

10 Steps to Receive Financial Aid

1. Complete the 2023-2024 FAFSA (Free Application for Federal Student Aid) between 10/1/22 and 3/1/23 at www.fafsa.gov. Both student and parent must create an FSA ID (username and password) first prior to filling out the FAFSA at www.fafsa.gov. You will do the FAFSA every year of college, community college or trade school. You are eligible to complete the FAFSA if you are a: US Citizen, Permanent Resident, Eligible non-citizen, or T Visa holder.
2. You will need to wait for a verification notification (usually no more than 48 hours) and then once verified, go to www.fafsa.gov to complete and submit the FAFSA. You will need your Social Security # and your 2021 taxes. Always select “yes” to the question of whether you wish to be considered for work study. This is a federally funded job on campus that you can choose later not to do.
3. If you are an undocumented student and wish to be considered for State of MD financial aid, you will not be able to complete the FAFSA. You will need to complete the 2023-2024 Maryland State Financial Aid Application (MSFAA) through your MDCaps account. (See step #6) using 2021 taxes.
4. In about 2-3 days, the student will receive a notification that the FAFSA has been processed successfully. If you have not received this, log back in to the FAFSA and make sure that you have gone all the way to the end of the FAFSA, signed electronically and submitted. Once processed successfully, the student will receive an email saying that the FAFSA was processed successfully and that they should log back into the FAFSA and click on “View or print your Student Aid Report” (SAR). On the SAR you will see your Estimated Family Contribution (EFC) as well as any federal financial aid offered (such as a Pell Grant). The SAR will also indicate if there are any errors in the FAFSA that need to be corrected. If you have errors, go back into the FAFSA, correct them, go to the end of the FAFSA and again electronically sign and re-submit the FAFSA. Wait again a couple of days for the notification of successful processing.
5. If you have more than 10 schools that you are applying to, list the first 10 with the earliest deadlines in the FAFSA, wait till it processes successfully, then go back in to the FAFSA, delete your previous schools, and add the new ones. Then go to the end of the FAFSA, sign electronically and re-submit. Wait again a couple of days for the notification of successful processing.
6. If a student has at least one MD school listed on their FAFSA (CCBC included), the student will receive an email from MHEC (MD Higher Education Commission), prompting them to create an MDCaps account. This is where the State of MD scholarships and grants (including the College Promise) will be accessed. You must create an account at <https://mdcaps.mhec.state.md.us> The MSFAA for undocumented students is available in the student’s MDCaps account.

7. Students identified by MHEC as potentially eligible for the College Promise scholarship, or any state grant must submit documentation to MHEC for further consideration. A list of the required documents needed will display in your MDCAPS account under the “**Check Application Status**” Screen. Here will be a list of documents that the state needs you to submit by the deadlines to be granted any awards. It is important that you submit all documents and accept your awards through MDCaps prior to state deadlines or the award may be cancelled. Awards are sent directly to the college that you have noted in your account that you are attending. Awarding occurs typically on May 1st for MD Grants and in the summer for the College Promise Scholarship.
8. To accept the awards, log in to MDCaps and click on the “Awards” link in the main menu. You will see any awards that you have qualified for listed. You must accept the award here. Once you have selected the college that you are going to, delete all colleges except the one that you have accepted.
9. Apply for outside scholarships including local, community groups, national and college/university scholarships. Local scholarships will be posted in Naviance, the College Counseling Schoology Group as well as on the bulletin board in the Counseling Office. Go on to the college’s website usually under the “Financial Aid” or “Scholarship” tab to see scholarships that are offered by your college that you will be attending and apply. Different scholarships have different deadlines and requirements. Read carefully.
10. You will receive a financial aid package from each college that you were accepted to, usually in the winter/spring. Read the details carefully to understand what the bottom-line price is for you to attend that college, including any scholarships or grants that are offered by the federal government or the college itself. Also beware that colleges include student loans in their summaries and sometimes include them under “Gift Aid” or “Awards”. Loans are not gifts and need to be paid back with interest!

Special Circumstances Note

If you have a special circumstance that has occurred since the 2021 taxes were filed such as a death in the family, loss of income, illness, COVID-related issues, etc., be sure to reach out to the colleges’ financial aid offices to let them know. Sometimes, they can find more financial aid for you by filing what is known as an extenuating circumstance document. They will ask you to provide them with proof of hardship.

When in doubt, contact the colleges’ Office of Financial Aid!