



# Ways to Pay for College

## Basics of Financial Aid and the 2025-2026 FAFSA

ANNE ARUNDEL COMMUNITY COLLEGE

## What Is Financial Aid?

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



# Sources of Financial Aid

1. Federal Aid
2. State Aid
3. Institutional Aid
4. Outside Aid

# Free Application Federal Student Aid (FAFSA)



**F**AFSA is free to complete

**A**pply by March 1<sup>st</sup>

**F**AFSA opens December 1st  
(Usually October 1<sup>st</sup>)

**S**chools have deadlines

**A**pply each year

# Free Application for Federal Student Aid (FAFSA®)

- Collects demographic and financial information
- Information used to calculate the student aid index (SAI)
- Colleges use SAI to offer financial aid
- Available in English and Spanish
- May be filed at any time during an academic year, but typically no earlier than October 1st prior to the academic year for which the student requests aid
- For the 2025-26 academic year, the FAFSA may be filed starting on or before December 1, 2024 (exact date to be determined)
- Colleges may set FAFSA priority dates

# FAFSA Eligibility Criteria

- You must be a U.S. citizen or eligible non citizen.  
<https://studentaid.gov/understand-aid/eligibility>
- You must have a high school diploma, GED or completed a homeschool program approved under state law.
- You must be enrolled in an eligible degree or certificate program at the college you plan to attend.



# 2025-2026 No Major changes

## 2024-2025 Major changes

- Expected Family Contribution is now Student Aid Index  
*No SAI split for number in college*  
*SAI can be negative*  
*Change as to who is reported as a parent in case of divorce/separation/unmarried*
- An invitation-only FAFSA form  
*Dependent students must invite their parent(s) to contribute to their form if parent information is required.*
- Financial Aid Direct Data Exchange (required)

1

### GET STARTED

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

2



### BE PREPARED

Create an FSA ID and password. All FAFSA contributors will need their own FSA ID and password.

3



### COMPLETE THE STUDENT SECTION OF THE FAFSA

Answer questions for your portion of the FAFSA.

4



### INVITE CONTRIBUTORS

A parent, stepparent or spouse may need to add information to your FAFSA. They need an FSA ID and password, too.

5



### CONSENT TO USE IRS DATA

You and all your FAFSA contributors must consent to have their information linked to the IRS. Failure to provide consent will cause your FAFSA to be rejected.

6

### REVIEW AND SUBMIT YOUR FAFSA

Indicate which schools you would like your FAFSA to be sent to. Double-check that all the information is accurate. You will be notified when your contributors have completed their sections of the form.

**SUBMIT**



## StudentAid.gov Account Username and Password (FSA ID)

- Used for FAFSA completion and access to certain U.S. Department of Education websites
- Student and parent must create own FSA ID
- May be used throughout financial aid process, including subsequent school years
- Only the owner should create an FSA ID

### Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)

#### What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid (FAFSA®)* form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

#### What You'll Need

- Your Social Security number (if applicable)
- Your own email address

# 2025-2026 Online FAFSA

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

### A Better 2024–25 FAFSA® Form

The 2024–25 FAFSA form is now available. We've started sending submitted applications to colleges and states. [Learn more about 2024–25 FAFSA updates.](#)

### 2024–25 FAFSA® Form

[Start New Form](#) [Access Existing Form](#)

Need to access last year's form? [Edit a 2023–24 FAFSA Form](#)

### Check FAFSA® Deadlines for the State You Live In

Some states and colleges use information from the FAFSA form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline does not impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year:  State of Residence:  [Find Deadlines](#) [View All FAFSA Deadlines](#)

#### Who should complete the FAFSA® form?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

#### How long will it take?

It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.

#### What do I need?

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)

## FAFSA® FORM 2024–25

Welcome, Raya,  
to the FAFSA® Form

I am starting the FAFSA form as a

Student   Parent 

[Previous](#) [Continue](#)

ANNE ARUNDEL COMMUNITY COLLEGE

# 2025-2026 Dependent Student Other and Usual Circumstances

FAFSA<sup>®</sup> FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes  No

Previous Continue

FAFSA<sup>®</sup> FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

*A person experiencing unusual circumstances may have:*

- Left home due to an abusive or threatening environment;
- Been abandoned by or estranged from their parents, and have not been adopted;
- Been granted refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Been a victim of human trafficking;
- Been incarcerated, or their parents are incarcerated and contact with them would pose a risk to them; or
- Been otherwise unable to contact or locate their parents, and have not been adopted.

