

FINANCIAL AID

The Financial Aid Office

The Financial Aid Office (<https://www.harford.edu/admissions/financial-aid/>) provides assistance and counseling to students seeking financial aid. Assistance is available through grants, scholarships, loans and student employment. All students must apply each year for financial aid. Inquiries may be addressed to:

Financial Aid Office
Harford Community College
401 Thomas Run Road
Bel Air, MD 21015-1698
443-412-2257
finaid@harford.edu

Financial aid information may also be obtained through Harford Community College website (<http://www.harford.edu/>).

Financial Aid Information

Applying for Financial Aid

- All students should apply for federal and state financial aid. Applications are electronic and students (and parents if the student is a dependent) should create a studentaid.gov account (<https://studentaid.gov/fsa-id/create-account/launch/>) (FSA ID). To complete the FAFSA, students should access studentaid (<https://studentaid.gov/>).gov (<https://studentaid.gov/>).
- For the 2025-2026 academic year, students will use income information from 2023.
- The Maryland Higher Education Commission (MHEC) encourages FAFSA completion by the March 1st priority deadline annually.
- Once the Financial Aid Office at Harford Community College receives the student's FAFSA information electronically, correspondence will be emailed requesting additional information, if needed. Students must promptly provide all additional documentation, such as tax transcripts, if requested.
- Students applying for HCC scholarships must complete the online application through <https://harford.awardspring.com/>. Complete information about HCC scholarships is found on the Financial Aid website (<https://www.harford.edu/admissions/financial-aid/>).
- In addition to completing the FAFSA, students interested in receiving Federal Direct Loans can accept them on the OwlNet student portal. See Direct Loan Instructions on the RESOURCES AND FORMS (<https://www.harford.edu/admissions/financial-aid/resources.php>) page.

Student Responsibilities

- Priority consideration for Federal Work Study (FWS) and certain other federal programs is given to students who meet the deadlines of May 15 for the fall semester and December 31st for the spring semester. FWS requires enrollment in at least 1 credit/course in program of study.
- Students must have their financial aid process finalized with the Financial Aid Office no later than their last day of enrollment of the semester or term.
- Students may be eligible to receive grants, loans and/or student employment, but will receive such aid ONLY if funds are available and Satisfactory Academic Progress is maintained. Students should

refer to the section Satisfactory Academic Progress for Students Receiving Financial Aid (p. 2).

- Financial aid will only pay for courses that are required for your program of study (major). Taking courses that are not part of your program of study (Course Program of Study or CPOS) could result in receiving less financial aid.
- Students must officially withdraw from class(es) at the Records & Registration Office or in their OwlNet account.
- Students receiving federal financial aid are expected to attend and complete their classes. Students who receive aid for classes which they never attend may have their financial aid reduced or removed. Students who withdrawal or stop attending all of their classes may owe a refund to the U.S. Department of Education.

Selection of Students to Receive Assistance

Scholarship applications for awards funded through the College, the HCC Foundation and some private donors are reviewed by their respective committees or donors. Decisions are based on the criteria established by the donor. The selection of students for Federal grants and Federal Work Study is based on the criteria established by the program and the funds available to award.

Financial need is determined by the cost of attendance in relation to the amount reasonably expected to be contributed by parents, spouse and/or student. This contribution is determined by an analysis of the Free Application for Federal Student Aid (FAFSA). The estimated budget for a full-time in-county dependent student living at home with parents for the academic year:

Fee	Cost
Tuition and Fees	\$4,152
Books and Supplies	\$1,300
Transportation	2,122
Housing and Food	\$3,572
Personal Expenses	\$5,042
Total ¹	\$16,188

¹ Estimated budgets for students not living at home with parents and independent students are available in the Financial Aid Office. Student budgets are adjusted annually. Out-of-county and out-of-state budgets are also available.

Tuition Refund Procedure, Return of Unearned Title IV Aid and Student Responsibilities

Information regarding the HCC Tuition & Refund Procedure can be found in the Tuition and Fees (<https://catalog.harford.edu/tuition-fees/#text>) section of the catalog.

