associate Director, [stephanie.southerland@maryland.gov](mailto:stephanie.southerland@maryland.gov)

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**Career/Occupational Programs and Unique Populations Programs**

Terica Prater, Program Manager- [terica.prater@maryland.gov](mailto:terica.prater@maryland.gov)

Distinguished Scholar Program  
Veterans of the Afghanistan & Iraq Conflicts Scholarship  
John R. Justice Loan Repayment Program  
Loan Assistance Repayment Program/Primary Care Service (MLARP)

Tamika Patterson – [tamika.patterson@maryland.gov](mailto:tamika.patterson@maryland.gov)

Loan Assistance Repayment Program/Dent Care (MDC-LARP)  
Edward T. Conroy and Jean B Cryor Memorial Scholarship  
Foster Care Tuition Waiver

Margaret Tawfik- [margaret.tawfik@maryland.gov](mailto:margaret.tawfik@maryland.gov)

Tuition Reduction for Non-Resident Nursing Students  
Charles W. Riley Firefighter and Ambulance and Rescue Squad Member Scholarship  
Program

Gerrie Rogers- [gerrie.rogers@maryland.gov](mailto:gerrie.rogers@maryland.gov)

Developmental Disabilities, Mental Health, Child Welfare, and  
Juvenile Justice Workforce Tuition Assistance Program  
Graduate Nursing Faculty Scholarship  
Physical & Occupational Therapist & Assistants Scholarship

Rob Magee- [robert.magee@maryland.gov](mailto:robert.magee@maryland.gov)

Sharon Christa McAuliffe Teacher Scholarship  
Optometry Tuition Reduction Program  
State Nursing Scholarship  
Child Care Provider Scholarship  
Distinguished Scholar Teacher Education Program

Dawn Hastings- [dawn.hastings@maryland.gov](mailto:dawn.hastings@maryland.gov)

Workforce Shortage Student Assistance Grant  
Maryland HOPE Scholarship Programs  
(HOPE Community College Transfer; Hope (General);  
Maryland teacher; and Science Technology Scholarships)

Dawn Hastings- [dawn.hastings@maryland.gov](mailto:dawn.hastings@maryland.gov)

Janet L. Hoffman Loan Assistance Repayment Program

For students whose last names begin with:

A ---- L Tamika Patterson  
M ---- Z Margaret Tawfik

## Appendix E – How to Calculate A Student’s Need For Campus Based EAG

$$\begin{aligned} & \text{COA} \\ & - \text{EFC} \\ & + \text{COLA adjustment (calculated per instructions below)} \\ & \quad - \text{Pell Grant Award} \\ & \quad - \text{Other awards (if listed below)} \\ & = \text{OSFA Adjusted Need} \end{aligned}$$

**OSFA Adjusted Need x 40% or 60% = student’s annual award (\$400 minimum; \$3,000 maximum)**

1. **COA:** This is your cost of attendance that you entered into MDCAPS earlier this year. **The COA to be used when calculating a Campus-Based EAG award should not be adjusted to reflect recent adjustments in tuition and fees.** Your OSFA COA budgets can be found in MDCAPS under the **INSTITUTION** menu.
2. **EFC:** The student’s expected family contribution, as determined by the FAFSA.
3. **COLA adjustment derived by: EFC x adjustment factor = COLA.** The result is added to the calculation, as listed above. However, when/if the adjustment factor percent is below 1.00 (e.g.: 0.96), then you would subtract the COLA from the calculation. For the 2015-2016 academic year, all adjustment factors are above 1.00.
  - a. when the first three digits of the zip code is greater than 209 but less than 216, the Baltimore adjustment is used: **1.08**
  - b. when the first three digits of the zip code is greater than 199 but less than 206, the Washington adjustment is used: **1.16**

- c. all other zip codes use the "other" adjustment: **1.05**

The Zip Code to be used to calculate the COLA is the one the student listed on the FAFSA.