*If their circumstances resulted in not having a safe, stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.*

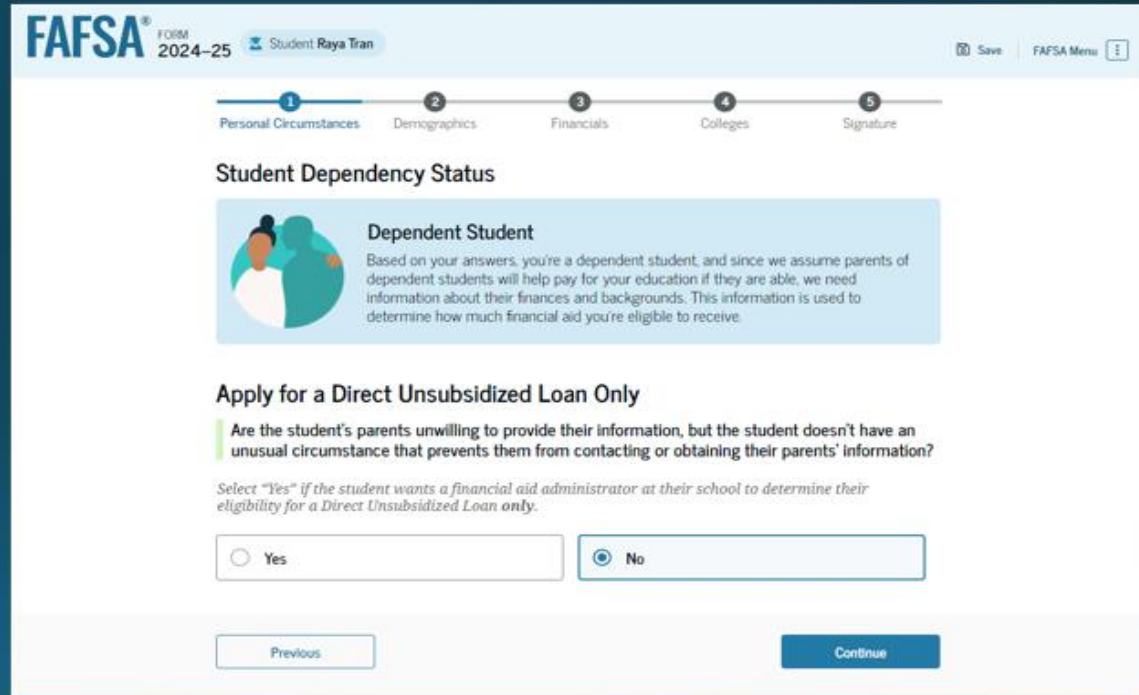
Yes  No

Previous Continue

# Dependent Student – Unable to provide Parent information

## Student Dependency Status: Dependent Student

Based on the answers provided by the student, they are considered a dependent student. The student is asked if they want a financial aid administrator to determine their eligibility for a Direct Unsubsidized Loan only. This is an option if the student's parents are unwilling to provide information. Typically, the student selects "No."