The Office of Financial Aid is required by federal statute to recalculate federal financial aid eligibility for students who withdraw (officially or unofficially), drop out, are dismissed or take a leave of absence prior to completing the 60% point of each semester. Withdrawing from all of your classes (i.e. stop attending your classes) before the 60% point of each semester will impact your financial assistance. Students who withdraw from a class or classes are advised to contact the Financial Aid Office prior to withdrawal to determine the impact that a total withdrawal will have on their financial aid. Federal law may require that you pay

back all or a portion of your federal financial aid that was not earned for withdrawing.

A schedule is used to determine the percentage of the semester the student attended based on the withdrawal date/last date of attendance as determined by the instructor. The percentage of the semester the student attended is calculated as follows:

$$\frac{\text{Number of days in attendance}}{\text{Number of days in semester}}$$

Students awarded Title IV financial aid are entitled to the funds if they attend classes. If a student completely withdraws from all classes or stops attending all classes during an enrollment period prior to the 60% date, Harford Community College is required to calculate the portion of federal aid that the student earned according to the federal guidelines. If the student is enrolled and attending classes past the 60% date of the semester or term, the student is entitled to all aid and does not have to repay any portion of the aid.

If the student withdraws past the official add-drop (refund) period but before the 60% point of the enrollment period, a prorated schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. The amount of Title IV grant or loan assistance earned by the student must be calculated based on the number of days that the student was enrolled. This is determined by the last day of attendance as determined by the instructor.

If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned to the Department of Education and a debt to the College and possibly to the Department of Education will be incurred.

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Order in which federal funds must be returned:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct Plus Loan
4. Pell Grant
5. Federal Supplemental Opportunity Grant (FSEOG)

If a student earned more than was disbursed to him or her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdraw.

Examples of Return of Funds are available at the Financial Aid Office.

Students who never attend any classes during the payment period are not eligible for any funds and must repay all Title IV funds received.

Student Responsibilities

- A student who is withdrawing from one or all classes must complete the appropriate withdrawal process at the Registration and Records Office or online via their OwlNet account during the official withdraw period.
- A student who withdraws from all classes or stops attending all classes is responsible for the repayment of all Unearned Title IV aid, as calculated by the Financial Aid office using the formula mandated by the U.S. Department of Education.

- Students must repay the Unearned Title IV aid to the College and will not be permitted to register for additional classes until the debt is resolved.
- Students who owe funds to the U.S. Department of Education are not eligible for additional federal aid of any type, at any institution, until the funds are repaid.
- If the Financial Aid office learns, at any time, that a student never attended a class, the Financial Aid office is required to cancel financial aid for that class. The student will be obligated to re-pay any balance due to the college as a result of the cancellation of this aid.

Satisfactory Academic Progress (SAP)

Federal regulations require that HCC track the academic progress of students from the first date of enrollment at HCC (including while dually enrolled in High School), whether or not financial aid was received. Student's progress must be measured both quantitatively and qualitatively. That is, in addition to a minimum grade point average requirement, a student must complete a minimum percentage of coursework and must complete the degree or certificate requirements within a maximum time frame. The Federal Student Aid program regulations make no provision for the concept of academic amnesty or grade forgiveness except as explained in Minimum GPA below.

Minimum Grade Point Average: Students must maintain a cumulative grade point average of 2.0 (or minimum GPA for major). Transitional studies course¹ grades are calculated into the GPA for SAP purposes. Repeated courses indicated as Exclude ("E") on transcript are not included in the calculation of Financial Aid GPA. See additional information about Incomplete (I) grades in Incomplete Grades (p. 2) section below.

Minimum Completion/Pace Rate: Students must successfully complete² at least 67% of cumulative attempted credits³. Anything greater than or equal to 66.5% will be rounded up to 67%. Transitional studies courses (zero level), repeated courses, transfer credits and withdrawals are included in this calculation. A successful completion is defined as a grade of A, B, C, D, TR (transfer), ML (military) or AP (Advanced Placement). The grades of F, W, N, I, K, etc. are not considered as successful completion of the attempted credits. See additional information about Incomplete (I) grades in Incomplete Grades (p. 2) section below.

