OUICK INFORMATION

CASH FOR COLLEGE IS WAITING FOR YOU

- Each year, the State of Maryland awards over \$100 million in need-based grants, scholarships, and loan repayment programs.
- Every year, more than 57,500 students, just like you, receive money that ranges from \$200 per year to over \$15,000 per year.
- Maryland scholarships and grant programs are available to eligible students who plan to attend a public or private Maryland college, university or private career school.
- State financial aid can be used by both part-time and full-time students at the undergraduate and graduate level.

GET WHERE YOU WANT TO GO

Here's just a sample of available scholarships and grants:

Howard P. Rawlings

Educational Assistance Grant

-The State's largest financial aid program helps low- and middle-income students, based upon financial need, attend a two-year or four-year Maryland institution.

Howard P. Rawlings

Guaranteed Access Grant

-When combined with a Federal Pell Grant, the program will pay the cost of attending a public two-year or four-year Maryland college. The maximum award of \$16,500 can be used at independent institutions too.

QUESTIONS & ANSWERS

Q. Am I eligible for money for college?

A. You must be a Maryland resident to qualify for State scholarships and grants.

Q. Do I have to pay back the money once I graduate from college?

A. No, you don't have to pay back State financial aid; however, some programs require you to work in a specific field or Maryland region for a certain amount of time after you graduate. The Office of Student Financial Assistance (OSFA) can answer your questions about these service requirements.

Q. Do I have to go to college in Maryland?

A. In all but a few cases, State scholarships and grants can only be used at a Maryland college, university, or private career school.

There are some exceptions. Senatorial and Delegate scholarships can be used in other states, if your chosen field of study is declared a "unique" major by the Maryland Higher Education Commission. "Unique" means that your major is not offered at any Maryland postsecondary institution.

Q How do I apply?

A. To apply for most State scholarships and grants you must fill out the Free Application for Federal Student Aid (FAFSA) by March 1st each year. You can get this application online in January at www.fafsa.gov. Some scholarships require additional applications. Applications are available at:

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

Check the chart inside for more information including important deadlines.

Q. When should I apply?

A. Deadlines may be different for each program. Read the chart on the inside of this brochure for details. It's smart to apply early.

Q. Am I guaranteed financial aid?

A. Applying early will improve your chances; however, aid is based on your eligibility and the availability of funds.



Martin O'Malley Governor Anwer Hasan Chairperson

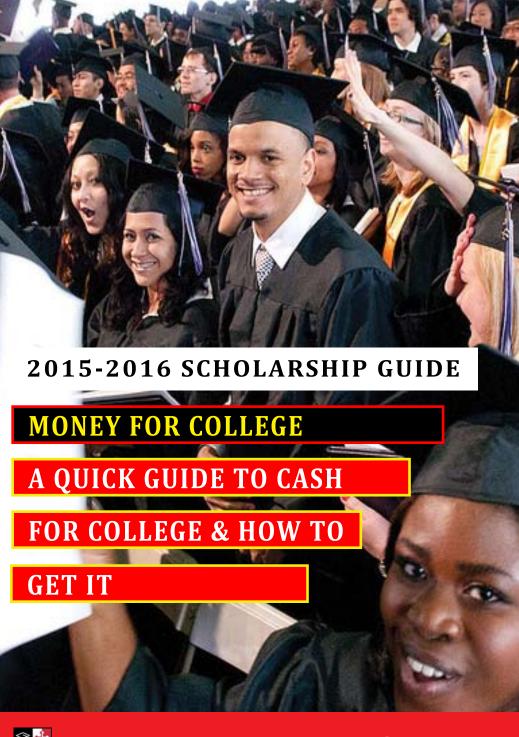
Anthony G. Brown Lieutenant Governor

Catherine Shultz
Acting Secretary of Higher Education

FINANCIAL AID TO DO LIST

- Complete and submit FAFSA by March 1 to be considered for all State funding.
- Set up an account on MDCAPS at www.mdcaps.mhec.state.md.us.
- Visit MDGo4it.org for tips and other information to help prepare for college.
- Ensure that all filing requirements have been met for all State aid grant and scholarship programs.

 See www.mhec.state.md.us.
- Contact the financial aid office at the Maryland postsecondary institution that you have been accepted into and ensure all documents are in and complete.











