

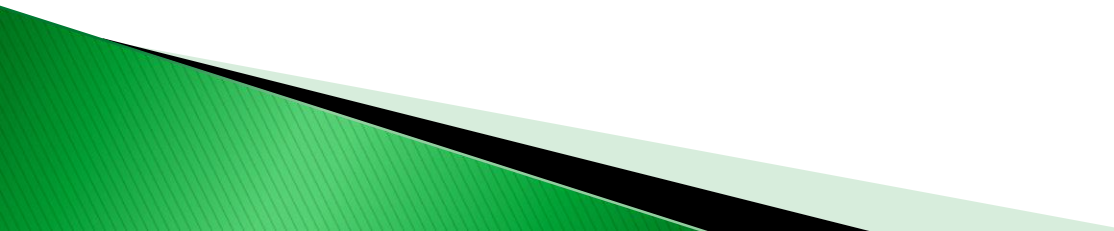
# Financial Aid What You Need to Know

Brenda K. Dayhoff  
Executive Director, Financial Aid

# What is Financial Aid?

Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses

# Where does the money come from?

- ▶ Federal Government
  - ▶ State Government
  - ▶ Schools/Colleges
  - ▶ Private Scholarship Sources:
    - High School Guidance Counselors
    - Clubs/Organizations
    - Internet Scholarship Searches
- 

# Basis for Awarding Financial Aid

- ▶ Merit Based – scholarships usually based on:
  - Academic or athletic ability
  - Special talent or achievement
  - Program of study
  
- ▶ Need Based
  - Income
  - Assets
  - Other factors

# Know what financial aid forms are required and their deadlines

- ▶ FAFSA
  - ▶ State Scholarship
  - ▶ CSS – Profile form
  - ▶ Institutional
- 

# Federal Student Aid

## www.studentaid.ed.gov

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND™

Search studentaid.gov



Prepare for College

Types of Aid

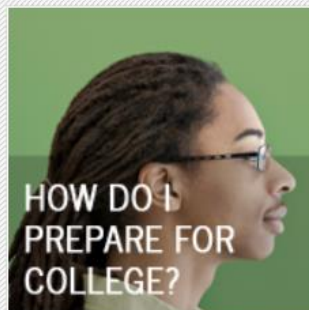
Who Gets Aid

FAFSA: Apply for Aid

Repay Your Loans

Minds can achieve anything. We make sure they get to college.

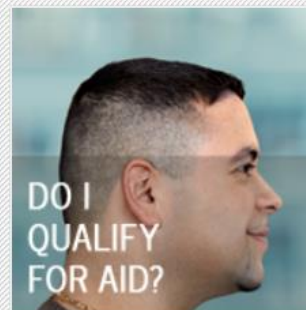
At Federal Student Aid, we make it easier to get money for higher education.



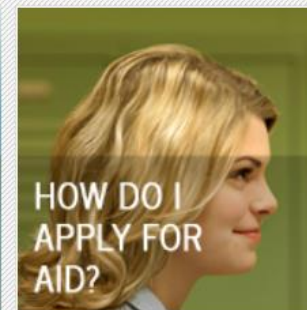
Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.



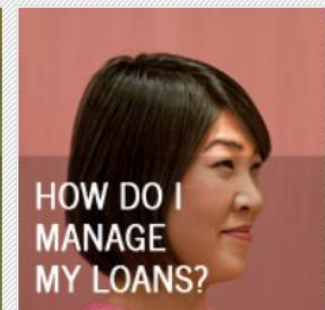
Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work-study.



Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.



Learn how to submit your *Free Application for Federal Student Aid* (FAFSA<sup>SM</sup>), how aid is calculated, and how you'll get your aid.



Choose a repayment plan, pay on time, avoid default, and get help with problems.

# Completing the FAFSA

[www.fafsa.gov](http://www.fafsa.gov)

A standard form that collects demographic and financial information about the student and family

The FAFSA website is divided into six sections:

Student Demographics

Dependency Status

Financial Information

School Section

Parent Demographics

Sign & Submit



# Information you need to complete the FAFSA

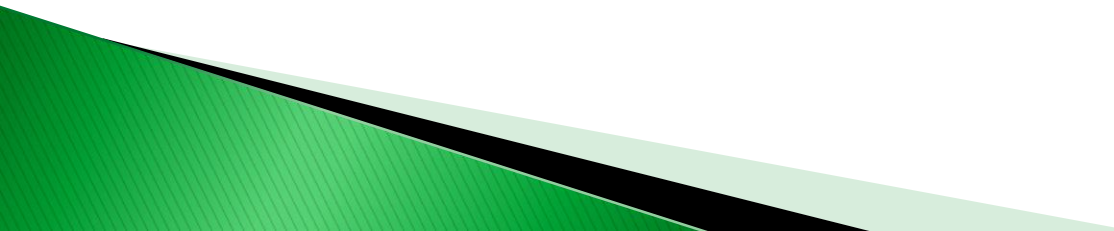
- ▶ Social security numbers
- ▶ 2015 Federal income tax return
- ▶ W-2 forms from all employers
- ▶ Current bank statements (checking and savings)
- ▶ Current business and farm records
- ▶ Records of any stocks, bonds and other investments including 529 accounts
- ▶ Additional untaxed income tax records may be needed such as: child support paid/received and workers compensation