Maximum Timeframe: A student who does not complete attempted credits or has changed degree program may exceed the maximum timeframe for completion before he or she has earned a degree and will be terminated from receiving any financial aid at HCC. A student is terminated when it is determined they cannot complete their program within 150% of its length. If a student changes majors while at HCC, or receives a degree in another major ALL credits taken in ALL majors while at HCC will be included in the maximum timeframe calculation. Transfer, repeated, and transitional credits are also included in the attempted credits. You will also be terminated if your number of attempted credits is equal to or exceeds the number of credits required for 150% of the program length of the current degree. Students pursuing double majors may reach the maximum timeframe standard at an accelerated pace. Students may appeal for the allowance of additional hours to complete their programs. See how to calculate SAP below.

Incomplete grades: Incomplete (I) grades are not included in the GPA calculation, but are included as attempted but not completed credits in Completion/Pace rate and Maximum Timeframe calculations. When the I grade is replaced with a permanent grade, academic progress (SAP)

will be re-evaluated at the end of the semester in which the grade was updated. According to federal regulation, SAP evaluations cannot take place mid-semester.

Warning and Termination: HCC measures the progress of each student after each semester or payment period. Failure to meet SAP GPA and Completion/Pace requirements will result in a student being placed on **Warning**. At HCC, students get one semester of warning. If a student has not improved GPA and/or Completion/Pace rate by the end of the warning semester, a student is terminated from future financial aid until a student meets SAP requirements. Students who exceed the Maximum Timeframe are not placed on warning; they are terminated from financial aid at the end of the semester when it is determined they cannot complete their program within 150% of its length. Dual-enrolled students will not be placed on warning or terminated since they are not receiving federal or state aid. However, when the student is no longer dually enrolled their completion and maximum timeframe SAP calculations will include the classes taken while dually enrolled.

¹ **Transitional Studies Courses:** Courses below 100 level. They are noted with an * next to grade on student transcript.

² **Completed Credits:** Any class on student transcript with grade of A, B, C or D, including transitional studies courses, repeated courses, transfer (TR) credits, AP credits, and military (ML) credits.

³ **Attempted Credits:** All courses on student transcript, including transitional studies courses, transfer credits, military, and AP. If a student repeats a course previously taken, both the original and the repeated course are counted as attempted credits.

Calculating Financial Aid GPA, Completion, and Maximum Time Frame

SAP status can be viewed in the **Financial Aid Portal accessed on OwlNet - "Financial Aid & FAFSA Quick Links"- "MY FINANCIAL AID"**

GPA: Financial Aid recipients could have two GPAs at HCC. One is the official, academic GPA that includes courses that are considered college-level, credit courses completed at HCC. This is the GPA on the transcript. The other GPA is a Financial Aid GPA. This includes ALL classes taken at HCC including courses below 100 level also known as transitional studies or remedial courses. The Financial Aid GPA is calculated by the Financial Aid department at the end of every semester. You may contact Financial Aid to determine your Financial Aid GPA.

Completion/Pace: To calculate completion/pace you need to add up all of your completed credits and divide by the number of all your attempted credits. For example, if you completed or transferred in 36 credits and you have attempted 54 credits your completion/pace rate is 67% ($36/54=67\%$) and you are considered in good standing for completion/pace.

Maximum Timeframe: You will be terminated when it is determined you cannot complete your program within 150% of its length. The calculation is attempted minus completed credits. If that number is more than 50% of your program length you will not be able to complete within 150%, you will be terminated and you will need to appeal. You will also be terminated if your attempted credits are equal to or exceed the number of credits required for 150% of the program length of the current degree.

Examples: $25/60=42\%$ 60 attempted – 25 completed = 35 35 is greater than 50% in a 60 credit program. In this example, you would be terminated for Maximum Timeframe at the end of the semester when your spread between attempted and earned exceeds 50% of program length. Example 2. 112 completed/ 121 attempted.