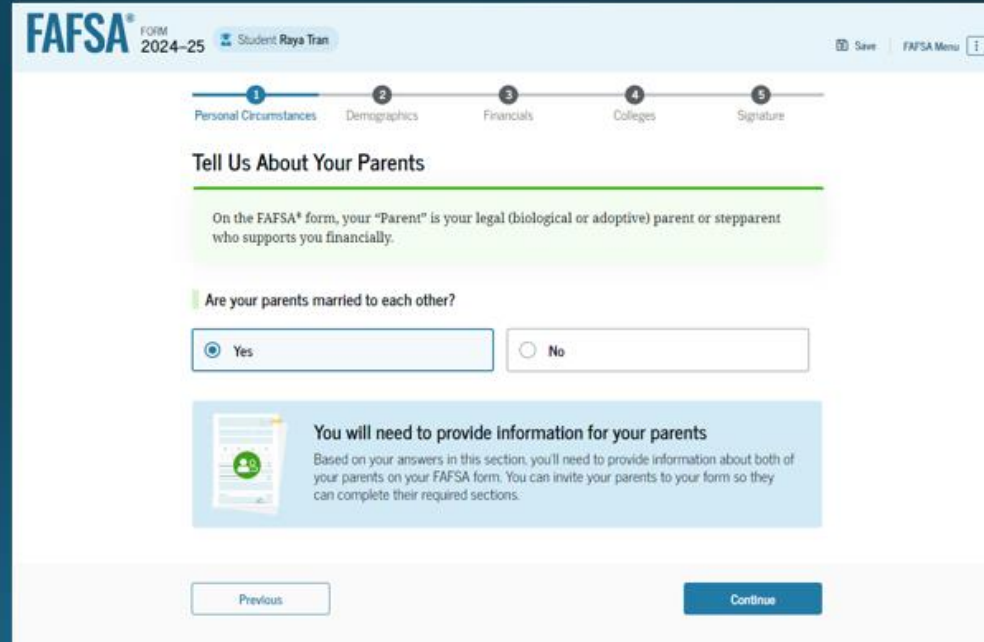


The screenshot shows the FAFSA 2024-25 interface for Student Raya Tran. The progress bar indicates the user is on step 2, Demographics. The current section is titled "Student Dependency Status". It features a "Dependent Student" icon and text explaining that based on the student's answers, they are a dependent student and that parents of dependent students typically help pay for education. Below this, there is a section titled "Apply for a Direct Unsubsidized Loan Only" with the question: "Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?". A note instructs to select "Yes" if the student wants a financial aid administrator at their school to determine eligibility for a Direct Unsubsidized Loan only. Two radio button options are present: "Yes" (unselected) and "No" (selected). At the bottom, there are "Previous" and "Continue" buttons.

# 2025-2026 Dependent Student Parent Information

## Dependent Student: Tell Us About Your Parents

As the student is considered dependent, they are asked to provide information about their parents. The FAFSA® form considers their "Parent" to be their legal (biological or adoptive) parent. The student is asked if their parents are married. The student selects "Yes" and is required to invite their parents to their FAFSA form to complete the required parent sections.



The screenshot shows the FAFSA 2024-25 interface for a dependent student. At the top, it says 'FAFSA FORM 2024-25' and 'Student Raya Tran'. A progress bar shows five steps: 1. Personal Circumstances (selected), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. Below the progress bar is the title 'Tell Us About Your Parents'. A green box contains the text: 'On the FAFSA® form, your "Parent" is your legal (biological or adoptive) parent or stepparent who supports you financially.' Below this is a question: 'Are your parents married to each other?' with two radio button options: 'Yes' (selected) and 'No'. A blue box below the question states: 'You will need to provide information for your parents. Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.' At the bottom, there are 'Previous' and 'Continue' buttons.

# 2025-2026 Dependent Student Parent Information

## Student Invites Parents to FAFSA

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Invite Parent(s) to This FAFSA® Form

**We Need Information for the Parent You Previously Identified**  
Based on your answers in the previous section, the parent you identified will need to contribute to your FAFSA® form. This does not make them financially responsible for your education.

Enter information about your parents identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

**IMPORTANT:** If your contributor doesn't have a Social Security number (SSN), you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review [this guidance](#) and recommended workaround and try again.

*Only the email address does not need to match the email associated with their StudentAid.gov account. Please use the email address that you know is most likely to reach your contributor.*

*Note: Screenshot from StudentAid.gov*

- Student provides personal information about parents to invite them to complete parent portion of the FAFSA

# 2025-2026 Dependent Student Parent Invitation (MUST MATCH PARENT FSA ID INFORMATION)

**FAFSA** FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Invite Parents to your FAFSA® Form

**You will need to provide information for your parents**  
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.

Parent		Parent Spouse (optional)	
First Name	Alcina	First Name	
Last Name	Tran	Last Name	
Date of Birth	05 / 05 / 1973	Date of Birth	






