

A photograph of three college students walking on a paved path in front of a modern building. The student on the left is a young woman with long brown hair, wearing a red jacket and blue jeans, carrying a brown bag and holding a colorful folder and a black coffee cup. The student in the middle is a young woman with dark hair in a ponytail, wearing a black jacket and blue jeans, holding a notebook and a pen. The student on the right is a young man with glasses, wearing a dark jacket and dark pants, carrying a black backpack. The background shows a large, light-colored building with windows and a clear sky.

Paying for College!!!

How to attend college with financial help

Let's
Discuss

What is Financial Aid

Sources and types of financial aid

How to apply for aid

Federal Aid

State Aid

Scholarships

Financial Aid

Types of Aid

- Grants- Gift Aid
- Scholarships- Gift Aid
- Loans- Borrow Wisely
- Work
Study/Employment





How Much Can I Get?

- Complete the Federal Student Aid Estimator to help understand options for paying for college or career schools by providing an early estimate of how much federal student aid they may be eligible for.
- [Federal Student Aid Estimator | Federal Student Aid](#)

Free Application for Federal Student Aid (FAFSA)

- **Definition:** A FORM used to determine a student's eligibility for financial aid from the federal and State government and/or institutional aid based on the family's income and assets.
- Usually available October 1 every year (Dec 31 this year) – student must complete every year until he/she completes college or career school.
- **NOTE:** You cannot receive money from the FAFSA.

FAFSA

[FAFSA® Application | Federal Student Aid](#)

Rising seniors should complete a 2024-2025 FAFSA – with 2022 tax documents

Eligible noncitizens can complete a FAFSA.



How to Create an FSA ID

What is an FSA ID?

- The FSA ID is a username and password you will use to complete the FAFSA as well as access other parts of studentaid.gov

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

Who needs to create an FSA ID?



Anyone who is required to provide information on the FAFSA

Students

All eligible students need FSA IDs to complete the FAFSA

Parent(s)

If parent information is required on the FAFSA

FSA ID Guidance for Contributors

If parent information is required on the FAFSA, at least one parent will need an FSA ID

If parents are married

If parents are married and file taxes together one parent will need an FSA ID

If parents are married but don't file taxes together, both parents will need FSA IDs

If parents unmarried living together

If parents are unmarried and live together, both parents will need FSA IDs



The FAFSA considers the students parent to be their legal (biological or adoptive) parent

If parents are divorced or separated not living together

If parents are divorced or separated not living to the parent who provided more financial support in the last 12 months will need an FSA ID

If remarried, and parent and stepparent did not file taxes together, both parent and stepparent will need FSA ID'

What information do you need to create an FSA ID?