Your degree is 70 credits. 121 is greater than 150% of your 70 credit degree ($150\% \times 70 = 105$ credits) so you are at maximum time.

Financial Aid SAP Appeal Process

Students whose federal or Maryland state financial aid has been terminated due to failure to meet Satisfactory Academic Progress (SAP) standards have the right to appeal the termination. However, appeals are not required for students who are only receiving institutional or external scholarships or non-federal education loans, as they can continue to receive those types of aid. The conditions under which an appeal may be sought are:

- Death in immediate family
- Serious illness/accident/medical condition
- Other documented extenuating circumstances

The appeal deadline is two weeks before the beginning of the semester.

Steps to Appeal GPA or Completion/Pace

1. Initiate the appeal with the Financial Aid Office by submitting the **Application for Appeal of Financial Aid Termination**. Students can download the appeal form from their OwlNet Account.
2. Appeals will be accepted once registration opens for the semester the student intends to attend next.
3. The deadline to submit an appeal is two weeks before the beginning of the semester.
4. The Financial Aid Office Appeals Committee will review the appeal and notify the student, via the student's *HCC email address*, if they have been *tentatively* approved. If the appeal is not approved, the student will receive an email from the Financial Aid Office.

GPA Appeals

If *tentatively* approved, the student must make an appointment with a designated academic advisor. If the advisor determines that the student can reach SAP standards in one semester they will complete a SAP worksheet that shows the student what is necessary to meet SAP standards and Financial Aid will place the student on probation for one semester. If the advisor determines it will take more than one semester to meet SAP standards the advisor will develop an individualized plan called the **GPA Academic Plan for SAP Improvement (GAPSI)**, which will outline what courses and grades are needed to meet SAP standards. An appointment is required by calling (443) 412-2301. Both the student and the advisor must sign the **GAPSI** and the student must follow all aspects of the plan to avoid becoming ineligible for future aid. Plans will not exceed 4 semesters. Students must take a blank **GAPSI** to the appointment with the advisor. The SAP worksheet and **GAPSI** will be available in OwlNet- "Financial Aid & FAFSA Quick Links" card and select "MY FINANCIAL AID". Once the SAP worksheet or **GAPSI** is received by the Financial Aid Office, the Financial Aid Appeals Committee will finalize the approval, place the student on probation, and notify the student by email if approved.

Completion/Pace Appeals

An appointment with an academic advisor is not required for COMPLETION-only appeals. If an appeal is approved and a student only needs one semester to meet SAP standards they will be placed on probation and receive an email stating the appeal is approved. If a student needs more than one semester to meet standards they will

be sent an email outlining the requirements of their plan (**Completion Academic Plan for SAP Improvement/CAPSI**).

All decisions made by the Appeals Committee are final. The Financial Aid Office will be monitoring adherence to the Academic Plans at the end of every semester.

Steps to Appeal Maximum Timeframe

1. The student will make an appointment with a designated academic advisor to determine what classes are needed for the student to graduate.
 - a. If the student can graduate in one semester the advisor will complete a worksheet showing the student what classes are needed. The student will be placed on probation for one semester. Student must answer the two questions on the form (reason for the appeal and what changes will be made to improve success in college) before meeting with their advisor. The form should be taken to the appointment with the advisor. An appointment is required by calling (443) 412- 2301.
 - b. If the student needs more than one semester but a maximum of four semesters the advisor will develop an individualized plan called the **Maximum Time Frame Academic Plan for SAP Improvement (MAPSI)**. Student must answer the two questions on the form (reason for the appeal and what changes will be made to improve success in college) before meeting with their advisor. The form should be taken to the appointment with the advisor. An appointment is required by calling (443) 412- 2301.
2. Blank forms will be available on the student's OwlNet account.
3. When the Maximum timeframe Worksheet or **MAPSI** is complete the student must submit it to the Financial Aid office at least two weeks before the beginning of the semester. MAPSI will not be accepted until the student is registered for classes indicated on the first semester of their plan.
4. The Financial Aid Appeals Committee will review the Appeal Worksheet or **MAPSI** send an approval email to the student and place the student on probation.