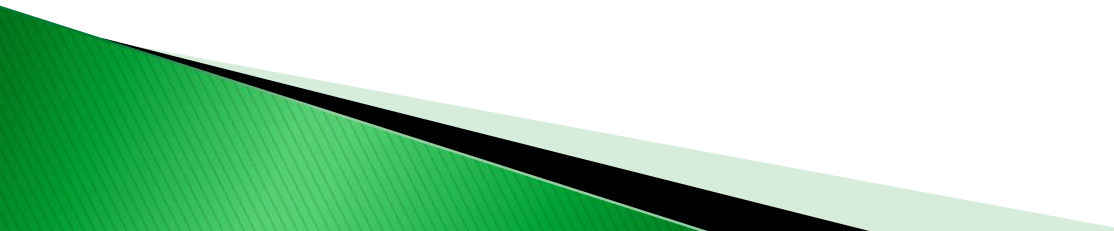
# FAFSA completion Tips

- ▶ OK to use estimated income to complete – once taxes are complete **MUST** go back and update FAFSA
- ▶ Answer all income questions
- ▶ Carefully review untaxed income questions
- ▶ Review asset questions before completing them
- ▶ 529 Plans must be reported as parent assets
- ▶ Do not report a business if it employs less than 100
- ▶ Online help is available on the form

# Frequent FAFSA Errors

- ▶ Social Security Numbers
  - ▶ Divorced/remarried parental information
  - ▶ Income earned by parents/stepparents
  - ▶ Untaxed income
  - ▶ U.S. income taxes paid
  - ▶ Household size
  - ▶ Number of household members in college
  - ▶ Real estate and investment net worth
- 

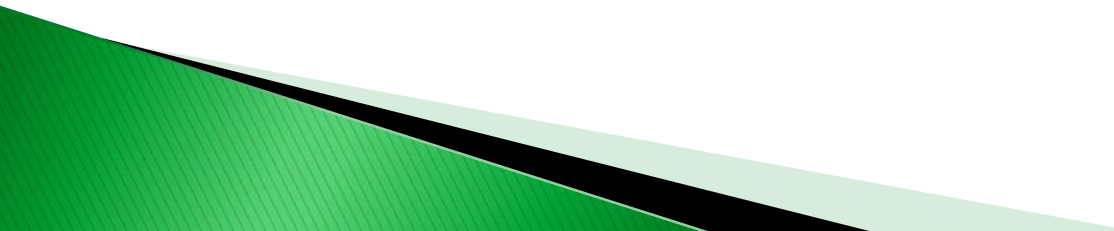
# Things not counted on FAFSA

- ▶ Primary home/residence
  - ▶ Qualified insurance policies
  - ▶ Retirement
  - ▶ Social security
  - ▶ Credit card debt
  - ▶ Any other debt
- 

# FAFSA

- ▶ Information used to calculate the expected family contribution (EFC)
  - Amount of money a student and his or her family may reasonably be expected to contribute towards the cost of the student's education for an academic year
  - Colleges use the EFC to award financial aid

# FAFSA

- ▶ May be filed at any time during an academic year, but no earlier than January 1<sup>st</sup> for the 2016–2017 academic year
  - ▶ Most colleges set FAFSA filing deadlines
  - ▶ For the 2017–2018 academic year – MAJOR Change --
    - Can start applying October 1<sup>st</sup>
    - Will use 2015 income, not prior year income
- 

# www.fafsa.gov

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FAFSA®  
Free Application for Federal Student Aid



Home



About Us



FSA ID



StudentAid.gov



Help

SEARCH

English | Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



### New to the FAFSA?

Start A New  
FAFSA

### Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

### Deadlines

Information about your deadlines.

### School Code Search

Find your college's school code. Also find detailed information about your college.

### Announcements

- The new 2016-2017 FAFSA is here! To begin your application, click **Start A New FAFSA**.
- The 2016-2017 IRS Data Retrieval Tool will be available on Feb. 7, 2016.



### Thinking About College?

# FSA ID

- ▶ <https://fsaid.ed.gov/npas/indexhtm>
- ▶ Sign FAFSA electronically
- ▶ Not required, but speeds processing
- ▶ May be used by students and parents throughout aid process, including subsequent school year
- ▶ Only the owner should create a FSA ID

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## Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

*Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

Create An FSA ID

Edit My FSA ID

\* Required

E-mail	<input type="text"/>	<input type="radio"/>
Confirm E-mail	<input type="text"/>	<input type="radio"/>
Username *	<input type="text"/>	<input type="radio"/>
Password *	<input type="password"/>	<input type="radio"/>
	<small>✓ Numbers ✓ Uppercase Letters ✓ Lowercase Letters ✓ Special Characters ✓ 8-30 Characters <input type="checkbox"/> Show Text</small>	
Confirm Password *	<input type="password"/>	<input type="radio"/>
Are you 13 years of age or older? *	<input type="radio"/> I am 13 years of age or older.	<input type="radio"/>
	<input type="radio"/> I am 12 years of age or younger.	