Full name

Email address

Date of Birth

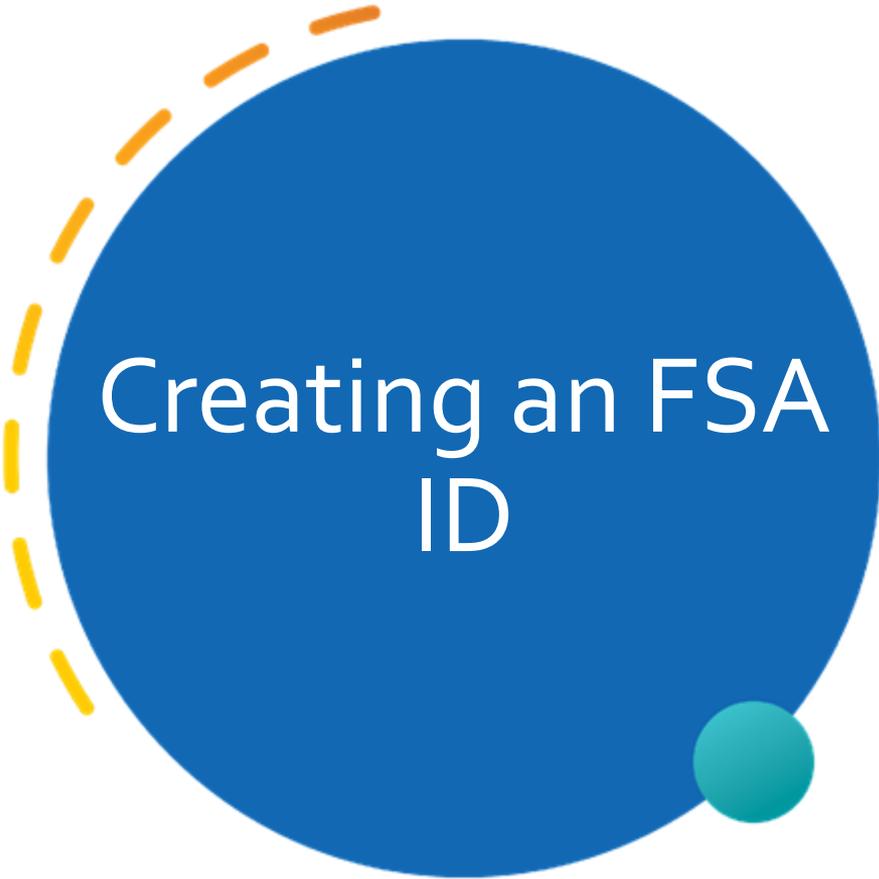
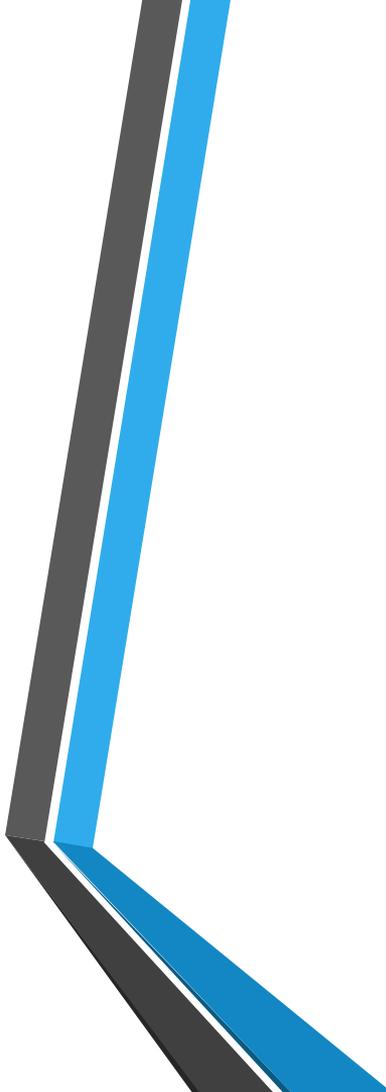
Phone number (optional)

Social Security Number
(if you have one)

Permanent address



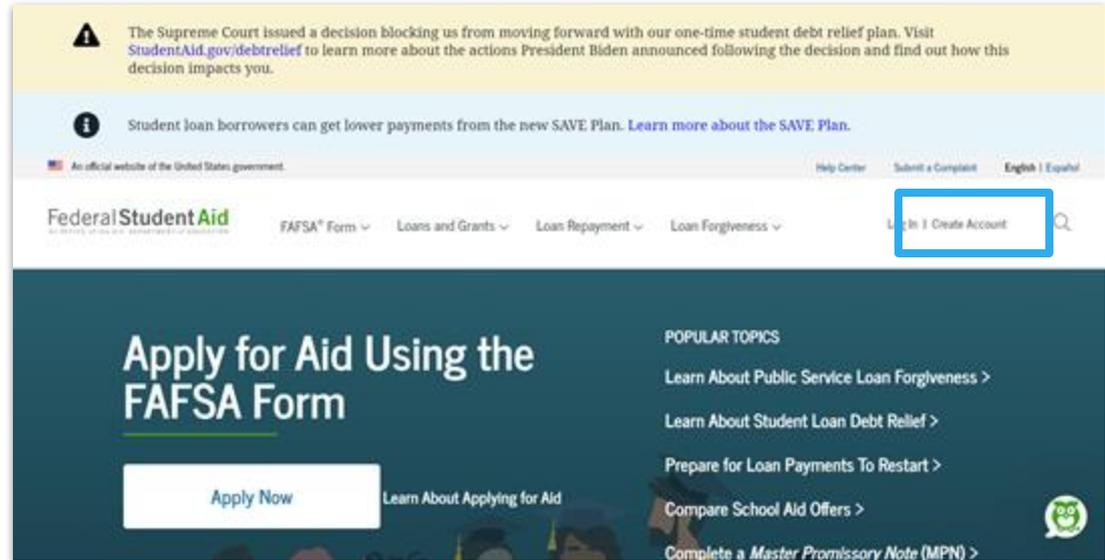
Each email address and phone number can only be associated with one FSA ID.