	MARYLAND OFFICE OF STUDENT FINANCIAL ASSISTANCE PROGRAMS	UNDERGRADUATE	GRADUATE	VOCATIONAL/ PRIVATE CAREER	FULL-TIME	PART-TIME	NEED BASED	APPLICATION METHOD	ANNUAL MAXIMUM AWARD³	SERVICE REQUIREMENT	ADDITIONAL INFORMATION
NEED-BASED AID	Howard P. Rawlings Guaranteed Access Grant	•			•		•	FAFSA ¹ and OSFA ²	\$16,500		May apply as a high senior; income limit; minimum cumulative 2.5 GPA required; complete college preparatory program; maintain satisfactory academic progress in college.
	Howard P. Rawlings Educational Assistance Grant							FAFSA	\$3,000		Maintain satisfactory academic progress in college. Demonstrate financial need. FAFSA must be filed by March 1.
	Part-Time Grant							FAFSA; Contact Institution Financial Aid Office	\$2,000		College or university selects recipients. Must be a part-time, degree seeking undergraduate student at an eligible Maryland institution. Students who are dually enrolled in a secondary school in the State and an instituition of higher education may also apply.
	2 + 2 Transfer Scholarship				•			FAFSA and OSFA			Must have earned an associate's degree from a community college, be accepted for admission in a degree program, have a need based an EFC less than 10,000. Minimum cumulative 2.5 GPA required; maintain satisfactory academic progress in college.
	Graduate & Professional Scholarship Program							FAFSA; Contact Institution Financial Aid Office	\$5,000		Must enroll in a graduate program for dentistry, law, medicine, nursing or pharmacy.
LEGISLATIVE SCHOLARSHIP	Senatorial			•	•	•		FAFSA Contact Senator	Varies		SAT/ACT required for some applicants; Senator selects recipients. Must maintain satisfactory academic progress in college.
	Delegate				•			Contact Delegate	Varies		Delegate selects the receipients, Must maintain satisfactory academic progress in college.
CAREER/ OCCUPATIONAL	Charles W. Riley Firefighter and Ambulance And Rescue Squad Member Scholarship					•		FAFSA and OSFA	\$10,400		Actively engaged career or volunteer firefighter or ambulance or rescue squad members in Maryland may apply.
	Janet L. Hoffman Loan Assistance Repayment Program							OSFA	\$10,000	•	Provides assistance for repayment of loan debt to select indivudals employed full-time in nonprofit organizations and State or local government in Maryland.
	John R. Justice Student Loan Repayment Program							OSFA	Varies	•	Any person employed in Maryland as a full-time federal or state public defender or a state or municipal prosecutor (federal prosecutors are not eligible), handling any phase of juvenile or adult criminal proseution or defense.
	Loan Assistance Repayment Program - Dentists							OSFA	Varies		Provides assistance for repayment of loan debt to dentists working with under-served populations in Maryland.
	Maryland Loan Assistance Repayment Program Physicians/Medical Residents							OSFA	\$30,000	•	Provides assistance for repayment of loan debt to physicians and medical residents specializing in primary care in under-served populations in Maryland.
	NSP II Hal and Jo Cohen Graduate Nursing Scholarship and Living Expenses Grant					•		OSFA	Varies	•	Students need to complete the graduate education necessary to become a qualified nursing faculty member at a Maryland higher education institution.
	Workforce Shortage Student Assistance Grant	•	•		•			FAFSA and OSFA	\$4,000		Grants for critical workkforce shortage areas throughout the State of Maryland. For a complete list of shortage areas, go to our website at www.mhec.maryland.gov.
UNIQUE POPULATIONS	Jack F. Tolbert Memorial Student Grant							FAFSA	\$500		Contact Private Career School Financial Aid Office.
	Edward T. Conroy Memorial Scholarship			-	-			Contact Institution Financial Aid Office	\$10,400		Provides assistance to 100% disabled public service employees; children & spouses of deceased and 100% disabled military; and spouses and children of victims of the September 11, 2001 teriorist attacks.
	Jean B. Cryor Scholarship	•		•	•			Contact Institution Financial Aid Office	\$10,400		Provides assistance to 100% disabled employees of a public or nonpublic school in the State; children & spouses of deceased and 100% disabled employees of a public or nonpublic school in the State; and spouses and children of victims of the September 11, 2001 teriorist attacks.
	Veterans of the Afghanistan and Iraq Conflicts Scholarship	_			-			FAFSA and OSFA	\$10,655		Veterans who served in the Afghanistan or Iraq Conflicts, and their spouses, sons, or daughters. Must be full-time or part-time, degree-seeking undergraduate students enrolled in an eligible accredited Maryland postsecondary institution. FAFSA and application due by March 1.
	Tuition Waiver for Students with Disabilities					_		Contact the Maryland Department of Disabilities	Varies		Provides assistance for students with documented disabilities in Maryland and receiving SSI and SSDI benefits.
	Tuition Waiver for Unaccompanied Homeless Youth				-			FAFSA; Contact Institution Financial Aid Office	Varies		Provides assistance for unaccommpnanied homeless youth in Maryland at the time of high school graduation or completion of a GED.
	Tuition Waiver for Foster Care Students			-	-			Contact the Maryland Department of Human Resources	Varies		Provides assistance for out-of home placed students in Maryland at the time of high school graduation or completion of a GED.