CONTINUE

[Edit My FSA ID](#)  
[Frequently Asked Questions](#)



# FAFSA – apply for 2016–2017

**Federal Student Aid**  
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**FAFSA®**  
Free Application for Federal Student Aid

[Home](#) [Help](#) Welcome, Brenda [Logout](#)  [SEARCH](#)

## Get Started

**Welcome, Brenda Dayhoff!**

**Fill out your FAFSA (Free Application for Federal Student Aid)!**  
To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

**When are you attending college?**

Between July 1, 2016 and June 30, 2017? [START 2016-2017 FAFSA](#)

Between July 1, 2015 and June 30, 2016? [START 2015-2016 FAFSA](#)

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

**FSA ID** Last Time, Date FSA ID Used:

---

**FSA ID Status:**  
[Create an FSA ID](#)  
There is no FSA ID on file for the information you entered.

[NEED HELP?](#)

Site Last Updated: Sunday, January 24, 2016 Download [Adobe Reader](#)

[Privacy](#)

# Determining Your Dependency Status

**Step Three (Student):** Answer the questions in this step to determine if you will need to provide parental information. Once you answer **"Yes" to any** of the questions in this step, skip Step Four and go to Step Five on page 8.

- |  |                           |                          |
|--|---------------------------|--------------------------|
| 46. Were you born before January 1, 1993? .....  | Yes <input type="radio"/> | No <input type="radio"/> |
| 47. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) .....   | Yes <input type="radio"/> | No <input type="radio"/> |
| 48. At the beginning of the 2016-2017 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? .....  | Yes <input type="radio"/> | No <input type="radio"/> |
| 49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? <b>See Notes page 9.</b> ....  | Yes <input type="radio"/> | No <input type="radio"/> |
| 50. Are you a veteran of the U.S. Armed Forces? <b>See Notes page 9.</b> .....   | Yes <input type="radio"/> | No <input type="radio"/> |
| 51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017? .....  | Yes <input type="radio"/> | No <input type="radio"/> |
| 52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2017? .....   | Yes <input type="radio"/> | No <input type="radio"/> |
| 53. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? <b>See Notes page 10.</b> .....  | Yes <input type="radio"/> | No <input type="radio"/> |
| 54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? <b>See Notes page 10.</b> ...   | Yes <input type="radio"/> | No <input type="radio"/> |
| 55. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? <b>See Notes page 10.</b> .....   | Yes <input type="radio"/> | No <input type="radio"/> |
| 56. At any time on or after July 1, 2015, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? <b>See Notes page 10.</b> .....  | Yes <input type="radio"/> | No <input type="radio"/> |
| 57. At any time on or after July 1, 2015, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? <b>See Notes page 10.</b> ..... | Yes <input type="radio"/> | No <input type="radio"/> |
| 58. At any time on or after July 1, 2015, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? <b>See Notes page 10.</b> .....   | Yes <input type="radio"/> | No <input type="radio"/> |

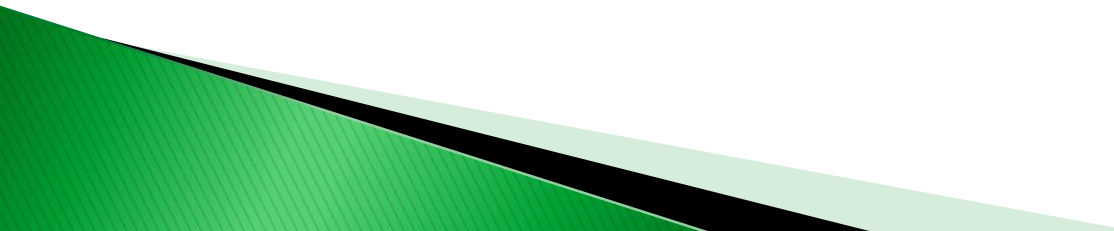
# Who is the Parent on the FAFSA?

- ▶ Parent is your legal (biological and/or adoptive) parent or your stepparent.
- ▶ The following rules apply to your legal parents regardless of their gender:
  - Parents living together and legally married, answer questions about both of them
  - Parents are living together and not married, answer questions about both of them
  - Parent is widowed or was never married, answer question about that parent
  - Parents are divorced or separated and don't live together, answer the questions about the parent with who the student lived more during the past 12 months
  - Parents who are divorced but live together, you will answer questions about both of them

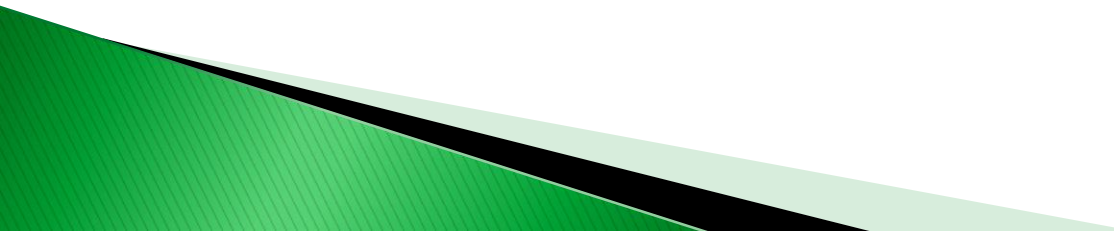
# Who is NOT a Parent

- ▶ Grandparents
- ▶ Foster parents
- ▶ Legal guardians
- ▶ Older brothers or sisters
- ▶ Uncles or aunts

Unless the person legally adopts the student they should not include their information on the form.