Social Security Number (SSN)	Social Security Number (SSN)
<input type="text"/> SHOW ⓘ	<input type="text"/> HIDE ⓘ
<input type="checkbox"/> My parent doesn't have a SSN	<input type="checkbox"/> My parent doesn't have a SSN
Email Address	Email Address
<input type="text" value="alcinatran@school.edu"/>	<input type="text"/>
Confirm Email Address	Confirm Email Address
<input type="text" value="alcinatran@school.edu"/>	<input type="text"/>
<input type="button" value="Invite Parent"/>	<input type="button" value="Invite Parent"/>
<input type="button" value="Previous"/>	<input type="button" value="Continue"/>

# 2025-2026 Dependent Student Parent Invitation (PARENT CONTRIBUTOR EMAIL INVITE (PARENT VIEW))


**Parent Contributor Section**

● This Section is Shared With 2 Contributors


Your FAFSA form is shared with the individuals listed below. You can request, manage, or remove signatures and contributions from this page or in your FAFSA form.

Parent Contributors	Date Request Sent	Status	Edit 
 Alcina Tran	07/13/2024	 Invite Sent	
 Travis Tran	07/13/2024	 Invite Sent	






[Previous](#) [Continue](#)

**FAFSA** FORM 2024-25 Student Raya Tran FAFSA Menu 

**You're Almost There!**  
The Student Section is complete!

 Parent Contributors

**Requirements for Dependent Students**  
Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status	Edit 
 Alcina Tran	07/13/2024	 Invite Sent	
 Travis Tran	07/13/2024	 Invite Sent	

**Track and Manage Your FAFSA Application and Your Contributors** [View Status](#)

This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid



# 2025-2026 Dependent Student Parent Invitation

## (PARENT CONTRIBUTOR EMAIL INVITE (STUDENT VIEW))

### Dependent Student's Parent Email

This is NOT a view within StudentAid.gov nor the FAFSA® form. This view demonstrates a parent opening the FAFSA invitation from their email. The parent selects "Log In" and is taken to StudentAid.gov.

Federal Student Aid

### Help Complete [StudentFirstName]'s Form

[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid (FAFSA®)* form.

**Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs.** Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

**Note: Forms are deleted after 45 days of inactivity.**

Don't recognize [StudentFirstname]? Read [[help topic title](#)].

[Log In](#)



Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

#### Why You Were Invited

Without your input, [StudentFirstName] won't be eligible for federal student aid.


#### Reasons To Finish Early


Here's why it's a good idea to finish as soon as possible:

-  States and schools have different deadlines for student aid. Check the "[FAFSA® Deadlines](#)" page for more information.
-  You may need extra time to make corrections after you submit.

#### Can't find [StudentFirstname]'s Form?

Read [[help topic title](#)].

 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.



This email was sent by: Office of Federal Student Aid  
U.S. Department of Education  
400 Maryland Ave. SW  
Washington, DC 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [StudentAid.gov contact page](#). For more information about financial aid, visit [StudentAid.gov](#).

# 2025-2026 Dependent Student Special Circumstances

- Different than unusual circumstances (dependency overrides)
- Unique conditions exist that cannot be documented with the FAFSA, or circumstances have changed since filing
- Student should contact institution's financial aid office for more information
- Decisions are final and cannot be appealed to U.S. Department of Education



# CONFIRMATIONS AFTER COMPLETION OF FAFSA

Eligibility Overview FAFSA Form Answers School Information **Next Steps**

## Estimated Federal Student Aid

**Federal Pell Grant** ⓘ Up to **\$4,556**

A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

**Federal Direct Loans** ⓘ Up to **\$4,556**


A federal direct loan is money lent by the government to you that you must repay with interest.

**Federal Work-Study** ⓘ You May Be Eligible

Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

*Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.*

[Learn more about financial aid](#)

 **Keep in mind, this is only an estimate**  
Always refer to your school's financial aid offer for a final determination of financial aid available.

## Your Student Aid Index (SAI)

Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer

**-355** ⓘ

[What does this mean?](#)

Eligibility Overview FAFSA Form Answers **School Information** Next Steps

## Find an Affordable School

Many schools offer the opportunity to attend college affordably. Learn about the costs and benefits associated with the schools you listed on your form.