Maximum Timeframe Appeal Guidelines

- Only courses needed to complete the degree(s) are eligible for aid.
- Only courses a student is receiving aid for can count toward the 6 credit (half-time) requirement for loan eligibility, and credit requirements for other aid.
- If a student has already taken all classes required for graduation in any major, the appeal will not be approved. A student should apply for graduation. **HCC will not approve an appeal to complete courses needed for transfer that are not a requirement of the HCC degree.**
- Students at Maximum Timeframe attempting to get into the Nursing program must be accepted by the Nursing program before the Maximum Time Frame appeal is approved.
- Students must meet 67% cumulative completion rate or be able to achieve 67% by the end of one-semester probation or multi-semester plan.
- Students must be able to meet 2.0 Financial Aid GPA or GPA required for degree by the end of one-semester probation or multi-semester plan.
- Students can not repeat already completed classes for a better grade.

Students whose financial aid has been terminated due to failure to meet the required Satisfactory Academic Progress (SAP) standards

are typically allowed to appeal this termination once. In rare cases where a student has appealed and subsequently failed to adhere to their Academic Plan, they may submit a second appeal, providing documentation explaining why they deviated from their original plan. Federal rules prohibit students from submitting a second appeal for the same reason they initially appealed.

Students terminated due to Maximum Time Frame may have the opportunity to file another appeal if they are pursuing a different program from their initial Maximum Time Frame plan. Since all attempted credits in all degrees are contribute to the Maximum Time Frame calculation, the student must complete the new degree within a maximum of 4-semester plan.

Reinstatement of Aid: A student may be reinstated for receipt of financial aid through the appeal process or by paying for classes on their own until they meet minimum SAP standards.

Federal Financial Aid Programs (Title IV Aid)

Eligibility Criteria: To receive any federal aid, the student must be a U.S. citizen or eligible non-citizen, be accepted for enrollment at HCC, maintain satisfactory academic progress, have a high school diploma or GED, have a valid Social Security number, and sign a statement of educational purpose.

Students who have questions regarding their eligibility should call 1-800-4FEDAID.

Repeat Coursework Federal regulations prevent the Financial Aid Office from paying for a course that has been passed and repeated more than one time. In order for a repeated course to be counted towards your enrollment status for financial aid purposes, you may only repeat a previously passed course once (a total of two attempts). If you enroll in a previously repeated course and passed the course a third time, this course will not count towards your enrollment for financial aid purposes.

Federal Pell Grant Program

A Federal Pell Grant is a need-based grant awarded to undergraduate students who demonstrate a financial need. The amount of the grant depends on the Student Aid Index (SAI) and the number of credits for which the student enrolls. Students must complete the FAFSA to apply for this grant. All students are urged to apply. The maximum Federal Pell Grant amount for 2025-2026 is \$7,395.

Lifetime Eligibility Used (LEU) The amount of Federal Pell Grant funds you may receive over your lifetime is limited to the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100-150%, the six-year equivalent is 600%. Students are urged to plan carefully when enrolling and should not enroll in courses not required in their Program of Study.

Federal Supplemental Opportunity Grant Program

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to students who demonstrate exceptional financial need and who receive Federal Pell Grants. Awards are based on fund availability. The minimum FSEOG is \$200 per academic year; the annual maximum is \$4,000.

Federal Direct Loan Program

Federal Direct Loans are low-interest loans made to students attending college at least half-time (6 credits). These loans are made by the U. S.

Department of Education. Subsidized Direct Loans are made to students who demonstrate financial need. Interest does not accrue on these loans while the student is in school. Unsubsidized Direct Loans are made to students who do not have financial need. Interest accrues on these loans from the date the loan is fully disbursed. Students interested in receiving Federal Direct Loans can accept them on the OwlNet student portal. See DIRECT LOAN INSTRUCTIONS (<https://www.harford.edu/admissions/financial-aid/types/loans.php>) for more.

Current interest rates can be obtained at studentaid.gov. Students must be making Satisfactory Academic Progress (SAP) to receive a loan.

