Who can get federal student aid?

- U.S. citizen or permanent resident
- High school graduate/GED holder
- Eligible degree/certificate program
- Valid Social Security number
- If required, individuals registered for Selective Service
Maintaining Eligibility for Federal Student Aid (FSA)

Satisfactory Academic Progress (SAP)

Complete attempted course work
  • Drop v. Withdraw
  • Stop Attending

Academic Performance
  • GPA Requirements

Complete your program without taking too many credits
  • Developmental Credits
  • College Credit (Transfer Credits and Institutional Credits)
Key Words To Remember!

- EFC - Expected Family Contribution determines your funding eligibility based on the information reported on the FAFSA application

- COA - Cost Of Attendance is made up of tuition, fees, room and board, transportation, etc.

COA – EFC = financial need
Need and Eligibility Depend on Cost

Private 4-year
- COA $50,000
- EFC $12,000
= Need $38,000

Public 4-year
- COA $25,000
- EFC $12,000
= Need $13,000

Public 2-year
- COA $16,000
- EFC $12,000
= Need $4,000
How much federal student aid could you be awarded?

Maximum amounts for Federal Aid in 2019-2020:

- Federal Pell Grant: $6,195
- FSEOG: Up to $4,000 depends on school availability
- Federal Work-Study: depends on school availability
- Direct Subsidized and Unsubsidized Loans: $5,500 total
- Direct PLUS Loan (for parents): COA minus other aid received (more common at 4-year institutions)
What kind of State aid is available?

- Need-based Programs
  - Grants (example: Education Assistance Grant)
  - Part-time Grants (attending less than full-time)
  - Promise Scholarship
- Legislative Programs
  - Senatorial & Delegate Scholarships
    
    (Contact local Senators & Delegates by March 1\textsuperscript{st})

- www.mhec.state.md.us

  Complete FAFSA by March 1\textsuperscript{st}
Maryland Promise Scholarship

- “Last dollar” scholarship, after all other non-loan aid is applied to the bill
- Maximum annual award: $5,000 per recipient or actual tuition and fee charges, whichever is less
- Service Requirement: Must work full-time and file a Maryland tax return one year for each year you received the scholarship (within one year of graduation)
- Loan Conversion: Award will convert to a loan payable to the State if:
  1. service requirement is not met
  2. student fails to receive a certificate or associate’s degree or
  3. student fails to complete 45 credits prior to transferring to a four year institution.
- www.mhec.state.md.us
Maryland Promise Scholarship (Continued)

- How to apply:
  - Submit FAFSA or MSFAA by March 1st each year
  - Submit all requested documents to MHEC by due date

- To be eligible for consideration, students must:
  - Have annual adjusted gross income of no more than $100,000 (single or single-parent household) or $150,000 (married or two-parent household).
  - Enroll within 2 years of graduating high school or completing GED.
  - Have earned an overall high school GPA of 2.3.
  - Be enrolled in a credit degree program.
  - Enroll in at least 12 credits per semester.
  - Maintain a 2.5 GPA.
  - Funding is limited, so eligibility does not guarantee a student will be awarded.
How to apply for Scholarships?

• Contact your college financial aid office for information regarding aid and scholarships.

• Free scholarship search at StudentAid.gov/scholarships

• AACC Foundation Scholarships - Over 200 scholarships with one application
  • To apply, visit www.aacc.edu/scholarships
Dual Enrollment Programs

Take college course while still attending high school to earn college credit.

- Check with your local community college for further information.
- Offers reduced tuition rates
- Easy to transfer credits

AACC’s dual enrollment program: ECAP (Early College Access Program)

- Can apply for Early College Access Grant ($200 per semester)
  - Complete the FASFA
  - Complete the ECAP application
How do I apply for federal aid?

• Fill out your FAFSA at [fafsa.gov](http://fafsa.gov)
  • Apply on or after October 1 but as early as possible to meet all deadlines.
    • School deadlines are listed on schools’ websites.
  • Need help? Use the help functions within the FAFSA (including live chat) or call 1-800-4-FED-AID.
  • Don’t forget: watch for the confirmation page that says your FAFSA has been submitted, THEN log out.
What if I am not eligible for federal aid?

Complete the state’s alternate application MSFAA.

**2020-2021 MSFAA goes live on November 1, 2019**

*Priority deadline is March 1st each year*

Students may be eligible for the following MD State Aid programs:

- Maryland Promise Scholarship, Educational Opportunity Grant and Guaranteed Access Grant.
- State deadlines are at mhec.state.md.us
- School deadlines are listed on schools’ websites.
FAFSA®: Apply for Aid

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or grad school.

NEW TO THE FAFSA® PROCESS?
Completing the FAFSA form is free. Fill it out now.

START HERE ▶

RETURNING USER?
Correct info • Add a school
View your Student Aid Report (SAR)

LOG IN ▶

FAFSA® Announcements

- The 2019–20 FAFSA form is here! Some states and schools have limited funds, so submit your application today. Also, check out the new myStudentAid app for iOS and Android.

The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3-11 a.m. Eastern time.
Creating an FSA ID

Please enter your:

- Email
- Confirm Email
- Username
- Password
- Confirm Password

Options for input:
- Numbers
- Uppercase Letters
- Lowercase Letters
- Special Characters
- 8-30 Characters
- Show Text

CONTINUE
Congratulations, PATRICK!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: [REDACTED]

Data Release Number (DRN): 5127

What Happens Next

• You will receive an e-mail version of this page.
• In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
• Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
Questions?

Visit the AACC Financial Aid Office

- Financial Aid & Veterans Benefits Main Office
  - Student Services Building, Room 160, Arnold
- Financial Aid at Arundel Mills
  - 7009 Arundel Mills Circle, Room 105F, Arundel Mills
- Financial Aid at Glen Burnie Town Center
  - 101 N. Crain Hwy, Room 209, Glen Burnie

410-777-2203
finaid@aacc.edu