[Learn More on College Scorecard](#) ⓘ Showing results for family income between **\$0-\$30,000** ⌵

School Name	Graduation Rate ⓘ	Retention Rate ⓘ	Transfer Rate ⓘ	Default Rate ⓘ	Median Debt Upon Completion ⓘ	Average Annual Cost ⓘ
George Washington University	15%	89%	26%	64%	\$56,000	\$102,000
University of North Carolina, Chapel Hill	26%	76%	25%	34%	\$24,000	\$38,000
University of California, North Ridge	55%	65%	35%	15%	\$19,000	\$24,000

[View All](#) ⌵

# 2025-2026 FAFSA Quick Tips

1. Students and contributors should create separate Federal Student Aid (FSA) accounts, with an ID and Password at [www.studentaid.gov](http://www.studentaid.gov), before filling out the FAFSA.
2. **Take a screenshot of the contributor's "Personal Information" page** when they create their StudentAid.gov account (FSA ID). Students will need to enter this same information when inviting the contributor to their FAFSA form. (Name, SSN, DOB, Email)
3. The student should submit their section of the FAFSA first. \*
4. All participants must provide consent to use the IRS DDX.
5. Have all documents ready to go: 2023 tax returns, account balances, etc. FSA has a helpful website: <https://studentaid.gov/articles/things-you-need-for-fafsa/>.
6. Need help? Also, use the help functions within the FAFSA (including live chat) or call 1-800-4-FED-AID.
7. You can make corrections and update schools online.



# State of Maryland funding

The State of Maryland Higher Education Commission (MHEC) awards over \$100 million in need-based grants and merit scholarships through the state's 22 programs each year.

- Complete the FAFSA by March 1<sup>st</sup> every year.
- Create an MDCAPS account at [www.mhec.state.md.us](http://www.mhec.state.md.us)

Howard P. Rawlings Education Assistance Grant (EAG)

Howard P. Rawlings Guaranteed Access Grant (GAG)

Delegate & Senatorial Scholarships

Maryland Community College Promise Scholarship



# State of Maryland (MDCAPS) Website

MHEC will invite you to join MDCAPS once their office receives your FAFSA application.



Make sure to check your MDCAPS account and accept your grant if you are awarded. Time is running out!

Complete the FAFSA by March 1<sup>st</sup> every year.

**https://mdcaps.mhec.state.md.us**

# State of Maryland (MDCAPS)

Welcome to MD CAPS!

Your MHEC ID is: **1069689**

- Upload Documents
- MSFAA 2023-2024 (Maryland State Financial Aid Application) for Undocumented Individuals
- New MHEC One App (Click Here To Apply)**
- Check Your Application Status
- Enrollment
- Awards
- Award Payment
- Notifications
- Update Your Contact Information
- Service Obligation
- Change Password
- User Agreement
- Terms of an Electronic Transaction

Your FAFSA for academic year 2024-2025 has not been received

Your FAFSA for academic year 2023-2024 is complete

Your FAFSA for academic year 2021-2022 has not been received

## MHEC One-App

Welcome

**Wait! Please Read Below, Before Moving Forward**

The MHEC One Application is a "new" application that allows students to apply for all of the Maryland Higher Education Commission (MHEC) state financial aid and loan assistance repayment programs at one time. Additionally, this application replaces the Maryland State Financial Aid Application (MSFAA) and includes a section for "undocumented" students that are not eligible to complete the Free Application for Federal Aid (FAFSA), but may be eligible for Maryland state aid.

For a complete listing of all of our scholarship and grant programs along with their deadline dates please, go to <https://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx>.

**Important Tips:**

- The MHEC One App is NOT an application for federal financial aid. Students eligible to file the Free Application for Federal Student Aid (FAFSA) must submit the FAFSA in order to be considered for federal and state (for certain programs) financial aid by going to <https://studentaid.gov/h/apply-for-aid/fafsa>.
- The 2023-2024 Maryland deadline to submit the FAFSA was March 1, 2023.
- The 2024-2025 Maryland deadline to submit the FAFSA is **June 1, 2024**.
- If you are ineligible to submit the FAFSA, but would like to be considered for Maryland state aid, you must submit this application in order to be considered for state financial aid. Please be sure to check the first box on the program selection screen of this application.