Creating an FSA ID

Studentaid.gov

1. Go to studentaid.gov or scan the QR code
2. Click on “Create Account”



Click “Get Started”

Remember, you need the following:

- Full name
- Date of birth
- Email address
- Social security number (if you have one)
- Permanent address
- Mobile phone (optional)

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

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

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

Enter personal information

- Add name exactly as it appears on social security card (or other official documentation)
- Add date of birth
- Enter social security number exactly as it appears on your social security card

Create an Account (FSA ID)

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

Date of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Social Security Number

Note: A user can only have one account associated with his or her Social Security number.

Cancel

Continue

Enter account information

- **Create a username**
 - You can use any combination of numbers and/or upper and lowercase letters
 - It cannot be 10 numbers (a phone number)
- **Enter your email address**
 - Can only associated with one FSA ID
 - Use an email address you will continue to have access to

Create an Account (FSA ID)

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

Email Address

Confirm Email Address

Password

 Show Password

✓ Uppercase

✓ Lowercase

✓ Number

✓ 8+ characters

Confirm Password

 Show Password

Previous

Continue

Enter account information, cont'd

- Create a password
 - Must be over 6 characters and contain at least one uppercase letter, one lowercase letter, and one number
 - Cannot include your name, DOB, or SSN
- Save your username and password in a safe place
 - Consider using a password manager
 - A password protected note on your phone
 - Any other ways you can securely save this information

Create an Account (FSA ID)

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

Email Address

Confirm Email Address

Password

 Show Password

✓ Uppercase

✓ Lowercase

✓ Number

✓ 6+ characters

Confirm Password

 Show Password

Previous

Continue

Provide additional information

- Enter your permanent address
 - Usually this is where you live
- Provide mobile phone number (highly recommended)
 - This can help get into your account if you forget your password
 - It also gives you the option to use it with two-step verification
- If providing mobile phone, check the box to agree to use mobile phone for account access

Create an Account (FSA ID)

Step 3 of 7

Contact Information

Permanent Address

Address

City

State

ZIP Code

Mobile Phone Account Access

We strongly recommend setting up your mobile phone for account access. This option helps you gain access to your account if you are locked out, as well as allows your mobile phone to be used for two-step verification.

Mobile Phone

Confirm Mobile Phone

Yes, I agree to use my mobile phone for account access.

Alternate Phone Number (Optional)

Add Alternate Phone Number

Select communication preferences

- Select how you would like the Department of Education (the people who manage the FAFSA) to communicate with you
 - We recommend by email to get communications as quickly as possible
- Identify your language preference
 - Options provided are English & Spanish

Create an Account (FSA ID)

Step 4 of 7

Communication Preferences

Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements.

I want to receive these communications:

By email

By postal mail

Optional Communications

ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, we will sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more.

I want to receive these communications:

By email

By text message

Language Preference

Your choice lets us know how you would like to view website content once logged in, and what to use for your communications.

Language

English

Previous Continue

Provide challenge questions & answers

- Challenge questions will help unlock your account if you forget your password
- Answers are not case sensitive
- Select questions that you are confident you have the answer to (your answer won't change over time)

Question

Select

Select

What was the name of your elementary school?

What is the nickname of your youngest sibling?

What city were you born in?

Who was your first boss?

What was the name of your first pet?

What was your high school's mascot?

What color was your first car?

What is your mother's maiden name?

What was the name of the first person you kissed?

What was the name of your first teacher?

What was the place/location of your senior prom?

What was the first movie you saw in theater?

What is the name of your house of worship?

What is the name of the street where you grew up?

What is your father's middle name?

What city did your parents meet?

What was your childhood nickname?

Who was your favorite singer/band in high school?

What is the first name of your best friend?

Step 4 of 7

Confirm and Verify

Verify the information you provided for your account below. If there is an error, click "Edit" on the section where the error exists to correct the information.

Personal Information [Edit](#) [QR](#)

NAME
Bernard J. Williams
DATE OF BIRTH
11/20/2005
SOCIAL SECURITY NUMBER
[REDACTED]

Account Information [Edit](#) [QR](#)

USERNAME
[REDACTED]
EMAIL ADDRESS
[REDACTED]
PASSWORD

Contact Information [Edit](#) [QR](#)

PERMANENT ADDRESS
31 BUSH ST #445
Boston, MA 02106
MOBILE A PHONE
[REDACTED]
MOBILE PHONE ACCOUNT ACCESS
Yes

Communication Preferences [Edit](#) [QR](#)

REQUIRED COMMUNICATIONS
Email
OPTIONAL COMMUNICATIONS
Email
LANGUAGE
English

Challenge Questions [Edit](#) [QR](#)

CHALLENGE QUESTION 1
What was the name of your elementary school?