- ▶ If student has a stepparent who is married to the legal parent, you must include stepparent information
  - ▶ Parents who are separated but live together – indicate marital status as married or remarried and answer questions about both of them
- 

# IRS Data Retrieval Tool

- ▶ This allows applicants and parents to accurately transfer IRS tax information into the FAFSA
  - ▶ It increases the accuracy and reduces the amount of documents that your financial aid office may request
  - ▶ If you filed taxes electronically data is available 2 weeks after filing
  - ▶ If you filed taxes using paper data will be available in 6–8 weeks
- 

# Special Circumstances

- ▶ Contact the school and ask for a special consideration – case by case basis
  - Recent death or disability
  - Change in employment status – reduced income
  - Change in parent marital status – separation or divorce
  - Student cannot obtain parent information
  - Loss of untaxed income



# Signatures

- ▶ Required
  - Student
  - One parent (dependent students)
- ▶ Format for submitting signatures
  - Electronic using FSA ID
  - Signature page
  - Paper FAFSA

# Confirmation Page

**2014-2015 Confirmation Page**

[PRINT THIS PAGE](#) Confirmation Number: E 01034232114 03 02/28/2014 10:50:23  
Data Release Number: DRNG 9999

**Congratulations, JOHN!** Your FAFSA was successfully submitted to Federal Student Aid and has been processed.

**What Happens Next**

- In 7-10 business days, we will mail you a Student Aid Report (SAR) 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.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

Schools on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from <a href="#">College Navigator</a>
ALABAMA AGRICULT. & MECH. UNIV	32%	88%	NA	NA

**Eligibility Information**

Based on the [eligibility criteria](#), you may be eligible for the following:

**Expected Family Contribution (EFC) = 999999**  
The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

**Direct Stafford Loan Estimate - \$5,500.00**  
You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

# FAFSA Processing Results

- ▶ Central Processing System (CPS) notifies student of FAFSA processing results by:
  - Paper Student Aid Report (SAR) if paper FAFSA was filed and student's email address was not provided
  - SAR Acknowledgement if filed FAFSA on the Web and student's email address was not provided

If email provided –

Email notification containing a direct link to student's online SAR if email was provided

Student with FSA ID may view SAR online at:  
[www.fafsa.gov](http://www.fafsa.gov)

# FAFSA Processing Results

- ▶ Institutional Student Information Record (ISIR) sent to colleges listed on FAFSA approximately 10–14 days after FAFSA is submitted
- ▶ College reviews ISIR
  - College may request additional documentation

Students who complete FAFSA by March 1 –  
ISIR sent to MHEC for State Scholarship eligibility

# Student Aid Report

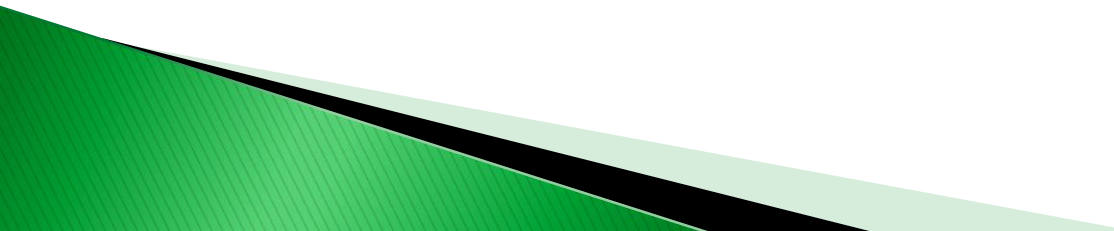
- ▶ Review data for accuracy and correct any errors
- ▶ Update estimated tax information when actual figures become available

Making Corrections –

[www.fafsa.gov](http://www.fafsa.gov)

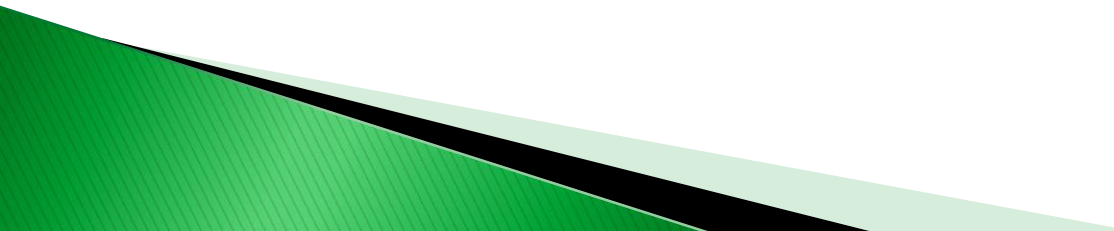
School also has ability to correct FAFSA data during verification