When calculating the portion of the student's need that involves the COLA, you should do the following:

Multiply EFC x adjustment factor. The EFC should then be subtracted from the result. **That is the COLA figure that will be used in the calculation of need.** For example, an EFC of 3,000 x 1.06 factor would result in a figure of 3180. The difference between the new figure and the EFC is 180. This is your COLA figure. Therefore, when calculating the student's need, you would do the following:

**Numerical example:**

COA	9,950
- EFC	- 3,000
+ COLA Adjustment Figure	+ 180
- Pell Grant	- 2,695
- <u>Other Scholarships (see list)</u>	<u>- 3,000 (WSSAG scholarship)</u>
= OSFA Adjusted Need	1,435

Multiply 1,435 by 40%, and the student would get an award of \$600 (rounded up from 574). As you can see, by adding in the \$180 COLA, the student's need has been slightly increased. If we hadn't used the COLA, the student's award would be \$500 (rounded down from 502).

4. **Pell:** The Pell Award that the student is receiving. The student **MUST BE RECEIVING** a Pell Grant award in order to be considered for a Campus-Based EAG.
5. **Other Awards are:** Workforce Shortage Student Assistance Grant. When calculating a Campus-Based EAG award, this award must be deducted from the student's COA when determining the student's adjusted need. You only need to subtract this award. You would not deduct SEOG, FWS, Perkins, or other State funds when determining a student's eligibility for Campus-Based EAG.

6. **OSFA Adjusted Need**: This is the amount of need that you will use when determining a student's Campus-Based EAG award.
7. **Percent of Need: 2015-2016 academic year**: the type of institution the student attends will determine the percent of need. The percent of need for 2- and 4-year independent and 4-year public institutions is **40%**. The percent of need for 2-year public institutions (community colleges) is **60%**.
8. When determining a student's Campus-Based EAG award eligibility, the following rules must be followed:
  1. The maximum EFC that a student may have to receive an award varies from year to year depending upon available funding. This is because the student **must be Pell eligible**.
  2. If a student is not Pell eligible because he already has a bachelor's degree, he is also ineligible for the Campus-Based EAG.
  3. You **must** follow the calculation as listed at the top of this page.
  4. The student's FAFSA **Application Receipt Date** must be **March 1 OR LATER. This is NOT the date that you received the student's ISIR at your institution. This is the date that CPS received the original FAFSA for the year.**
  5. You **MAY NOT** award students who are on OSFA's Qualified (★) list. Those students are on-time applicants so they do not qualify for the Campus-Based EAG.
  6. The percent of need to be used in calculating the student's award is **40%** for 2- and 4- year independent and 4-year public institutions and **60%** for 2-year public institutions (community colleges).
  7. The award ranges are from \$400/year to \$3,000/year, rounded up or down to the nearest \$100. The only exception to the \$400 minimum is when you do not have enough remaining funds to award the full amount for which the student is eligible. **ALL awards must be rounded to the nearest \$100**, except for the last student you award (e.g.: if your remaining funds are \$450, then that is what you would give that LAST student).

8. **You must award the student the funds for which he is actually eligible.**  
You may not award the student any more or less than that for which he is eligible. For example, if the student is eligible for a \$3,000 award, you may not award him \$500 so that you may award more students. The only exception to this is when you do not have enough remaining funds to award the full amount for which the student is eligible.
9. You must still follow all of the federal regulations that you would normally follow when awarding a student financial aid. Campus-Based EAG recipients may not be in default, must have passed all federal edits, must have a valid SAR, etc. The student may not be over awarded as a result of receiving the Campus-Based EAG. If the student is over awarded, you must resolve the over award, as you would have if OSFA made the award, by reducing SEOG, FWS, loans, etc.
10. You are not required to verify a student's file just because you are awarding a Campus-Based EAG. You should only verify the files that you would normally verify, either because they were federally selected, or because you have other reasons to verify the file.
11. Effective the 2014-15 award year, the deadline for the reporting of end of year Campus Based Educational Assistance grants will be **August 15<sup>th</sup>**.