CHALLENGE QUESTION 2
What city were you born in?

CHALLENGE QUESTION 3
Who was your favorite singer/band in high school?

CHALLENGE QUESTION 4
What was the place/location of your senior prom?

I agree to Federal Student Aid's Terms and Conditions.

[Previous](#)

[Continue](#)

Confirm the information is correct and agree to terms

Enable Two-Step Verification

- Set up two-step verification for your FSA ID
 - SMS (Text message)
 - Email
 - Authenticator App
- Start process by clicking “Verify” next to the option
- We recommend setting up all methods, so you have multiple options when logging in

an Account (FSA ID)

Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.



SMS Verification

⚠ Not Verified

Verify



Email Verification

⚠ Not Verified

Verify



Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.

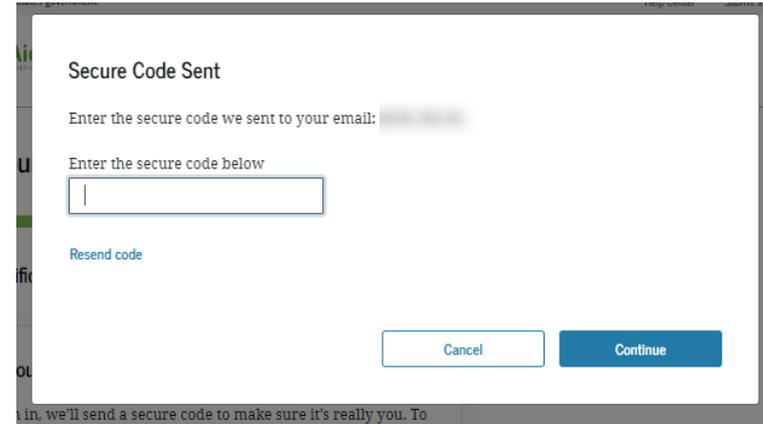
What is an authenticator app?

🔗 Set Up an Authenticator App

Continue

Two-Step Verification: Email

- You should receive an email with the subject line “Action Required - Verify Your FSA ID Email Address”
- Can’t find it? Check spam/junk folder
- Enter 6-digit number from email, when prompted



The screenshot shows a web interface for two-step verification. At the top, it says "Secure Code Sent". Below that, there are two lines of text: "Enter the secure code we sent to your email:" followed by a blurred email address, and "Enter the secure code below" followed by a text input field. Underneath the input field is a blue link that says "Resend code". At the bottom right, there are two buttons: a white "Cancel" button and a blue "Continue" button. At the very bottom of the screen, there is a small line of text: "in, we'll send a secure code to make sure it's really you. To".

Two-Step Verification: SMS

- Select “Verify” next to SMS Verification
- You will get a text message with a six-digit code
- Enter code when prompted and select “continue”

Create an Account (FSA ID)

Step 7 of 7
Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

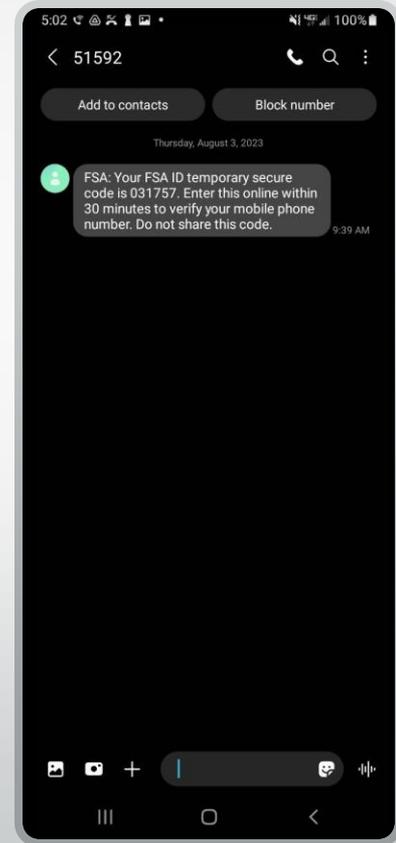
SMS Verification ⚠ Not Verified

Email Verification ✔ Verified

Use an Authenticator App (Most Secure Option)