# What Happens Next???

- ▶ Schools you list on FAFSA receive information
  - ▶ Look for communications from those colleges
  - ▶ Follow-up with financial aid office
  - ▶ Review financial aid page of college website
  - ▶ Know deadlines for each institution
- 

# Verification – What do I need to do???

## ▶ Verification Group


- Income – AGI – student and parent
  - U.S. Income tax paid – student and parent
  - Untaxed IRA distributions and IRA deductions and payments
  - Tax exempt interest income
  - Education Credits
  - Number of household members/number in college
  - Child support paid/received
  - SNAP – food stamps
  - High school completion
  - Identity/Statement of Educational Purpose
- 



# Verification of AGI/Taxes Paid

- ▶ IRS data retrieval on FOTW
  - Cannot be used when:
    - Married independent student and spouse filed separate returns
    - Married parents of dependent students filed separate tax returns
    - When student or parent had marital status change
    - When student, spouse, or parent filed an amended tax return
- ▶ Tax Return transcript obtained from IRS

# Cost of Attendance (COA)

- Includes
    - Tuition & Fees
    - Room & Board
    - Books, supplies, transportation, and misc. personal expenses
    - Sometimes can include
      - Loan fees
      - Dependent care expenses
  - Varies widely from college to college
- 

# Definition of Need

Cost of Attendance (COA)

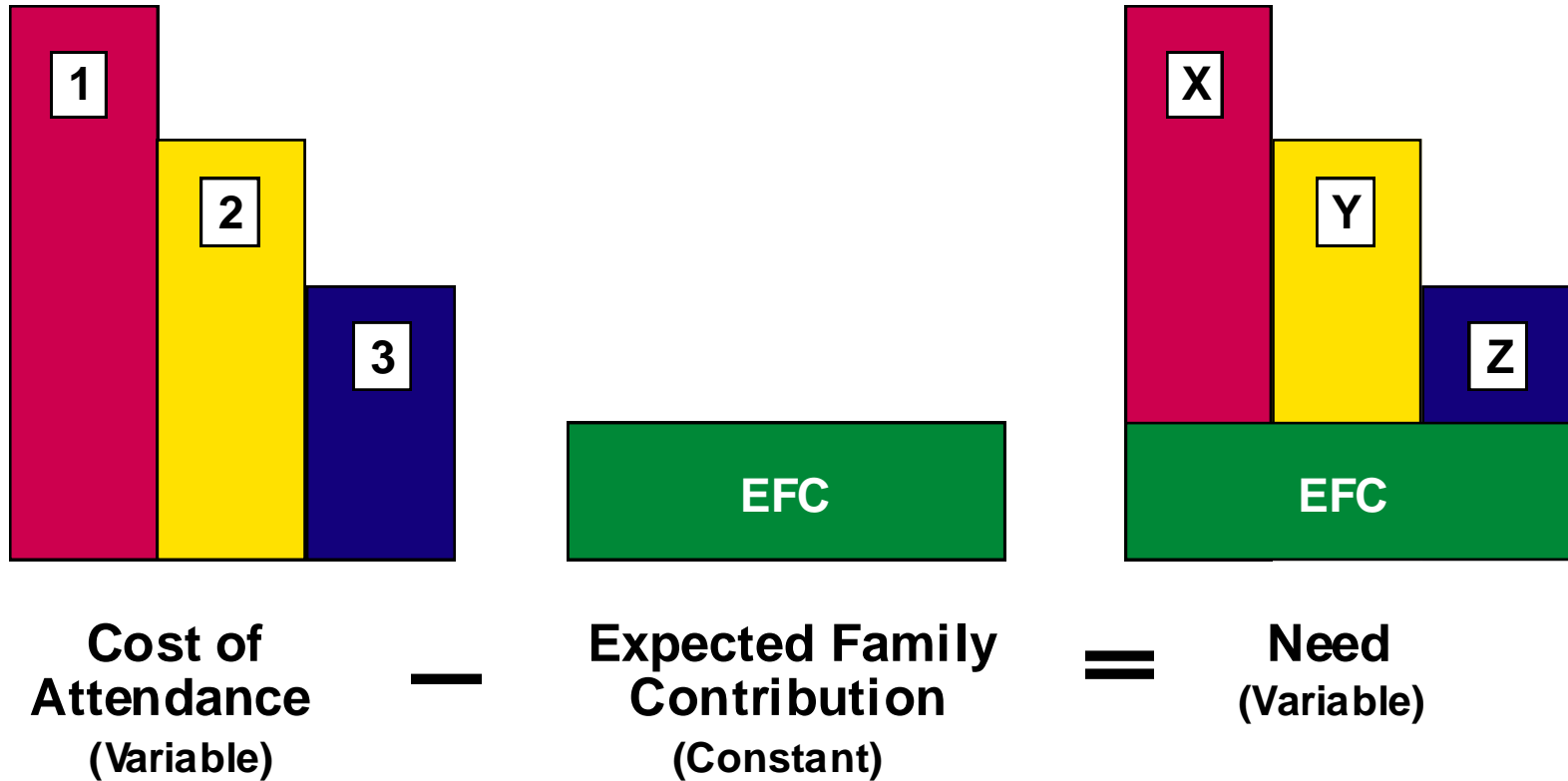


- Expected Family  
Contribution (EFC)

= Financial Need

---

# Need Varies Based on Cost



# Calculating Financial Need

- ▶ Schools / colleges receive financial aid information and calculate financial need by the following:
  - School cost.....\$26,000
  - EFC.....minus....- 3,000
  - Financial need.....\$23,000
- Financial aid offices “awards” students based on financial need and available funding (varies from school to school).