PREVIOUS

SAVE ANSWERS

SAVE ANSWERS AND EXIT

NEXT

- Welcome
- Applicant Information
- Program Selection
- Current/Future Schools Not Required
- FAFSA/MSFAA Eligibility
- Student Information
- Parent(s)/Guardian(s) Information Not Required
- Prior Schools Not Required
- Program-Specific Questions Not Required
- Current Loans Not Required
- Confirmation

## MHEC One-App

### Program Selection

**\* Please read the following before you begin:**

- Students who are eligible to file a Free Application for Federal Student Aid (FAFSA) and do so, are automatically reviewed to determine eligibility for the Guaranteed Access Grant, Educational Assistance Grant, and the Maryland Promise Scholarship once the FAFSA is received by MHEC.
- Applicants may use this application to apply for other financial assistance programs provided through the Maryland Higher Education Commission.
- Students that are "ineligible" to complete a FAFSA (i.e. undocumented students) are required to complete this application in order to be considered for the Guaranteed Access Grant, Educational Assistance Grant, or Maryland Promise Scholarship.
- Students may select multiple programs to be considered for eligibility.
- If a program is unable to be selected, the application is currently closed. Please go to <https://mhec.maryland.gov/preparing/Pages/Important-Scholarship-and-Grant-Deadlines.aspx> for more information about application open and close dates.
- To apply for a senatorial or delegate scholarship, please contact the legislators in your district.

I am not eligible to file a FAFSA (i.e. Undocumented Student), but want to be considered for an EA, GA, or Promise award.

- 2+2 Transfer Scholarship
- Charles W. Riley Firefighter & Ambulance & Rescue Squad Member Scholarship
- Cybersecurity Public Service Scholarship
- Douglas J. J. Peters Veterans of Afghanistan and Iraq Conflicts Scholarship (Program open for 2024-2025 only)
- Janet L. Hoffman Loan Assistance Repayment Program
- Maryland Community College Promise Scholarship (Non-Credit)



# Maryland's MHEC One App

The MHEC One App is available to applicants who are ineligible to receive federal aid and allows qualified children of undocumented immigrants who qualify for in-state tuition (**Maryland Dream Act**), to receive Maryland grants and scholarships.

Welcome to MD CAPS!

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

The MHEC One App, available through the MDCAPS portal, opens every year at the same time the FAFSA opens.

Apply yearly to be considered for all available scholarships. Apply early and be aware of the various scholarship or grant program deadlines.

FAQs for the One App are available on MHEC's website.

Maryland Dream Act – allows undocumented immigrants to receive in-state tuition at AACC. The qualification for this special rate is available on AACC website.





# State of Maryland (Promise Scholarship)

The Community College Promise Scholarship is a last dollar scholarship that is available to students who enroll at a Maryland community college.

For priority consideration:

- Complete the FAFSA prior to high school graduation.
- Turn in a high school transcript after 1<sup>st</sup> semester of senior year, and again after graduation.
- Register for full-time coursework for the Fall semester.
- **There is limited funding, so being eligible does not guarantee you will receive the Scholarship**

Enroll in a full-time or part-time credit-bearing degree program.

Eligible for in-state tuition and enrolled at your local community college.

Meet GPA requirements and maintain a minimum 2.5 GPA after enrollment.

Annual income of \$100,000 if single-parent household, \$150,000 if two-parent household.

Eligible students can receive up to \$5,000 to cover any remaining tuition and mandatory fees per academic year.

