

FINANCIAL AID

The Financial Aid Office

The Financial Aid Office 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 first apply for the FSA ID at <https://fsaid.ed.gov/npas/index.htm> (<https://fsaid.ed.gov/npas/>). To complete the FAFSA, students should access www.studentaid.gov (<https://studentaid.gov/>).
- For the 2020-2021 academic year, students will use income information from 2018. The federal Student Aid Report (SAR) will be emailed to the student within one week of application. Students and parents must sign the FAFSA using the FSA ID.
- Students should complete the FAFSA before March 1, so that they can be considered for Maryland State financial aid from the Maryland Office of Student Financial Assistance.
- Once the Financial Aid Office at Harford Community College receives the student's FAFSA information electronically, correspondence will be mailed requesting additional information, if needed. Students must promptly provide all additional documentation, such as tax transcripts, if requested. Students and parents are urged to use the IRS Data Retrieval Tool when completing the FAFSA to speed processing time.
- Students applying for HCC scholarships must complete an application on-line through their OwlNet account. Complete information about HCC scholarships is found in the Scholarship Brochure or at the Financial Aid website (<http://www.harford.edu/student-services/financial-aid.aspx>).
- Students applying for a Federal Direct Loan must complete a separate application obtained at the Financial Aid Office or downloaded from the College website and meet with the Financial Aid Loan Counselor.

Student Responsibilities

- Priority consideration for Federal Work Study and certain other federal programs is given to students who meet the deadlines of May 15 for the fall semester and December 22nd for the spring semester.
- 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 (completion rate of at least 67% and GPA 2.0) is maintained. Students should refer to the section Satisfactory Academic Progress for Students Receiving Financial Aid (p. 2).
- Once students have registered for classes and have been awarded financial aid, their aid will be credited to their accounts.
- Students must officially withdraw from class(es) at the Records & Registration Office if they are no longer attending.
- Students receiving federal financial aid are expected to attend and complete their classes. Students who receive aid for classes which they never attend will have the aid voided. Students who withdrawal or stop attending all 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 the Academic Honors and Scholarship Committee or by the scholarship donor. 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 2020-2021 academic year:

Fee	Cost
Tuition and Fees	\$2,800
Books and Supplies	\$1,300
Transportation	\$1,328
Room and Board	\$3,000
Personal Expenses	\$3,000
Total ¹	\$11,436

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 Policy, Return of Unearned Title IV Aid and Student Responsibilities

Information regarding the HCC Tuition & Refund Policy can be found at <http://www.harford.edu/student-services/paying-for-college/tuition-and-fees.aspx>

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, Harford Community College must 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 (<http://www.harford.edu/student-services/registration-and-records.aspx>) 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 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 course work and must complete the degree or certificate requirements within a maximum time frame.

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. 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 at HCC. Transitional studies courses (zero level), repeated courses, transfer credits and withdrawals are included in this calculation. A successful completion is defined as the grade of A, B, C or D, TR (transfer), ML (military) and 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 pursuing an Associate degree (approximately 60-70 credits) may attempt or transfer in up to 90 - 105 attempted credits (150% of degree requirement). A student who habitually does not complete attempted credits may exceed the maximum time frame for completion before he or she has earned a degree and will be terminated from receiving any financial aid at HCC. If a student changes majors while at HCC, credits taken in all majors while at HCC will be included in the maximum timeframe calculation.

Incomplete grades: If a student receives an I (Incomplete) grade for a course and later successfully completes the course it is the student's responsibility to notify the Financial Aid Office and request a review of their SAP status. SAP is not automatically recalculated after I grade is resolved. I grades are not included in the GPA calculation, but are included as attempted but not completed credits in Completion/Rate calculation.

If the I grade is resolved in the middle of a semester that the student is currently receiving aid and it causes the student to be terminated the student will not lose financial aid eligibility for that current semester.

If the I grade is resolved in the middle of a semester that the student is enrolled but is not currently receiving aid because they are

terminated and it causes the student to be in good SAP status aid will be awarded retroactively to the beginning of the current semester.