## Appendix F - State Scholarship Frequently Asked Questions

- When should “YY” be used?
  - The “YY” should be used in very unusual circumstances where we will probably have to contact you for more information. For example, in the unfortunate event that a student passes away, you would use the “YY”. That would prompt our office to contact you to ask about the situation to get more information.
- How do we report when a student withdraws from classes?
  - That depends on the type of withdrawal.
    - Drops a class(es):
      - If a student drops a class prior to the census date, then the student is considered to have been not enrolled in that class. If the student’s enrollment does not meet the minimum number of required credits without that class, then he is ineligible for the award.
      - If the student drops a class after the census date, and is charged tuition for that class, then he may keep the award if he meets all other credit requirements.
      - Withdraws from all classes after census date, but still charged full-time tuition (or the tuition required to receive the funds):
      - If the student withdraws from all classes after the census date, but is still charged full-time tuition (or whatever the original charge for tuition was), then he may keep the award. We do not do a R2T4 calculation for our awards.
      - Withdraws from all classes and is no longer charged full-time tuition (or tuition required to receive the funds)/Retroactive withdrawal:
      - If a student withdraws from all classes and has his tuition amount changed as a result (whether it be due to a R2T4 calculation or not), then the student is no longer eligible for our award.

- If a student receiving a Workforce Shortage Student Assistance Grant (WSSAG) is considered full-time by the institution, even if he is taking less than 12 credits, why can't he receive the full-time WSSAG award?
  - WSSAG award amounts are based on the student's number of credits, not their status at the school. A student must be 12+ credits to be considered for a full-time dollar amount award.
  - This may be confusing, because students who are enrolled in programs that require a practicum or internship (e.g. nursing) are allowed to appeal their *EAG/GAG* award eligibility. Because of the requirement of the internship, OSFA allows a student to file a Less Than 12 Credit Appeal Form to determine if he can receive his EAG/GAG award at less than 12 credits (full-time). However, the appeal is NOT for the WSSAG award.
- What are we supposed to do when a student's tuition-based award (e.g. Conroy and Jean B Cryor) needs to be adjusted because the student's tuition and fees are different than what the award amount is?
  - Students' awards are based on the tuition and fees reported on your Annual College Cost Survey that is submitted in February. When OSFA determines the amount of tuition and fees used for an award, it is based on the information that we have at the time the award is made. If the amount is incorrect, you should adjust the amount on the billing roster to the accurate amount, using the costs you listed on the survey (you should not use different amounts than those on the survey). You must also list the number of credits for which the student is enrolled on the billing roster so that we can see why the adjustment was made. You may make a downward adjustment if the student is enrolled for fewer credits than what OSFA projected or upward if the student is enrolled for more credits. However, the total amount of the award may not be higher than the full-time tuition and fees amount listed on the survey or the maximum award for the year.
- If a student who is receiving a WSSAG award is enrolled for less than/more than the number of credits for which he was awarded, how do we process the change?

- Remember that students receiving WSSAG awards are eligible for the award at any enrollment level (1-12 credits). Therefore, by entering the number of credits MD CAPS will adjust the award to the appropriate amount.
- If a Graduate Nursing Faculty Scholarship recipient is also receiving the Living Expenses Grant, what do we do?
  - Nothing. The Living Expenses Grant is an award paid directly to the student. The award is considered as income and must be reported as such on their tax returns. OSFA sends the check directly to the student. The payment does not go through the institution.
- What date does MHEC stop drawing down student ISIRs for corrections to see if MHEC awards will change?
  - MHEC draws down all on-time (application receipt date March 1<sup>st</sup> and earlier) ISIRs until April 1<sup>st</sup>, including all ISIR corrections. We award in mid-April. After we have awarded, we do not download any corrections for on-time FAFSAs unless the institution reports a change to us.
  - MHEC downloads late ISIRs (application receipt date March 2<sup>nd</sup> and later) for programs other than EAG/GAG in mid-June and early July, including corrections to those late ISIRs. We do not download any other late ISIRs unless the institution asks us to do so, except in the case of GA Grant applicants. We download those ISIRs as needed. When we download the late ISIRs, we do NOT download corrections to the on-time ISIRs.
- What does MHEC do with corrections to student ISIRs after this date? What is the school's responsibility in this?
  - For students who ARE NOT on our verification roster, MHEC would like to have the following ISIR information sent to us (or for you to request that we download them):
  - If a student who is already receiving an EAG/GAG has an EFC or income change that would increase or decrease his award amount.
    - If an on-time applicant who was not awarded has a decrease in his EFC that would make him eligible for an award.
    - If you have done a dependency override to an on-time applicant's FAFSA.