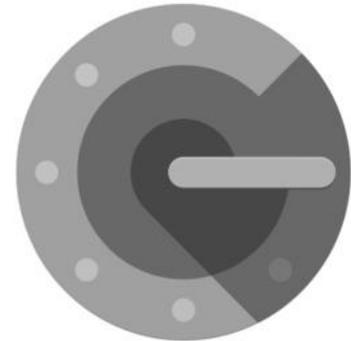
Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
[What is an authenticator app?](#)

Set Up an Authenticator App



How to Use Authenticator App

- An authenticator app provides a unique secure code that you can use to log-in instead of receiving a code via text or email
- Need an authenticator app? Here are some free apps you can find available for apple and android:
 - Duo Mobile
 - Google Authenticator
- Download app (if needed)



Set Up Your Authenticator App

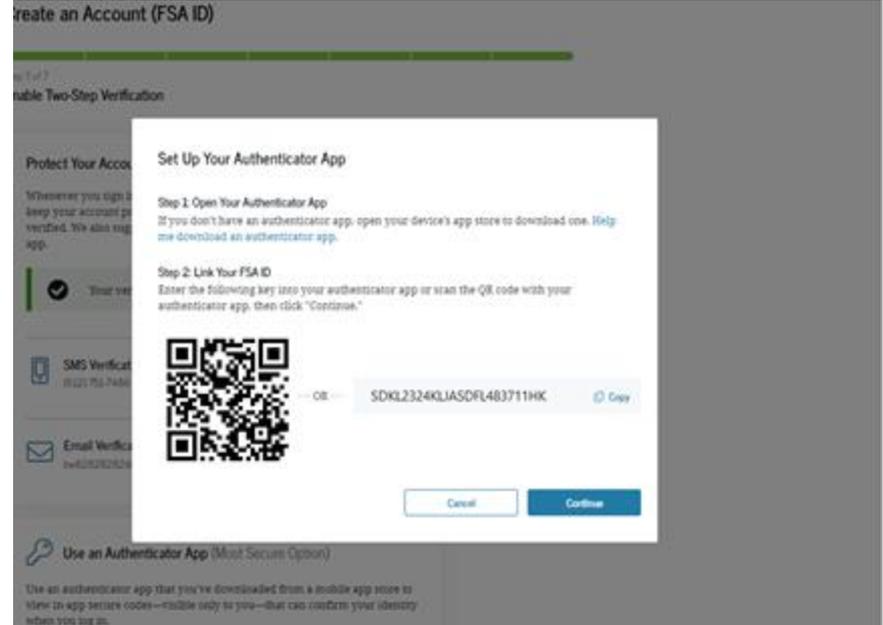
Click on “Set Up an Authenticator App”

Open your authenticator app

If camera option: Scan QR code

If no camera option: Enter code

Your authenticator app is now set up!



Did verification work?

Each type of verification you set up correctly will have a green check mark and say “verified”



We recommend setting up all three

Create an Account (FSA ID)

Step 7 of 7

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

Your verified methods can now be used to log in.

SMS Verification Verified

Email Verification Verified

Authenticator App Verified

Secure Backup Code

- The secure backup code will help you access your account if the other verification methods won't work
- Make note (write it down or take a picture) of your backup code and store it somewhere safe
- Check the box once you have and click "Continue"

Create an Account (FSA ID)

Step 7 of 7

Enable Two-Step Verification: Backup Code

i Store your backup code somewhere safe.

Your backup code lets you access your account in the event that you cannot use any other two-step verification method. If for some reason you misplace or cannot access your backup code, you will be able to generate a new backup code in your account settings.

Your Backup Code Is:

ZYK89TKR2G81

I have stored this backup code somewhere safe.

Previous Continue

Your Account Was Successfully Created — What's Next?

Before we can grant full account access, we must confirm that your Social Security number, and date of birth all match what is on record with the Social Security Administration (SSA). This process takes one to three business days. Once we've verified your email address, you'll receive an email once your information has been matched with the SSA.

You can still use your account while your information is being verified with the SSA.



Remember to Save Your Backup Code

Your backup code lets you access your account in the event you cannot use any other two-step verification method.

Your Backup Code is:



What You Can Do Now

- Complete and electronically sign an original (if required) *Application for Federal Student Aid (FAFSA®)* to receive federal aid.
- Check the SSA match status of your account in your account Settings.
- View your [account dashboard](#), which includes account info.
- Explore this website to learn about applying for federal loans.
- Use the [Help Center](#) to get answers to common questions.

