

Parent-Please complete the 23-24 FAFSA by **March 1st**

Log on to www.fafsa.gov to create an FSA ID.

Your child has already created an FSA ID today (below). The parent and student will each need one.

Student Information:

Email Address: _____

Username: _____ Password: _____

Save Key: _____

Answer to Challenge Question #1: _____

Answer to Challenge Question #2: _____

Answer to Challenge Question #3: _____

Answer to Challenge Question #4: _____

Answer to Challenge Question #5: _____

Parent Information:

Email Address: _____

Username: _____ Password: _____

Save Key: _____

Answer to Challenge Question #1: _____

Answer to Challenge Question #2: _____

Answer to Challenge Question #3: _____

Answer to Challenge Question #4: _____

Answer to Challenge Question #5: _____

Dear Parent/Guardian: Your child began working on their **Free Application for Federal Student Aid (FAFSA)** application today. The FAFSA is the first step in a student receiving financial aid for higher education, whether that is a community college (CCBC), a 4-year university, trade school, or vocational program. Basically, **any type of accredited higher education**. By listing at least one Maryland school on the FAFSA, the student becomes eligible for MD state aid. By listing all schools that a student is applying to, it allows the schools themselves to offer aid in the form of scholarships and grants. So, even if you think your family may not qualify for aid, it is often required by schools and other entities to make those offers.

Who Fills out the FAFSA?: **Short answer:** *the parent of the prospective college student.*

Long answer: The Federal Government considers most students **DEPENDENT** on their parent(s), even if the student does not live with the parent, the parent does not claim the student on their taxes, the student does not receive any financial support from the parent or expect to receive any assistance in the college funding process.

Therefore, the parent is required to assist in filling out the FAFSA since the parent's income from 2021 and savings is considered. (over)

There are very specific circumstances where a student would be considered **INDEPENDENT**. Only in these circumstances where a student would answer “**YES**”, would a student be allowed to fill out the FAFSA on their own **without** a parent or guardian. These are:

- Was the student born before 1/1/2000?
- As of today, is the student married or separated but not divorced?
- Is the student serving on active duty in the US armed forces for purposes other than training?
- Is the student a veteran of the US armed forces?
- Does the student have dependents who live with them that they provide more than 50% of support for?
- At any time since turning 13, were both of the student’s parents deceased or was the student in foster care or a ward of the state?
- Is the student an emancipated minor through a court order or does someone other than the parent have legal guardianship of the student?
- Is the student an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

To determine which parent(s) should complete the FAFSA, follow these guidelines:

- If biological parents are married and living together, or unmarried and living together, both fill out the FAFSA.
- If parents are divorced and living apart, choose the parent the student lives with more than 50% of the time.
- If student lives with parents in different homes equally, choose the parent that provides more than 50% of financial support to the student.
- If parent is remarried, use the parent and the step-parent’s information.

After you’ve submitted the FAFSA

Once you have submitted the FAFSA, you will receive an email stating that the FAFSA was submitted and then typically within a few days, you will receive an email with the **Student Aid Report (SAR)** that contains an “**EFC**” which is the **Estimated Family Contribution**. This is the amount that the Federal Gov’t says that your family can afford to contribute to the student’s education.

After you have received your report, **check your email** from the State of MD or the MD Higher Education Commission (MHEC). There will be an email if you listed at least one MD school on your FAFSA. It will prompt you to create an **MDCaps** account that will give you access to MD scholarships and grants. If your family qualifies for the **Guaranteed Access Grant (GA Grant)**, an email and a mailed letter are sent to you. **It is extremely important** in this case for you to log on to MDCaps and create an account so that you can complete a to-do checklist. MD will need certain items processed and sent in by you to qualify for the money. **The deadline for the GA Grant is April 1, 2023.**

If you have any questions, please contact Ms. Campbell or your school counselor as soon as possible!

Resources:

Free Application for Federal Student Aid: www.fafsa.gov

MdCaps: <https://mdcaps.mhec.state.md.us/>

The MD Higher Education Commission: www.mhec.state.md.us/