## Institutional Aid

- **Visit your school's website or contact your college's financial aid office for information regarding scholarship opportunities... NOW.**
- **Apply early and be aware of deadlines, many are fast approaching.**
- *Some scholarships are awarded in the school application process.*
- *The AACCC Foundation has over 200 scholarships and awards nearly \$1,000,000 annually. Application opens March 1<sup>st</sup>, and awards throughout the year.*
- *Scholarships for Continuing Education programs are available.*



- Start looking and applying for outside scholarships as soon as October... (the earlier you apply, the less the competition) and watch the deadlines.
- Use as many resources as you can find:
  - High School Counselors (NAVIANCE)
  - Free scholarship searches are available at [studentaid.gov/scholarships](https://studentaid.gov/scholarships)
  - U.S. Department of Labor's [FREE scholarship search tool](#). (CareerOneStop)
  - Review for legitimate scholarship search sites
  - **NEVER PAY FOR SCHOLARSHIP SERVICES**
- Take time to create 2-3 really good essays (once done most essay questions are basically the same and you can copy & paste).
- Reach out to community groups and organizations you are affiliated with, as well as employers and local businesses

# How Much Does College Cost?

**Tuition and Fees** - Cost of courses and required fees only.

**COA** - Cost Of Attendance is made up of tuition, fees, room and board, books, supplies, transportation, etc.

**SAI (formerly EFC)** - The Student Aid Index (Expected Family Contribution ) determines your funding eligibility ( based on the information reported on the FAFSA application.

**Financial Need** is the difference between the Cost of Attendance and your Expected Family Contribution.  $(COA - SAI (EFC) = \text{Financial Need})$

# Types of Student Financial Aid

**Gift Aid: Grants do not need to be paid back.**

- Federal and State Grants
- State, Institutional, and Outside Scholarships

**Self Help Aid: Loans need to be paid back.**

- Direct Subsidized and Unsubsidized Loans: \$5,500 - \$10,500 (depending on eligibility and dependency status)
- Federal Work-Study: Student work on campus. Depends on school availability

**Other Sources:**

- VA, tuition assistance, Americorp, etc

**Parent Resources:**

- Direct PLUS Loan for Parents: COA minus other aid received (*more common at 4-year institutions*)

# Satisfactory Academic Progress

**Satisfactory Academic Progress (SAP) is a Federal Policy that requires a student to meet academic benchmarks to continue to receive Financial Aid**

Federal regulations require AACC to review students for Satisfactory Academic Progress at the end of every semester. State Aid and Institutional Aid frequently will require an ok SAP status as well.

It is all about the numbers, this is what they are looking for:

- GPA of 2.0 or higher
- Completion rate of 70% or higher (# credits completed/# credits attempted)
- Finish Program within 150% of the credits required (if the degree needs 60 credits, you must complete the program without taking more than 90 credits)

Being SAP suspended does not mean you cannot get Financial Aid, just that you must complete a SAP appeal form to get it reinstated. The initial suspension is a computer just looking at the numbers, and the appeal is getting a human being to look at your individual situation.

**ECAP CLASSES COUNT TOWARD SAP STATUS**



# How Do I Apply for Financial Aid?



**Free Application for Federal  
Student Aid (FAFSA)**  
[StudentAid.gov](http://StudentAid.gov)

AACC Federal School Code: **002058**

Which FAFSA?

**2023-24 – the current school year**

**2024-25 FAFSA – next Fall**

**AACC Scholarships**  
[www.aacc.edu/scholarships](http://www.aacc.edu/scholarships)

**Maryland Higher Education  
Commission (MHEC)**  
[mhec.state.md.us](http://mhec.state.md.us)



# Financial Aid Resources

## AACC Financial Aid Office

**If you have any further questions**

Contact us! If you are interested in attending AACC or have general questions about financial aid.

[faoutreach@aacc.edu](mailto:faoutreach@aacc.edu)

[FINAID@aacc.edu](mailto:FINAID@aacc.edu)

410-777-2203

[www.aacc.edu/aid](http://www.aacc.edu/aid)

## Federal Student Aid (FSA) Channels

- **YouTube:** @FederalStudentAid
- **Instagram:** @FederalStudentAid
- **Twitter:** @FAFSA

## Federal Student Aid (FSA) Information Center

- **Live Chat:** <https://studentaid.gov/help-center/contact>
- **Email:** <https://studentaid.gov/help-center/contact>
- **1-800-433-3243**



The background is a collage of teal-tinted images. On the left, there are tall bookshelves filled with books. In the center, a student is seen from behind, looking at a laptop. On the right, a student is using a microscope in a laboratory setting. At the bottom, a student is working at a computer workstation. The overall theme is academic and educational.

# AACC