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 student being placed on **Warning**. At HCC, students get one semester of warning. If student has not improved GPA and/or Completion/Pace rate by end of the warning semester, student is **terminated** from future financial aid until student is meeting SAP requirements. Students who exceed the Maximum Time Frame (90-105 credits) are not placed on warning; they are terminated from financial aid at the end of the semester when they cannot complete their program within 150% of its length.

- 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 and Completion

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 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 number of all your attempted credits. For example, 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.

Financial Aid SAP Appeal Process

Students whose Financial Aid has been terminated for failure to meet the required standards of Satisfactory Academic Progress have the right to appeal such termination. The conditions under which an appeal may be sought are:

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

All appeals must be FULLY documented. No appeal will be considered without appropriate documentation. 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 will be able to download the appeal form from their OwlNet Account. Deadline to submit appeal is two weeks before the beginning of the semester. The student must include all supporting documentation along with the appeal.

2. The Financial Aid Office Appeals Committee will review the appeal and notify the student, via the student's *HCC email address*, if he or she has 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 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 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 blank **GAPSI** to the appointment with the advisor. The SAP worksheet and **GAPSI** will be available in OwlNet, 'All About Me' tab. 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 appeal is approved and student only needs one semester to meet SAP standards they will be placed on probation and receive an email stating appeal is approved. If 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 Time Frame

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 appointment with advisor. An appointment is required by calling (443) 412- 2301.
 - b. If the student needs more than one semester but 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 appointment with advisor. An appointment is required by calling (443) 412- 2301.
2. Blank forms will be available on the student's OwlNet account.

- When the Maxtime Worksheet or **MAPSI** is complete the student must submit to Financial Aid office at least two weeks before the beginning of the semester.
- The Financial Aid Appeals Committee will review the Appeal Worksheet or **MAPSI** and send approval email to student and place the student on probation.

Maximum Time Frame Appeal Guidelines

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

Students will be eligible for only one appeal. The Financial Aid Office will be monitoring all students at the end of every semester. Students on one semester probation will be terminated again if they are not meeting SAP standards. Students on probation with plans will be reviewed to determine the student's adherence to the Academic Plans at the end of every semester. If student does not follow the requirements in their specific Academic Plan (APSI), student will be terminated again and they cannot appeal again. All decisions made by the Appeals Committee are final.

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 are meeting 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, register with the Selective Service if required, and sign a statement of educational purpose.

Students who have been convicted for possessing or selling illegal drugs may not be eligible for Title IV aid. 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 Expected Family Contribution (EFC) 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 2020-2021 is \$6,345.

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 Stafford Loan Program (Direct Loans)

Federal Stafford 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 Stafford Loans are made to students who demonstrate financial need. Interest does not accrue on these loans while the student is in school. Unsubsidized Stafford Loans are made to students who do not have financial need. Interest accrues on these loans from the date the loan is fully disbursed. First-time borrowers taking out federal Direct subsidized loans on or after July 2013 are subject to the 150% Direct Subsidized Loan Limit, which limits the amount of time a student is eligible to borrow subsidized loans to 150% of their published program length.

Current interest rates can be obtained at studentaid.gov. Students must be making Satisfactory Academic Progress (SAP) to receive a loan. To apply for a Direct Loan, a student must complete the FAFSA and a HCC First-Time or Repeat Borrower Packet. First time borrowers at HCC must complete an in-person Entrance Counseling session. During the session your rights and responsibilities as a borrower will be reviewed as well as the disbursement process and Satisfactory Academic Progress (SAP) requirements.

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 6 credits 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 15; the deadline for spring semester awards is December 22nd. Some awards may have a different deadline, as indicated in the current Harford Community College and Harford Community College Foundation, Inc. Scholarship and Grant Program brochure. Visit the Financial Aid Office for a copy of the brochure and for scholarship and grant applications. All scholarship information can be viewed online on the Financial Aid Page of the Harford Community College website (www.harford.edu) (<http://www.harford.edu>). The scholarship application process is on-line through the All About Me tab on the student's OwlNet page.