First time borrowers at HCC must complete Entrance Counseling at www.studentaid.gov. (<http://www.studentaid.gov>) Students are required to complete a Master Promissory Note.

The College can refuse to certify a loan or can certify a loan for a reduced amount. Students are provided with a written explanation if this occurs.

Federal Direct PLUS Loan for Parents

The Parent Loan for Undergraduate Students (PLUS) is a non-need based educational loan for parents of dependent undergraduate students.

Loans are made through the Federal Direct PLUS loan program. Parents may borrow up to the student's yearly cost of attendance minus all other aid the student has received. PLUS loan interest rates can be obtained at studentaid.gov. The borrower has the option of beginning repayment on the PLUS loan either 60 days after the loan is fully disbursed or waiting until six months after the dependent student on whose behalf the parent borrowed ceases to be enrolled on at least a half-time basis. Parents who wish to apply for a PLUS loan must complete the FAFSA and then apply for PLUS loan online at studentaid.gov. During the application process the parent will complete a Master Promissory Note (MPN). When approved the student and parent are required to complete the HCC PLUS Loan Request Form. Parent PLUS loan borrowers cannot have an adverse credit history and a credit check is a part of the application process.

Federal Work Study Program

The Federal Work Study (FWS) program provides part-time jobs for students who have financial need, allowing them to earn money to help pay for educational expenses. Job assignments may be based on the student's career goals, financial need, class schedule, academic progress and/or availability of funds. Students must be enrolled for at least 1 credit per semester and must complete the FAFSA to apply. Federal Work Study jobs may be on campus, in community service agencies or in the America Reads program.

Scholarships and Grants

HCC Foundation, Inc. & College-Sponsored Scholarships and Grants

Scholarships and grants are funded by Harford Community College and the Harford Community College Foundation, Inc. to help HCC students attain their educational goals. The Harford Community College Foundation, Inc. partners with individuals, local businesses, corporations, and other foundations to secure scholarship and grant funds to meet the rising costs of education for HCC students. Recipients are selected by the College's Academic Honors and Scholarship Committee unless otherwise noted. Financial need and academic potential/merit are among the criteria for these scholarships and grants. Most awards are based on a full academic year (fall and spring semesters).

Generally, the application deadline for fall semester awards is May 31st; the deadline for spring semester awards is December 31st. All

scholarship information can be viewed online on the Financial Aid Page of the Harford Community College website (www.harford.edu) (<https://nam10.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.harford.edu%2F&data=05%7C02%7Caspinnato%40harford.edu%7Cef5463d9658146bda0ac08dd60cb48e1%7C756eb95a68e14b7a9607685e12773%7C1%7C0%7C638773148389992292%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUslIYiOiIwLjAuMDAwMCIslIAiOiJXa%3D%3D%7C0%7C%7C&sdata=AilTmkEf2JRstURFXSTsQKeZRTHUA24MkBoRTJDgk90%3D&reserved=>

The scholarship application process is online through the student's OwlNet page or directly at <https://harford.awardspring.com/> (<https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fharford.awardspring.com%2F&data=05%7C02%7Caspinnato%40harford.edu%7Cef5463d9658146bda0ac08dd60cb48e1%7C756eb95a68e14b7a9607685e12773%7C1%7C0%7C638773148390021425%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUslIYiOiIwLjAuMDAwMCIslIAiOiJXa%3D%3D%7C0%7C%7C%7C&sdata=uKW%2BohPABmAzOKnHw4IQUGR9%2BrcxT6%2BHcaW02Nlcw0M%3D&reserved=0>). Many scholarships and grants are awarded to students who demonstrate financial need, which is determined by the Federal government. All students applying for need-based awards must complete the FAFSA and have valid FAFSA results on file with Harford Community College by the deadline date in order to be considered for the scholarship or grant. HCC's FAFSA school code is 002075.

Most scholarships and grants are awarded to students who demonstrate a financial need, which is determined by the Federal government. All students applying for need-based awards must complete the FAFSA and have valid FAFSA results on file with Harford Community College by the deadline date in order to be considered for the scholarship or grant. HCC's FAFSA school code is 002075.