- If you have done a special circumstance EFC change to an on-time FAFSA.
- MHEC does not want ISIR changes for the following students who are not on our verification list:
  - EA Grant recipients whose EFC did not change on the new transaction.
  - On-time applicants who are not receiving an EAG and who are still not eligible on the new transaction.
  - MHEC always wants information on potential GA Grant applicants.
  - Please be aware that due to funding restrictions, most students with increased eligibility will be placed on a waiting list for funds. We will notify the students, and you, should we be able to award them any/additional funds.

## Appendix G – Program / Document Deadlines

Program, Application or Documents	Deadline Date
FAFSA	Before March 1
Howard P. Rawlings Educational Assistance Grants	On time FAFSA ~ automatic if eligible
Howard P. Rawlings ~ Guaranteed Access Grants	On time FAFSA & while funding remains
Campus-Based Educational Assistance Grant Awards	FAFSA dated March 1 or later ~ Offered at school's discretion
Senatorial Scholarship Program	Awarding ends in mid ~ late March
Delegate Scholarship Program	Awarding ends in mid ~ late March
Edward T. and Mary A. Conroy and Jean B Cryor Memorial Scholarship Program	July 15th
Charles W. Riley Firefighter and Ambulance and Rescue Squad Member Scholarship Program	March 1
Tuition Waiver for Maryland Foster Care Recipients	On time FAFSA ~ At discretion of the school
Graduate Nursing Faculty Scholarship	At the discretion of each school ~ Summer requests must be received by April 1
Jack F. Tolbert Memorial Grant	None ~ Awards are made by the schools
Veterans of the Afghanistan and Iraqi Conflicts Scholarship	All required documentation must be received by March 1
Workforce Shortage Student Assistance Grant Program	July 1
Graduate and Professional Scholarship Program	On time FAFSA & at discretion of the schools
Part-Time Grant Program	At discretion of the schools

Janet L. Hoffman Loan Assistance Repayment Program	September 30
Maryland Loan Assistance Repayment Program for Physicians	April 15
Loan Assistance Repayment Program Dent-Care	August 31
<b>Rosters &amp; Reports</b>	<b>Due Date</b>
Cost of Attendance Information	February 28
Subsequent Awards ~ CBEAG	January 15
Return Unspent Part-Time Grant Funds	March 15
CBEAG, Part-Time, Grad & Prof End of Year Report	August 15
GPA Roster	July
Conroy & Cryor Institution Report	Fall Semester: October 30 Spring Semester: February 29
Verification Roster / Online Verification	July 20
Part Time Grant Memo & Application	June 6

## **Appendix H - Abbreviations Commonly used in Financial Aid**

ACT	American College Testing Program
AGI	Adjusted Gross Income
BA	Bachelor's Degree
BIA	Bureau of Indian Affairs
CLEP	College-Level Examination Program
COA	Cost of Attendance
CPS	Central Processing System
ED	Education Department, U.S.
EFC	Expected Family Contribution (also FC, Family Contribution)
FAFSA	Free Application for Federal Student Aid
FDLP	Federal Direct Loan Program
FM	Federal Methodology
FSEOG	Federal Supplemental Educational Opportunity Grant
FWS	Federal Work-Study
GE	Gainful Employment
GPA	Grade Point Average
IPA	Income Protection Allowance
IRS	Internal Revenue Service
NSLDS	National Student Loan Data System
PC	Parental Contribution
PIN	Personal Identification Number
ROTC	Reserve Officer Training Corps
SAP	Satisfactory Academic Progress
SAR	Student Aid Report
SC	Student Contribution
SGF	State Grant Form (PA State Grant)