# Reviewing the Financial Aid Package

- ▶ After reviewing financial aid packages, students should be sure they know and understand the following:
  - How much is gift aid, and how much is not?
  - Which awards are based on need, and which are based on merit?
  - Are there any conditions of the gift aid; in particular, is there a GPA requirement?
  - Will their awards change from year to year?
  - Will institutional awards increase as tuition increases?

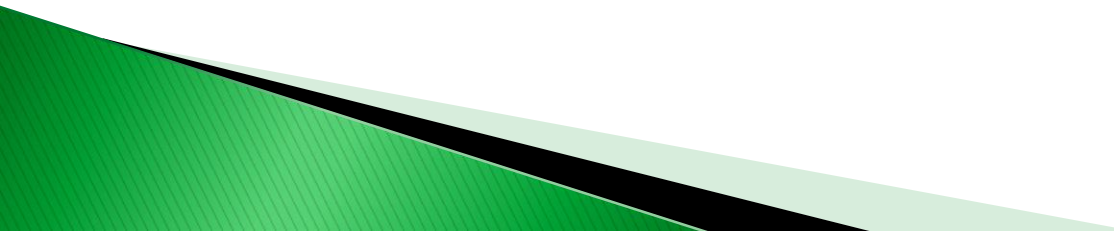
# FCC Financial Aid Awarding Process

- ▶ Student must be admitted to FCC
- ▶ If student lists FCC on FAFSA, financial aid office will receive applicant data
- ▶ PeopleSoft – student self-service –  
“to do” list

FCC email communications – students must check email



# Types of Federal Student Aid

- ▶ Federal Pell Grant
  - ▶ Federal Supplemental Opportunity Grant
  - ▶ Federal Work–Study
  - ▶ Direct Student Loans
  - ▶ Direct Plus Loans
- 

# Direct Student Loans (Subsidized and Unsubsidized)

- ▶ Subsidized: Based on demonstrated financial “need” (as per the FAFSA EFC) and no interest accrues during enrollment
- ▶ Unsubsidized: Interest accrues during enrollment
- ▶ Base annual loan limits (combined subsidized and unsubsidized)
  - \$5,500 for 1st year undergraduates (only \$3,500 can be subsidized)
  - \$6,500 for 2nd year undergraduates (only \$4,500 can be subsidized)

Current interest rate – 4.29%




# Student Loans – Steps to apply

### Manage My Direct Loan

**Sign In** Use your PIN to sign in  
[Why am I signing in?](#)

- **Complete Counseling**  
(Entrance, Financial Awareness, and Exit)
- **Sign Master Promissory Note**
- **Complete PLUS Request Process**
- **Endorse Direct PLUS Loan**
- **IBR/Pay As You Earn/ICR Repayment Plan Request**
- **Direct Consolidation Loan Applications**

*Visit the PIN site if you are a new user or have forgotten your PIN.*



**StudentLoans.gov**

This site is your source for information from the U.S. Department of Education about how to manage your student loans.

### Learn More

- » **Find Information about Student Aid Programs**
- » **Interest Rate for New Direct Subsidized Loans**
- » **Impact of Sequestration on Federal Student Aid Programs**
- » **Direct Loan Overview**
- » **What You Need**
- » **What To Expect**
- » **Glossary**




### Tools and Resources

- » **Apply for PIN**
- » **FAFSA**
- » **Counseling Demo**
- » **Direct Consolidation Loan Application (paper)**
- » **My Financial Aid History**
- » **TEACH Grant**
  - » Initial and Subsequent Counseling
  - » Agreement To Serve (ATS)
  - » Exit Counseling

### Managing Repayment

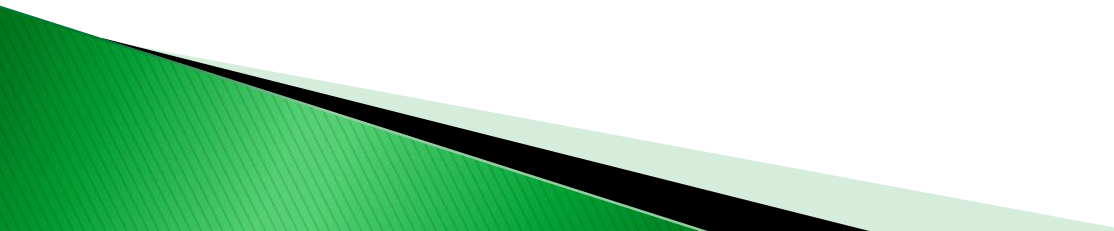
- » **Repaying Your Loans**
- » **Repayment Plans & Calculators**
- » **Trouble Making Payments?**
- » **Loan Discharge**
- » **Public Service Loan Forgiveness**
- » **Teacher Loan Forgiveness**
- » **Loan Servicers**