Community Scholarships

In addition to the scholarships listed in the Scholarship Brochure, direct awards to HCC students are available from local organizations. Please refer to the Financial Aid web page of the HCC website. (<https://www.harford.edu/admissions/financial-aid/types/scholarships/private-scholarships.php>) For outside organizations not listed on our website, students will need to contact organization directly for application procedures.

Students receiving grants or scholarships from outside organizations should contact the Financial Aid Office to have awards applied to the student's account.

Maryland State Scholarship Program

A variety of state scholarships are available to Maryland residents attending college in the state of Maryland. The FAFSA (Free Application for Federal Student Aid) is used to apply for most Maryland State Scholarships and should be completed before March 1 for priority consideration. The MHEC One-App is a financial aid tool created to streamline the State's Scholarship Application Process. Through the MHEC One-App, student can review and apply for various State Financial Aid Programs (<https://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx>) available through the Maryland Higher Education Commission. The MHEC One-App also replaces the Maryland State Financial Aid Application (MSFAA) for applicants who are ineligible to receive federal aid using the Free Application for Federal Student Aid (FAFSA). The MHEC One-App allows qualified children of undocumented immigrants, who qualify for in-state tuition under 15-106.8 of the MD

Education Article, to apply and be considered for certain types of State need-based financial aid.

Students will need to create a profile in the Maryland College Aid Processing System (MDCAPS) to complete the MHEC One-App as well as complete a variety of actions including accepting and declining awards. For questions about an MD CAPS account a student should log into MD CAPS (<https://mdcaps.mhec.state.md.us/>).

The Maryland Higher Education Commission's, Office of Student Financial Assistance (OSFA), can be reached by calling 410-767-3300, or at <http://mhec.maryland.gov> (<https://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx>). The most commonly received Maryland State Scholarships follow.

Rawlings Educational Assistance Grant

To be eligible for the Rawlings Educational Assistance Grant, students must meet the following criteria: demonstrate financial need as determined by the student's current FAFSA or MHEC One App, be enrolled as a full-time student (12 or more credits) in a degree-seeking program where all credits are required for the degree and be eligible for in-state tuition as a resident of Maryland. If the student is a dependent, their parent must also be a Maryland resident. To apply, students must complete the FAFSA or MHEC One App (for that ineligible for federal aid). March 1st is the priority filing deadline. This grant may be renewable, provided the student submits the FAFSA or MHEC One App by the priority filing date. All Educational Assistance Grants are contingent on the availability of funds.

Rawlings Guaranteed Access Grant

This grant is for low-income high school graduates who have completed a college prep or individuals who have completed a General Educational Development Diploma (GED) and under the age of 26 at the time of receiving the initial award. Eligible students must have a minimum high school GPA of 2.5 or have scored a 145 or above per module on the diploma (GED) examination. Students must demonstrate need as determined by current FAFSA or MHEC One-App and meet specific income requirements.

March 1 is the priority filing deadline. The state may require additional documentation. Deadline to submit documents is April 15th. To receive this grant, students must be enrolled full time (12 or more credits) in a degree-seeking program in which all credits are required for the degree, be eligible for in-state tuition and be a resident of Maryland (If the student is dependent, the parent must also be a Maryland resident.) This grant is renewable each year, provided the student completes FAFSA or MHEC One-App by the deadline. Contact the Maryland Higher Education Commission (https://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_MDCommunityCollegePromiseScholarship.aspx) for complete information about the eligibility requirements for this program. All Educational Assistance Grants are contingent on the availability of funds.

Senatorial Scholarship

Maryland State Senators have the ability to offer Senatorial grants to constituents in their districts. Please visit the Maryland General Assembly website (<http://mgaleg.maryland.gov/mgawebsite/Members/District/>) or the Maryland State Board of Elections (<https://voterservices.elections.maryland.gov/PollingPlaceSearch/>) website to determine your state senator. Students are encouraged to complete their Free Application for Federal Student Aid (FAFSA) or Maryland Higher Education Commission One-App (MHEC One-App) by March 1st.