What You Can Do After You've Been Matched

- Fill out a FAFSA renewal form.
- Complete and sign forms such as the Income-Driven Repayment Request and Direct Consolidation Loan Application.
- View your personalized dashboard, your aid information in Aid Summary, and notifications and alerts about your account and

You have created your FSA ID!

- Your FSA ID is now created!
- In a few days you should receive an email about your SSA match - once you receive this your FSA ID will be fully functional
- You can now do the following
 - Access your [studentaid.gov](#) account dashboard
 - Start or contribute your information to a FAFSA (but we recommend you wait until it is verified)
 - And more!

Next Steps

- Check your email over the next week to make sure your FSA ID is confirmed (if not, go back in and make any corrections/edits)
- [Gather information](#) you'll need to provide on the FAFSA
- Start working on other steps:
 - College list
 - CSS Profile or institutional forms(if required)
 - Continue searching for scholarships





What's Next?

Maryland State Aid

The Maryland Higher Education Commission (MHEC) administers state financial aid.

MHEC's Office of Student Financial Assistance (OSFA) administers over \$120 million of state financial aid



Maryland State Financial Aid Application

- **ELIGIBILITY REQUIREMENTS**
- **MSFAA allows undocumented students who qualify for in-state tuition to apply for state aid.**
- **Be considered for in-state tuition**
 - **Maryland resident**
 - **Graduated from a high school in the state or received the equivalent of a high school diploma in the state.**
 - **Has filed State income tax returns three (3) years prior to attending a college or university and every year afterwards while enrolled.**
- **Must sign an affidavit**

MDCAPS

All seniors must have a MDCAPS account to receive State Financial Aid and complete a FAFSA or MSFAA – March 1

State Grants and Scholarships

- **Guaranteed Access Grant - Up to \$20,000**
- **Educational Assistance Grant - \$3,000**
- **Senatorial Scholarship - \$400 to \$12,300**
- **Delegate Scholarship - \$200 to \$12,300**
- **2+2 Transfer Scholarship**
- **Part-Time**
- **Richard W. Collins III Leadership with Honor Scholarship**
- **Teaching Fellows for Maryland Scholarship**
- **Workforce Shortage Student Assistance Grant**

**MARYLAND
COMMUNITY
COLLEGE
PROMISE
SCHOLARSHIP**

Award Amount: Up to \$5,000

- **How to Apply:**
 - **File the FAFSA or MSFAA by March 1st;**
 - **Create a MDCAPS account;**
 - **Complete the Promise application in MDCAPS by July 15th;**
 - **Submit required documents by July 15th; and**
 - **Check your mail/email for notifications from MHEC.**

**MARYLAND
COMMUNITY
COLLEGE
PROMISE
SCHOLARSHIP**

Eligibility Criteria:

- Had an annual adjusted gross income of not more than:
 - \$100,000 if the applicant is single or resides in a single-parent household; or
 - \$150,000 if the applicant is married or resides in a two-parent household as defined by MHEC;
- Has not earned a bachelor's degree or an associate degree; and
- Has not been awarded another educational grant or scholarship that covers the applicant's full cost of attendance at the community college.



Guaranteed Access Grant

- Award Amount: up to \$20,000
- Application Process
- Student must:
 - File the FAFSA or MSFAA as early as October 1st , no later than March 1st . Student must include a Maryland college or university on the FAFSA to be considered;
 - Create a MDCAPS account;
 - Check their mail/email for notifications from MHEC; and
 - Submit required documents by April 1st .

Educational Assistance Grant

- Award Amount: up to \$3,000
- Application Process
- Student must:
 - File the FAFSA or MSFAA as early as October 1st , no later than March 1 st . Student must include a Maryland college or university on the FAFSA to be considered;
 - Create a MDCAPS account;
 - Check their mail/email for notifications from MHEC; and
 - Submit required documents (if required) by March 1st . Awards are based on EFC.
- If awarded, students must accept their award within the allotted timeframe.