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 a valid Student Aid Report (SAR) on file in the Financial Aid Office by the deadline date in order to be considered for the scholarship or grant.

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 External Scholarship Resources (<https://www.harford.edu/student-services/financial-aid/types-of-aid-available/external-scholarship-sources.aspx>) link on the Types of Aid Available (<https://www.harford.edu/student-services/financial-aid/types-of-aid-available.aspx>) page of the HCC website. 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 must be completed by March 1st to be considered for state awards. Application information may be obtained from the Office of Financial Aid, the State Scholarship Administration, 410-767-3300, or at <http://mhcc.maryland.gov> (<https://mhcc.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx>). The most commonly received Maryland State Scholarships follow.

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Rawlings Educational Assistance Grant

To be eligible for the Rawlings Educational Assistance Grant, students must have financial need as determined by student's current FAFSA, be enrolled as a full-time student (12 or more credits) in a degree-seeking program in a Maryland post-secondary institution, be eligible for in-state tuition and a resident of Maryland. (If student is a dependent student parent must also resident of Maryland. To apply, the student must complete the FAFSA by March 1st. This grant is renewable provided the student completes FAFSA by March 1st.

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 when receiving initial award. Eligible students must have a minimum high school GPA of 2.5 or completed a minimum of 165 or above per module on the diploma (GED) examination. Students must demonstrate need as determined by current FAFSA and certain income requirements.

Students must submit the FAFSA by March 1st and a separate Rawlings Guaranteed Access Grant application by April 1st. To receive this grant, students must be enrolled full time (12 or more credits) in a degree seeking program, be eligible for in-state tuition and a resident of Maryland (If a dependent student, parent must also be a resident of Maryland.) This grant is renewable each year provided the student completes FAFSA by March 1st.

Senatorial Scholarship

Each Maryland State Senator selects recipients for Senatorial Scholarships. Eligible students must demonstrate financial need by submitting the FAFSA by March 1 and plan to attend a Maryland college. Some exceptions are made if the student is enrolling in a major that is not available in Maryland. Enrollment requirements are determined by each Senator but requires a minimum of half-time enrollment or 6 credits. These awards are renewable for up to four years. To determine your state senator use mdelect.net (<https://maryland.maps.arcgis.com/apps/webappviewer/index.html?id=177afa87a67746a4ac5496b2d0897fb7/>) and type in your address. Contact your Senator in January.

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 requires a minimum of half-time enrollment or 6 credits. To determine your delegate use mdelect.net (<https://maryland.maps.arcgis.com/apps/webappviewer/index.html?id=177afa87a67746a4ac5496b2d0897fb7/>) and type in

your address. Contact our Delegate in January. This scholarship is not renewable and must be requested each year.

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 by March 1.

Maryland Part-Time Grant

These state funded grants are awarded by HCC to students who demonstrate financial need, are enrolled half-time (3-11 credits) in a degree-seeking program and are eligible for in-state tuition and a resident of Maryland (If student is a dependent student, parent must also be a resident of Maryland). The Maryland State Part-Time Grant is 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 Promise Scholarship is a need-based financial aid program for eligible middle income families, funded by the State of Maryland. The scholarship pays tuition for eligible students to enroll full time at their local community college. The FAFSA deadline for this scholarship is March 1st. Contact the Maryland Higher Education Commission (<https://mhec.state.md.us/Pages/Community-College-Promise-Scholarship.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. For more information on how to request these benefits, students should review the information located on HCC's Support for Military & Veterans web page (<http://www.harford.edu/student-services/support-for-military-and-veterans.aspx>). Information and forms required to process educational claims at HCC can be found on this web page. 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 (www.gibill.va.gov) (<http://www.gibill.va.gov>) for specific information about VA educational benefits. The office is located in Building 4305, Room 207, Susquehanna Avenue, APG. This office is staffed 5 days per week, but the Coordinator for Military and Veterans Services has office hours on Tuesdays in the Financial Aid Office in the Student Center on campus.