In January, students should reach out to their senator for instructions on how to apply for the grant. To receive a Senatorial grant, both the student and parent must be residents of Maryland, and the student must be enrolled either part-time (6-11 credits) or full-time (12+ credits) in a degree-seeking program, or in a certificate or licensure program. Full-time students can receive the scholarship for up to four years, while part-time students can receive it for up to eight years. The Senatorial Grant is automatically renewable as long as the student maintains satisfactory academic progress.

Delegate Scholarship

Each Maryland State Delegate awards Delegate Scholarships based on criteria determined by the Delegate. Application information can be obtained from the Delegate for the student's district. Enrollment requirements are determined by each Delegate but require a minimum of half-time enrollment or 6 credits. To determine your delegate, visit the Maryland General Assembly website (<http://mgaleg.maryland.gov/mgawebsite/Members/District/>) or the Maryland State Board of Elections (<https://voterservices.elections.maryland.gov/PollingPlaceSearch/>) website. This scholarship is not renewable and must be requested each year. Completing a FAFSA or MHEC One-App yearly is not a required for this scholarship but is recommended.

Workforce Shortage Student Assistance Grants

This program is a combination of several state programs related to critical shortages in the workforce. Eligible majors and employment fields will be determined annually. Both merit and need-based criteria are used in selecting recipients. Students are urged to complete the FAFSA or MHEC One-App by March 1.

Maryland Part-Time Grant

These state-funded grants are awarded by HCC to students who demonstrate financial need, as determined by the completion of the FAFSA or MHEC One-App. To qualify, students must be enrolled half-time (3-11 credits) in a degree-seeking program, be eligible for in-state tuition, and be a resident of Maryland. (If the student is a dependent, the parent must also be a resident of Maryland.) The Maryland State Part-Time Minimum for this grant is \$200. Grants are awarded based on the availability of funds.

Health Manpower Shortage Program Tuition Reduction for Out-of-State Nursing Students

Under this program, out-of-state Nursing students enter into a legally binding agreement with the State of Maryland under which the student promises to fulfill certain obligations in return for a reduction in tuition costs. Contact the Maryland Higher Education Commission (http://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_nonresnurs.aspx) for complete information about this program.

Maryland Community College Promise Scholarship

The Maryland Community Promise Scholarship is a last dollar award, available to students who plan to enroll in credit-bearing coursework leading to a vocational certificate, certificate, or an associate's degree; or in a sequence of credit or non-credit courses that lead to licensure or certification; or in a registered apprenticeship program. The scholarship pays tuition and mandatory fees for eligible students who enroll at least 6 credits at their local community college. Eligible students can receive up to \$5,000 to cover any remaining tuition and mandatory fee expenses **after** Federal or state financial

aid has been applied. The FAFSA deadline for this scholarship is April 15th of the Academic Year student will be attending. Contact the Maryland Higher Education Commission (https://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_MDCommunityCollegePromiseScholarship.aspx) for complete information about the eligibility requirements for this program.

Veterans' Services

Harford Community College is approved by the Department of Veterans Affairs and the U.S. Military to process educational benefit claims for Military and Veteran students, as well as their qualifying dependents. Harford Community College bans against providing commission, bonus, or incentive payment based directly or indirectly on securing Service member enrollments. In addition, Harford prohibits the use of high pressure recruitment tactics to obtain Service member admissions. For more information on how to use VA educational benefits at Harford, review the information located on HCC's Military & Veterans Support (<https://www.harford.edu/experience/support/military-vets.php>) web page. Information and forms required to process educational claims at HCC are located here. Students receiving VA educational benefits are responsible for the payment of all tuition, fees and textbooks according to the College billing dates and/or VA regulations. VA students are required to adhere to the VA standards of academic progress in order to remain eligible for educational benefits. Questions regarding the processing of educational benefits should be directed to the Coordinator for Military and Veterans Services. Students should consult the VA website (benefits.va.gov/gibill) for specific information about VA educational benefits. Military and Veterans Services staff are available on campus in the Financial Aid Department and on APG North, Bldg 4305.