Campus Based Educational Assistance Grant

- Award Amount: up to \$3,000
- Application Process
- Student must:
- File the FAFSA or MSFAA as early as October 1st , no later than March 1st . Student must include a Maryland college or university on the FAFSA to be considered;
- Create a MDCAPS account;
- Contact the financial aid office at the college or university that the student plans to enroll;
- Check their mail/email for notifications from MHEC;
- Submit required documents (if required).
- Funding is limited

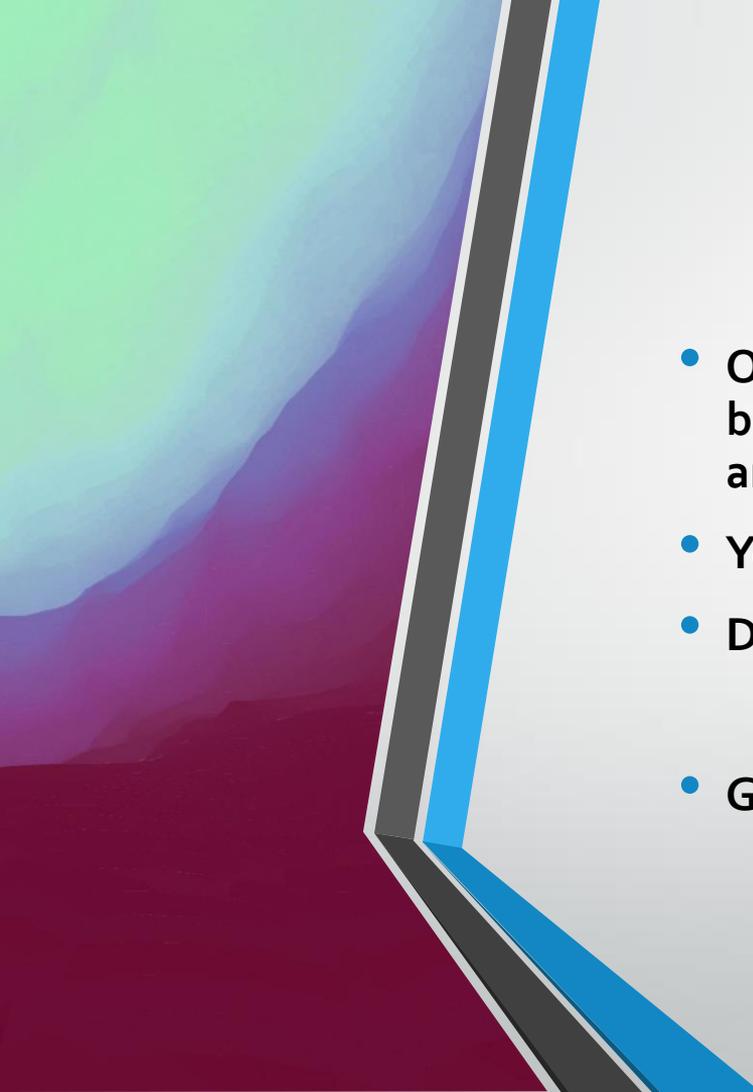
LEGISLATIVE SCHOLARSHIPS

- Available to current high school seniors and full-time and parttime, degree-seeking undergraduate and graduate students. Students attending a private career school may also apply.
- Senatorial Scholarship
Award Minimum: \$400 Award Maximum: \$12,617
- Delegate Scholarship
Award Minimum: \$200 Award Maximum: \$12,300
- Apply to each delegate. Applications on Naviance once they are received!



Tuition Waivers

- Tuition Waiver for Unaccompanied Homeless Youth
- Tuition Waiver for Foster Care Recipients
- Tuition Waiver for Students with Disabilities



CSS Profile

- Only specific programs and schools require this to be completed. It is a more in depth look at a family and noncustodial parent income.
- You must pay to process this.
- Do you complete unless required by the institution.
- Go to cssprofile.collegeboard.org

Scholarships

- Many places to search Scholarships
- Local Scholarships will be on Naviance and listed on announcements
- Community Foundation of Carroll County
- Community Foundation of Frederick County (Trumpower)
- Other search opportunities available (fast web, Go Merry)
- Check with Banks and Credit Unions, parent workplaces, local organizations, churches
- NEVER pay for a search option.



Next Steps

- **Both Student and Contributor/Parent create a FSA ID**
- **Create a MHEC log in and Account**
- **Begin FAFSA when open later this month (December 31)**
- **Questions- FAFSA Presentation on January 10th at 5:00 by Amanda Levin from Carroll Community College**
- **Search Scholarships**

For Questions:
Please complete this form and we will either
get back to you or have the Financial Aid
representative respond on Jan 10

Financial Aid Follow Up Questions