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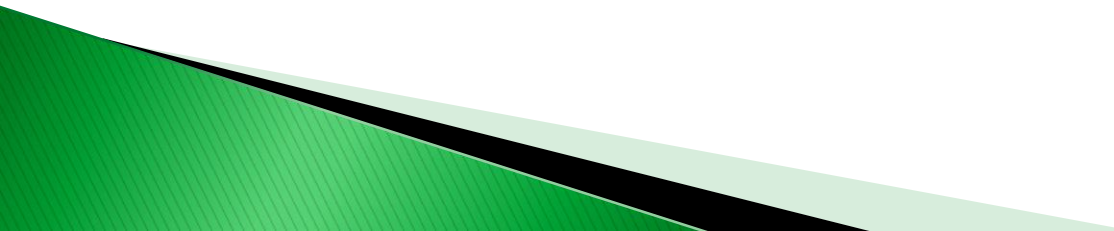
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# PLUS Loans

- ▶ Borrowers are parents of dependent undergraduate students
  - ▶ Annual loan limit: cost of attendance minus other aid
  - ▶ Repayment begins 60 days after loan is fully disbursed (typically spring semester)
  - ▶ Current interest rate – 6.84%
  - ▶ Deferment available
- 


# Alternative Loans


- ▶ Option to research
  - ▶ Should only be applied for after all sources of federal financial aid have been exhausted
  - ▶ [www.simpletuition.com](http://www.simpletuition.com) – additional student loan information
- 


# Maryland Higher Education Commission

www.mhec.state.md.us

Maryland.gov Phone Directory State Agencies Online Services

 **MARYLAND HIGHER EDUCATION COMMISSION**  
EMPOWERING HIGHER EDUCATION



Search 


HOME ABOUT MHEC INSTITUTIONS/TRAINING STUDENTS/PARENTS RESEARCH PUBLICATIONS

### Welcome to MHEC

Welcome to the Maryland Higher Education Commission (MHEC). Our newly redesigned website was created for your use and ease of navigating through the vast library of information. Immediately, you will notice the use of more images that replaced previously lengthy text. Access to Financial Aid Resources is more visible and prominently positioned; and, our modern format and design allows visitors to view content on multiple devices. We welcome your comments and suggestions.


### In the Know...

#### Types of Scholarships and Grants



### Financial Aid Resources

- Paying for College
- How to Apply for Financial Aid
- Types of Scholarships and Grants
- Additional Sources of Information
- What is MDCAPS?




**Maryland College Aid Processing System (MDCAPS) log in page for Student Financial Assistance.**

**American Beauty Academy Closure**








# State Financial Assistance

Maryland.gov Phone Directory State Agencies Online Services

 **MARYLAND**  
.gov

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Search 

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## About MHEC

- > Overview
- > Commission Members
- > Meetings
- > Functional Units
- > Highlights
- > News
- > Legislative Updates

## MHEC Resources

- > Financial Aid Resources
- > Preparing for College
- > Colleges & Universities
- > Private Career Schools
- > Workforce Innovation & Opportunity Act
- > Academic Common Market
- > Veterans Benefits
- > Program Review
- > Research Studies
- > Publications
- > Institutional Grants
- > MD Fire-Rescue Education

## State Financial Assistance Programs & Applications

Click on the appropriate program name. Then scroll to the bottom of the program web page to access the program's application and conditions of award information.

### Need-Based Grants

- Howard P. Rawlings Program of Educational Excellence Awards:
  - Guaranteed Access Grant
  - Educational Assistance Grant
- 2+2 Transfer Scholarship **\*New Program\* 2016-2017 Application Available Now**
- Part-Time Grant
- Graduate and Professional Scholarship Program

### Legislative Scholarships

- Delegate Scholarship
- Senatorial Scholarship

### Career/Occupation-Based Grants & Scholarships

- Charles W. Riley Firefighter and Ambulance and Rescue Squad Member Scholarship Program - **\*New Program\* 2016-2017 Application available now**
- Janet L. Hoffman Loan Assistance Repayment Program (LARP) **2015-2016 Application deadline has passed**
- John R. Justice Grant Program - **2015-2016 Application now available**

# Academic Common Market

## About MHEC

- › Overview
- › Commission Members
- › Meetings
- › Functional Units
- › Highlights
- › News
- › Legislative Updates

## MHEC Resources

- › Financial Aid Resources
- › Preparing for College
- › Colleges & Universities
- › Private Career Schools
- › Workforce Innovation & Opportunity Act
- › Academic Common Market
- › Veterans Benefits
- › Program Review
- › Research Studies
- › Publications
- › Institutional Grants
- › MD Fire-Rescue Education



- › Maryland College Aid Processing System (MDCAPS) log-in page for Student Financial Assistance

## Academic Common Market



In-State Tuition for Select Out-of-State Programs

### ACM RESOURCES:

- ACM/Electronic Campus (Distance Education) [www.electroniccampus.org](http://www.electroniccampus.org)
- [ACM Application for Maryland Residents \(DOC\)](#)
- [Maryland Degree Inventory](#) (Check to see if your program major is available in Maryland)

Contact information  
Maryland Higher Education Commission  
6 N. Liberty Street, 10th Floor  
Baltimore, MD 21201  
Fax: 410-332-0270  
[acm.mhec@maryland.gov](mailto:acm.mhec@maryland.gov)

### What is The Academic Common Market (ACM)?:

The Academic Common Market (ACM) is a tuition-savings program that operates on the premise that if *public* institutions (not including private institutions) in a student's home state do not offer a degree program major (undergraduate or graduate) that a student intends on pursuing, then s/he may attend a *participating* ACM out-of-state institution offering the degree of interest *through the ACM* and be granted a waiver of out-of-state tuition charges.

### Which States Participate in the ACM?:

*Only* Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia participate in ACM. Florida and Texas do not



# Examples

## ACADEMIC COMMON MARKET UNDERGRADUATE PROGRAMS

Below is a list of out-of-state undergraduate programs that Maryland residents may access through the Academic Common Market (ACM). Programs are subject to change without notice. Questions about ACM programs may be directed to the Office of Planning and Academic Affairs: [nlopez@mhec.state.md.us](mailto:nlopez@mhec.state.md.us)

**Note:** North Carolina, Texas, and Florida do not participate in ACM at the undergraduate level

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

UNDERGRADUATE PROGRAM	DEGREE	INSTITUTION	INST. STATE
Advertising	ABJ	University of Georgia	GA
Advertising	BA	University of South Carolina -- Columbia	SC
Advertising	BS	University of Tennessee, Knoxville	TN
Aerospace (Aerospace Technology, Flight Dispatch and Scheduling, Maintenance Management)	BS	Middle Tennessee State University	TN
Agricultural Biotechnology	BS	University of Kentucky	KY
Agricultural Communications	BS	Oklahoma State University	OK
Agricultural Science Communication (junior/senior only)	BA	Auburn University	AL
Agriculture and Extension Education	BS	West Virginia University	WV
Agriculture Education Communication & Leadership	BS	University of Kentucky	KY
Agroecology (Plant and Soil Sciences)	BSAgr	West Virginia University	WV
Animal Health Technology	BS	Murray State University	KY
Animal Industry - Equine Specialization	BS	University of Kentucky	KY
Apparel and Textile Engineering Technology	BS	Southern Polytechnic State University	GA

# Community Scholarships

- ▶ High School Guidance Office
  - Check with the office for scholarship listings
- ▶ Community Foundation of Frederick County
  - [www.cffredco.org](http://www.cffredco.org) – Open – March 30, 2016 – April 30, 2016

# Community Foundation Workshops

## Scholarships

Since 1986, the Community Foundation has been the leading resource for scholarship funding in Frederick County. Generous donors make these scholarships possible for many different reasons. Some donors want to support students aspiring to careers similar to the ones that they had. Other donors create scholarships to "pay back" the community that has given generously to them. Still others start memorial funds to honor the legacies of their deceased loved ones. Regardless of the reason for starting their scholarship funds, these thoughtful donors have shown their commitment to creating a better future for Frederick County by financially assisting students who are pursuing a post-secondary education.

## 2016-2017 Scholarship Application Information:

**Please note the new application dates! The scholarship application for the 2016-2017 academic year will be available beginning March 30, 2016 through April 30, 2016.**

The Community Foundation is holding **scholarship information sessions** at the following high schools. Please call 301.695.7660 or send an email to [office.assistant@FrederickCountyGives.org](mailto:office.assistant@FrederickCountyGives.org) to reserve your seat.

February 17, 2016	Brunswick High School	6:30 - 7:30 p.m.	Media Center
February 18, 2016	Gov. Thomas Johnson HS	6:30 - 7:30 p.m.	Media Center
February 22, 2016	Walkersville High School	6:30 - 7:30 p.m.	Common Area
February 25, 2016	Frederick High School	6:30 - 7:30 p.m.	Heritage Room (snow date for Frederick High School - March 3, 2016)
March 8, 2016	Middletown High School	7:00 - 7:30 p.m.	Auditorium
March 15, 2016	Urbana High School	6:30 - 7:30 p.m.	Media Center

**NEW THIS YEAR!** The 2016-2017 scholarship application requires the Student Aid Report (SAR) from your 2016-2017 FAFSA document. This only applies to scholarships that include financial need as a criteria.

## Receive

- ◆ Scholarships
- ◆ MRSPA Scholarship Application
- ◆ Grants
- ◆ Rolling Grants

# You don't know what you don't know.....

- ▶ Research.....
- ▶ Ask questions
- ▶ Read everything the student receives

# Remember to-----

- ▶ Complete the form for the chance to receive a \$500 scholarship

QUESTIONS???????

